

2022 Competition Database Report

March 2024

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ISBN: 978-1-64179-380-3

Printed in the United States of America

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NAIC Executive Office
1101 K Street NW
Suite 650
Washington, DC 20005
202.471.3990

NAIC Central Office
1100 Walnut Street
Suite 1500
Kansas City, MO 64106
816.842.3600

NAIC Capital Markets
& Investment Analysis Office
One New York Plaza, Suite 4210
New York, NY 10004
212.398.9000

2022 Competition Database Report

Introduction

The *Competition Database Report* provides a single source of reference measures that serve as a starting point for examining the competitiveness of state insurance markets. Historically, this report contained data only on commercial lines, but beginning with 2008 data, it began including data on personal lines.

Some lines of insurance may contain both commercial and personal data, depending on the state. Each line of business is placed under the category where it best fits, even if it includes some data from the other category. For example, farmowners might include some commercial exposure, but for this report, it is placed under the personal lines heading.

Analysts look to several factors to determine the competitiveness of a market, including market concentration, market entries and exits, market growth, availability, and profitability. The data used to calculate the measures in this report is found in property/casualty (P/C) insurer annual statement filings that the National Association of Insurance Commissioners (NAIC) received. Beginning with the *2017 Competition Database Report*, the publication includes data for groups and individual insurers not part of a group. Prior to the 2017 publication, data was reported based on insurer groups, excluding individual insurers. Beginning with the *2013 Competition Database Report*, the data on the Countrywide page no longer includes Canada or other alien jurisdictions.

In reviewing these measures and making interstate comparisons, keep in mind that measures of competition ultimately reflect a complex set of factors, and the information in this report functions as a starting point for measuring levels of competition. The *Property and Casualty Commercial Rate and Policy Form Model Law (#777)* lists a set of economic tests to determine whether a competitive market exists. These are “relevant tests of workable competition pertaining to market structure, market performance and market conduct. The determination of competition involves the interaction of the various tests, and the weight given to specific tests depends upon the particular situation and pattern of test results.” The measures in this report are consistent with, but not an exhaustive list of, those described in Model #777.

This report includes various structural and performance measures that are readily determinable or available from NAIC databases or other sources. While these measures are presented on a by-line, by-state basis, insurance markets are not usually defined in such a straightforward manner. This report is meant to be a starting point for studies of competition, and it can provide insight when it is used to make multistate and multiyear comparisons.

If you have any questions regarding this report, please contact researchrequest@naic.org. Links to this report and other NAIC reports can be found on the NAIC website at: https://naic.org/prod_serv_home.htm.

Disclaimer: The *Competition Database Report* provides reference measures that serve as a starting point for examining the competitiveness of state insurance markets. The NAIC does not consider the information contained in this report to be the only information that should be used to determine whether competition exists in a particular state or line of business.

Insurance Markets

To define a market, one must examine the product, as well as the sellers and buyers of the product. Markets for commercial and personal property/casualty (P/C) insurance products might not match the by-line, by-state format found in statutory annual financial statements. For example, doctors, hospitals, nursing homes, and other types of medical providers are the buyers in the medical professional liability markets. However, each of these types of buyers and the insurers that sell them coverage represent different markets that are all reported together in the annual financial statement line of business called “medical professional liability.” To a large extent, these medical professional liability markets differ from one state to the next, resulting in hundreds of them across the country. As another example, a single state might contain what could be considered several homeowners markets due to the diverse risks contained within the state.

Thus, while some of the line-of-business/state combinations in this report represent the aggregation of several smaller markets in a state, and other combinations represent parts of multistate markets, the measures presented can be used as a basic starting point for exploring competitiveness. To explore competition in an insurance market, the link between the data and the market in question should be refined.

More information concerning the homeowners and personal automobile insurance lines can be found in the NAIC’s *Auto Insurance Database Report* (Auto Report) and the *Dwelling Fire, Homeowners Owner-Occupied, and Homeowners Tenant and Condominium/Cooperative Unit Owner’s Insurance Report* (Homeowners Report). These reports include additional data concerning average premiums and expenditures, which might be useful in studying the competitiveness of those markets.

Concentration Measures

Concentration is an important aspect of market structure. A particular state might have hundreds of companies selling insurance. However, if only a handful of companies write a majority of the premiums, they might be able to control the market, and competitiveness might be subject to question. Several methods exist to measure market concentration in a meaningful way. This database includes two such measurements.

Market Shares

The market shares of the top largest 4 sellers (column 2) and top 20 sellers (Column 3) are denoted as a percentage. Calculations for Column 2 divide the sum of the direct premium written by the four largest insurers in the market by the total direct premium written in that state or countrywide. Calculations for Column 3 divide the sum of the direct premium written by the 20 largest insurers in the market by the total direct premium written in that state or countrywide.

For this report, sellers include insurance groups that have affiliate insurers and individual insurers that are not part of a group. This traditional measure of market concentration is often used as a rough indicator of market competition. While there is no formal way to determine market competitiveness based on the calculations of the top four largest sellers values above 50% suggest that concentration at least be given a closer look in judging the overall competitiveness of a market.

Herfindahl-Hirschman Index (HHI)

The Herfindahl-Hirschman Index (HHI) (Column 4) is calculated by summing the squares of the market shares (as a percentage) of all sellers in the market. For example, if a market had only one seller, its market share would be 100%, and the HHI would be 10,000. If a market had 10 sellers, each with an equal 10% of the market, the HHI would be 1,000. Although there is no precise point at which the HHI indicates that a market or industry is concentrated highly enough to restrict competition, the U.S. Department of Justice (DOJ) has developed guidelines regarding corporate mergers. Under these guidelines, if a merger of companies in a given market causes the HHI to rise above 1,800, the market is considered highly concentrated. After the merger, if the HHI is between 1,000 and 1,800, the market is considered moderately concentrated. An HHI of less than 1,000 is considered not concentrated. Because these numbers are guidelines, judgment must be used to interpret what information the HHIs provide for a particular market.

A critical issue in interpreting the HHI is the definition of the market being measured. The issues mentioned under Insurance Markets on page 3 apply to the use and interpretation of the HHI.

Market Participation/Entries and Exits

Analysts of competition are usually interested in how many insurers are participating in a market, as well as how many insurers are deciding to enter or leave a market. A market demonstrating a steady increase in the number of insurers providing insurance (i.e., more are entering the market than exiting) can be considered a strong market where insurers see an opportunity to make a profit. Conversely, markets where more insurers are exiting the market than entering might indicate that insurers cannot earn a profit sufficient to justify a continued presence.

Because there are several insurance groups and individual companies that, for various reasons, have a small amount of direct written premium in a given market, prior reports used a threshold of 0.1% of a market's total direct written premium to identify true market participants. This was changed in the *2017 Competition Database Report* to include all insurers with positive direct written premium as market participants.

Number of Sellers

The number of sellers (Column 5) is the number of insurance groups that have affiliate insurers and individual insurers not part of a group writing premium in the market. This figure was changed in the *2017 Competition Database Report* to include individual writers in addition to groups. Prior to the 2017 publication, data was reported on the basis of insurer groups, excluding individual insurers. The number of sellers in a market can, along with other factors, indicate the overall competitiveness of a market. The information available to the NAIC does not distinguish between sellers open to both new and renewal business and sellers that write renewal business only. (This data limitation also affects the interpretation of the concentration measures found in this database.)

Number of Entries and Exits

The number of entries and exits is the number of insurance groups and individual insurers writing premium in the market that have either entered (Column 6A) or exited (Column 6B) the market at any time over the past five years. Entries and exits provide information about the quality of the market in that more entries than exits tend to indicate a healthy market, and more exits than entries tend to indicate an unhealthy market.

Market Growth

Market growth can be a measure of competition, as growing markets normally attract competitors. Two events can initiate market growth. One is when new consumers enter the market and demand new insurance coverages. The second is when existing consumers purchase additional coverage, such as when property values increase or when consumers purchase more expensive automobiles as their incomes rise. In general, both of these events create market growth over time. A word of caution: Increasing premium rates might cause direct written premium to increase, giving the appearance of market growth when, in fact, there is none.

Insurer profitability results can be examined to determine whether a market is attractive to insurers to enter (thereby creating greater competition) or unattractive to insurers to enter (causing insurers in the market to leave). Persistently high levels of profitability could indicate that a market is failing to attract competitors, thus enabling non-competitive rates of return to be earned. Alternatively, persistently low levels of profitability could indicate that insurers might have difficulty estimating losses and are unable to set premium rates at adequate levels. Since the NAIC began publication of its *Report on Profitability by Line by State* (Profitability Report) in 1974, it has become the standard report for gauging the profitability of insurance markets in the U.S.

Premium Growth

Premium growth for the past three years (7A) and the past ten years (Column 7B) are the percentage change in direct written premium between the respective years. Beginning in the 2018 publication, the growth for the last three years is the percentage change of the direct premium written in the current data year (e.g., 2018) and the premium written in the third prior data year (e.g., 2015). Before the 2018 publication, premium growth for the past three years was a measure between the current data year (e.g., 2017) and the second prior data year (e.g., 2015). The data used in Column 7B is consistent with prior years of the Competitions Database Report. The headings for Column 7A and 7B were revised in the 2018 Competition Database Report to include the data years under comparison.

Availability

Availability is an important indication of market performance. Insurance companies in the standard (voluntary) market are not required to sell their products to everyone. By law, they must be able to pay claims and stay solvent, and they are allowed to profit from sales and investments. They do this by correctly choosing and pricing risk, servicing claims, and investing premiums. The selective nature of the business means that not all consumers will be able to purchase insurance from a standard insurer. When insurance is limited or unavailable through the voluntary market, a consumer might turn to the residual or surplus lines markets for coverage. Growth in these alternative markets might reflect a declining number of sellers in the standard market or a limited capacity to add new business.

Some specialized types of insurance (TOIs) might only be available through the surplus lines market. However, surplus lines insurers are exempt from most state insurance laws, and state guaranty funds do not protect policyholders. For this reason, in many states, insurance can only be purchased from a surplus lines carrier when the insurance commissioner determines that the specific coverage is not sufficiently available from a regulated entity. The federal Liability Risk Retention Act (LRRRA) gives companies with similar commercial liability risks the ability to create and own a risk retention group (RRG) to collectively insure those risks. Although these entities are not conventionally thought of as residual market mechanisms because they attempt to compete with traditional insurers on price and coverage, they typically appear in a market when a market disruption has occurred. RRGs are governed by the regulatory laws and requirements in their domiciliary state, and they are permitted, by federal law, to write business in any state. Like surplus lines insurers, policyholders/owners of RRGs receive no protection from state guaranty funds.

Risk Retention Market Share

The risk retention market shares are determined by dividing the sum of direct premium written by RRGs by the total direct premium written. The risk retention market share for the latest year (Column 8A) and the latest five-year mean (Column 8B) are displayed for all 50 states; Washington, DC; and five U.S. territories. Because RRGs apply only to commercial risks, this column in the report is not applicable for the personal lines data.

Surplus Lines Market Shares

The surplus lines market shares are determined by dividing the sum of direct premium written by surplus lines insurers by the total direct premium written. The surplus lines market share for the latest year (Column 9A) and the latest five-year mean (Column 9B) are displayed for all 50 states, Washington, DC, and five U.S. territories.

Mutal, Reciprocal, and Stock Insurers' Market Share

Beginning with the 2022 data year, market shares based on the insurer types mutual (column 10), reciprocal (column 11), and stock (column 12) have been added to the report. The calculation of these market shares are calculated by taking the aggregate of direct premium written and dividing it by the respective totals for each insurer type. This systematic approach ensures a comprehensive representation of market dynamics, allowing for a detailed analysis of the contributions and proportions of mutual, reciprocal, and stock insurers within the specified context.

In the area of mortgage guarantee, the absence of mutual and reciprocal companies contributes to the 0% rate. The term "mutual and reciprocal companies" implies a cooperative arrangement where entities engage in reciprocal obligations or shared responsibilities. In the context of mortgage guarantee, the nonexistence of such collaborative entities means that no mutual exchange or reciprocal mechanism is in place, leading to a 0% rate.

Profitability

Insurer profitability results can be examined to determine whether a market is attractive to insurers to enter (thereby creating greater competition) or unattractive to insurers to enter (causing insurers in the market to leave). Persistently high levels of profitability could indicate that a market is failing to attract competitors, thus enabling non-competitive rates of return to be earned. Alternatively, persistently low levels of profitability could indicate that insurers might have difficulty estimating losses and are unable to set premium rates at adequate levels. Since the NAIC began publication of its *Report on Profitability by Line by State* (Profitability Report) in 1974, it has become the standard report for gauging the profitability of insurance markets in the U.S.

Return on Net Worth

The return on net worth (Column 13), taken from the Profitability Report, is an approximation of total profit after taxes divided by allocated capital and surplus, adjusted to place it on a generally accepted accounting principles (GAAP) basis. Total profit includes allocated net investment income and realized capital gains of insurers. The return helps state insurance regulators and others evaluate the profits earned in a particular market in relation to the net worth that is committed to that market. Because the results for a single year can be highly variable and, thus, of limited meaningfulness, the average return over a 10-year period is shown. The report cannot include return on net worth data for the earthquake line because this line is not included separately within the Profitability Report.

Other Measures

While the data included in this report represents relevant measures of the competitive nature of the marketplace, other measurements of the same market characteristics might give somewhat different indications. Also, this publication does not address many other aspects of competitiveness. These include such considerations as the level of knowledge of market participants and product homogeneity, neither of which can be readily ascertained and/or measured using the data sources relied upon in this report. Similarly, the conduct of market participants reflects upon the competitiveness of a market, but at present, it cannot be quantified with sufficient facility to be contemplated in this database.

A Special Note on Residual Market Share

Residual market mechanisms are entities created by state laws to provide insurance to consumers ineligible for coverage in the standard market. Residual market rates are generally higher than standard market rates because the insureds typically represent a greater level of risk. In most states, some types of personal insurance, such as automobile insurance, are offered through residual market operations. Residual markets are also common for workers' compensation, commercial property, and commercial auto insurance.

As insurers in the voluntary market reduce their exposure or withdraw from a line of business, the residual market's premium share is likely to increase. The residual market share would be determined by dividing the sum of the residual market direct premium written by the total direct premium written. However, as residual market premiums are currently not reported to the states consistently, the size of the residual market in many of the states could not accurately be determined for this report. State insurance regulators are encouraged to examine their states' residual market share trends over time for any indication of changes to a market's competitive landscape.

A Special Note on Workers' Compensation Monopolistic States

In several jurisdictions, employers are required to obtain workers' compensation insurance from a compulsory state fund. The workers' compensation data in this report excludes data from these compulsory state funds. Still, it includes data on workers' compensation coverage under federal laws, such as the federal Longshore and Harbor Workers' Compensation Act (LHWCA) and employers' liability coverage. Therefore, the workers' compensation data for the four monopolistic fund states—North Dakota, Ohio, Washington, and Wyoming—is limited and should be viewed in this context.

Specifications for Groupings of Lines of Business

Commercial Lines

Commercial Auto Liability, lines 19.3 and 19.4
Commercial Auto Physical Damage, line 21.2
Commercial Auto Total, lines 19.3, 19.4, and 21.2
Commercial Multiple Peril, lines 5.1 and 5.2
Fire, line 1
Allied Lines, line 2.1, 2.2, 2.,3, 2.4, and 2.5
Inland Marine, line 9
Mortgage Guaranty, line 6
Financial Guaranty, line 10
Medical Professional Liability, lines 11.1 and 11.2
Other Liability, lines 17 and 17.2
Workers' Compensation, lines 16 and 17.3
Products Liability, lines 18.1 and 18.2

Personal Lines

Private Passenger Auto Liability, lines 19.1 and 19.2
Private Passenger Auto Physical Damage, line 21.1
Private Passenger Auto Total, lines 19.1, 19.2, and 21.1
Homeowners Multiple Peril, line 4
Farmowners Multiple Peril, line 3
Earthquake, line 12

Total

Total All Property and Casualty Lines, lines 1–34

2022 Competition Database

COUNTRYWIDE																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	46,071,814,778	28.60%	61.87%	399	338	75	57	33.20%	124.87%	0.97%	0.97%	7.57%	6.03%	12.59%	2.69%	84.00%	1.90%
Commercial Auto Physical	13,724,087,621	27.60%	60.32%	366	277	48	48	28.56%	118.22%	n/a	n/a	6.53%	4.58%	16.23%	2.73%	80.79%	6.87%
Commercial Auto Total	59,795,902,399	28.35%	60.97%	389	348	75	60	32.11%	123.31%	0.74%	0.74%	7.33%	5.69%	13.42%	2.70%	83.26%	2.65%
Commercial Multiple Peril	55,133,567,113	24.00%	64.84%	289	307	49	55	24.93%	46.16%	0.00%	0.00%	9.01%	7.72%	11.70%	3.58%	83.85%	5.52%
Fire	20,918,363,008	21.79%	64.29%	274	425	57	74	51.52%	60.10%	0.00%	0.00%	35.56%	29.20%	15.38%	2.02%	81.68%	13.19%
Allied Lines	46,065,937,183	37.20%	76.30%	476	380	60	77	61.66%	66.07%	n/a	n/a	15.36%	13.84%	9.91%	1.41%	87.88%	3.54%
Inland Marine	33,281,651,116	34.39%	72.49%	455	369	70	60	28.62%	97.00%	n/a	n/a	6.68%	5.71%	4.86%	1.24%	92.29%	19.01%
Mortgage Guaranty	5,600,575,886	73.02%	100.00%	1,688	10	1	1	0.82%	23.18%	n/a	n/a	0.07%	0.14%	0.00%	0.00%	100.00%	33.93%
Financial Guaranty	362,677,279	97.81%	100.00%	5,433	9	4	4	18.01%	-40.39%	n/a	n/a	0.03%	0.06%	17.71%	0.00%	82.29%	5.26%
Medical Professional Liability	11,902,606,697	38.62%	70.15%	564	195	45	56	21.65%	21.65%	22.92%	20.79%	32.36%	27.89%	16.64%	7.88%	57.86%	6.84%
Other Liability	111,335,492,023	21.23%	65.39%	271	611	108	106	49.23%	112.41%	1.44%	1.53%	34.72%	29.54%	3.87%	1.08%	93.74%	6.84%
Workers Compensation	57,932,848,473	23.16%	61.38%	262	249	26	46	2.15%	10.29%	n/a	n/a	0.02%	0.80%	10.20%	0.75%	87.67%	9.74%
Products Liability	4,877,563,305	25.33%	74.27%	370	131	25	20	18.82%	46.86%	0.00%	0.00%	43.42%	42.25%	6.07%	0.05%	93.47%	5.16%
Personal Lines																	
Private Passenger Auto Liability	160,290,448,302	56.06%	87.08%	906	262	42	61	5.80%	45.56%	n/a	n/a	0.26%	0.09%	24.59%	6.23%	69.15%	3.69%
Private Passenger Auto Physical	117,723,031,040	53.90%	85.88%	862	262	47	64	15.04%	67.19%	n/a	n/a	0.16%	0.06%	27.12%	7.27%	65.57%	5.45%
Private Passenger Auto Total	278,013,479,342	55.15%	86.41%	885	267	44	65	9.53%	54.00%	n/a	n/a	0.22%	0.08%	25.66%	6.67%	67.64%	4.17%
Homeowners Multiple Peril	133,663,412,500	41.16%	74.78%	632	375	67	75	28.34%	61.78%	n/a	n/a	1.29%	1.21%	9.88%	9.11%	78.19%	6.28%
Farmowners Multiple Peril	5,360,714,956	30.39%	69.75%	381	157	19	18	17.21%	46.17%	n/a	n/a	0.20%	0.19%	46.72%	4.85%	47.63%	6.18%
Earthquake	4,197,676,654	35.38%	77.57%	470	153	30	31	50.51%	84.10%	n/a	n/a	34.66%	29.32%	11.45%	2.38%	86.02%	68.62%*
Total																	
Total All Property & Casualty Lines	864,175,811,622	26.90%	62.12%	302	1,013	177	209	22.85%	60.50%	0.55%	0.52%	8.68%	6.89%	14.64%	4.49%	79.67%	6.91%

2022 Competition Database

ALABAMA																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	610,945,201	36.89%	74.76%	550	133	43	26	32.46%	113.24%	1.44%	1.18%	4.74%	5.40%	14.72%	0.32%	84.76%	-0.04%
Commercial Auto Physical	220,572,879	37.73%	74.83%	613	104	24	22	34.84%	122.65%	n/a	n/a	5.13%	4.06%	18.85%	0.39%	80.76%	6.53%
Commercial Auto Total	831,518,080	37.11%	73.77%	559	138	45	27	33.08%	115.66%	1.06%	0.87%	4.84%	5.05%	15.82%	0.34%	83.70%	1.08%
Commercial Multiple Peril	821,405,697	30.80%	79.28%	429	107	32	24	30.69%	44.22%	0.00%	0.00%	10.04%	8.22%	18.88%	0.72%	80.29%	8.89%
Fire	330,316,236	23.23%	68.09%	304	105	30	18	58.83%	43.85%	0.00%	0.00%	41.97%	34.15%	13.22%	1.13%	85.43%	7.20%
Allied Lines	503,038,452	32.77%	75.11%	429	98	28	28	56.49%	72.59%	n/a	n/a	28.88%	25.92%	8.89%	2.23%	88.86%	1.15%
Inland Marine	470,886,877	37.19%	75.77%	553	124	39	30	28.72%	101.70%	n/a	n/a	4.34%	4.08%	6.49%	0.98%	91.45%	11.01%
Mortgage Guaranty	66,126,802	76.70%	100.00%	1,760	8	0	0	8.22%	-3.16%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	31.61%
Financial Guaranty	2,739,054	100.00%	100.00%	4,364	3	0	0	52.62%	-93.01%	n/a	n/a	0.00%	0.00%	50.35%	0.00%	49.65%	12.89%
Medical Professional Liability	170,445,574	60.98%	94.60%	1,537	59	22	19	30.66%	28.79%	9.12%	6.74%	30.88%	25.54%	10.99%	1.50%	79.36%	10.15%
Other Liability	1,057,578,616	20.40%	64.02%	255	201	56	36	49.19%	97.77%	2.03%	2.54%	36.46%	30.73%	5.72%	0.76%	92.21%	6.06%
Workers Compensation	440,128,930	33.04%	79.40%	455	108	25	17	14.29%	31.48%	n/a	n/a	0.00%	0.00%	3.10%	0.41%	96.41%	10.95%
Products Liability	52,832,719	31.43%	83.84%	475	62	11	7	49.24%	52.53%	0.00%	0.00%	43.21%	38.54%	7.02%	0.01%	92.93%	8.87%
Personal Lines																	
Private Passenger Auto Liability	2,182,999,077	62.47%	98.60%	1,224	50	15	16	6.55%	57.90%	n/a	n/a	0.00%	0.00%	35.74%	4.01%	60.25%	4.31%
Private Passenger Auto Physical	1,882,444,457	66.02%	98.53%	1,363	50	17	20	14.55%	64.49%	n/a	n/a	0.00%	0.00%	40.73%	4.19%	55.08%	6.31%
Private Passenger Auto Total	4,065,443,534	64.12%	98.55%	1,283	51	17	19	10.11%	60.89%	n/a	n/a	0.00%	0.00%	38.05%	4.09%	57.86%	5.03%
Homeowners Multiple Peril	2,337,728,141	61.03%	93.90%	1,240	68	28	26	27.93%	49.64%	n/a	n/a	2.36%	2.11%	18.09%	7.86%	74.05%	12.24%
Farmowners Multiple Peril	94,674,983	93.34%	100.00%	4,151	16	6	3	17.37%	33.13%	n/a	n/a	0.06%	0.32%	74.65%	0.00%	25.35%	7.69%
Earthquake	10,515,930	36.03%	88.38%	566	65	18	13	5.02%	-0.73%	n/a	n/a	36.43%	38.77%	4.29%	4.29%	91.42%	68.44%*
Total																	
Total All Property & Casualty Lines	11,716,250,567	37.30%	74.89%	515	348	120	83	23.80%	60.29%	0.39%	0.36%	8.28%	6.50%	22.02%	3.35%	74.31%	7.81%

2022 Competition Database

ALASKA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) Market Shares: Twenty Largest Sellers	(4) HHI Based on Premium	(5) Number of Sellers	(6A) Number of Entries: Last 5 Years	(6B) Number of Exits: Last 5 Years	(7A) Market Growth: Last 3 Years to 2022	(7B) Market Growth: Last 10 Years to 2022	(8A) Risk Retention Group Market Shares: Latest Year	(8B) Risk Retention Group Market Shares: 5-Year Mean	(9A) Surplus Lines Market Shares: Latest Year	(9B) Surplus Lines Market Shares: 5-Year Mean	(10) Market Shares: Mutual Companies	(11) Market Shares: Reciprocal Companies	(12) Market Shares: Stock Companies	(13) Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	73,998,321	47.79%	92.79%	774	63	10	14	23.75%	47.49%	0.14%	0.14%	2.75%	3.37%	2.81%	0.50%	96.55%	15.88%
Commercial Auto Physical	23,893,896	56.29%	94.27%	1,017	58	13	12	36.27%	85.65%	n/a	n/a	2.74%	2.20%	4.00%	0.33%	95.67%	13.37%
Commercial Auto Total	97,892,217	49.86%	92.88%	819	66	12	15	26.58%	55.28%	0.10%	0.11%	2.74%	3.09%	3.10%	0.46%	96.33%	15.44%
Commercial Multiple Peril	112,225,211	56.67%	94.66%	1,056	60	17	17	3.61%	-6.16%	0.00%	0.00%	8.26%	8.80%	4.31%	0.01%	95.68%	18.28%
Fire	69,143,401	42.28%	91.11%	780	64	19	14	7.68%	20.17%	0.00%	0.00%	25.93%	26.06%	5.80%	5.20%	89.00%	9.20%
Allied Lines	46,486,544	53.90%	90.95%	1,035	64	20	18	36.64%	38.76%	n/a	n/a	19.85%	22.11%	16.27%	4.61%	79.12%	15.82%
Inland Marine	93,244,026	44.00%	86.39%	735	81	22	16	4.38%	-56.76%	n/a	n/a	5.92%	5.51%	3.06%	0.77%	94.97%	52.99%
Mortgage Guaranty	17,569,134	85.01%	100.00%	2,032	8	0	0	-4.00%	11.91%	n/a	n/a	0.16%	0.45%	0.00%	0.00%	100.00%	50.13%
Financial Guaranty	192,635	100.00%	100.00%	10,000	1	1	1	-5.31%	-21.79%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	7.35%
Medical Professional Liability	25,117,787	62.34%	96.49%	1,610	39	15	17	4.27%	11.92%	7.06%	5.79%	26.20%	20.99%	6.83%	37.69%	49.78%	10.88%
Other Liability	203,924,295	29.57%	77.34%	414	133	42	28	34.11%	36.50%	1.41%	1.46%	47.57%	42.36%	0.72%	1.49%	95.68%	16.29%
Workers Compensation	186,433,310	57.48%	93.73%	1,313	63	18	13	-18.59%	-37.45%	n/a	n/a	0.00%	0.00%	0.07%	0.77%	99.16%	12.86%
Products Liability	6,938,457	55.02%	95.39%	1,331	43	13	12	28.16%	6.77%	0.00%	0.00%	32.31%	29.48%	0.40%	0.00%	99.60%	24.52%
Personal Lines																	
Private Passenger Auto Liability	299,629,623	80.25%	100.00%	1,892	21	3	4	2.97%	10.49%	n/a	n/a	0.00%	0.00%	28.66%	5.54%	65.79%	7.15%
Private Passenger Auto Physical	242,690,322	80.49%	100.00%	1,830	21	5	6	11.59%	43.52%	n/a	n/a	0.00%	0.00%	27.63%	6.32%	66.05%	12.78%
Private Passenger Auto Total	542,319,945	78.32%	100.00%	1,850	21	4	6	6.66%	23.18%	n/a	n/a	0.00%	0.00%	28.20%	5.89%	65.91%	8.92%
Homeowners Multiple Peril	205,077,267	79.84%	99.98%	1,964	24	7	5	20.08%	35.60%	n/a	n/a	0.08%	0.12%	7.92%	9.27%	82.80%	17.87%
Farmowners Multiple Peril	823,885	100.00%	100.00%	9,793	2	1	1	13.87%	53.32%	n/a	n/a	0.00%	0.00%	98.95%	0.00%	1.05%	3.04%
Earthquake	55,276,780	64.62%	95.15%	1,358	44	13	12	82.65%	121.34%	n/a	n/a	22.72%	24.65%	19.25%	7.40%	73.35%	67.81%*
Total																	
Total All Property & Casualty Lines	1,852,804,640	38.72%	81.02%	571	202	63	44	11.92%	6.86%	0.26%	0.23%	9.11%	7.82%	11.75%	4.14%	83.73%	15.24%

2022 Competition Database

ARIZONA																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	883,671,916	36.17%	72.37%	483	138	44	30	55.20%	191.97%	0.57%	0.60%	3.06%	3.44%	12.09%	1.04%	86.68%	3.02%
Commercial Auto Physical	216,563,027	32.31%	68.97%	462	115	33	25	44.10%	169.13%	n/a	n/a	5.32%	3.78%	14.04%	1.49%	84.47%	10.28%
Commercial Auto Total	1,100,234,943	35.11%	71.41%	463	144	47	31	52.88%	187.17%	0.46%	0.48%	3.51%	3.51%	12.47%	1.13%	86.24%	4.03%
Commercial Multiple Peril	837,360,693	26.09%	74.81%	375	109	32	28	22.80%	43.69%	0.00%	0.00%	7.58%	6.69%	8.40%	3.07%	88.41%	7.56%
Fire	238,368,154	29.63%	75.78%	410	105	29	24	58.12%	68.63%	0.00%	0.00%	35.58%	30.54%	8.68%	0.88%	90.44%	20.12%
Allied Lines	403,717,484	37.24%	84.72%	577	108	32	23	51.13%	166.67%	n/a	n/a	13.79%	12.43%	7.11%	1.63%	91.10%	4.85%
Inland Marine	595,621,190	38.40%	77.22%	576	141	43	28	37.91%	129.83%	n/a	n/a	4.98%	3.50%	3.12%	1.44%	93.83%	20.62%
Mortgage Guaranty	148,499,461	77.19%	100.00%	1,769	8	0	0	-17.95%	61.24%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	38.44%
Financial Guaranty	1,272,241	100.00%	100.00%	5,026	2	0	1	111.90%	314.33%	n/a	n/a	0.00%	0.00%	53.59%	0.00%	46.41%	3.45%
Medical Professional Liability	239,672,259	62.46%	89.16%	1,538	64	23	25	13.62%	4.76%	11.16%	11.40%	31.45%	26.00%	40.56%	1.46%	52.23%	7.72%
Other Liability	1,695,141,784	19.28%	60.95%	240	217	69	44	64.50%	142.58%	1.41%	1.52%	35.96%	30.51%	3.54%	1.33%	94.11%	7.47%
Workers Compensation	882,742,549	34.87%	77.12%	519	106	24	16	1.94%	14.17%	n/a	n/a	0.00%	0.00%	5.85%	1.03%	93.11%	9.59%
Products Liability	80,408,817	28.03%	79.76%	403	69	16	10	36.10%	120.20%	0.00%	0.00%	51.90%	51.77%	5.42%	0.00%	94.58%	8.21%
Personal Lines																	
Private Passenger Auto Liability	3,802,313,383	55.08%	93.54%	997	75	25	32	12.12%	78.45%	n/a	n/a	0.00%	0.00%	15.15%	2.33%	82.52%	4.60%
Private Passenger Auto Physical	2,685,778,505	55.79%	93.45%	1,013	77	25	30	24.19%	87.69%	n/a	n/a	0.00%	0.00%	17.73%	2.97%	79.30%	6.46%
Private Passenger Auto Total	6,488,091,888	55.29%	93.37%	999	77	26	32	16.82%	82.16%	n/a	n/a	0.00%	0.00%	16.22%	2.60%	81.18%	5.18%
Homeowners Multiple Peril	2,338,838,337	48.91%	90.33%	859	79	25	21	30.27%	72.22%	n/a	n/a	0.17%	0.17%	3.97%	10.74%	85.30%	10.00%
Farmowners Multiple Peril	19,954,084	73.18%	100.00%	1,872	16	6	7	14.05%	35.11%	n/a	n/a	0.17%	0.03%	5.69%	0.00%	94.31%	6.75%
Earthquake	19,644,059	44.77%	89.70%	769	68	21	17	59.17%	93.54%	n/a	n/a	38.54%	35.84%	5.15%	3.04%	91.81%	70.86%*
Total																	
Total All Property & Casualty Lines	15,629,350,164	32.38%	72.11%	422	355	109	96	25.89%	80.87%	0.36%	0.36%	6.42%	5.05%	10.69%	3.27%	85.76%	8.14%

2022 Competition Database

ARKANSAS

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) Market Shares: Twenty Largest Sellers	(4) HHI Based on Premium	(5) Number of Sellers	(6A) Number of Entries: Last 5 Years	(6B) Number of Exits: Last 5 Years	(7A) Market Growth: Last 3 Years to 2022	(7B) Market Growth: Last 10 Years to 2022	(8A) Risk Retention Group Market Shares: Latest Year	(8B) Risk Retention Group Market Shares: 5-Year Mean	(9A) Surplus Lines Market Shares: Latest Year	(9B) Surplus Lines Market Shares: 5-Year Mean	(10) Market Shares: Mutual Companies	(11) Market Shares: Reciprocal Companies	(12) Market Shares: Stock Companies	(13) Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	370,957,517	33.94%	73.18%	492	110	28	23	24.56%	74.78%	0.92%	2.08%	3.96%	3.73%	7.44%	0.65%	91.17%	6.35%
Commercial Auto Physical	162,330,220	34.74%	74.64%	523	97	26	22	20.09%	87.13%	n/a	n/a	2.83%	2.57%	10.02%	0.69%	89.29%	4.85%
Commercial Auto Total	533,287,737	32.74%	72.75%	486	116	31	25	23.16%	78.36%	0.64%	1.44%	3.61%	3.37%	8.23%	0.66%	90.60%	6.04%
Commercial Multiple Peril	453,980,649	30.77%	80.80%	432	98	32	18	28.49%	47.63%	0.00%	0.00%	7.62%	6.84%	16.78%	0.83%	82.18%	5.70%
Fire	220,287,152	35.90%	77.11%	560	100	30	20	35.46%	42.83%	0.00%	0.00%	24.21%	20.03%	34.38%	1.13%	64.49%	8.48%
Allied Lines	492,789,109	44.59%	89.89%	695	98	24	22	59.38%	73.91%	n/a	n/a	7.20%	6.72%	22.16%	0.64%	77.19%	-28.81%
Inland Marine	303,072,637	44.09%	81.12%	711	121	37	27	25.09%	68.58%	n/a	n/a	4.16%	3.86%	12.48%	0.65%	85.99%	14.93%
Mortgage Guaranty	37,475,374	76.83%	100.00%	1,837	9	1	1	5.51%	15.87%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	38.48%
Financial Guaranty	446,278	100.00%	100.00%	6,411	2	0	0	-43.90%	-56.83%	n/a	n/a	0.00%	0.00%	76.56%	0.00%	23.44%	3.45%
Medical Professional Liability	79,761,772	51.31%	91.16%	876	56	24	19	23.89%	20.62%	12.80%	9.52%	25.36%	21.20%	39.77%	16.71%	39.48%	5.95%
Other Liability	643,086,238	32.28%	68.82%	585	192	59	41	41.19%	117.78%	1.17%	1.12%	28.43%	22.04%	5.75%	0.92%	92.45%	8.57%
Workers Compensation	263,001,739	30.15%	80.94%	434	95	29	23	7.31%	-3.43%	n/a	n/a	0.00%	0.00%	4.26%	0.52%	95.19%	12.32%
Products Liability	24,944,005	28.48%	81.14%	424	57	13	13	37.58%	27.58%	0.00%	0.15%	33.80%	34.38%	6.29%	0.00%	93.71%	9.12%
Personal Lines																	
Private Passenger Auto Liability	1,205,672,510	55.16%	96.87%	1,062	48	7	17	7.12%	42.86%	n/a	n/a	0.00%	0.00%	32.39%	3.04%	64.58%	5.89%
Private Passenger Auto Physical	1,135,557,261	58.52%	97.77%	1,229	49	8	17	15.71%	61.13%	n/a	n/a	0.00%	0.00%	36.78%	3.03%	60.19%	3.90%
Private Passenger Auto Total	2,341,229,771	56.79%	97.16%	1,136	49	8	18	11.12%	51.17%	n/a	n/a	0.00%	0.00%	34.52%	3.03%	62.45%	5.06%
Homeowners Multiple Peril	1,227,328,011	55.20%	96.45%	1,169	55	18	19	25.63%	52.86%	n/a	n/a	0.28%	0.25%	27.27%	7.11%	65.62%	2.32%
Farmowners Multiple Peril	89,331,555	84.82%	100.20%	3,416	20	7	7	66.28%	243.35%	n/a	n/a	0.13%	1.19%	81.83%	0.00%	18.17%	-8.22%
Earthquake	50,712,745	62.76%	91.26%	1,553	58	13	14	41.60%	79.01%	n/a	n/a	13.63%	11.13%	15.51%	6.63%	77.86%	75.07%*
Total																	
Total All Property & Casualty Lines	7,014,808,347	29.72%	72.71%	424	298	92	79	22.93%	56.26%	0.30%	0.31%	5.39%	4.28%	23.83%	2.81%	73.13%	5.58%

2022 Competition Database

CALIFORNIA																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	5,772,235,881	28.48%	72.29%	387	138	52	26	35.28%	183.89%	1.14%	1.21%	26.72%	18.69%	5.18%	1.02%	92.56%	-2.25%
Commercial Auto Physical	1,400,012,350	26.57%	71.10%	350	104	31	26	33.86%	144.38%	n/a	n/a	17.43%	11.78%	6.43%	1.15%	91.42%	6.32%
Commercial Auto Total	7,172,248,231	27.40%	71.72%	372	142	55	30	35.00%	175.20%	0.91%	0.96%	24.89%	17.29%	5.42%	1.04%	92.34%	-1.10%
Commercial Multiple Peril	6,539,709,296	38.05%	84.56%	595	100	30	23	24.61%	49.95%	0.00%	0.00%	10.70%	8.08%	3.18%	12.66%	83.36%	5.11%
Fire	2,538,953,988	28.35%	72.63%	370	112	27	23	70.86%	103.57%	0.00%	0.00%	37.91%	30.56%	4.36%	8.29%	87.01%	11.25%
Allied Lines	2,358,504,245	29.68%	82.61%	458	104	26	29	42.57%	88.81%	n/a	n/a	24.04%	19.52%	7.44%	4.93%	87.44%	10.27%
Inland Marine	4,211,408,773	33.23%	77.09%	452	124	38	31	22.12%	88.75%	n/a	n/a	17.13%	15.22%	1.40%	0.94%	96.90%	22.24%
Mortgage Guaranty	504,378,700	72.18%	100.00%	1,676	8	0	0	3.14%	29.29%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	36.78%
Financial Guaranty	63,923,936	98.65%	100.00%	7,354	6	1	0	141.20%	127.57%	n/a	n/a	0.00%	0.00%	7.04%	0.00%	92.96%	11.27%
Medical Professional Liability	968,362,460	47.55%	85.01%	750	78	27	28	19.14%	30.38%	16.44%	15.51%	45.16%	39.54%	5.09%	21.01%	65.11%	5.82%
Other Liability	16,006,425,365	26.18%	70.65%	342	220	68	36	63.28%	148.73%	1.11%	1.20%	47.35%	41.18%	1.43%	1.69%	96.02%	3.08%
Workers Compensation	11,865,070,156	29.99%	77.67%	415	81	16	12	1.95%	13.06%	n/a	n/a	0.00%	0.00%	0.54%	0.27%	99.13%	9.45%
Products Liability	699,506,840	34.11%	83.12%	511	71	25	13	15.51%	66.60%	0.00%	0.00%	59.58%	58.41%	2.32%	0.00%	97.58%	0.02%
Personal Lines																	
Private Passenger Auto Liability	17,841,812,576	45.71%	96.51%	808	66	15	36	-0.66%	52.26%	n/a	n/a	0.32%	0.06%	12.64%	24.13%	63.23%	2.26%
Private Passenger Auto Physical	14,859,634,660	45.52%	96.60%	810	65	19	38	12.90%	70.27%	n/a	n/a	0.23%	0.05%	13.07%	24.44%	62.49%	5.39%
Private Passenger Auto Total	32,701,447,236	45.13%	96.46%	802	66	17	39	5.07%	59.95%	n/a	n/a	0.28%	0.06%	12.83%	24.27%	62.90%	3.31%
Homeowners Multiple Peril	12,456,479,112	48.13%	90.57%	899	66	27	25	36.46%	76.34%	n/a	n/a	2.99%	1.86%	3.21%	24.37%	72.30%	0.45%
Farmowners Multiple Peril	228,279,011	74.10%	100.00%	2,227	19	9	6	5.72%	12.45%	n/a	n/a	0.15%	0.03%	8.42%	0.00%	91.58%	2.53%
Earthquake	2,003,003,062	45.36%	85.55%	693	84	20	17	59.99%	88.52%	n/a	n/a	43.00%	35.97%	12.36%	1.64%	86.00%	67.62%*
Total																	
Total All Property & Casualty Lines	103,942,973,290	26.09%	68.62%	318	349	98	75	22.21%	69.92%	0.39%	0.37%	14.02%	10.53%	6.12%	12.30%	81.16%	5.95%

2022 Competition Database

COLORADO

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) Market Shares: Twenty Largest Sellers	(4) HHI Based on Premium	(5) Number of Sellers	(6A) Number of Entries: Last 5 Years	(6B) Number of Exits: Last 5 Years	(7A) Market Growth: Last 3 Years to 2022	(7B) Market Growth: Last 10 Years to 2022	(8A) Risk Retention Group Market Shares: Latest Year	(8B) Risk Retention Group Market Shares: 5-Year Mean	(9A) Surplus Lines Market Shares: Latest Year	(9B) Surplus Lines Market Shares: 5-Year Mean	(10) Market Shares: Mutual Companies	(11) Market Shares: Reciprocal Companies	(12) Market Shares: Stock Companies	(13) Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	734,149,138	34.64%	75.49%	587	129	41	26	32.10%	150.65%	0.94%	1.27%	3.07%	3.56%	10.24%	1.53%	87.37%	3.86%
Commercial Auto Physical	264,462,766	32.71%	74.77%	511	108	31	20	24.09%	148.81%	n/a	n/a	3.87%	3.75%	11.31%	1.77%	86.92%	-2.34%
Commercial Auto Total	998,611,904	34.01%	74.16%	559	134	45	27	29.88%	150.16%	0.69%	0.92%	3.28%	3.61%	10.53%	1.59%	87.25%	2.72%
Commercial Multiple Peril	1,177,366,103	32.64%	79.94%	464	108	32	21	30.85%	72.33%	0.00%	0.00%	8.62%	7.40%	7.22%	4.17%	88.42%	-4.05%
Fire	316,167,404	28.78%	76.30%	402	103	27	18	60.90%	132.67%	0.00%	0.00%	44.65%	39.03%	8.17%	1.11%	90.73%	17.12%
Allied Lines	770,121,296	40.21%	87.10%	631	98	24	20	71.74%	94.21%	n/a	n/a	13.28%	12.88%	10.02%	2.52%	87.44%	-12.25%
Inland Marine	675,922,881	34.63%	77.10%	478	128	36	25	35.92%	149.28%	n/a	n/a	6.26%	6.12%	3.93%	1.10%	93.47%	15.90%
Mortgage Guaranty	138,799,392	72.02%	100.00%	1,724	8	0	0	0.35%	14.54%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	49.08%
Financial Guaranty	4,585,674	100.00%	100.00%	3,772	4	1	0	-87.70%	-6.40%	n/a	n/a	0.00%	0.00%	14.67%	0.00%	85.33%	6.67%
Medical Professional Liability	187,931,682	63.20%	91.26%	1,764	62	23	19	24.26%	18.00%	14.25%	10.74%	32.66%	25.21%	10.37%	5.60%	79.25%	10.20%
Other Liability	2,232,238,389	19.55%	63.25%	253	209	56	37	64.36%	127.44%	1.91%	2.15%	38.67%	32.07%	3.35%	1.69%	93.32%	8.46%
Workers Compensation	1,044,488,745	63.79%	88.18%	2,533	97	24	14	-2.34%	26.70%	n/a	n/a	0.00%	0.00%	1.93%	0.98%	97.07%	8.95%
Products Liability	100,437,946	34.34%	80.51%	483	69	21	14	9.63%	47.86%	0.00%	0.00%	47.17%	47.48%	3.21%	0.00%	96.79%	2.90%
Personal Lines																	
Private Passenger Auto Liability	3,336,897,548	49.29%	95.99%	937	51	17	22	6.04%	80.28%	n/a	n/a	0.00%	0.00%	19.06%	7.56%	73.38%	3.30%
Private Passenger Auto Physical	2,725,626,978	54.57%	95.50%	1,061	52	19	25	25.32%	122.33%	n/a	n/a	0.00%	0.00%	22.45%	7.39%	70.16%	-5.16%
Private Passenger Auto Total	6,062,524,526	51.66%	95.64%	987	52	19	26	13.92%	97.03%	n/a	n/a	0.00%	0.00%	20.58%	7.48%	71.93%	0.78%
Homeowners Multiple Peril	3,806,930,138	57.41%	95.92%	1,112	55	19	24	39.94%	121.55%	n/a	n/a	0.61%	0.51%	2.78%	11.50%	85.72%	-7.67%
Farmowners Multiple Peril	113,135,489	52.54%	99.99%	1,018	22	7	7	20.41%	57.66%	n/a	n/a	0.13%	0.07%	12.86%	0.00%	87.14%	1.56%
Earthquake	17,160,535	50.74%	91.70%	843	67	14	13	24.00%	81.63%	n/a	n/a	46.96%	44.94%	1.41%	4.76%	93.83%	89.43%*
Total																	
Total All Property & Casualty Lines	18,256,109,896	32.44%	76.14%	456	317	95	66	27.54%	97.10%	0.42%	0.39%	7.92%	6.25%	10.13%	5.75%	83.76%	2.84%

2022 Competition Database

CONNECTICUT																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	469,082,443	32.72%	79.20%	464	99	26	18	21.52%	63.42%	0.55%	0.58%	3.29%	2.96%	8.52%	0.19%	90.95%	5.19%
Commercial Auto Physical	123,365,770	33.96%	78.57%	509	83	18	17	21.75%	86.02%	n/a	n/a	3.66%	2.29%	8.75%	0.18%	91.07%	9.33%
Commercial Auto Total	592,448,213	32.75%	79.06%	471	103	29	21	21.57%	67.66%	0.43%	0.46%	3.37%	2.82%	8.57%	0.18%	90.97%	5.73%
Commercial Multiple Peril	802,641,581	33.59%	80.66%	476	97	24	15	17.84%	31.11%	0.00%	0.00%	4.31%	4.01%	17.42%	0.07%	82.48%	8.17%
Fire	188,540,224	27.55%	75.96%	394	101	28	17	32.28%	34.69%	0.00%	0.00%	35.05%	29.50%	13.04%	0.30%	86.66%	23.47%
Allied Lines	260,214,723	32.37%	75.87%	428	98	25	20	29.96%	50.46%	n/a	n/a	22.15%	17.59%	14.43%	1.06%	84.52%	32.94%
Inland Marine	452,492,708	37.83%	80.61%	527	116	39	26	24.05%	81.01%	n/a	n/a	5.86%	4.39%	3.06%	1.57%	94.25%	28.31%
Mortgage Guaranty	74,483,904	79.47%	100.00%	1,799	8	0	0	0.48%	27.24%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	27.86%
Financial Guaranty	2,053,097	100.00%	100.00%	4,645	3	0	0	-16.37%	84.21%	n/a	n/a	0.00%	0.00%	15.44%	0.00%	84.56%	70.58%
Medical Professional Liability	253,051,556	76.25%	96.23%	2,875	57	21	21	23.27%	66.79%	58.25%	56.01%	33.88%	28.54%	1.49%	0.99%	42.23%	-0.90%
Other Liability	1,668,070,555	27.97%	73.41%	390	180	52	33	52.89%	82.42%	1.69%	1.87%	29.70%	25.94%	3.26%	0.62%	94.72%	7.87%
Workers Compensation	765,443,358	39.05%	83.45%	594	82	17	9	0.84%	-8.72%	n/a	n/a	0.00%	0.02%	4.91%	0.02%	95.07%	9.36%
Products Liability	59,605,605	45.30%	89.44%	771	59	15	10	10.69%	5.79%	0.00%	0.00%	31.75%	31.27%	2.72%	0.00%	97.28%	14.70%
Personal Lines																	
Private Passenger Auto Liability	2,011,850,213	50.04%	94.77%	875	46	9	11	0.20%	27.25%	n/a	n/a	0.00%	0.00%	13.91%	1.47%	84.62%	3.25%
Private Passenger Auto Physical	1,254,020,367	48.45%	93.95%	833	47	12	13	10.08%	33.04%	n/a	n/a	0.00%	0.00%	14.00%	2.41%	83.59%	9.58%
Private Passenger Auto Total	3,265,870,580	49.43%	94.38%	855	47	12	14	3.78%	29.42%	n/a	n/a	0.00%	0.00%	13.95%	1.83%	84.23%	4.89%
Homeowners Multiple Peril	1,855,749,874	33.51%	84.10%	498	67	22	16	18.55%	41.79%	n/a	n/a	0.53%	0.54%	13.44%	5.33%	81.23%	15.91%
Farmowners Multiple Peril	8,151,163	95.57%	100.00%	3,746	10	4	1	10.85%	61.37%	n/a	n/a	0.22%	0.05%	45.54%	0.00%	54.46%	13.86%
Earthquake	13,895,267	47.16%	91.86%	845	59	18	12	69.31%	106.77%	n/a	n/a	52.45%	38.14%	4.53%	1.01%	94.45%	66.39%*
Total																	
Total All Property & Casualty Lines	10,652,023,882	27.57%	70.41%	347	286	83	58	16.78%	38.37%	1.67%	1.57%	7.41%	5.84%	10.24%	1.74%	86.42%	9.25%

2022 Competition Database

DELAWARE

	(1) Premiums Written	(2)	(3)	(4) HHI Based on Premium	(5) Number of Sellers	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10) Market Shares: Mutual Companies	(11) Market Shares: Reciprocal Companies	(12) Market Shares: Stock Companies	(13) Return on Net Worth 10-Year Mean
		Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers			Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean				
Commercial Lines																	
Commercial Auto Liability	166,337,509	40.89%	82.33%	631	96	26	20	34.72%	106.31%	0.47%	0.56%	1.47%	1.43%	5.34%	1.28%	92.94%	1.90%
Commercial Auto Physical	35,904,573	38.73%	78.79%	585	84	16	17	27.73%	134.79%	n/a	n/a	4.01%	2.16%	7.67%	0.50%	91.83%	6.36%
Commercial Auto Total	202,242,082	40.34%	81.34%	596	98	27	25	33.42%	110.85%	0.39%	0.46%	1.93%	1.56%	5.75%	1.14%	92.74%	2.38%
Commercial Multiple Peril	338,823,737	66.35%	91.15%	2,904	93	28	15	-2.75%	8.10%	0.00%	0.00%	2.32%	1.99%	5.69%	0.08%	94.22%	25.89%
Fire	44,655,883	28.00%	76.04%	384	98	26	15	46.87%	65.08%	0.00%	0.00%	34.24%	22.91%	10.34%	0.81%	88.86%	33.18%
Allied Lines	70,967,867	46.66%	85.10%	835	96	27	20	5.28%	41.41%	n/a	n/a	10.67%	9.95%	8.05%	0.98%	90.97%	33.89%
Inland Marine	175,880,352	52.86%	89.62%	1,090	118	34	21	90.95%	218.00%	n/a	n/a	1.86%	1.74%	1.11%	0.35%	95.65%	21.73%
Mortgage Guaranty	22,047,378	77.42%	100.00%	1,818	8	0	0	0.80%	8.09%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	29.31%
Financial Guaranty	18,309,285	100.00%	100.00%	8,671	4	2	1	60.21%	-44.46%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	32.69%
Medical Professional Liability	37,766,328	71.12%	96.95%	1,533	49	16	16	25.12%	0.13%	5.07%	5.18%	26.40%	22.34%	10.18%	2.18%	85.30%	5.96%
Other Liability	748,494,389	35.30%	77.97%	497	183	56	35	80.39%	192.21%	0.95%	1.37%	23.96%	18.09%	2.00%	0.13%	83.37%	2.22%
Workers Compensation	191,796,146	31.48%	79.28%	445	88	24	14	-9.55%	7.04%	n/a	n/a	0.00%	0.00%	3.37%	0.12%	96.51%	11.22%
Products Liability	15,770,623	39.72%	88.72%	610	51	11	15	50.95%	61.07%	0.00%	0.00%	34.58%	32.02%	1.97%	-0.12%	98.14%	10.33%
Personal Lines																	
Private Passenger Auto Liability	661,324,778	64.86%	99.17%	1,412	33	6	9	2.70%	32.61%	n/a	n/a	0.00%	0.00%	28.39%	2.64%	68.97%	4.65%
Private Passenger Auto Physical	334,716,544	64.32%	98.76%	1,414	34	8	12	14.31%	62.46%	n/a	n/a	0.00%	0.00%	28.52%	3.33%	68.15%	3.99%
Private Passenger Auto Total	996,041,322	64.68%	98.92%	1,408	34	8	12	6.33%	41.34%	n/a	n/a	0.00%	0.00%	28.43%	2.87%	68.70%	4.47%
Homeowners Multiple Peril	382,399,466	54.09%	92.72%	1,095	50	16	15	27.59%	75.28%	n/a	n/a	2.02%	2.28%	8.13%	3.97%	87.90%	15.62%
Farmowners Multiple Peril	9,026,195	88.55%	100.00%	2,875	12	3	3	15.81%	95.63%	n/a	n/a	0.13%	0.10%	37.58%	0.00%	62.42%	19.46%
Earthquake	1,911,705	38.75%	95.09%	644	49	15	12	47.35%	72.20%	n/a	n/a	20.70%	18.75%	2.38%	2.67%	94.95%	74.86%*
Total																	
Total All Property & Casualty Lines	3,515,632,646	28.45%	72.35%	381	275	86	69	20.95%	64.35%	0.28%	0.31%	6.78%	4.67%	11.17%	1.43%	84.12%	10.10%

2022 Competition Database

DISTRICT OF COLUMBIA																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	62,395,900	55.44%	89.25%	1,198	77	26	24	1.13%	76.16%	0.88%	1.21%	3.89%	16.68%	1.86%	26.91%	70.35%	14.78%
Commercial Auto Physical	11,082,497	44.63%	92.20%	737	64	20	18	15.64%	89.27%	n/a	n/a	2.41%	2.40%	2.76%	19.03%	78.21%	10.63%
Commercial Auto Total	73,478,397	52.51%	89.53%	1,067	79	28	28	3.08%	78.02%	0.75%	1.02%	3.67%	14.65%	2.00%	25.72%	71.54%	14.36%
Commercial Multiple Peril	206,670,380	44.36%	90.37%	708	74	18	21	19.44%	34.58%	0.00%	0.00%	4.09%	3.67%	2.76%	5.82%	91.42%	14.31%
Fire	69,634,455	53.75%	93.53%	1,015	72	26	17	78.45%	82.95%	0.00%	0.00%	30.22%	30.85%	6.11%	0.49%	93.40%	13.75%
Allied Lines	64,690,526	50.99%	93.19%	942	73	24	18	67.95%	104.53%	n/a	n/a	24.73%	25.03%	11.61%	2.17%	86.16%	0.98%
Inland Marine	162,868,959	59.32%	89.72%	1,890	88	33	28	17.56%	70.00%	n/a	n/a	4.35%	3.02%	2.83%	0.69%	95.80%	11.01%
Mortgage Guaranty	21,511,500	63.72%	100.00%	1,393	8	0	0	-12.37%	-36.02%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	19.28%
Financial Guaranty	6,748,841	100.00%	100.00%	10,000	1	1	1	231.35%	3,953.50%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	4.38%
Medical Professional Liability	32,315,623	61.06%	96.73%	1,135	48	18	17	25.80%	1.88%	15.54%	15.90%	39.70%	32.74%	3.49%	7.98%	75.66%	16.47%
Other Liability	779,764,591	35.12%	80.01%	482	160	53	32	80.63%	112.86%	7.31%	10.14%	44.92%	40.13%	5.60%	0.43%	91.95%	12.53%
Workers Compensation	163,876,828	41.63%	88.11%	673	79	21	14	-15.92%	-0.44%	n/a	n/a	1.44%	0.29%	2.77%	1.24%	95.98%	14.09%
Products Liability	10,664,379	53.76%	94.85%	1,038	48	20	19	56.74%	60.49%	0.00%	0.00%	43.75%	57.53%	1.33%	0.03%	98.64%	9.34%
Personal Lines																	
Private Passenger Auto Liability	210,620,290	74.60%	99.97%	1,949	26	4	8	-2.00%	38.86%	n/a	n/a	0.00%	0.00%	17.84%	5.06%	77.10%	4.60%
Private Passenger Auto Physical	183,829,477	73.95%	99.94%	2,132	26	3	7	11.57%	39.92%	n/a	n/a	0.00%	0.00%	17.18%	6.13%	76.69%	8.96%
Private Passenger Auto Total	394,449,767	73.87%	99.96%	2,026	26	4	9	3.89%	39.35%	n/a	n/a	0.00%	0.00%	17.54%	5.56%	76.91%	6.20%
Homeowners Multiple Peril	200,163,936	64.58%	99.15%	1,274	36	16	13	16.62%	41.72%	n/a	n/a	0.99%	0.57%	3.44%	6.28%	90.28%	16.96%
Farmowners Multiple Peril	0	0.00%	0.00%	0	0	0	1			n/a	n/a	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Earthquake	5,513,981	56.60%	97.98%	1,262	37	12	11	33.08%	119.40%	n/a	n/a	58.01%	52.93%	-0.38%	2.26%	98.12%	60.96%*
Total																	
Total All Property & Casualty Lines	2,606,286,967	31.74%	73.85%	400	241	81	63	26.43%	56.06%	2.40%	2.59%	17.23%	13.65%	5.90%	2.93%	90.33%	12.84%

2022 Competition Database

FLORIDA																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	4,333,805,910	41.53%	75.51%	767	136	42	23	41.70%	207.06%	1.09%	1.21%	4.41%	3.61%	10.87%	0.04%	88.69%	-3.83%
Commercial Auto Physical	660,131,374	38.31%	75.06%	637	106	29	21	30.95%	138.09%	n/a	n/a	7.91%	5.59%	11.68%	0.03%	88.29%	8.22%
Commercial Auto Total	4,993,937,284	40.92%	75.06%	746	142	44	24	40.18%	195.74%	0.95%	1.04%	4.87%	3.89%	10.98%	0.04%	88.63%	-2.68%
Commercial Multiple Peril	2,947,725,850	24.69%	77.06%	365	100	33	31	40.89%	40.26%	0.00%	0.00%	35.40%	28.47%	0.90%	0.03%	98.59%	6.13%
Fire	1,958,801,101	22.10%	68.27%	298	113	31	31	48.84%	21.61%	0.00%	0.00%	55.88%	45.72%	2.95%	1.38%	95.68%	20.29%
Allied Lines	6,208,720,633	35.54%	75.94%	500	117	39	38	65.30%	51.05%	n/a	n/a	31.84%	26.93%	1.96%	2.10%	95.93%	15.56%
Inland Marine	2,215,065,258	35.86%	79.02%	481	135	34	26	35.62%	120.17%	n/a	n/a	9.92%	8.11%	1.30%	1.47%	97.23%	18.23%
Mortgage Guaranty	447,262,664	74.85%	100.00%	1,708	8	0	0	10.98%	91.22%	n/a	n/a	0.61%	1.20%	0.00%	0.00%	100.00%	25.95%
Financial Guaranty	7,233,997	100.00%	100.00%	6,863	4	1	1	68.03%	44.86%	n/a	n/a	0.00%	0.00%	6.54%	0.00%	93.46%	7.60%
Medical Professional Liability	915,063,224	49.70%	82.58%	760	81	29	24	41.24%	53.99%	23.01%	19.87%	31.56%	27.65%	15.96%	15.13%	54.40%	4.27%
Other Liability	9,299,424,794	37.55%	70.83%	737	225	68	40	44.08%	216.07%	1.01%	0.98%	34.77%	27.41%	1.35%	0.63%	97.25%	4.95%
Workers Compensation	3,324,986,921	30.69%	75.05%	434	104	27	17	4.61%	41.55%	n/a	n/a	0.03%	0.09%	5.59%	0.03%	93.86%	9.03%
Products Liability	327,170,779	31.02%	82.42%	461	69	20	9	34.09%	86.20%	0.00%	0.00%	58.93%	53.26%	3.16%	0.00%	96.84%	-3.69%
Personal Lines																	
Private Passenger Auto Liability	17,960,402,778	70.29%	97.33%	1,425	50	14	20	23.35%	67.47%	n/a	n/a	0.00%	0.00%	14.71%	2.95%	82.34%	0.91%
Private Passenger Auto Physical	7,399,475,246	71.42%	96.59%	1,478	49	16	22	21.14%	117.41%	n/a	n/a	-0.02%	0.00%	14.57%	3.22%	82.21%	1.74%
Private Passenger Auto Total	25,359,878,024	70.62%	97.05%	1,440	51	17	23	22.70%	79.50%	n/a	n/a	-0.01%	0.00%	14.67%	3.03%	82.30%	1.08%
Homeowners Multiple Peril	14,448,510,458	36.84%	81.70%	566	77	28	33	43.33%	64.80%	n/a	n/a	4.07%	4.56%	0.76%	9.16%	90.08%	2.16%
Farmowners Multiple Peril	26,254,640	91.88%	100.00%	3,965	11	4	1	12.07%	16.75%	n/a	n/a	10.28%	9.18%	0.00%	0.00%	100.00%	21.80%
Earthquake	46,593,735	64.22%	94.99%	1,214	57	20	16	76.89%	59.33%	n/a	n/a	83.85%	80.55%	1.48%	0.78%	97.74%	55.16%*
Total																	
Total All Property & Casualty Lines	75,753,958,303	31.60%	64.29%	369	383	120	93	33.84%	83.08%	0.46%	0.42%	11.94%	9.44%	6.85%	3.31%	89.48%	4.77%

2022 Competition Database

GEORGIA																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	2,071,866,481	40.60%	72.78%	678	154	50	31	61.41%	243.91%	0.65%	0.98%	5.19%	5.36%	7.18%	10.66%	81.78%	-4.40%
Commercial Auto Physical	438,153,397	31.55%	68.62%	496	124	32	21	25.97%	172.41%	n/a	n/a	6.90%	4.68%	11.29%	1.33%	87.28%	5.24%
Commercial Auto Total	2,510,019,878	38.63%	71.22%	629	161	55	33	53.85%	228.84%	0.53%	0.78%	5.49%	5.20%	7.89%	9.03%	82.74%	-3.10%
Commercial Multiple Peril	1,485,346,828	25.26%	69.49%	327	115	34	22	31.93%	62.77%	0.00%	0.00%	7.87%	6.68%	11.30%	0.49%	88.10%	3.84%
Fire	548,079,624	29.15%	76.29%	404	119	33	21	43.63%	57.94%	0.00%	0.00%	35.11%	30.02%	15.85%	1.29%	82.63%	10.10%
Allied Lines	855,306,333	34.76%	84.90%	508	110	30	27	59.12%	95.87%	n/a	n/a	16.60%	16.64%	11.16%	2.35%	86.36%	7.17%
Inland Marine	1,021,607,622	36.63%	74.43%	512	145	42	26	34.26%	121.71%	n/a	n/a	4.29%	3.73%	4.39%	1.23%	92.94%	17.37%
Mortgage Guaranty	202,973,856	73.04%	100.00%	1,711	8	0	0	6.33%	19.04%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	36.59%
Financial Guaranty	770,717	97.01%	100.00%	3,828	5	1	0	-20.34%	13.40%	n/a	n/a	2.99%	2.38%	10.80%	0.00%	89.20%	7.54%
Medical Professional Liability	401,915,558	61.86%	90.45%	1,289	73	23	23	40.99%	54.65%	5.73%	4.51%	38.58%	36.69%	37.92%	7.36%	52.82%	-0.43%
Other Liability	3,019,911,903	21.50%	66.44%	281	225	69	43	61.90%	132.94%	1.11%	1.28%	36.60%	29.96%	3.79%	0.76%	94.74%	4.80%
Workers Compensation	1,872,085,700	27.73%	72.09%	359	123	26	16	9.06%	47.24%	n/a	n/a	0.00%	0.00%	8.24%	0.32%	91.40%	10.24%
Products Liability	139,218,271	31.81%	81.73%	446	65	13	12	44.30%	76.25%	0.01%	0.02%	42.57%	35.69%	4.67%	0.00%	95.32%	1.93%
Personal Lines																	
Private Passenger Auto Liability	7,371,713,927	61.97%	94.97%	1,164	62	21	21	14.22%	112.02%	n/a	n/a	0.00%	0.00%	24.45%	2.78%	72.77%	-3.70%
Private Passenger Auto Physical	3,891,484,881	61.77%	94.31%	1,172	63	20	22	12.22%	65.84%	n/a	n/a	0.00%	0.00%	25.26%	3.33%	71.41%	6.88%
Private Passenger Auto Total	11,263,198,808	61.90%	94.40%	1,164	63	21	23	13.52%	93.41%	n/a	n/a	0.00%	0.00%	24.73%	2.97%	72.30%	-0.61%
Homeowners Multiple Peril	4,595,773,780	56.76%	92.85%	1,102	72	29	25	28.51%	82.10%	n/a	n/a	0.34%	0.41%	11.74%	8.15%	80.11%	1.87%
Farmowners Multiple Peril	168,597,283	74.22%	100.00%	3,139	22	6	6	26.72%	52.09%	n/a	n/a	0.05%	0.18%	68.43%	0.00%	31.57%	0.94%
Earthquake	22,142,765	32.77%	88.27%	527	64	19	18	20.17%	38.71%	n/a	n/a	34.05%	38.12%	4.06%	3.10%	92.83%	61.54%*
Total																	
Total All Property & Casualty Lines	29,010,679,385	35.38%	72.27%	471	387	114	86	26.39%	92.84%	0.24%	0.24%	6.86%	5.43%	15.67%	3.59%	80.53%	3.49%

2022 Competition Database

HAWAII																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	104,073,123	52.16%	93.33%	996	56	11	14	1.22%	36.04%	0.74%	0.75%	2.82%	5.06%	1.59%	0.01%	91.52%	15.62%
Commercial Auto Physical	31,940,614	56.21%	94.42%	1,023	50	11	11	11.77%	68.92%	n/a	n/a	4.14%	2.99%	2.70%	0.00%	93.00%	11.52%
Commercial Auto Total	136,013,737	52.57%	93.38%	978	60	14	15	3.51%	42.56%	0.57%	0.58%	3.14%	4.60%	1.85%	0.01%	91.87%	14.97%
Commercial Multiple Peril	238,795,050	65.62%	95.92%	1,324	67	22	17	25.40%	61.53%	0.00%	0.00%	10.90%	10.87%	0.06%	0.00%	84.83%	19.91%
Fire	144,043,550	56.73%	90.12%	1,055	65	19	14	63.64%	74.82%	0.00%	0.00%	31.59%	31.00%	0.61%	0.62%	90.67%	31.30%
Allied Lines	232,363,977	54.90%	89.61%	1,037	69	24	19	49.79%	66.18%	n/a	n/a	22.44%	20.14%	0.93%	1.03%	98.04%	43.01%
Inland Marine	144,309,262	42.79%	87.40%	648	81	26	17	20.99%	116.67%	n/a	n/a	6.78%	6.47%	0.67%	1.22%	97.00%	27.92%
Mortgage Guaranty	18,960,605	76.60%	100.00%	1,754	8	0	0	3.06%	-8.56%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	31.63%
Financial Guaranty	3,701,805	100.00%	100.00%	5,188	3	1	1	-5.27%	-15.14%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	15.01%
Medical Professional Liability	40,129,258	64.73%	94.05%	1,399	48	15	13	33.34%	44.46%	12.23%	10.27%	44.88%	40.51%	2.72%	36.15%	55.84%	4.80%
Other Liability	429,003,366	28.72%	74.04%	378	140	47	28	33.55%	60.25%	2.04%	2.22%	45.29%	36.57%	0.23%	0.54%	96.82%	7.78%
Workers Compensation	330,467,389	60.28%	92.45%	1,246	62	15	9	13.96%	49.42%	n/a	n/a	0.00%	0.00%	28.30%	0.01%	70.47%	7.01%
Products Liability	11,885,382	52.25%	94.52%	895	46	14	11	10.43%	52.57%	0.00%	0.00%	48.64%	52.47%	0.00%	0.00%	99.77%	6.17%
Personal Lines																	
Private Passenger Auto Liability	444,795,542	67.52%	99.96%	1,562	25	4	5	-1.37%	12.50%	n/a	n/a	0.00%	0.00%	18.17%	5.73%	75.42%	12.64%
Private Passenger Auto Physical	392,196,494	71.10%	99.95%	1,610	24	5	6	12.32%	58.69%	n/a	n/a	0.00%	0.00%	16.79%	7.33%	75.19%	14.13%
Private Passenger Auto Total	836,992,036	69.05%	99.96%	1,578	25	5	6	4.60%	30.27%	n/a	n/a	0.00%	0.00%	17.52%	6.48%	75.31%	13.13%
Homeowners Multiple Peril	461,009,602	62.70%	98.65%	1,644	32	10	10	10.90%	34.28%	n/a	n/a	0.81%	0.67%	0.00%	8.04%	84.55%	26.10%
Farmowners Multiple Peril	0	0.00%	0.00%	0	0	1	3	-100.00%	-100.00%	n/a	n/a	0.00%	13.30%	0.00%	0.00%	0.00%	35.23%
Earthquake	25,630,079	49.76%	92.99%	1,058	41	11	10	92.77%	120.91%	n/a	n/a	40.24%	45.24%	25.43%	1.84%	72.73%	69.98%*
Total																	
Total All Property & Casualty Lines	3,182,730,525	35.45%	77.02%	475	213	65	51	17.81%	45.76%	0.45%	0.42%	11.66%	9.43%	8.17%	3.57%	84.66%	15.19%

2022 Competition Database

IDAHO																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	208,300,617	33.81%	79.95%	489	98	17	17	47.08%	124.23%	0.27%	0.25%	2.21%	2.38%	17.59%	1.24%	80.97%	8.31%
Commercial Auto Physical	105,354,430	41.90%	83.13%	604	90	18	17	36.67%	159.18%	n/a	n/a	1.56%	1.23%	18.55%	1.58%	79.87%	9.56%
Commercial Auto Total	313,655,047	36.45%	80.74%	520	103	20	20	43.41%	134.87%	0.18%	0.17%	1.99%	1.99%	17.91%	1.35%	80.60%	8.65%
Commercial Multiple Peril	318,134,422	40.86%	85.69%	592	94	29	21	35.86%	75.25%	0.00%	0.00%	7.34%	5.36%	11.66%	14.50%	73.81%	8.24%
Fire	71,083,714	31.38%	82.64%	490	100	27	12	57.91%	128.87%	0.00%	0.00%	21.13%	26.65%	20.43%	0.84%	78.74%	8.85%
Allied Lines	232,933,347	63.85%	92.77%	1,227	99	24	15	68.51%	101.98%	n/a	n/a	5.06%	4.63%	10.20%	0.53%	89.25%	5.02%
Inland Marine	177,390,875	38.59%	78.92%	641	119	34	23	54.12%	181.87%	n/a	n/a	4.33%	2.70%	11.00%	0.51%	87.32%	24.41%
Mortgage Guaranty	36,159,481	76.11%	100.00%	1,748	8	0	0	-17.84%	40.44%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	49.41%
Financial Guaranty	38,075	100.00%	100.00%	10,000	1	2	1	100.00%	100.00%	n/a	n/a	0.00%	0.00%	100.00%	0.00%	0.00%	4.83%
Medical Professional Liability	42,351,736	51.36%	92.71%	875	58	21	17	24.43%	38.41%	9.08%	8.69%	25.66%	22.86%	13.90%	29.93%	52.07%	6.82%
Other Liability	387,988,111	20.28%	61.56%	249	190	63	41	58.11%	135.49%	0.94%	1.06%	31.34%	24.81%	8.53%	1.44%	88.65%	15.49%
Workers Compensation	622,304,516	71.85%	92.18%	3,456	79	13	11	41.89%	98.06%	n/a	n/a	0.00%	0.00%	2.47%	1.45%	96.09%	5.12%
Products Liability	24,804,629	34.86%	85.12%	531	59	11	8	52.68%	143.16%	0.00%	0.00%	45.61%	43.72%	10.04%	0.00%	89.96%	7.82%
Personal Lines																	
Private Passenger Auto Liability	726,800,585	52.03%	96.99%	942	49	4	7	16.58%	73.33%	n/a	n/a	0.00%	0.00%	24.94%	1.53%	73.53%	9.04%
Private Passenger Auto Physical	615,817,626	48.25%	95.98%	927	48	5	10	27.09%	118.29%	n/a	n/a	0.00%	0.00%	28.69%	2.08%	69.22%	7.95%
Private Passenger Auto Total	1,342,618,211	50.26%	96.38%	926	51	7	9	21.18%	91.41%	n/a	n/a	0.00%	0.00%	26.66%	1.78%	71.56%	8.65%
Homeowners Multiple Peril	595,644,800	52.90%	94.39%	966	50	10	9	40.15%	108.64%	n/a	n/a	0.50%	0.45%	15.61%	9.00%	75.39%	2.91%
Farmowners Multiple Peril	84,801,154	74.24%	100.00%	2,423	22	6	5	22.69%	54.94%	n/a	n/a	0.03%	0.01%	69.86%	0.00%	30.14%	4.86%
Earthquake	10,238,966	53.56%	91.95%	1,263	56	14	12	130.74%	197.56%	n/a	n/a	17.24%	19.28%	29.22%	5.60%	65.18%	70.23%*
Total																	
Total All Property & Casualty Lines	4,397,532,595	31.60%	74.56%	410	273	77	56	36.07%	100.79%	0.18%	0.18%	4.90%	3.87%	16.78%	3.61%	79.39%	8.71%

2022 Competition Database

ILLINOIS																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	1,944,863,053	26.73%	65.01%	354	162	47	24	28.90%	139.00%	1.14%	1.37%	5.75%	2.57%	12.08%	1.95%	85.75%	5.72%
Commercial Auto Physical	690,545,933	29.16%	70.19%	406	133	29	20	49.56%	177.12%	n/a	n/a	7.61%	4.76%	12.65%	5.88%	81.33%	9.98%
Commercial Auto Total	2,635,408,986	26.10%	64.17%	351	170	52	25	33.74%	147.93%	0.84%	1.04%	6.24%	3.12%	12.23%	2.98%	84.59%	6.36%
Commercial Multiple Peril	2,222,580,031	25.25%	70.95%	329	127	31	19	21.80%	37.01%	0.00%	0.00%	4.56%	3.37%	16.82%	2.75%	80.35%	5.43%
Fire	772,979,368	38.94%	78.73%	733	129	23	15	90.18%	89.52%	0.00%	0.00%	25.41%	23.53%	10.91%	0.76%	88.25%	16.37%
Allied Lines	1,984,686,840	46.16%	91.18%	776	126	28	22	72.81%	60.17%	n/a	n/a	7.16%	6.43%	18.21%	0.33%	81.37%	23.30%
Inland Marine	1,144,260,394	35.37%	77.53%	495	153	36	24	19.13%	81.46%	n/a	n/a	4.53%	5.05%	5.95%	1.36%	91.53%	17.01%
Mortgage Guaranty	246,120,283	77.30%	100.00%	1,722	8	0	0	0.61%	16.90%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	26.47%
Financial Guaranty	8,918,586	100.00%	100.00%	4,893	4	1	2	134.38%	7.30%	n/a	n/a	0.00%	0.01%	23.64%	0.00%	76.36%	17.99%
Medical Professional Liability	546,501,136	57.04%	88.14%	1,316	76	23	25	20.52%	0.73%	11.29%	8.70%	27.41%	25.04%	34.61%	3.55%	55.33%	5.72%
Other Liability	5,657,699,886	34.25%	72.82%	546	250	64	43	32.80%	79.21%	1.54%	1.47%	23.65%	18.85%	4.95%	0.54%	93.43%	8.94%
Workers Compensation	2,472,723,358	26.94%	66.67%	329	123	17	13	1.25%	-9.68%	n/a	n/a	0.00%	0.00%	11.68%	0.75%	87.56%	11.44%
Products Liability	219,951,867	37.37%	79.71%	514	85	22	14	31.88%	45.42%	0.00%	0.00%	31.27%	30.12%	7.08%	0.01%	92.91%	4.46%
Personal Lines																	
Private Passenger Auto Liability	4,459,844,579	57.37%	91.60%	1,226	85	19	20	3.42%	29.91%	n/a	n/a	0.00%	0.00%	30.94%	4.51%	64.54%	5.13%
Private Passenger Auto Physical	4,028,540,748	60.01%	91.89%	1,385	86	18	21	15.56%	55.31%	n/a	n/a	0.00%	0.00%	33.86%	4.68%	61.46%	5.97%
Private Passenger Auto Total	8,488,385,327	58.63%	91.56%	1,298	86	19	22	8.85%	40.84%	n/a	n/a	0.00%	0.00%	32.33%	4.59%	63.08%	5.39%
Homeowners Multiple Peril	4,881,282,942	60.33%	94.03%	1,490	91	25	20	24.78%	53.57%	n/a	n/a	0.17%	0.15%	12.08%	5.73%	82.19%	0.68%
Farmowners Multiple Peril	233,478,616	79.40%	99.63%	4,013	29	4	5	19.16%	49.00%	n/a	n/a	0.02%	0.02%	76.00%	0.07%	23.93%	10.17%
Earthquake	114,173,718	57.35%	87.96%	1,101	80	15	17	49.80%	79.47%	n/a	n/a	34.28%	23.31%	9.78%	1.47%	88.75%	61.33%*
Total																	
Total All Property & Casualty Lines	33,307,437,091	28.37%	66.69%	388	395	108	81	22.79%	48.67%	0.52%	0.47%	6.61%	5.10%	16.86%	2.73%	80.05%	8.21%

2022 Competition Database

INDIANA																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	805,693,976	28.12%	65.07%	380	154	43	27	35.69%	97.98%	0.92%	0.83%	4.44%	5.07%	19.01%	3.66%	76.23%	5.14%
Commercial Auto Physical	352,236,982	28.80%	65.89%	406	131	26	21	41.13%	119.23%	n/a	n/a	4.69%	3.52%	22.47%	6.94%	70.10%	6.75%
Commercial Auto Total	1,157,930,958	28.30%	63.64%	381	161	46	28	37.30%	104.00%	0.64%	0.58%	4.52%	4.60%	20.07%	4.65%	74.37%	5.46%
Commercial Multiple Peril	1,070,376,716	26.21%	70.56%	340	115	25	21	20.01%	38.22%	0.00%	0.00%	3.49%	3.13%	25.76%	3.15%	71.03%	8.09%
Fire	402,285,993	31.06%	77.05%	431	122	23	17	51.08%	48.18%	0.00%	0.00%	25.57%	21.29%	17.88%	0.58%	81.55%	28.62%
Allied Lines	987,280,466	43.17%	90.79%	733	128	29	19	70.02%	52.42%	n/a	n/a	5.42%	5.35%	16.72%	0.30%	82.92%	26.39%
Inland Marine	529,223,205	42.78%	76.81%	659	147	34	24	27.70%	96.77%	n/a	n/a	6.93%	5.42%	7.21%	0.65%	90.82%	15.49%
Mortgage Guaranty	113,264,974	79.07%	100.00%	1,863	8	0	0	-1.93%	11.30%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	41.69%
Financial Guaranty	1,989,032	100.00%	100.00%	5,013	2	1	2	25.71%	321.59%	n/a	n/a	0.00%	0.00%	47.41%	0.00%	52.59%	8.07%
Medical Professional Liability	165,160,655	63.06%	92.21%	1,199	69	24	23	29.31%	40.74%	27.42%	26.63%	23.67%	19.53%	3.58%	2.00%	69.91%	12.77%
Other Liability	1,471,142,422	23.52%	62.87%	272	242	60	40	43.13%	89.53%	1.75%	1.96%	29.71%	25.28%	9.17%	1.26%	88.27%	9.39%
Workers Compensation	855,203,601	27.42%	66.29%	326	123	21	17	5.20%	1.35%	n/a	n/a	0.02%	0.02%	13.68%	1.25%	85.07%	12.05%
Products Liability	131,303,817	55.49%	85.73%	1,019	74	12	9	48.81%	123.83%	0.00%	0.00%	34.05%	41.81%	5.54%	0.03%	94.43%	5.78%
Personal Lines																	
Private Passenger Auto Liability	2,377,827,191	53.56%	90.73%	950	85	15	18	4.26%	38.03%	n/a	n/a	0.00%	0.00%	33.90%	5.17%	60.93%	8.14%
Private Passenger Auto Physical	2,037,182,763	53.62%	91.42%	992	86	16	20	17.21%	63.37%	n/a	n/a	0.00%	0.00%	37.71%	6.14%	56.16%	6.39%
Private Passenger Auto Total	4,415,009,954	53.12%	90.98%	965	86	16	20	9.86%	48.67%	n/a	n/a	0.00%	0.00%	35.66%	5.62%	58.73%	7.49%
Homeowners Multiple Peril	2,522,170,538	50.01%	90.53%	962	85	20	18	21.81%	49.26%	n/a	n/a	0.09%	0.11%	15.69%	4.35%	79.96%	11.22%
Farmowners Multiple Peril	225,401,501	70.41%	99.27%	2,381	35	3	4	13.37%	21.48%	n/a	n/a	0.08%	0.10%	80.59%	0.38%	19.03%	15.38%
Earthquake	54,600,758	45.15%	84.25%	761	74	13	14	33.52%	50.54%	n/a	n/a	10.72%	10.37%	17.11%	1.03%	81.86%	73.65%*
Total																	
Total All Property & Casualty Lines	14,926,291,949	28.46%	66.87%	347	381	108	82	23.74%	52.57%	0.53%	0.51%	6.53%	4.80%	21.94%	3.27%	74.26%	10.66%

2022 Competition Database

IOWA																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	375,752,051	32.86%	73.85%	431	122	33	25	39.17%	79.23%	4.36%	3.21%	2.78%	2.14%	20.52%	0.61%	74.56%	7.98%
Commercial Auto Physical	240,128,553	30.85%	75.37%	413	108	21	18	23.22%	93.77%	n/a	n/a	3.72%	3.02%	26.87%	0.24%	72.89%	2.45%
Commercial Auto Total	615,880,604	31.18%	72.94%	409	130	37	26	32.48%	84.63%	2.66%	1.98%	3.16%	2.50%	23.00%	0.46%	73.91%	6.49%
Commercial Multiple Peril	591,024,011	31.04%	76.33%	421	111	30	16	39.00%	68.90%	0.00%	0.00%	9.10%	6.27%	18.84%	0.29%	74.94%	-11.42%
Fire	227,016,464	34.22%	79.33%	476	103	30	20	80.26%	115.84%	0.00%	0.00%	22.08%	18.70%	37.12%	0.54%	62.34%	2.15%
Allied Lines	1,885,199,628	57.85%	96.45%	1,108	104	23	18	105.73%	59.03%	n/a	n/a	1.49%	1.70%	18.25%	0.12%	81.63%	2.95%
Inland Marine	307,607,875	31.08%	74.04%	477	132	34	27	30.81%	59.42%	n/a	n/a	3.86%	4.07%	14.75%	0.44%	83.69%	23.80%
Mortgage Guaranty	51,779,652	84.78%	100.00%	2,141	8	0	0	1.08%	4.91%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	39.53%
Financial Guaranty	1,190,569	100.00%	100.00%	5,750	3	0	1	-67.17%	-61.06%	n/a	n/a	0.00%	0.00%	22.76%	0.00%	77.24%	13.23%
Medical Professional Liability	75,119,680	60.77%	93.51%	1,314	57	20	15	10.56%	10.90%	16.63%	9.64%	35.89%	36.24%	13.02%	0.77%	82.56%	3.64%
Other Liability	898,014,654	22.94%	61.59%	265	210	59	36	43.99%	81.51%	1.07%	1.07%	27.76%	22.33%	16.91%	0.42%	81.92%	12.64%
Workers Compensation	706,852,380	23.82%	67.76%	314	106	17	11	8.16%	-3.81%	n/a	n/a	0.00%	0.01%	22.64%	1.17%	76.19%	8.36%
Products Liability	50,515,479	26.49%	79.09%	388	66	9	9	26.68%	29.33%	0.00%	0.00%	21.34%	19.07%	22.93%	0.00%	77.07%	11.78%
Personal Lines																	
Private Passenger Auto Liability	947,440,174	55.03%	94.48%	1,112	57	8	14	3.90%	31.79%	n/a	n/a	0.00%	0.00%	23.28%	2.36%	74.35%	9.33%
Private Passenger Auto Physical	1,156,163,908	54.66%	93.94%	1,049	60	10	15	19.88%	63.20%	n/a	n/a	0.00%	0.00%	27.45%	2.37%	70.18%	3.01%
Private Passenger Auto Total	2,103,604,082	54.82%	94.13%	1,067	59	11	17	12.12%	47.38%	n/a	n/a	0.00%	0.00%	25.57%	2.37%	72.06%	6.55%
Homeowners Multiple Peril	1,089,486,156	53.09%	92.64%	1,015	64	10	15	27.94%	62.99%	n/a	n/a	0.07%	0.05%	18.38%	4.43%	77.20%	-10.24%
Farmowners Multiple Peril	271,310,272	84.76%	100.01%	2,879	22	3	7	18.71%	63.11%	n/a	n/a	0.00%	0.00%	7.27%	0.47%	92.26%	-3.64%
Earthquake	7,435,222	39.05%	88.21%	611	64	10	10	42.66%	46.47%	n/a	n/a	46.45%	40.05%	10.94%	0.76%	88.29%	65.93%*
Total																	
Total All Property & Casualty Lines	9,149,358,514	25.96%	69.65%	325	313	92	62	34.58%	51.99%	0.42%	0.33%	5.15%	4.21%	20.44%	1.33%	77.52%	4.33%

2022 Competition Database

KANSAS																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	309,067,125	34.31%	76.13%	474	109	27	20	31.08%	90.13%	0.66%	0.66%	1.79%	1.84%	14.14%	0.66%	84.66%	7.85%
Commercial Auto Physical	174,348,333	33.05%	78.94%	464	96	19	20	12.79%	70.61%	n/a	n/a	2.14%	1.28%	18.48%	0.59%	80.93%	9.58%
Commercial Auto Total	483,415,458	33.81%	74.99%	460	116	31	25	23.83%	82.59%	0.42%	0.42%	1.92%	1.62%	15.70%	0.63%	83.31%	8.28%
Commercial Multiple Peril	514,487,580	31.41%	81.51%	461	100	31	21	26.71%	39.57%	0.00%	0.00%	4.87%	5.81%	15.37%	1.01%	83.48%	10.59%
Fire	164,647,689	24.50%	72.80%	341	103	26	13	45.59%	46.38%	0.00%	0.00%	31.08%	24.43%	20.24%	0.81%	78.95%	5.56%
Allied Lines	1,665,269,083	52.91%	94.74%	977	105	26	19	85.71%	67.59%	n/a	n/a	2.35%	2.42%	12.12%	0.30%	87.58%	15.80%
Inland Marine	268,480,568	32.82%	77.05%	457	129	36	24	22.96%	75.65%	n/a	n/a	4.96%	4.39%	10.21%	0.77%	87.91%	22.90%
Mortgage Guaranty	45,630,319	84.66%	100.00%	2,008	8	0	0	-3.42%	0.93%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	44.99%
Financial Guaranty	1,430,701	100.00%	100.00%	3,758	3	0	0	39.74%	24.60%	n/a	n/a	0.00%	0.00%	19.08%	0.00%	80.92%	8.09%
Medical Professional Liability	100,551,573	59.87%	95.80%	1,150	54	17	18	43.52%	55.66%	5.54%	4.35%	21.52%	15.90%	23.00%	2.54%	72.15%	5.59%
Other Liability	705,656,477	24.11%	69.09%	308	199	48	38	47.22%	70.11%	0.75%	1.28%	28.48%	23.90%	7.82%	0.91%	90.30%	11.36%
Workers Compensation	421,592,056	32.67%	76.21%	446	94	12	8	5.70%	-13.35%	n/a	n/a	0.00%	0.00%	8.69%	1.55%	89.75%	10.89%
Products Liability	41,127,385	27.64%	82.58%	425	63	11	9	16.72%	10.73%	0.00%	0.00%	28.55%	28.20%	7.58%	0.00%	92.42%	2.28%
Personal Lines																	
Private Passenger Auto Liability	1,088,956,030	50.21%	96.74%	901	52	11	13	5.78%	38.77%	n/a	n/a	0.00%	0.00%	21.83%	2.59%	75.58%	6.40%
Private Passenger Auto Physical	1,108,513,553	51.10%	96.14%	942	53	12	15	13.75%	48.99%	n/a	n/a	0.00%	0.00%	26.71%	3.27%	70.02%	10.36%
Private Passenger Auto Total	2,197,469,583	50.35%	96.16%	912	53	12	15	9.66%	43.74%	n/a	n/a	0.00%	0.00%	24.29%	2.93%	72.78%	8.05%
Homeowners Multiple Peril	1,509,051,620	52.81%	94.12%	1,003	55	10	13	20.03%	53.37%	n/a	n/a	0.11%	0.11%	12.62%	7.82%	79.56%	17.36%
Farmowners Multiple Peril	290,815,753	68.18%	99.99%	1,963	23	4	7	14.75%	42.11%	n/a	n/a	0.02%	0.01%	33.48%	0.42%	66.10%	11.55%
Earthquake	10,405,016	36.62%	87.64%	671	69	22	16	29.59%	36.88%	n/a	n/a	22.10%	23.45%	11.97%	5.11%	82.91%	79.64%*
Total																	
Total All Property & Casualty Lines	8,890,212,233	26.33%	75.33%	365	301	74	63	27.37%	48.45%	0.15%	0.17%	4.37%	3.61%	15.63%	2.43%	81.76%	11.49%

2022 Competition Database

KENTUCKY

	(1) Premiums Written	(2)	(3)	(4) HHI Based on Premium	(5) Number of Sellers	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
		Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers			Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	460,150,864	28.79%	68.10%	357	130	35	22	21.86%	75.85%	1.00%	1.54%	1.92%	1.26%	14.93%	2.01%	82.23%	3.86%
Commercial Auto Physical	160,613,227	29.40%	71.09%	382	107	21	21	22.10%	83.84%	n/a	n/a	3.73%	2.75%	21.48%	2.60%	75.93%	5.94%
Commercial Auto Total	620,764,091	28.28%	68.40%	355	134	36	24	21.92%	77.85%	0.74%	1.15%	2.39%	1.64%	16.63%	2.16%	80.60%	4.22%
Commercial Multiple Peril	650,271,074	33.98%	81.10%	484	104	29	21	17.45%	34.15%	0.00%	0.00%	3.62%	3.34%	24.35%	2.34%	73.29%	4.24%
Fire	199,818,940	33.58%	75.88%	481	106	29	17	51.26%	44.90%	0.00%	0.00%	20.80%	18.23%	24.47%	0.71%	74.83%	9.56%
Allied Lines	464,469,167	50.72%	88.58%	843	103	22	20	56.60%	59.97%	n/a	n/a	5.26%	6.42%	19.91%	0.68%	79.40%	10.57%
Inland Marine	351,861,386	39.63%	76.15%	634	131	35	22	18.59%	61.70%	n/a	n/a	2.74%	2.16%	7.24%	0.48%	89.02%	16.35%
Mortgage Guaranty	48,415,615	78.07%	100.00%	1,816	8	0	0	13.22%	28.56%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	38.56%
Financial Guaranty	4,757,426	100.00%	100.00%	7,332	4	0	1	188.33%	193.22%	n/a	n/a	0.00%	0.00%	8.73%	0.00%	91.27%	7.97%
Medical Professional Liability	133,801,955	53.73%	88.94%	1,228	65	23	21	23.94%	9.02%	8.13%	7.21%	40.55%	33.30%	14.77%	1.73%	69.38%	5.70%
Other Liability	775,531,485	24.26%	64.71%	289	213	58	38	48.09%	95.85%	1.83%	1.88%	27.06%	23.32%	9.91%	1.40%	87.06%	9.73%
Workers Compensation	568,508,770	44.02%	80.92%	869	108	26	18	-0.90%	11.08%	n/a	n/a	0.06%	0.06%	29.18%	0.86%	69.96%	7.97%
Products Liability	36,588,271	29.82%	79.61%	426	63	9	10	25.35%	27.14%	0.00%	0.00%	30.07%	30.72%	8.82%	0.22%	90.96%	14.72%
Personal Lines																	
Private Passenger Auto Liability	2,088,146,585	62.28%	97.12%	1,211	47	8	14	-0.17%	26.01%	n/a	n/a	0.00%	0.00%	43.76%	4.51%	51.73%	4.38%
Private Passenger Auto Physical	1,260,112,958	63.12%	96.92%	1,294	47	8	13	9.83%	55.82%	n/a	n/a	0.00%	0.00%	47.87%	5.50%	46.63%	5.04%
Private Passenger Auto Total	3,348,259,543	62.59%	96.95%	1,237	47	9	16	3.38%	35.79%	n/a	n/a	0.00%	0.00%	45.31%	4.88%	49.81%	4.52%
Homeowners Multiple Peril	1,477,691,340	64.17%	95.66%	1,319	55	18	17	19.28%	46.90%	n/a	n/a	0.06%	0.06%	27.27%	2.87%	69.86%	12.15%
Farmowners Multiple Peril	180,047,838	84.61%	99.99%	5,100	22	5	5	13.52%	25.97%	n/a	n/a	0.09%	0.12%	76.78%	0.00%	23.22%	10.97%
Earthquake	56,610,468	54.56%	90.00%	1,100	71	15	14	5.16%	36.85%	n/a	n/a	7.60%	6.93%	17.12%	1.41%	81.55%	104.33%*
Total																	
Total All Property & Casualty Lines	9,250,242,576	39.53%	73.76%	530	334	99	67	15.02%	43.29%	0.32%	0.31%	4.27%	3.38%	30.33%	2.81%	66.35%	7.99%

2022 Competition Database

LOUISIANA

	(1) Premiums Written	(2)	(3)	(4) HHI Based on Premium	(5) Number of Sellers	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10) Market Shares: Mutual Companies	(11) Market Shares: Reciprocal Companies	(12) Market Shares: Stock Companies	(13) Return on Net Worth 10-Year Mean
		Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers			Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean				
Commercial Lines																	
Commercial Auto Liability	887,909,988	36.88%	78.38%	553	111	35	21	27.40%	80.92%	1.40%	1.37%	21.83%	20.48%	4.55%	0.11%	94.65%	-9.18%
Commercial Auto Physical	163,029,237	39.09%	78.96%	617	91	23	17	24.23%	60.76%	n/a	n/a	28.32%	22.78%	5.99%	0.07%	93.93%	5.40%
Commercial Auto Total	1,050,939,225	37.14%	77.55%	555	118	39	22	26.90%	77.47%	1.18%	1.16%	22.85%	20.83%	4.77%	0.11%	94.54%	-7.80%
Commercial Multiple Peril	695,381,457	32.42%	80.95%	480	86	33	23	35.81%	33.87%	0.00%	0.00%	31.28%	26.32%	2.20%	0.03%	97.63%	-10.27%
Fire	535,243,795	25.67%	72.60%	354	100	38	35	46.50%	60.14%	0.00%	0.00%	56.71%	43.09%	5.90%	0.45%	93.64%	-5.36%
Allied Lines	1,094,449,163	30.25%	74.82%	404	95	30	42	42.20%	53.27%	n/a	n/a	30.09%	24.17%	6.36%	0.94%	91.77%	-18.20%
Inland Marine	583,060,986	40.75%	79.17%	657	110	30	28	26.98%	59.05%	n/a	n/a	10.47%	6.36%	3.65%	0.81%	94.80%	13.15%
Mortgage Guaranty	63,413,456	76.20%	100.00%	1,769	8	0	0	-1.08%	5.80%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	34.03%
Financial Guaranty	1,578,310	100.00%	100.00%	3,726	3	0	1	-54.47%	-62.79%	n/a	n/a	0.00%	0.00%	48.28%	0.00%	51.72%	7.74%
Medical Professional Liability	116,076,400	64.31%	93.65%	2,016	57	23	17	13.80%	12.41%	10.35%	7.44%	38.47%	33.45%	44.00%	1.04%	50.21%	16.64%
Other Liability	1,316,279,901	23.39%	64.43%	286	181	57	46	33.65%	66.29%	1.32%	1.26%	46.70%	41.98%	2.31%	0.62%	96.12%	5.58%
Workers Compensation	927,442,296	45.15%	85.55%	955	92	27	20	5.09%	8.02%	n/a	n/a	0.00%	0.00%	27.59%	0.11%	72.25%	6.28%
Products Liability	53,101,208	34.89%	86.01%	537	55	9	8	12.39%	7.93%	0.00%	0.00%	60.28%	55.92%	2.08%	0.00%	97.92%	9.41%
Personal Lines																	
Private Passenger Auto Liability	3,110,087,925	72.39%	99.26%	1,575	39	12	15	-1.85%	41.39%	n/a	n/a	0.00%	0.00%	28.66%	2.39%	68.96%	0.97%
Private Passenger Auto Physical	1,853,875,081	75.09%	98.59%	1,717	40	11	13	7.88%	42.42%	n/a	n/a	0.00%	0.05%	31.75%	2.23%	66.02%	-1.33%
Private Passenger Auto Total	4,963,963,006	73.40%	98.92%	1,624	42	14	15	1.57%	41.77%	n/a	n/a	0.00%	0.02%	29.81%	2.33%	67.86%	0.32%
Homeowners Multiple Peril	2,362,227,088	56.50%	93.97%	1,132	54	30	41	20.88%	38.05%	n/a	n/a	3.83%	4.51%	6.98%	9.52%	83.50%	-11.47%
Farmowners Multiple Peril	16,075,321	98.11%	100.00%	3,875	11	6	6	2.86%	28.16%	n/a	n/a	0.16%	0.76%	12.56%	0.00%	87.44%	-6.11%
Earthquake	7,722,625	48.34%	92.67%	815	54	16	12	38.58%	-8.05%	n/a	n/a	62.43%	59.82%	1.31%	1.15%	97.53%	91.06%*
Total																	
Total All Property & Casualty Lines	14,387,948,318	38.59%	68.06%	510	310	104	94	16.08%	40.81%	0.29%	0.25%	13.53%	10.76%	15.48%	2.57%	81.66%	-2.47%

2022 Competition Database

MAINE																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	135,503,815	41.29%	85.30%	650	91	21	20	20.80%	60.56%	1.33%	0.50%	1.40%	2.20%	7.14%	0.02%	92.77%	10.95%
Commercial Auto Physical	68,619,488	45.18%	89.28%	759	79	11	12	26.38%	101.77%	n/a	n/a	0.99%	0.65%	9.10%	0.01%	90.89%	11.03%
Commercial Auto Total	204,123,303	42.09%	86.19%	679	94	21	20	22.62%	72.40%	0.88%	0.33%	1.26%	1.69%	7.80%	0.01%	92.14%	10.97%
Commercial Multiple Peril	318,713,084	45.34%	89.56%	700	88	25	15	21.81%	52.77%	0.00%	0.00%	3.88%	3.51%	11.73%	0.00%	88.27%	15.58%
Fire	68,036,073	29.48%	78.29%	418	94	24	10	49.60%	47.45%	0.00%	0.00%	22.60%	19.43%	20.82%	0.45%	78.73%	24.91%
Allied Lines	83,461,073	37.68%	80.74%	556	91	21	13	35.03%	45.18%	n/a	n/a	15.54%	11.66%	24.34%	1.39%	74.28%	32.42%
Inland Marine	129,548,582	34.10%	81.23%	520	109	30	22	43.50%	130.71%	n/a	n/a	2.51%	2.00%	4.32%	0.63%	93.62%	14.77%
Mortgage Guaranty	18,811,964	79.90%	100.00%	1,889	8	0	0	1.26%	10.72%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	31.57%
Financial Guaranty	504,836	100.00%	100.00%	6,911	2	1	0	116.13%	15.84%	n/a	n/a	0.00%	0.00%	19.09%	0.00%	80.91%	8.59%
Medical Professional Liability	52,815,678	86.44%	98.81%	4,846	44	19	18	1.49%	22.50%	2.76%	2.40%	9.36%	9.34%	69.64%	0.09%	29.20%	10.50%
Other Liability	269,168,890	26.13%	67.22%	325	166	47	31	44.44%	85.51%	2.06%	2.22%	25.89%	22.64%	5.24%	0.57%	92.02%	15.54%
Workers Compensation	283,847,521	74.60%	94.97%	4,177	71	20	14	20.50%	37.42%	n/a	n/a	0.00%	0.00%	64.68%	0.02%	35.28%	6.44%
Products Liability	13,153,471	36.68%	85.59%	546	54	18	14	50.91%	80.77%	0.00%	0.00%	44.61%	40.95%	4.04%	0.00%	95.96%	24.60%
Personal Lines																	
Private Passenger Auto Liability	443,785,173	56.37%	96.33%	1,005	43	3	5	8.64%	29.47%	n/a	n/a	0.00%	0.00%	18.25%	4.34%	77.41%	8.15%
Private Passenger Auto Physical	439,640,726	50.71%	95.32%	844	45	5	7	16.58%	62.32%	n/a	n/a	0.00%	0.00%	19.97%	4.74%	75.29%	10.45%
Private Passenger Auto Total	883,425,899	53.56%	95.63%	913	45	5	7	12.45%	43.97%	n/a	n/a	0.00%	0.00%	19.11%	4.54%	76.35%	8.95%
Homeowners Multiple Peril	541,700,199	39.54%	92.85%	635	56	15	11	20.24%	47.57%	n/a	n/a	0.64%	0.73%	15.24%	5.66%	79.10%	20.34%
Farmowners Multiple Peril	6,893,225	97.03%	100.00%	2,960	12	3	0	18.64%	86.54%	n/a	n/a	0.01%	0.00%	0.00%	0.00%	100.00%	13.88%
Earthquake	2,782,101	40.49%	95.24%	697	46	18	13	47.69%	48.06%	n/a	n/a	22.84%	23.39%	8.81%	1.51%	89.67%	73.25%*
Total																	
Total All Property & Casualty Lines	3,002,428,080	27.69%	74.46%	372	236	66	46	21.33%	52.43%	0.29%	0.25%	4.44%	3.67%	19.59%	2.51%	77.61%	12.19%

2022 Competition Database

MARYLAND

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) Market Shares: Twenty Largest Sellers	(4) HHI Based on Premium	(5) Number of Sellers	(6A) Number of Entries: Last 5 Years	(6B) Number of Exits: Last 5 Years	(7A) Market Growth: Last 3 Years to 2022	(7B) Market Growth: Last 10 Years to 2022	(8A) Risk Retention Group Market Shares: Latest Year	(8B) Risk Retention Group Market Shares: 5-Year Mean	(9A) Surplus Lines Market Shares: Latest Year	(9B) Surplus Lines Market Shares: 5-Year Mean	(10) Market Shares: Mutual Companies	(11) Market Shares: Reciprocal Companies	(12) Market Shares: Stock Companies	(13) Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	736,252,693	32.82%	77.94%	463	125	32	19	30.92%	104.28%	0.47%	0.58%	1.85%	2.76%	5.71%	16.52%	77.53%	8.87%
Commercial Auto Physical	217,708,886	39.10%	76.43%	562	104	21	20	33.08%	130.84%	n/a	n/a	2.16%	1.91%	7.31%	14.98%	77.71%	4.98%
Commercial Auto Total	953,961,579	33.96%	77.44%	477	130	36	23	31.41%	109.79%	0.36%	0.45%	1.92%	2.56%	6.07%	16.17%	77.57%	8.29%
Commercial Multiple Peril	809,898,303	36.22%	80.88%	515	108	25	20	16.27%	33.81%	0.00%	0.00%	4.67%	4.01%	9.16%	8.30%	82.51%	6.02%
Fire	228,770,781	28.49%	77.65%	405	102	28	23	33.74%	37.69%	0.00%	0.00%	34.50%	30.22%	10.40%	1.80%	87.80%	24.85%
Allied Lines	290,029,189	35.27%	85.18%	541	102	19	22	27.40%	43.84%	n/a	n/a	22.51%	20.23%	10.42%	3.20%	86.18%	22.28%
Inland Marine	531,398,704	34.32%	78.05%	467	133	35	24	26.62%	82.86%	n/a	n/a	2.52%	2.60%	3.44%	1.89%	93.04%	12.67%
Mortgage Guaranty	158,205,032	71.27%	100.00%	1,643	8	0	0	8.87%	27.20%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	21.62%
Financial Guaranty	1,612,770	100.00%	100.00%	6,085	3	1	1	-20.12%	-74.96%	n/a	n/a	0.00%	0.00%	1.32%	0.00%	98.68%	1.91%
Medical Professional Liability	372,609,163	69.72%	95.21%	1,533	62	18	23	23.88%	49.80%	44.66%	37.26%	32.10%	29.21%	23.35%	4.61%	41.93%	1.83%
Other Liability	1,658,041,866	28.59%	71.79%	432	210	57	42	35.06%	74.49%	1.85%	2.09%	26.53%	22.97%	3.43%	2.78%	92.42%	10.37%
Workers Compensation	935,189,692	41.87%	80.94%	662	100	20	11	-1.02%	3.72%	n/a	n/a	0.00%	0.00%	3.62%	2.54%	93.84%	9.04%
Products Liability	59,322,101	40.65%	87.74%	641	67	19	16	7.85%	24.95%	0.00%	0.00%	34.97%	33.86%	6.89%	0.23%	92.88%	11.46%
Personal Lines																	
Private Passenger Auto Liability	3,285,467,485	65.32%	97.96%	1,362	45	13	14	2.67%	38.53%	n/a	n/a	0.00%	0.00%	17.63%	10.70%	71.67%	4.74%
Private Passenger Auto Physical	2,371,396,711	65.61%	97.63%	1,397	47	15	16	10.04%	52.14%	n/a	n/a	0.00%	0.00%	18.35%	11.64%	70.01%	7.19%
Private Passenger Auto Total	5,656,864,196	65.15%	97.77%	1,374	47	15	16	5.64%	43.93%	n/a	n/a	0.00%	0.00%	17.93%	11.09%	70.97%	5.50%
Homeowners Multiple Peril	2,463,057,449	51.56%	94.80%	979	61	19	16	25.49%	65.98%	n/a	n/a	0.18%	0.18%	5.79%	11.69%	82.52%	5.60%
Farmowners Multiple Peril	33,994,461	89.20%	100.00%	3,213	17	7	4	10.74%	33.97%	n/a	n/a	0.07%	0.04%	59.96%	0.00%	40.04%	20.04%
Earthquake	16,950,804	47.88%	96.07%	874	54	12	13	20.04%	44.54%	n/a	n/a	52.71%	53.20%	1.28%	4.36%	94.36%	36.40%*
Total																	
Total All Property & Casualty Lines	14,796,172,832	35.60%	77.17%	501	326	87	77	15.64%	49.76%	1.36%	1.14%	5.28%	4.47%	10.84%	8.44%	79.72%	8.26%

2022 Competition Database

MASSACHUSETTS																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	853,949,400	40.48%	86.41%	603	86	21	14	11.20%	63.22%	0.04%	0.04%	3.80%	4.02%	4.81%	0.00%	95.15%	9.69%
Commercial Auto Physical	318,179,929	45.40%	86.50%	673	73	14	12	19.04%	94.29%	n/a	n/a	1.74%	1.32%	5.67%	0.00%	94.33%	5.30%
Commercial Auto Total	1,172,129,329	41.81%	86.16%	618	91	24	15	13.22%	70.63%	0.03%	0.03%	3.24%	3.31%	5.04%	0.00%	94.93%	8.95%
Commercial Multiple Peril	1,659,677,904	30.03%	79.36%	441	100	33	25	26.20%	58.07%	0.00%	0.00%	5.58%	4.67%	16.47%	0.01%	83.52%	12.81%
Fire	428,482,831	25.69%	76.03%	387	110	28	17	37.03%	35.13%	0.00%	0.00%	30.69%	25.23%	19.79%	0.21%	80.00%	21.38%
Allied Lines	499,357,253	34.82%	76.55%	473	105	20	17	39.92%	78.49%	n/a	n/a	25.32%	21.09%	19.77%	0.74%	79.33%	24.96%
Inland Marine	818,268,462	37.25%	80.77%	536	117	34	22	38.41%	108.63%	n/a	n/a	3.96%	3.36%	4.40%	1.01%	93.30%	19.69%
Mortgage Guaranty	114,436,939	77.47%	100.00%	1,884	8	0	0	-9.88%	-3.94%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	37.33%
Financial Guaranty	4,496,100	100.00%	100.00%	7,185	4	1	3	27.61%	-34.16%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	-7.88%
Medical Professional Liability	363,551,498	77.04%	96.62%	2,670	56	19	20	7.02%	18.50%	51.46%	52.65%	30.61%	27.18%	20.57%	3.57%	26.27%	10.27%
Other Liability	3,472,014,930	27.71%	73.63%	371	194	51	33	62.11%	124.21%	2.40%	2.64%	29.97%	26.62%	3.49%	0.34%	94.45%	11.64%
Workers Compensation	1,375,941,173	40.14%	85.94%	603	82	14	12	5.97%	30.55%	n/a	n/a	0.00%	0.00%	9.81%	0.00%	90.18%	6.73%
Products Liability	151,016,517	40.77%	85.37%	832	66	18	10	18.00%	58.79%	0.00%	0.00%	46.72%	44.89%	2.58%	0.00%	97.42%	8.53%
Personal Lines																	
Private Passenger Auto Liability	3,092,551,102	53.67%	98.73%	1,042	35	5	6	-0.01%	22.91%	n/a	n/a	0.00%	0.00%	13.38%	0.92%	85.70%	6.49%
Private Passenger Auto Physical	2,608,984,878	53.01%	98.21%	981	35	7	8	5.32%	44.89%	n/a	n/a	0.00%	0.00%	14.48%	1.38%	84.15%	8.29%
Private Passenger Auto Total	5,701,535,980	53.08%	98.33%	1,009	36	9	9	2.36%	32.08%	n/a	n/a	0.00%	0.00%	13.88%	1.13%	84.99%	7.09%
Homeowners Multiple Peril	3,067,077,002	34.07%	85.94%	525	72	16	22	19.32%	54.73%	n/a	n/a	1.04%	0.98%	23.09%	3.97%	72.94%	16.73%
Farmowners Multiple Peril	4,989,755	92.14%	100.00%	2,658	10	4	2	24.99%	74.41%	n/a	n/a	0.26%	0.11%	40.08%	0.00%	59.92%	15.07%
Earthquake	42,251,545	50.01%	90.70%	840	62	18	14	35.84%	113.29%	n/a	n/a	48.50%	43.23%	6.73%	0.48%	92.79%	60.09%*
Total																	
Total All Property & Casualty Lines	19,648,906,804	28.28%	68.25%	343	275	68	58	19.71%	55.55%	1.38%	1.45%	8.55%	6.79%	12.30%	1.15%	85.26%	11.13%

2022 Competition Database

MICHIGAN

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) Market Shares: Twenty Largest Sellers	(4) HHI Based on Premium	(5) Number of Sellers	(6A) Number of Entries: Last 5 Years	(6B) Number of Exits: Last 5 Years	(7A) Market Growth: Last 3 Years to 2022	(7B) Market Growth: Last 10 Years to 2022	(8A) Risk Retention Group Market Shares: Latest Year	(8B) Risk Retention Group Market Shares: 5-Year Mean	(9A) Surplus Lines Market Shares: Latest Year	(9B) Surplus Lines Market Shares: 5-Year Mean	(10) Market Shares: Mutual Companies	(11) Market Shares: Reciprocal Companies	(12) Market Shares: Stock Companies	(13) Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	955,024,966	24.08%	66.92%	307	120	30	21	15.35%	79.96%	0.50%	0.58%	4.43%	3.38%	18.34%	0.19%	81.13%	4.99%
Commercial Auto Physical	451,221,603	25.25%	70.52%	338	105	19	17	47.14%	94.95%	n/a	n/a	2.26%	1.65%	25.31%	0.25%	74.44%	3.81%
Commercial Auto Total	1,406,246,569	22.81%	66.60%	301	127	34	24	23.94%	84.52%	0.34%	0.40%	3.73%	2.84%	20.58%	0.21%	78.99%	4.80%
Commercial Multiple Peril	1,402,381,466	28.16%	74.69%	394	111	26	18	19.56%	38.76%	0.00%	0.00%	3.89%	3.58%	15.72%	0.56%	83.65%	7.29%
Fire	442,253,359	33.08%	76.39%	478	117	28	12	35.61%	33.56%	0.00%	0.00%	23.83%	20.15%	24.70%	0.35%	74.95%	4.87%
Allied Lines	632,160,849	38.55%	84.94%	595	115	28	18	59.03%	69.49%	n/a	n/a	10.04%	9.31%	12.60%	0.41%	86.96%	14.14%
Inland Marine	777,977,716	37.30%	78.04%	568	142	41	22	24.85%	97.04%	n/a	n/a	3.76%	3.45%	7.49%	0.62%	90.61%	19.33%
Mortgage Guaranty	177,187,266	75.08%	100.00%	1,755	8	0	0	0.18%	40.38%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	40.84%
Financial Guaranty	5,178,718	100.00%	100.00%	8,378	3	0	0	512.74%	171.01%	n/a	n/a	0.00%	0.00%	91.10%	0.00%	8.90%	-9.87%
Medical Professional Liability	251,152,341	50.92%	90.56%	845	66	23	26	27.43%	30.21%	10.82%	9.52%	23.69%	19.13%	8.39%	24.76%	60.64%	11.23%
Other Liability	2,110,832,828	18.96%	60.35%	239	210	59	38	46.35%	84.86%	1.12%	1.20%	26.22%	21.80%	6.70%	0.40%	92.20%	11.51%
Workers Compensation	1,062,995,799	38.23%	75.12%	664	106	16	9	-1.02%	-9.65%	n/a	n/a	0.00%	0.00%	12.55%	0.20%	87.23%	15.71%
Products Liability	123,384,534	36.62%	80.69%	570	68	17	14	20.03%	40.53%	0.00%	0.01%	34.11%	33.66%	5.35%	0.00%	94.65%	12.44%
Personal Lines																	
Private Passenger Auto Liability	5,247,388,300	64.35%	98.52%	1,286	44	9	12	-17.57%	10.60%	n/a	n/a	0.00%	0.01%	26.96%	2.40%	70.64%	3.74%
Private Passenger Auto Physical	3,980,641,867	61.60%	98.21%	1,141	47	9	12	11.65%	55.17%	n/a	n/a	0.00%	0.01%	28.99%	2.66%	68.34%	2.91%
Private Passenger Auto Total	9,228,030,167	63.17%	98.24%	1,213	46	9	13	-7.08%	26.24%	n/a	n/a	0.00%	0.01%	27.84%	2.51%	69.65%	3.63%
Homeowners Multiple Peril	3,459,003,993	53.46%	95.74%	933	62	16	12	18.47%	40.44%	n/a	n/a	0.14%	0.13%	17.54%	5.78%	76.68%	9.73%
Farmowners Multiple Peril	161,822,632	83.23%	100.00%	3,492	21	2	3	10.12%	22.30%	n/a	n/a	0.09%	0.06%	78.08%	0.10%	21.82%	5.32%
Earthquake	11,282,462	38.06%	93.53%	639	62	17	12	30.92%	52.66%	n/a	n/a	41.90%	39.70%	8.46%	0.90%	90.64%	65.75%*
Total																	
Total All Property & Casualty Lines	22,571,024,300	36.81%	73.02%	468	321	88	64	8.13%	36.22%	0.25%	0.22%	4.35%	3.26%	19.64%	2.33%	77.83%	6.41%

2022 Competition Database

MINNESOTA																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	559,545,748	32.57%	73.20%	417	117	33	27	23.47%	75.75%	0.26%	0.43%	2.03%	2.33%	24.51%	0.54%	74.81%	9.29%
Commercial Auto Physical	300,743,142	37.06%	77.53%	494	107	24	18	27.20%	102.46%	n/a	n/a	1.70%	1.14%	32.99%	0.59%	66.42%	5.88%
Commercial Auto Total	860,288,890	33.67%	73.57%	434	125	35	27	24.75%	84.25%	0.17%	0.28%	1.91%	1.92%	27.48%	0.56%	71.88%	8.54%
Commercial Multiple Peril	942,030,207	35.06%	76.04%	455	102	24	18	23.29%	42.42%	0.00%	0.00%	3.69%	2.90%	18.36%	1.04%	80.57%	2.10%
Fire	321,760,537	26.72%	70.86%	342	108	27	16	47.40%	70.44%	0.00%	0.00%	20.30%	17.92%	37.43%	0.32%	62.25%	16.62%
Allied Lines	1,775,385,440	56.20%	92.29%	1,022	111	26	17	71.06%	50.47%	n/a	n/a	2.66%	3.02%	22.56%	0.17%	77.27%	1.93%
Inland Marine	535,501,205	34.50%	77.56%	510	136	44	23	26.27%	96.60%	n/a	n/a	2.50%	2.63%	12.60%	0.78%	85.23%	19.80%
Mortgage Guaranty	148,591,168	78.69%	100.00%	1,826	8	0	0	-8.32%	19.23%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	32.13%
Financial Guaranty	643,967	100.00%	100.00%	6,358	3	1	3	-62.91%	-94.22%	n/a	n/a	0.00%	0.00%	1.05%	0.00%	98.95%	15.09%
Medical Professional Liability	103,419,353	56.79%	93.33%	1,423	55	25	16	24.30%	25.90%	10.31%	7.04%	38.64%	29.70%	6.22%	0.18%	87.46%	9.98%
Other Liability	1,798,030,156	21.00%	61.16%	258	197	47	29	45.44%	87.27%	0.77%	0.83%	27.28%	22.26%	11.28%	1.09%	87.14%	11.53%
Workers Compensation	995,671,650	30.69%	75.95%	454	98	12	9	3.43%	13.18%	n/a	n/a	0.00%	0.00%	25.31%	2.50%	72.18%	10.82%
Products Liability	115,989,821	28.85%	78.24%	416	66	15	14	26.44%	34.21%	0.00%	0.00%	28.36%	27.11%	23.46%	0.00%	76.54%	14.26%
Personal Lines																	
Private Passenger Auto Liability	2,195,444,176	60.63%	95.72%	1,242	54	7	12	1.76%	26.56%	n/a	n/a	0.01%	0.00%	26.46%	3.43%	70.11%	8.90%
Private Passenger Auto Physical	2,113,610,813	57.95%	94.63%	1,159	56	9	14	20.48%	71.90%	n/a	n/a	0.01%	0.00%	30.28%	3.51%	66.21%	2.92%
Private Passenger Auto Total	4,309,054,989	59.32%	95.18%	1,193	56	10	15	10.16%	45.37%	n/a	n/a	0.01%	0.00%	28.33%	3.47%	68.20%	6.65%
Homeowners Multiple Peril	2,974,120,809	55.26%	92.77%	1,133	59	10	16	28.51%	62.18%	n/a	n/a	0.10%	0.10%	16.80%	9.72%	73.48%	-3.18%
Farmowners Multiple Peril	191,954,713	60.45%	99.99%	1,292	23	6	4	19.99%	47.36%	n/a	n/a	0.07%	0.05%	18.88%	0.43%	80.69%	-4.06%
Earthquake	6,128,067	46.18%	90.91%	752	61	13	10	-2.63%	2.62%	n/a	n/a	47.01%	61.44%	10.79%	0.88%	88.33%	61.29%*
Total																	
Total All Property & Casualty Lines	15,532,869,440	30.61%	69.26%	397	304	77	56	24.64%	51.71%	0.17%	0.15%	4.95%	4.02%	21.26%	3.27%	75.32%	6.88%

2022 Competition Database

MISSISSIPPI																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	425,810,951	35.86%	77.28%	549	119	32	21	32.18%	92.25%	0.70%	0.81%	18.48%	13.67%	7.11%	0.36%	92.18%	2.36%
Commercial Auto Physical	142,981,116	36.21%	76.53%	547	98	18	18	29.23%	96.16%	n/a	n/a	16.72%	11.30%	8.12%	0.20%	91.68%	4.23%
Commercial Auto Total	568,792,067	35.63%	76.05%	541	124	33	22	31.43%	93.22%	0.52%	0.61%	18.04%	13.08%	7.37%	0.32%	92.05%	2.65%
Commercial Multiple Peril	444,597,734	34.81%	82.75%	495	90	27	25	32.05%	34.75%	0.00%	0.00%	14.62%	12.14%	8.06%	0.01%	91.65%	5.12%
Fire	210,246,706	29.38%	73.68%	416	100	34	20	55.96%	47.56%	0.00%	0.00%	37.26%	32.67%	7.24%	0.81%	91.95%	6.17%
Allied Lines	476,576,065	47.08%	84.04%	1,148	97	32	25	47.54%	53.84%	n/a	n/a	18.00%	15.61%	6.34%	0.78%	92.87%	3.84%
Inland Marine	301,078,169	43.60%	82.36%	660	118	36	32	27.27%	100.84%	n/a	n/a	4.37%	4.06%	3.43%	0.54%	95.33%	17.48%
Mortgage Guaranty	27,393,363	80.39%	100.00%	2,023	8	0	0	2.61%	0.63%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	34.94%
Financial Guaranty	262,839	100.00%	100.00%	5,535	2	1	1	-78.30%	-81.50%	n/a	n/a	0.00%	0.00%	33.65%	0.00%	66.35%	4.77%
Medical Professional Liability	58,031,514	43.93%	92.76%	717	55	19	18	28.50%	5.64%	29.91%	24.41%	40.87%	40.11%	7.34%	1.79%	64.25%	17.19%
Other Liability	486,267,810	27.99%	66.96%	333	187	51	32	38.05%	68.42%	0.64%	0.78%	32.04%	26.89%	4.57%	0.99%	94.10%	9.42%
Workers Compensation	358,038,855	28.22%	76.93%	399	101	26	20	1.02%	5.51%	n/a	n/a	0.00%	0.00%	4.30%	0.39%	95.29%	10.33%
Products Liability	21,533,808	33.50%	85.36%	495	58	14	11	7.34%	19.38%	0.00%	0.00%	37.73%	32.68%	14.17%	0.00%	85.83%	7.25%
Personal Lines																	
Private Passenger Auto Liability	1,192,253,584	60.23%	99.14%	1,183	40	8	12	8.65%	42.06%	n/a	n/a	0.00%	0.00%	24.94%	2.98%	72.08%	3.74%
Private Passenger Auto Physical	1,056,584,229	60.11%	98.63%	1,262	42	9	13	16.14%	58.54%	n/a	n/a	0.00%	0.00%	28.37%	2.83%	68.80%	3.03%
Private Passenger Auto Total	2,248,837,813	60.18%	98.85%	1,214	42	10	14	12.05%	49.36%	n/a	n/a	0.00%	0.00%	26.55%	2.91%	70.54%	3.49%
Homeowners Multiple Peril	1,323,358,398	55.93%	94.59%	1,088	55	29	28	29.17%	48.63%	n/a	n/a	4.46%	3.85%	3.85%	3.27%	92.87%	10.66%
Farmowners Multiple Peril	33,167,257	86.24%	100.00%	2,034	17	6	4	15.51%	57.09%	n/a	n/a	0.43%	1.87%	20.44%	0.00%	79.56%	2.07%
Earthquake	28,093,515	69.18%	95.86%	1,559	59	16	19	68.36%	54.58%	n/a	n/a	14.42%	14.88%	29.62%	0.93%	69.45%	75.65%*
Total																	
Total All Property & Casualty Lines	6,847,439,480	35.87%	74.42%	475	312	103	78	22.45%	49.28%	0.34%	0.31%	8.69%	6.87%	12.64%	1.83%	85.20%	7.56%

2022 Competition Database

MISSOURI																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	702,482,646	30.64%	72.10%	402	132	40	28	32.32%	91.81%	0.82%	0.79%	3.29%	3.24%	14.26%	2.96%	82.47%	3.84%
Commercial Auto Physical	318,221,765	28.74%	70.62%	387	111	30	23	29.03%	119.50%	n/a	n/a	3.45%	2.65%	15.73%	5.42%	78.84%	4.19%
Commercial Auto Total	1,020,704,411	29.97%	69.46%	387	139	44	29	31.27%	99.67%	0.56%	0.55%	3.34%	3.05%	14.72%	3.73%	81.34%	3.93%
Commercial Multiple Peril	1,052,790,947	28.13%	74.81%	383	111	37	20	23.39%	45.51%	0.00%	0.00%	4.56%	5.07%	14.45%	1.57%	83.82%	6.45%
Fire	352,646,875	27.74%	75.26%	391	113	29	16	61.98%	71.59%	0.00%	0.00%	36.13%	27.96%	18.35%	0.58%	81.07%	17.21%
Allied Lines	1,039,739,629	53.82%	90.03%	1,083	110	31	22	58.88%	67.59%	n/a	n/a	6.96%	6.84%	14.28%	0.53%	85.18%	9.64%
Inland Marine	552,798,884	40.94%	76.28%	622	132	37	25	28.01%	101.61%	n/a	n/a	4.46%	3.86%	6.29%	1.56%	90.91%	21.29%
Mortgage Guaranty	94,219,521	76.13%	100.00%	1,789	8	0	0	0.71%	5.11%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	39.24%
Financial Guaranty	6,494,127	100.00%	100.00%	9,107	2	0	2	-11.98%	108.91%	n/a	n/a	0.00%	0.00%	4.69%	0.00%	95.31%	9.82%
Medical Professional Liability	202,793,699	59.27%	88.33%	1,264	70	24	21	30.70%	33.50%	8.96%	8.01%	25.57%	22.83%	12.65%	3.21%	79.21%	3.64%
Other Liability	1,678,494,444	23.61%	66.69%	291	224	62	35	43.26%	87.10%	1.99%	1.89%	30.78%	27.56%	6.47%	0.77%	91.31%	6.54%
Workers Compensation	1,074,502,377	40.10%	76.60%	646	109	23	15	13.67%	26.21%	n/a	n/a	0.00%	0.00%	26.70%	0.74%	72.55%	8.02%
Products Liability	76,246,281	25.55%	79.74%	386	69	17	11	25.19%	40.15%	0.00%	0.00%	40.28%	37.06%	7.90%	0.00%	92.10%	1.83%
Personal Lines																	
Private Passenger Auto Liability	2,511,351,215	54.16%	96.70%	1,004	58	9	15	6.33%	46.89%	n/a	n/a	0.00%	0.00%	26.83%	5.11%	68.06%	4.24%
Private Passenger Auto Physical	2,226,387,614	52.50%	96.48%	1,026	59	12	20	16.94%	65.91%	n/a	n/a	0.00%	0.00%	31.07%	5.15%	63.78%	7.04%
Private Passenger Auto Total	4,737,738,829	53.38%	96.20%	1,009	59	11	19	11.07%	55.25%	n/a	n/a	0.00%	0.00%	28.82%	5.13%	66.05%	5.22%
Homeowners Multiple Peril	2,748,737,077	55.96%	95.65%	1,129	61	22	22	22.87%	57.54%	n/a	n/a	0.15%	0.11%	11.44%	7.69%	80.88%	13.50%
Farmowners Multiple Peril	227,842,337	75.56%	99.98%	1,870	24	6	9	18.30%	50.11%	n/a	n/a	0.07%	0.10%	18.71%	0.35%	80.94%	10.24%
Earthquake	137,689,572	53.33%	89.93%	1,076	75	13	11	35.22%	52.46%	n/a	n/a	8.14%	7.40%	14.21%	4.34%	81.45%	71.60%*
Total																	
Total All Property & Casualty Lines	15,553,268,803	30.63%	71.42%	401	357	104	77	22.70%	58.01%	0.37%	0.33%	6.17%	5.09%	17.84%	3.60%	78.27%	8.49%

2022 Competition Database

MONTANA																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	149,823,543	35.11%	80.07%	518	98	18	15	26.41%	66.58%	0.22%	0.21%	3.68%	3.16%	17.79%	2.02%	79.98%	10.32%
Commercial Auto Physical	94,483,907	40.17%	81.70%	603	87	13	13	22.00%	97.19%	n/a	n/a	2.81%	2.79%	20.01%	1.81%	78.19%	2.80%
Commercial Auto Total	244,307,450	36.54%	79.47%	533	100	17	17	24.67%	77.22%	0.13%	0.13%	3.34%	3.02%	18.65%	1.94%	79.28%	8.29%
Commercial Multiple Peril	265,932,676	34.35%	82.86%	502	89	25	19	35.98%	69.02%	0.00%	0.00%	9.30%	7.52%	21.77%	4.61%	73.62%	1.70%
Fire	59,094,257	35.87%	78.93%	520	88	22	13	63.22%	101.72%	0.00%	0.00%	35.72%	27.66%	14.75%	0.88%	84.37%	16.22%
Allied Lines	411,526,911	76.81%	96.58%	1,998	90	18	14	108.47%	72.68%	n/a	n/a	3.15%	3.63%	2.55%	0.49%	96.95%	-12.16%
Inland Marine	125,932,448	41.74%	81.20%	755	112	32	20	42.84%	102.35%	n/a	n/a	7.54%	5.67%	5.75%	0.80%	92.26%	11.73%
Mortgage Guaranty	15,980,257	81.59%	100.00%	2,012	8	0	0	-12.81%	20.13%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	48.70%
Financial Guaranty	218,515	100.00%	100.00%	8,292	2	2	0	3,066.88%	80.00%	n/a	n/a	0.00%	0.00%	9.43%	0.00%	90.57%	6.22%
Medical Professional Liability	40,886,562	74.76%	96.17%	1,890	51	22	15	14.72%	0.80%	18.30%	15.74%	21.66%	25.90%	4.71%	11.46%	69.29%	3.53%
Other Liability	294,655,275	22.74%	62.37%	271	179	61	37	55.60%	111.41%	0.97%	0.97%	34.69%	30.17%	9.63%	1.66%	86.99%	6.80%
Workers Compensation	293,044,276	69.30%	91.95%	3,365	78	19	15	6.52%	153.07%	n/a	n/a	0.00%	0.00%	1.41%	0.74%	40.68%	8.13%
Products Liability	15,733,948	35.56%	90.27%	582	61	18	10	40.53%	56.44%	0.00%	0.00%	36.25%	29.90%	14.31%	0.00%	85.68%	-1.91%
Personal Lines																	
Private Passenger Auto Liability	438,819,668	58.74%	98.62%	1,192	36	6	12	10.33%	35.73%	n/a	n/a	0.00%	0.00%	27.28%	2.65%	70.07%	8.40%
Private Passenger Auto Physical	501,833,274	58.68%	97.47%	1,157	38	7	13	25.29%	92.51%	n/a	n/a	0.00%	0.00%	29.98%	3.35%	66.67%	0.30%
Private Passenger Auto Total	940,652,942	58.28%	97.83%	1,166	38	8	14	17.84%	61.08%	n/a	n/a	0.00%	0.00%	28.72%	3.03%	68.25%	5.10%
Homeowners Multiple Peril	527,491,433	61.36%	96.20%	1,208	46	13	13	40.70%	106.29%	n/a	n/a	0.92%	0.63%	11.90%	12.23%	75.87%	-8.98%
Farmowners Multiple Peril	104,613,278	56.61%	100.00%	1,142	20	6	3	28.10%	72.87%	n/a	n/a	0.04%	0.02%	47.60%	0.30%	52.10%	-4.18%
Earthquake	9,446,716	45.96%	94.41%	826	51	15	11	36.48%	136.56%	n/a	n/a	13.64%	15.91%	11.01%	6.80%	82.19%	75.51%*
Total																	
Total All Property & Casualty Lines	3,463,886,607	32.01%	77.38%	441	269	95	63	33.03%	79.43%	0.31%	0.30%	5.75%	4.76%	16.37%	3.65%	74.77%	3.84%

2022 Competition Database

NEBRASKA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) Market Shares: Twenty Largest Sellers	(4) HHI Based on Premium	(5) Number of Sellers	(6A) Number of Entries: Last 5 Years	(6B) Number of Exits: Last 5 Years	(7A) Market Growth: Last 3 Years to 2022	(7B) Market Growth: Last 10 Years to 2022	(8A) Risk Retention Group Market Shares: Latest Year	(8B) Risk Retention Group Market Shares: 5-Year Mean	(9A) Surplus Lines Market Shares: Latest Year	(9B) Surplus Lines Market Shares: 5-Year Mean	(10) Market Shares: Mutual Companies	(11) Market Shares: Reciprocal Companies	(12) Market Shares: Stock Companies	(13) Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	241,646,358	38.26%	80.10%	542	107	23	17	32.37%	89.29%	0.36%	0.40%	2.41%	2.02%	18.91%	1.06%	79.95%	8.60%
Commercial Auto Physical	163,929,254	41.96%	81.15%	648	96	21	17	17.53%	92.76%	n/a	n/a	2.46%	1.32%	22.93%	0.39%	76.68%	4.85%
Commercial Auto Total	405,575,612	39.76%	78.34%	570	114	26	19	25.94%	90.68%	0.22%	0.23%	2.43%	1.72%	20.54%	0.79%	78.63%	7.55%
Commercial Multiple Peril	394,545,104	39.36%	83.18%	569	93	25	15	30.84%	62.77%	0.00%	0.00%	3.27%	3.61%	17.73%	0.37%	81.88%	-3.56%
Fire	119,151,685	28.49%	78.54%	400	94	28	12	56.89%	115.53%	0.00%	0.00%	24.95%	18.13%	28.45%	0.56%	70.99%	12.55%
Allied Lines	1,586,104,673	70.16%	96.88%	1,480	95	27	20	81.34%	63.03%	n/a	n/a	1.16%	1.34%	9.46%	0.20%	90.34%	5.78%
Inland Marine	241,349,276	38.29%	79.62%	615	120	31	20	34.77%	98.08%	n/a	n/a	4.74%	6.06%	10.64%	0.48%	88.09%	9.01%
Mortgage Guaranty	33,681,197	79.91%	100.00%	1,993	8	0	0	-2.38%	17.69%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	53.91%
Financial Guaranty	935,128	100.00%	100.00%	10,000	1	0	1	333.93%	159.10%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	8.21%
Medical Professional Liability	49,812,694	71.45%	99.10%	1,505	45	20	19	45.84%	36.09%	9.22%	5.26%	32.50%	20.54%	7.36%	7.94%	81.47%	4.07%
Other Liability	530,682,069	23.20%	65.65%	282	185	52	34	37.91%	80.46%	1.45%	3.05%	28.64%	24.99%	10.95%	0.74%	86.60%	12.23%
Workers Compensation	396,345,795	30.95%	74.41%	431	95	18	11	7.35%	5.55%	n/a	n/a	0.00%	0.00%	15.36%	3.30%	81.34%	9.12%
Products Liability	26,300,511	34.51%	86.29%	546	53	10	14	22.20%	14.48%	0.00%	0.00%	24.30%	24.80%	17.03%	0.00%	82.97%	10.34%
Personal Lines																	
Private Passenger Auto Liability	742,581,593	52.19%	97.66%	1,005	46	7	14	4.23%	39.22%	n/a	n/a	0.00%	0.00%	30.62%	1.52%	67.86%	7.35%
Private Passenger Auto Physical	765,397,766	53.63%	97.59%	1,016	46	8	15	20.43%	68.40%	n/a	n/a	0.00%	0.00%	39.51%	1.91%	58.58%	0.71%
Private Passenger Auto Total	1,507,979,359	52.75%	97.62%	991	46	8	15	11.87%	52.64%	n/a	n/a	0.00%	0.00%	35.14%	1.72%	63.15%	4.80%
Homeowners Multiple Peril	1,071,004,583	52.63%	97.84%	1,034	44	7	14	29.15%	93.77%	n/a	n/a	0.08%	0.08%	24.14%	6.59%	69.27%	-13.97%
Farmowners Multiple Peril	308,694,620	84.69%	100.00%	2,504	23	6	6	24.02%	68.11%	n/a	n/a	0.20%	0.14%	54.70%	0.14%	45.17%	-4.96%
Earthquake	2,996,082	39.78%	90.12%	625	62	15	10	32.17%	12.22%	n/a	n/a	32.44%	30.04%	9.92%	3.52%	86.57%	66.84%*
Total																	
Total All Property & Casualty Lines	6,904,730,243	27.57%	75.83%	382	277	79	60	31.61%	62.95%	0.19%	0.28%	3.73%	3.19%	21.35%	1.85%	76.61%	4.10%

2022 Competition Database

NEVADA																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	629,483,456	47.66%	80.38%	906	111	33	28	47.12%	261.24%	1.29%	1.41%	1.12%	2.69%	7.82%	19.29%	72.71%	-9.09%
Commercial Auto Physical	87,130,694	41.31%	77.58%	778	94	24	21	35.48%	194.51%	n/a	n/a	3.64%	3.27%	7.52%	4.07%	88.41%	9.23%
Commercial Auto Total	716,614,150	46.65%	79.64%	861	116	35	30	45.59%	251.56%	1.13%	1.22%	1.43%	2.76%	7.78%	17.44%	74.62%	-7.58%
Commercial Multiple Peril	465,148,614	32.86%	81.47%	479	102	30	21	27.73%	60.90%	0.00%	0.00%	8.17%	9.20%	7.03%	5.45%	87.49%	7.64%
Fire	159,148,659	33.86%	82.14%	506	95	24	19	70.66%	66.22%	0.00%	0.00%	35.62%	30.39%	7.22%	0.58%	92.20%	21.37%
Allied Lines	212,036,933	41.83%	88.00%	650	96	25	21	60.08%	128.24%	n/a	n/a	15.39%	16.16%	9.64%	1.66%	88.69%	4.85%
Inland Marine	285,526,007	34.79%	79.05%	508	119	37	29	31.25%	125.06%	n/a	n/a	6.80%	4.29%	4.23%	1.31%	93.27%	14.26%
Mortgage Guaranty	76,880,979	75.15%	100.00%	1,756	8	0	0	-4.76%	118.90%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	28.74%
Financial Guaranty	539,582	100.00%	100.00%	9,585	2	0	1	-67.50%	-46.35%	n/a	n/a	0.00%	0.00%	2.12%	0.00%	97.88%	3.40%
Medical Professional Liability	99,790,535	54.17%	90.24%	1,222	60	22	24	33.84%	23.44%	18.54%	13.66%	21.07%	18.26%	16.48%	2.09%	74.53%	7.37%
Other Liability	866,744,815	21.98%	66.53%	285	188	59	43	70.20%	134.71%	1.21%	1.26%	40.09%	34.07%	2.38%	1.24%	95.02%	-2.35%
Workers Compensation	482,714,108	27.74%	80.53%	404	91	21	16	8.37%	47.72%	n/a	n/a	0.00%	0.00%	1.54%	1.28%	97.17%	10.48%
Products Liability	41,579,518	35.44%	84.71%	507	66	21	12	-45.92%	156.18%	0.00%	0.00%	60.92%	16.85%	4.13%	0.00%	95.87%	2.85%
Personal Lines																	
Private Passenger Auto Liability	2,189,762,338	59.38%	95.93%	1,069	50	9	13	8.16%	82.94%	n/a	n/a	0.00%	0.00%	15.99%	6.54%	77.47%	-0.29%
Private Passenger Auto Physical	923,658,732	62.16%	96.15%	1,126	50	12	17	10.65%	70.70%	n/a	n/a	0.00%	0.02%	18.65%	6.20%	75.15%	6.43%
Private Passenger Auto Total	3,113,421,070	60.20%	95.98%	1,082	51	12	16	8.89%	79.13%	n/a	n/a	0.00%	0.01%	16.78%	6.44%	76.78%	1.21%
Homeowners Multiple Peril	844,360,329	49.88%	94.25%	901	59	23	19	27.29%	76.48%	n/a	n/a	0.72%	0.68%	4.34%	12.84%	82.82%	12.94%
Farmowners Multiple Peril	8,368,192	89.91%	100.00%	2,283	13	4	3	2.72%	13.18%	n/a	n/a	0.13%	0.03%	31.38%	0.00%	68.62%	18.46%
Earthquake	61,116,607	55.62%	92.96%	1,177	65	17	16	126.94%	207.15%	n/a	n/a	17.95%	16.10%	24.86%	5.03%	70.12%	74.76%*
Total																	
Total All Property & Casualty Lines	7,672,630,153	33.62%	74.18%	432	310	96	73	22.65%	89.38%	0.48%	0.39%	7.44%	6.06%	10.09%	6.38%	83.22%	4.43%

2022 Competition Database

NEW HAMPSHIRE

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) Market Shares: Twenty Largest Sellers	(4) HHI Based on Premium	(5) Number of Sellers	(6A) Number of Entries: Last 5 Years	(6B) Number of Exits: Last 5 Years	(7A) Market Growth: Last 3 Years to 2022	(7B) Market Growth: Last 10 Years to 2022	(8A) Risk Retention Group Market Shares: Latest Year	(8B) Risk Retention Group Market Shares: 5-Year Mean	(9A) Surplus Lines Market Shares: Latest Year	(9B) Surplus Lines Market Shares: 5-Year Mean	(10) Market Shares: Mutual Companies	(11) Market Shares: Reciprocal Companies	(12) Market Shares: Stock Companies	(13) Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	135,645,486	38.14%	76.89%	560	92	15	15	21.47%	67.16%	0.12%	0.16%	1.01%	1.18%	10.73%	0.00%	89.15%	12.34%
Commercial Auto Physical	56,984,794	38.75%	76.87%	590	83	16	20	27.84%	99.62%	n/a	n/a	2.02%	0.76%	12.65%	0.00%	87.35%	11.88%
Commercial Auto Total	192,630,280	38.07%	76.29%	563	95	18	19	23.29%	75.60%	0.09%	0.12%	1.31%	1.06%	11.30%	0.00%	88.62%	12.23%
Commercial Multiple Peril	314,844,012	34.93%	80.91%	492	97	30	21	20.26%	44.16%	0.00%	0.00%	2.46%	2.23%	20.00%	0.00%	80.00%	13.37%
Fire	54,141,505	28.79%	78.93%	408	92	26	15	43.47%	43.70%	0.00%	0.00%	16.58%	16.90%	17.44%	0.96%	81.60%	27.37%
Allied Lines	53,906,890	34.44%	80.70%	525	92	26	20	26.39%	47.17%	n/a	n/a	9.85%	11.20%	22.52%	1.03%	76.45%	39.67%
Inland Marine	144,324,328	37.12%	77.85%	582	120	31	18	40.90%	122.76%	n/a	n/a	1.95%	1.21%	4.33%	0.68%	93.77%	26.95%
Mortgage Guaranty	28,569,646	78.51%	100.00%	1,796	8	0	0	-12.26%	6.51%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	37.69%
Financial Guaranty	0	0.00%	0.00%	0	0	0	1		-100.00%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	0.00%	10.70%
Medical Professional Liability	58,752,134	56.85%	94.80%	1,064	52	18	15	20.58%	52.68%	13.76%	12.84%	48.81%	43.35%	9.86%	2.45%	79.64%	0.80%
Other Liability	317,666,956	25.32%	65.40%	301	179	50	30	37.31%	88.05%	2.38%	2.38%	26.49%	21.46%	5.67%	0.66%	91.37%	13.45%
Workers Compensation	234,971,587	34.92%	81.73%	496	87	19	13	5.70%	-12.49%	n/a	n/a	0.00%	0.00%	6.84%	0.00%	93.11%	11.74%
Products Liability	17,119,560	37.99%	85.33%	586	58	15	11	42.95%	25.18%	0.00%	0.00%	37.45%	34.89%	5.58%	0.00%	94.42%	15.63%
Personal Lines																	
Private Passenger Auto Liability	479,137,070	54.50%	96.23%	956	44	5	7	4.47%	28.40%	n/a	n/a	0.00%	0.00%	21.06%	4.42%	74.53%	9.89%
Private Passenger Auto Physical	500,275,555	50.30%	94.55%	850	45	6	8	10.24%	51.60%	n/a	n/a	0.00%	0.00%	21.14%	4.52%	74.34%	12.28%
Private Passenger Auto Total	979,412,625	52.35%	95.37%	896	45	6	8	7.34%	39.29%	n/a	n/a	0.00%	0.00%	21.10%	4.47%	74.43%	10.78%
Homeowners Multiple Peril	522,723,799	41.56%	90.30%	638	58	17	16	19.51%	44.26%	n/a	n/a	0.31%	0.33%	18.32%	6.04%	75.64%	18.31%
Farmowners Multiple Peril	3,594,682	85.79%	100.00%	2,953	9	2	2	11.63%	33.94%	n/a	n/a	0.02%	0.00%	0.00%	0.00%	100.00%	19.90%
Earthquake	2,758,636	65.72%	147.24%	4,833	48	17	14	-15.44%	7.65%	n/a	n/a	-39.05%	6.27%	17.82%	2.22%	79.96%	64.78%*
Total																	
Total All Property & Casualty Lines	3,045,197,136	27.88%	68.73%	349	253	69	50	17.38%	42.83%	0.52%	0.48%	4.68%	3.81%	15.23%	2.67%	81.63%	13.62%

2022 Competition Database

NEW JERSEY																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	1,882,945,035	36.13%	70.14%	537	128	38	22	28.29%	101.45%	1.20%	1.28%	5.22%	4.64%	3.28%	0.16%	96.22%	-0.39%
Commercial Auto Physical	324,626,730	36.59%	72.22%	547	101	22	19	23.72%	97.76%	n/a	n/a	7.97%	5.59%	4.16%	0.25%	95.58%	7.40%
Commercial Auto Total	2,207,571,765	36.20%	69.73%	532	135	41	23	27.60%	100.90%	1.02%	1.08%	5.63%	4.78%	3.41%	0.18%	96.13%	0.28%
Commercial Multiple Peril	1,938,287,350	30.65%	75.31%	404	111	37	25	21.75%	40.51%	0.00%	0.00%	5.30%	5.10%	14.54%	0.24%	85.07%	7.03%
Fire	520,179,286	21.89%	68.48%	300	115	28	17	32.82%	27.63%	0.00%	0.00%	34.80%	30.32%	11.17%	0.27%	88.31%	11.57%
Allied Lines	679,958,134	34.66%	78.07%	473	112	25	22	21.10%	30.92%	n/a	n/a	24.68%	20.97%	8.90%	0.75%	90.23%	12.68%
Inland Marine	1,039,135,483	33.08%	77.66%	478	127	36	26	28.80%	120.31%	n/a	n/a	4.30%	3.82%	12.77%	0.73%	85.42%	23.23%
Mortgage Guaranty	165,971,968	74.35%	100.00%	1,696	8	0	0	-0.01%	6.38%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	18.89%
Financial Guaranty	5,465,552	97.60%	100.00%	4,574	5	1	1	206.40%	-61.40%	n/a	n/a	0.00%	0.00%	19.01%	0.00%	80.99%	7.82%
Medical Professional Liability	522,666,767	58.20%	90.74%	1,792	76	29	28	24.61%	13.34%	9.11%	6.89%	25.45%	20.56%	6.13%	9.02%	78.49%	7.49%
Other Liability	3,885,470,582	23.77%	72.04%	332	216	57	44	41.57%	82.97%	1.22%	1.26%	31.73%	28.40%	2.19%	0.28%	96.48%	5.15%
Workers Compensation	2,624,890,352	43.58%	82.20%	629	105	22	14	6.23%	16.86%	n/a	n/a	0.00%	0.00%	2.11%	0.04%	97.81%	7.99%
Products Liability	219,355,519	40.39%	83.97%	651	70	17	11	13.28%	6.80%	0.00%	0.00%	36.74%	34.24%	1.76%	0.00%	92.55%	2.18%
Personal Lines																	
Private Passenger Auto Liability	5,539,875,641	61.26%	98.79%	1,241	37	6	12	-0.09%	15.88%	n/a	n/a	0.00%	0.00%	0.63%	4.75%	94.62%	5.40%
Private Passenger Auto Physical	2,900,855,815	60.58%	98.24%	1,216	39	9	15	11.86%	41.96%	n/a	n/a	0.00%	0.01%	0.73%	4.93%	94.34%	9.64%
Private Passenger Auto Total	8,440,731,456	61.03%	98.48%	1,229	39	9	15	3.72%	23.69%	n/a	n/a	0.00%	0.00%	0.67%	4.81%	94.52%	6.13%
Homeowners Multiple Peril	3,425,641,908	40.30%	84.69%	613	74	17	18	19.39%	43.23%	n/a	n/a	0.78%	1.06%	9.86%	3.93%	86.11%	15.11%
Farmowners Multiple Peril	4,276,233	93.25%	100.00%	2,607	14	6	0	33.05%	80.08%	n/a	n/a	1.31%	0.31%	0.00%	0.00%	100.00%	18.94%
Earthquake	46,115,310	67.83%	95.09%	2,195	61	16	17	98.79%	176.35%	n/a	n/a	62.52%	47.49%	1.07%	0.52%	98.40%	66.19%*
Total																	
Total All Property & Casualty Lines	26,686,260,980	29.31%	71.67%	383	349	101	79	16.28%	40.56%	0.44%	0.39%	8.01%	6.68%	4.52%	2.34%	92.71%	7.26%

2022 Competition Database

NEW MEXICO																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	247,902,160	36.30%	78.35%	601	103	24	17	27.03%	98.23%	3.70%	3.22%	2.24%	2.38%	9.48%	1.28%	85.70%	4.07%
Commercial Auto Physical	72,811,054	36.57%	77.45%	625	88	18	14	12.69%	76.77%	n/a	n/a	1.81%	2.44%	11.80%	1.52%	86.68%	8.47%
Commercial Auto Total	320,713,214	36.24%	77.57%	602	107	26	19	23.46%	92.91%	2.86%	2.45%	2.14%	2.40%	10.01%	1.33%	85.93%	4.78%
Commercial Multiple Peril	298,333,914	31.09%	81.95%	468	92	27	23	24.73%	39.19%	0.00%	0.00%	8.95%	6.73%	9.59%	3.78%	86.60%	2.09%
Fire	68,171,072	35.90%	83.85%	524	85	23	15	30.00%	42.02%	0.00%	0.00%	27.63%	25.87%	5.19%	1.45%	93.36%	18.36%
Allied Lines	198,154,666	53.59%	93.27%	1,012	87	26	21	62.68%	152.43%	n/a	n/a	6.16%	6.27%	3.54%	1.77%	94.70%	-22.71%
Inland Marine	152,838,070	42.52%	78.58%	730	111	33	22	23.18%	72.03%	n/a	n/a	3.88%	2.57%	3.01%	1.18%	94.43%	15.06%
Mortgage Guaranty	30,096,217	79.51%	100.00%	1,845	8	0	0	-5.37%	16.54%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	32.96%
Financial Guaranty	228,212	100.00%	100.00%	8,560	2	0	1	-34.25%	-52.67%	n/a	n/a	0.00%	0.00%	7.81%	0.00%	92.19%	8.85%
Medical Professional Liability	66,601,220	54.06%	92.71%	983	50	21	24	12.26%	28.33%	16.34%	13.55%	43.53%	38.59%	4.40%	10.07%	72.74%	-12.72%
Other Liability	357,170,109	23.14%	61.60%	269	186	61	34	33.30%	77.12%	2.21%	2.24%	30.01%	25.46%	5.02%	2.00%	90.79%	1.87%
Workers Compensation	303,775,721	51.53%	83.75%	1,311	90	22	16	1.99%	8.64%	n/a	n/a	0.00%	0.00%	8.81%	0.89%	90.21%	11.96%
Products Liability	13,554,481	28.14%	82.89%	434	54	14	13	14.53%	18.71%	0.00%	0.00%	36.76%	31.71%	11.06%	0.00%	88.94%	9.50%
Personal Lines																	
Private Passenger Auto Liability	986,331,405	60.78%	98.37%	1,160	39	7	16	3.45%	39.10%	n/a	n/a	0.00%	0.00%	18.50%	5.42%	76.08%	8.01%
Private Passenger Auto Physical	697,437,112	61.54%	98.30%	1,238	41	12	20	16.87%	69.49%	n/a	n/a	0.00%	0.00%	21.29%	5.80%	72.90%	6.42%
Private Passenger Auto Total	1,683,768,517	60.58%	98.23%	1,187	41	12	20	8.62%	50.26%	n/a	n/a	0.00%	0.00%	19.65%	5.58%	74.77%	7.51%
Homeowners Multiple Peril	726,337,256	60.01%	97.11%	1,126	49	18	14	25.34%	61.22%	n/a	n/a	0.17%	0.20%	1.69%	17.12%	81.19%	7.15%
Farmowners Multiple Peril	30,983,168	79.48%	100.00%	2,514	15	6	4	15.58%	29.70%	n/a	n/a	0.29%	0.13%	0.00%	0.00%	100.00%	4.56%
Earthquake	4,856,584	44.76%	95.88%	802	45	14	16	38.48%	104.37%	n/a	n/a	21.18%	22.31%	15.82%	6.29%	77.89%	72.47%*
Total																	
Total All Property & Casualty Lines	4,409,419,897	34.51%	75.77%	476	284	92	72	17.61%	53.86%	0.63%	0.55%	4.80%	3.95%	10.91%	5.83%	82.64%	6.35%

2022 Competition Database

NEW YORK

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) Market Shares: Twenty Largest Sellers	(4) HHI Based on Premium	(5) Number of Sellers	(6A) Number of Entries: Last 5 Years	(6B) Number of Exits: Last 5 Years	(7A) Market Growth: Last 3 Years to 2022	(7B) Market Growth: Last 10 Years to 2022	(8A) Risk Retention Group Market Shares: Latest Year	(8B) Risk Retention Group Market Shares: 5-Year Mean	(9A) Surplus Lines Market Shares: Latest Year	(9B) Surplus Lines Market Shares: 5-Year Mean	(10) Market Shares: Mutual Companies	(11) Market Shares: Reciprocal Companies	(12) Market Shares: Stock Companies	(13) Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	2,863,189,275	32.22%	73.29%	429	107	22	22	17.97%	67.39%	0.16%	0.12%	1.32%	1.10%	7.17%	0.84%	91.91%	-1.47%
Commercial Auto Physical	471,185,152	29.08%	71.27%	395	93	14	17	13.44%	68.30%	n/a	n/a	3.51%	3.24%	9.93%	1.96%	88.11%	10.10%
Commercial Auto Total	3,334,374,427	30.73%	72.00%	406	114	23	23	17.31%	67.52%	0.13%	0.10%	1.63%	1.41%	7.56%	1.00%	91.37%	-0.47%
Commercial Multiple Peril	5,037,255,216	27.62%	72.90%	360	129	23	19	18.76%	41.39%	0.00%	0.00%	4.32%	4.06%	15.61%	0.03%	83.27%	5.48%
Fire	1,249,357,135	24.42%	69.34%	323	154	28	20	42.22%	53.84%	0.00%	0.00%	31.45%	27.69%	8.58%	2.04%	88.11%	20.16%
Allied Lines	1,345,772,913	33.10%	76.46%	434	144	24	26	37.69%	75.06%	n/a	n/a	27.40%	24.73%	8.93%	3.48%	86.41%	19.84%
Inland Marine	2,393,077,141	41.43%	81.11%	567	157	35	28	32.85%	85.56%	n/a	n/a	3.77%	2.90%	2.19%	1.51%	95.73%	17.82%
Mortgage Guaranty	201,785,205	79.16%	100.00%	1,845	8	0	0	11.07%	9.77%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	23.29%
Financial Guaranty	134,854,664	97.33%	100.00%	5,234	7	1	0	0.62%	-64.04%	n/a	n/a	0.05%	0.01%	20.15%	0.00%	79.85%	13.09%
Medical Professional Liability	1,764,420,245	70.30%	92.73%	1,556	81	29	25	11.32%	6.28%	38.53%	36.50%	18.20%	15.49%	18.40%	3.85%	44.80%	6.74%
Other Liability	13,018,620,865	22.03%	67.70%	300	233	55	33	42.47%	112.19%	1.62%	1.72%	33.01%	28.87%	2.06%	0.99%	95.64%	4.04%
Workers Compensation	5,167,844,717	54.68%	86.37%	1,210	88	19	19	-9.01%	-1.45%	n/a	n/a	0.00%	7.55%	1.68%	0.02%	97.99%	9.95%
Products Liability	328,001,827	36.51%	86.11%	562	69	21	12	-8.97%	48.52%	0.00%	0.00%	44.41%	48.48%	1.29%	0.00%	98.71%	10.68%
Personal Lines																	
Private Passenger Auto Liability	9,655,253,563	72.05%	98.22%	1,566	41	5	13	6.48%	30.49%	n/a	n/a	0.00%	0.00%	17.14%	1.42%	81.44%	1.68%
Private Passenger Auto Physical	5,620,327,673	67.01%	96.91%	1,472	41	6	14	8.86%	51.37%	n/a	n/a	0.00%	0.00%	17.20%	2.04%	80.77%	5.76%
Private Passenger Auto Total	15,275,581,236	70.20%	97.56%	1,527	41	7	15	7.35%	37.47%	n/a	n/a	0.00%	0.00%	17.16%	1.64%	81.19%	2.65%
Homeowners Multiple Peril	6,826,437,856	48.84%	85.06%	763	103	19	24	21.24%	38.61%	n/a	n/a	0.88%	0.75%	9.30%	5.13%	85.17%	14.90%
Farmowners Multiple Peril	54,882,527	68.42%	95.48%	1,485	38	4	3	15.03%	43.49%	n/a	n/a	0.04%	0.02%	17.16%	0.00%	82.84%	11.58%
Earthquake	94,655,699	57.24%	93.59%	986	65	16	12	52.68%	114.10%	n/a	n/a	57.64%	55.65%	1.28%	0.50%	98.23%	61.03%*
Total																	
Total All Property & Casualty Lines	58,997,939,770	28.87%	65.86%	357	356	76	67	17.93%	46.80%	1.52%	1.49%	10.24%	9.34%	9.39%	1.61%	87.44%	7.06%

2022 Competition Database

NORTH CAROLINA																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	1,111,834,874	36.13%	75.17%	514	125	38	26	31.90%	126.60%	0.35%	0.30%	1.78%	1.39%	12.53%	4.15%	83.08%	6.01%
Commercial Auto Physical	390,993,050	36.74%	76.18%	573	104	24	20	40.57%	162.35%	n/a	n/a	2.85%	1.89%	15.10%	5.53%	79.38%	4.65%
Commercial Auto Total	1,502,827,924	36.25%	74.23%	522	131	41	28	34.05%	134.93%	0.26%	0.22%	2.06%	1.52%	13.20%	4.51%	82.12%	5.79%
Commercial Multiple Peril	1,290,379,565	31.30%	77.16%	434	114	37	25	25.42%	35.16%	0.00%	0.00%	6.20%	4.88%	13.50%	5.08%	81.40%	11.73%
Fire	456,949,105	23.80%	77.43%	363	113	35	27	53.21%	57.16%	0.00%	0.00%	30.63%	25.29%	21.03%	0.91%	78.06%	6.33%
Allied Lines	996,451,811	35.27%	80.73%	507	117	36	27	49.06%	73.83%	n/a	n/a	14.43%	12.20%	12.97%	1.64%	85.35%	0.31%
Inland Marine	999,360,132	33.76%	73.44%	481	144	43	26	34.43%	122.79%	n/a	n/a	4.14%	2.69%	8.48%	1.66%	88.35%	20.50%
Mortgage Guaranty	178,762,487	77.10%	100.00%	1,779	8	0	0	-2.38%	21.38%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	37.41%
Financial Guaranty	2,800,742	100.00%	100.00%	5,293	3	2	1	-54.95%	57.96%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	6.92%
Medical Professional Liability	199,331,092	63.70%	90.60%	1,314	64	23	23	0.19%	0.31%	8.44%	7.31%	36.85%	30.83%	38.74%	3.74%	52.91%	16.23%
Other Liability	2,204,987,040	21.16%	64.31%	266	224	68	39	52.61%	119.86%	1.09%	1.09%	29.44%	24.42%	7.46%	1.57%	90.21%	11.45%
Workers Compensation	1,472,001,430	28.22%	71.15%	362	108	22	18	3.53%	6.69%	n/a	n/a	0.00%	0.00%	14.60%	2.48%	82.90%	13.48%
Products Liability	130,636,738	33.84%	81.33%	492	66	14	11	38.07%	47.42%	0.00%	0.00%	30.35%	30.54%	17.53%	0.25%	82.22%	9.41%
Personal Lines																	
Private Passenger Auto Liability	3,761,159,504	57.88%	98.12%	1,113	41	6	11	11.50%	41.47%	n/a	n/a	0.00%	0.00%	29.18%	5.69%	65.13%	0.46%
Private Passenger Auto Physical	3,852,123,515	57.13%	98.28%	1,077	44	9	14	19.79%	86.79%	n/a	n/a	0.00%	0.00%	26.62%	5.60%	67.77%	11.77%
Private Passenger Auto Total	7,613,283,019	57.50%	98.18%	1,092	44	9	14	15.54%	61.27%	n/a	n/a	0.00%	0.00%	27.88%	5.65%	66.47%	4.92%
Homeowners Multiple Peril	3,732,563,055	45.59%	88.47%	728	73	31	27	29.27%	71.19%	n/a	n/a	1.36%	0.94%	20.66%	6.90%	72.44%	9.28%
Farmowners Multiple Peril	71,092,202	76.82%	99.96%	2,323	25	6	4	10.04%	27.95%	n/a	n/a	-0.08%	0.14%	73.18%	0.00%	26.82%	8.81%
Earthquake	23,482,881	38.62%	89.91%	603	67	23	19	70.94%	91.52%	n/a	n/a	36.43%	35.99%	14.44%	3.05%	82.51%	66.14%*
Total																	
Total All Property & Casualty Lines	21,718,447,077	29.59%	72.23%	387	358	106	71	24.62%	64.14%	0.21%	0.19%	5.85%	4.46%	19.21%	4.32%	76.26%	9.28%

2022 Competition Database

NORTH DAKOTA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) Market Shares: Twenty Largest Sellers	(4) HHI Based on Premium	(5) Number of Sellers	(6A) Number of Entries: Last 5 Years	(6B) Number of Exits: Last 5 Years	(7A) Market Growth: Last 3 Years to 2022	(7B) Market Growth: Last 10 Years to 2022	(8A) Risk Retention Group Market Shares: Latest Year	(8B) Risk Retention Group Market Shares: 5-Year Mean	(9A) Surplus Lines Market Shares: Latest Year	(9B) Surplus Lines Market Shares: 5-Year Mean	(10) Market Shares: Mutual Companies	(11) Market Shares: Reciprocal Companies	(12) Market Shares: Stock Companies	(13) Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	108,621,865	35.42%	80.98%	509	97	19	15	3.33%	31.44%	1.23%	0.40%	1.20%	1.71%	20.17%	0.99%	78.65%	12.44%
Commercial Auto Physical	88,941,173	34.53%	80.67%	491	89	18	14	10.72%	31.53%	n/a	n/a	5.02%	2.27%	26.86%	0.48%	72.66%	10.34%
Commercial Auto Total	197,563,038	35.02%	79.42%	490	100	23	19	6.53%	31.48%	0.67%	0.22%	2.93%	1.97%	23.18%	0.76%	75.96%	11.75%
Commercial Multiple Peril	181,405,126	31.15%	82.38%	460	88	27	24	33.56%	34.66%	0.00%	0.00%	6.51%	4.91%	26.53%	0.66%	72.81%	10.48%
Fire	67,155,338	39.40%	83.63%	571	86	21	9	65.81%	119.06%	0.00%	0.00%	18.68%	19.76%	39.51%	0.85%	59.64%	23.12%
Allied Lines	1,720,736,959	82.16%	98.66%	1,961	94	20	13	71.71%	38.88%	n/a	n/a	0.47%	0.59%	6.50%	0.08%	93.42%	-0.75%
Inland Marine	110,894,744	36.74%	76.62%	601	116	36	18	28.86%	68.99%	n/a	n/a	3.71%	3.66%	16.77%	0.27%	82.36%	13.11%
Mortgage Guaranty	16,102,689	89.36%	100.00%	2,562	8	0	0	6.71%	96.56%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	51.36%
Financial Guaranty	472,788	100.00%	100.00%	10,000	1	1	1	-12.66%	-22.43%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	6.90%
Medical Professional Liability	13,869,168	72.44%	97.85%	1,474	38	12	7	17.71%	21.68%	6.07%	3.85%	12.53%	12.77%	7.48%	0.58%	89.59%	10.88%
Other Liability	233,681,471	23.95%	61.66%	282	164	48	34	28.55%	48.69%	0.42%	0.36%	27.37%	25.73%	14.60%	0.97%	83.84%	13.19%
Workers Compensation	5,326,872	66.31%	98.70%	1,591	38	14	13	14.60%	-14.95%	n/a	n/a	0.00%	0.00%	3.67%	0.00%	96.33%	35.01%
Products Liability	16,039,703	30.49%	85.21%	463	50	7	11	19.37%	-3.01%	0.12%	0.09%	17.51%	17.08%	23.88%	0.00%	76.12%	5.03%
Personal Lines																	
Private Passenger Auto Liability	227,797,904	56.44%	97.79%	1,215	43	7	10	3.50%	20.89%	n/a	n/a	0.00%	0.00%	26.65%	1.28%	72.07%	11.12%
Private Passenger Auto Physical	320,579,794	52.65%	97.23%	953	44	9	13	10.29%	44.36%	n/a	n/a	0.00%	0.00%	30.68%	1.71%	67.61%	7.08%
Private Passenger Auto Total	548,377,698	53.96%	97.44%	1,042	44	9	13	7.36%	33.59%	n/a	n/a	0.00%	0.00%	29.00%	1.53%	69.47%	9.13%
Homeowners Multiple Peril	282,638,948	46.15%	96.48%	794	44	8	11	23.06%	61.91%	n/a	n/a	0.02%	0.01%	40.08%	5.41%	54.51%	13.39%
Farmowners Multiple Peril	148,444,213	65.05%	100.00%	1,437	20	5	6	11.96%	46.73%	n/a	n/a	0.00%	0.00%	79.32%	0.00%	20.68%	7.38%
Earthquake	924,850	60.04%	97.02%	1,231	44	17	17	-11.54%	-21.36%	n/a	n/a	60.81%	68.64%	0.96%	0.54%	98.50%	57.17%*
Total																	
Total All Property & Casualty Lines	3,628,845,415	40.73%	79.61%	589	231	73	47	38.68%	41.30%	0.09%	0.05%	3.07%	3.02%	19.24%	0.86%	79.83%	8.08%

2022 Competition Database

OHIO																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	1,195,305,581	33.93%	68.43%	559	155	44	23	35.62%	105.47%	0.96%	0.80%	4.02%	3.15%	14.36%	0.12%	84.45%	10.11%
Commercial Auto Physical	460,297,863	36.11%	71.88%	607	131	31	18	32.93%	129.98%	n/a	n/a	4.32%	2.78%	15.85%	0.24%	83.37%	8.56%
Commercial Auto Total	1,655,603,444	34.40%	68.95%	568	163	49	24	34.86%	111.75%	0.70%	0.58%	4.11%	3.05%	14.77%	0.15%	84.15%	9.83%
Commercial Multiple Peril	1,617,812,420	31.74%	76.87%	451	125	30	16	19.30%	34.31%	0.00%	0.00%	3.19%	3.11%	15.41%	3.91%	80.64%	11.08%
Fire	551,746,813	26.88%	76.21%	374	122	26	22	37.42%	32.83%	0.00%	0.00%	24.26%	17.89%	16.72%	0.82%	82.46%	15.79%
Allied Lines	954,764,474	39.42%	86.37%	626	123	28	21	64.76%	60.69%	n/a	n/a	9.40%	8.82%	16.15%	0.41%	83.31%	21.39%
Inland Marine	905,369,805	40.43%	78.48%	669	154	40	25	26.93%	86.76%	n/a	n/a	3.20%	2.34%	6.77%	0.62%	91.27%	24.97%
Mortgage Guaranty	177,057,236	76.01%	100.00%	1,769	8	0	0	-1.16%	7.45%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	35.42%
Financial Guaranty	2,304,913	100.00%	100.00%	2,833	4	1	1	-48.69%	23.84%	n/a	n/a	0.00%	3.05%	20.23%	0.00%	79.77%	8.27%
Medical Professional Liability	265,014,865	53.08%	89.45%	932	70	26	25	12.11%	-16.38%	12.23%	9.09%	36.89%	30.60%	4.34%	12.49%	76.38%	14.89%
Other Liability	2,581,085,093	25.06%	68.77%	316	245	70	39	46.71%	77.32%	1.49%	1.54%	28.42%	23.86%	5.55%	1.04%	92.46%	11.08%
Workers Compensation	96,590,263	52.65%	96.96%	942	46	12	12	-3.25%	0.18%	n/a	n/a	0.00%	0.00%	2.01%	0.00%	97.98%	11.45%
Products Liability	147,939,652	45.20%	84.32%	723	78	18	13	26.11%	29.15%	0.04%	0.04%	31.27%	30.32%	6.39%	0.07%	93.54%	5.44%
Personal Lines																	
Private Passenger Auto Liability	3,854,309,881	55.69%	94.02%	968	75	19	16	-1.16%	25.52%	n/a	n/a	0.00%	0.00%	21.50%	1.00%	77.50%	9.19%
Private Passenger Auto Physical	3,478,115,773	55.35%	94.75%	976	76	20	19	10.88%	46.26%	n/a	n/a	0.03%	0.01%	24.06%	1.23%	74.71%	7.91%
Private Passenger Auto Total	7,332,425,654	55.53%	94.12%	967	76	20	19	4.21%	34.57%	n/a	n/a	0.01%	0.00%	22.72%	1.11%	76.18%	8.65%
Homeowners Multiple Peril	3,680,815,280	47.67%	92.64%	864	78	21	20	20.57%	43.72%	n/a	n/a	0.07%	0.07%	10.54%	4.53%	84.93%	12.29%
Farmowners Multiple Peril	199,043,326	51.25%	99.30%	969	31	4	3	10.56%	36.78%	n/a	n/a	0.04%	0.03%	43.31%	0.12%	56.57%	16.46%
Earthquake	40,692,547	38.81%	89.23%	610	71	13	11	12.87%	41.41%	n/a	n/a	20.53%	17.74%	9.59%	1.54%	88.87%	68.46%*
Total																	
Total All Property & Casualty Lines	21,195,885,929	31.43%	72.76%	396	356	95	71	19.50%	46.31%	0.39%	0.33%	5.95%	4.67%	15.15%	1.83%	82.67%	11.69%

2022 Competition Database

OKLAHOMA																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	498,538,617	35.28%	75.37%	501	124	34	22	24.72%	80.22%	1.05%	1.26%	3.21%	3.92%	9.58%	1.17%	88.52%	7.55%
Commercial Auto Physical	197,821,002	39.17%	77.55%	595	105	25	19	5.18%	68.69%	n/a	n/a	5.92%	4.19%	12.15%	1.39%	86.46%	14.54%
Commercial Auto Total	696,359,619	35.14%	74.06%	507	132	40	25	18.47%	76.79%	0.76%	0.89%	3.99%	3.98%	10.31%	1.23%	87.93%	8.98%
Commercial Multiple Peril	709,686,555	33.70%	81.00%	482	92	23	19	21.50%	42.84%	0.00%	0.00%	12.13%	12.55%	15.92%	2.20%	81.84%	3.24%
Fire	270,588,648	26.60%	73.74%	379	103	22	13	43.93%	50.89%	0.00%	0.00%	45.68%	36.95%	14.21%	0.89%	84.91%	8.81%
Allied Lines	755,079,953	45.84%	87.90%	704	105	23	19	81.48%	87.18%	n/a	n/a	12.98%	13.71%	10.29%	1.25%	88.45%	-5.34%
Inland Marine	350,744,064	39.78%	78.12%	754	125	31	22	21.28%	61.25%	n/a	n/a	4.27%	4.48%	4.81%	0.80%	93.47%	13.16%
Mortgage Guaranty	52,162,574	83.35%	100.00%	1,903	9	0	0	2.86%	16.74%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	39.76%
Financial Guaranty	88,015	100.00%	100.00%	6,139	2	1	2	199.01%	-84.76%	n/a	n/a	0.00%	0.00%	26.13%	0.00%	73.87%	8.06%
Medical Professional Liability	116,424,088	59.83%	88.98%	1,770	61	25	21	19.14%	3.59%	12.67%	9.90%	27.98%	24.28%	5.80%	2.52%	85.31%	8.12%
Other Liability	849,704,067	22.52%	65.95%	283	203	65	42	29.63%	55.09%	0.93%	0.99%	33.30%	28.85%	5.53%	1.44%	92.33%	10.82%
Workers Compensation	650,504,013	50.27%	84.26%	1,294	102	29	18	-1.87%	-5.04%	n/a	n/a	0.00%	0.02%	35.03%	0.65%	64.27%	11.74%
Products Liability	44,849,114	43.92%	88.24%	700	66	16	9	9.59%	-8.08%	0.13%	0.13%	32.02%	30.47%	5.06%	0.00%	94.94%	16.43%
Personal Lines																	
Private Passenger Auto Liability	1,611,005,990	56.70%	95.61%	1,037	59	13	17	6.25%	29.24%	n/a	n/a	0.00%	0.00%	27.90%	2.27%	69.83%	7.63%
Private Passenger Auto Physical	1,534,515,522	58.08%	95.62%	1,166	60	15	18	18.21%	61.84%	n/a	n/a	0.00%	0.00%	34.63%	2.57%	62.80%	8.49%
Private Passenger Auto Total	3,145,521,512	57.37%	95.51%	1,092	61	14	17	11.77%	43.33%	n/a	n/a	0.00%	0.00%	31.18%	2.42%	66.40%	7.99%
Homeowners Multiple Peril	2,143,335,222	62.94%	93.86%	1,348	61	20	21	21.69%	51.23%	n/a	n/a	0.30%	0.31%	8.26%	4.87%	86.86%	10.89%
Farmowners Multiple Peril	197,394,870	73.98%	99.92%	2,044	26	8	7	16.53%	47.10%	n/a	n/a	1.69%	0.72%	71.64%	0.78%	27.58%	10.67%
Earthquake	18,979,377	61.51%	95.54%	1,585	62	12	12	0.02%	44.81%	n/a	n/a	15.10%	15.52%	3.13%	11.26%	85.60%	131.40%*
Total																	
Total All Property & Casualty Lines	10,305,700,073	33.37%	72.40%	456	334	107	78	19.76%	44.55%	0.27%	0.26%	6.81%	5.83%	18.79%	2.35%	78.65%	8.98%

2022 Competition Database

OREGON																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	470,636,682	35.68%	76.04%	514	118	35	23	28.36%	118.98%	1.96%	1.75%	4.44%	3.59%	11.94%	2.91%	83.99%	9.41%
Commercial Auto Physical	150,991,146	39.54%	79.01%	639	98	25	21	27.42%	151.35%	n/a	n/a	4.04%	2.63%	14.51%	3.64%	81.85%	11.23%
Commercial Auto Total	621,627,828	36.61%	76.36%	540	123	35	25	28.13%	126.05%	1.49%	1.32%	4.34%	3.35%	12.56%	3.09%	83.47%	9.74%
Commercial Multiple Peril	673,597,863	37.76%	81.57%	556	101	34	23	22.65%	55.62%	0.00%	0.00%	8.23%	6.91%	9.19%	5.28%	85.50%	8.96%
Fire	190,942,718	30.91%	77.52%	445	103	30	18	59.86%	102.38%	0.00%	0.00%	36.74%	31.08%	7.85%	0.64%	91.51%	2.23%
Allied Lines	266,951,745	44.35%	85.44%	705	101	28	20	52.17%	117.70%	n/a	n/a	14.39%	12.30%	8.09%	0.77%	91.15%	12.73%
Inland Marine	406,166,490	40.53%	77.99%	601	123	39	28	28.93%	117.02%	n/a	n/a	7.88%	6.55%	3.31%	0.55%	94.63%	27.90%
Mortgage Guaranty	83,862,784	76.21%	100.00%	1,783	8	0	0	-1.59%	29.90%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	42.29%
Financial Guaranty	261,923	100.00%	100.00%	10,000	1	0	1	668.22%	-0.79%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	5.58%
Medical Professional Liability	116,605,152	62.22%	91.43%	1,085	57	19	19	27.88%	26.41%	10.09%	8.30%	27.39%	23.51%	18.34%	18.65%	58.75%	2.03%
Other Liability	988,370,766	22.16%	62.46%	261	198	64	44	51.60%	121.44%	2.43%	2.48%	35.17%	29.95%	4.90%	1.67%	91.34%	7.09%
Workers Compensation	761,218,818	80.32%	95.25%	5,063	80	16	8	9.80%	15.72%	n/a	n/a	0.00%	0.02%	0.27%	0.77%	28.16%	7.56%
Products Liability	65,475,370	33.16%	82.50%	508	67	20	10	25.74%	79.24%	0.00%	0.00%	45.89%	44.55%	6.69%	0.00%	93.30%	10.98%
Personal Lines																	
Private Passenger Auto Liability	2,165,992,271	57.34%	97.18%	1,094	49	11	10	2.60%	40.75%	n/a	n/a	0.00%	0.00%	22.46%	1.42%	76.12%	8.75%
Private Passenger Auto Physical	1,205,642,192	55.63%	96.82%	1,062	49	15	14	18.00%	88.12%	n/a	n/a	0.00%	0.00%	23.93%	1.76%	74.31%	5.82%
Private Passenger Auto Total	3,371,634,463	56.39%	96.66%	1,078	50	15	13	7.62%	54.68%	n/a	n/a	0.00%	0.00%	22.98%	1.54%	75.47%	7.94%
Homeowners Multiple Peril	1,209,360,838	58.22%	95.80%	1,116	54	20	17	31.51%	75.27%	n/a	n/a	0.11%	0.12%	8.43%	8.53%	83.04%	2.73%
Farmowners Multiple Peril	91,968,926	64.98%	100.00%	1,352	20	7	5	26.60%	49.84%	n/a	n/a	0.37%	0.20%	47.65%	0.00%	52.35%	4.21%
Earthquake	162,087,502	48.66%	87.04%	821	74	23	15	52.00%	156.31%	n/a	n/a	18.65%	14.39%	11.22%	2.91%	85.87%	72.21%*
Total																	
Total All Property & Casualty Lines	9,367,227,821	34.39%	76.22%	465	292	93	72	21.15%	65.24%	0.48%	0.41%	7.10%	5.50%	13.37%	2.83%	77.65%	8.50%

2022 Competition Database

PENNSYLVANIA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) Market Shares: Twenty Largest Sellers	(4) HHI Based on Premium	(5) Number of Sellers	(6A) Number of Entries: Last 5 Years	(6B) Number of Exits: Last 5 Years	(7A) Market Growth: Last 3 Years to 2022	(7B) Market Growth: Last 10 Years to 2022	(8A) Risk Retention Group Market Shares: Latest Year	(8B) Risk Retention Group Market Shares: 5-Year Mean	(9A) Surplus Lines Market Shares: Latest Year	(9B) Surplus Lines Market Shares: 5-Year Mean	(10) Market Shares: Mutual Companies	(11) Market Shares: Reciprocal Companies	(12) Market Shares: Stock Companies	(13) Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	1,579,361,618	35.86%	73.34%	509	161	48	26	22.43%	79.99%	0.86%	1.05%	4.00%	3.14%	9.09%	14.97%	75.29%	7.34%
Commercial Auto Physical	620,221,772	38.38%	73.39%	587	129	28	21	19.72%	95.33%	n/a	n/a	2.74%	1.87%	10.59%	13.02%	76.23%	6.18%
Commercial Auto Total	2,199,583,390	35.49%	71.61%	515	167	50	28	21.66%	84.06%	0.61%	0.75%	3.65%	2.78%	9.51%	14.42%	75.56%	7.14%
Commercial Multiple Peril	2,253,489,185	33.68%	72.45%	466	136	34	25	18.23%	37.01%	0.00%	0.00%	3.61%	3.17%	13.25%	9.44%	77.28%	5.94%
Fire	631,751,060	26.18%	69.14%	336	155	26	20	37.25%	42.20%	0.00%	0.00%	24.80%	19.82%	18.11%	2.68%	78.65%	12.54%
Allied Lines	654,971,011	33.43%	76.20%	479	146	26	25	40.00%	60.59%	n/a	n/a	19.18%	16.03%	17.75%	1.70%	80.20%	19.27%
Inland Marine	1,139,127,728	40.30%	81.10%	597	166	40	29	27.58%	96.68%	n/a	n/a	3.60%	2.90%	5.00%	1.23%	92.85%	23.27%
Mortgage Guaranty	195,043,016	78.37%	100.00%	1,855	8	0	0	2.12%	9.47%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	33.52%
Financial Guaranty	19,677,400	99.56%	100.00%	7,421	6	2	0	78.45%	3.22%	n/a	n/a	0.00%	0.00%	7.87%	0.00%	92.13%	7.49%
Medical Professional Liability	912,534,706	38.78%	79.50%	557	97	32	30	26.77%	31.79%	51.32%	48.63%	38.26%	33.07%	3.23%	4.93%	44.20%	5.31%
Other Liability	4,287,710,366	24.19%	68.88%	310	274	72	51	43.43%	89.59%	2.55%	2.59%	28.47%	24.66%	4.31%	1.83%	91.84%	5.87%
Workers Compensation	2,645,567,992	24.15%	74.64%	342	114	23	17	-0.68%	0.99%	n/a	n/a	0.00%	0.00%	4.74%	2.54%	92.70%	10.16%
Products Liability	167,094,862	34.15%	81.69%	487	75	19	17	4.54%	6.97%	0.00%	0.00%	35.94%	34.96%	5.91%	0.55%	93.54%	-0.46%
Personal Lines																	
Private Passenger Auto Liability	4,933,458,279	54.48%	94.31%	984	69	16	17	-2.27%	13.94%	n/a	n/a	0.00%	0.00%	20.71%	13.19%	66.11%	6.35%
Private Passenger Auto Physical	4,674,267,850	57.55%	94.68%	1,053	70	16	20	11.96%	53.81%	n/a	n/a	0.00%	0.00%	23.12%	16.83%	60.06%	2.74%
Private Passenger Auto Total	9,607,726,129	55.98%	94.41%	1,011	70	16	20	4.17%	30.38%	n/a	n/a	0.00%	0.00%	21.88%	14.96%	63.16%	5.15%
Homeowners Multiple Peril	4,235,349,771	54.50%	90.50%	933	96	19	22	20.32%	38.67%	n/a	n/a	0.11%	0.11%	7.92%	10.68%	81.40%	11.23%
Farmowners Multiple Peril	118,720,091	64.09%	97.35%	1,142	35	4	3	6.88%	23.67%	n/a	n/a	0.03%	0.01%	51.65%	0.18%	48.17%	15.67%
Earthquake	27,386,862	46.90%	89.52%	797	70	14	12	38.27%	83.91%	n/a	n/a	40.61%	32.41%	4.86%	1.38%	93.77%	73.36%*
Total																	
Total All Property & Casualty Lines	30,239,173,658	29.14%	68.84%	371	433	116	95	15.44%	40.07%	1.96%	1.74%	6.59%	5.19%	12.35%	8.78%	77.05%	7.91%

2022 Competition Database

RHODE ISLAND																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	121,553,719	33.93%	82.46%	538	83	21	19	19.12%	69.73%	0.24%	0.29%	2.86%	3.25%	11.39%	0.00%	88.38%	9.87%
Commercial Auto Physical	38,802,532	33.31%	80.99%	493	73	12	14	32.62%	110.79%	n/a	n/a	3.98%	1.95%	12.12%	0.00%	87.88%	8.00%
Commercial Auto Total	160,356,251	33.76%	82.02%	524	86	20	19	22.13%	78.13%	0.18%	0.22%	3.13%	2.96%	11.56%	0.00%	88.26%	9.63%
Commercial Multiple Peril	215,011,460	29.50%	78.04%	421	89	26	17	22.07%	43.35%	0.00%	0.00%	6.36%	6.03%	19.61%	0.00%	80.39%	10.98%
Fire	58,983,618	29.50%	77.85%	407	89	23	14	42.63%	20.17%	0.00%	0.00%	26.51%	23.53%	20.31%	0.28%	79.41%	17.36%
Allied Lines	85,180,598	37.69%	81.41%	541	88	19	14	26.98%	42.85%	n/a	n/a	18.63%	19.54%	25.17%	1.82%	73.01%	32.79%
Inland Marine	115,571,567	38.47%	81.14%	583	106	30	24	20.24%	75.88%	n/a	n/a	3.54%	4.44%	5.33%	1.30%	92.16%	16.30%
Mortgage Guaranty	17,163,797	81.92%	100.00%	2,071	8	0	0	-5.11%	5.42%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	29.99%
Financial Guaranty	0	0.00%	0.00%	0	0	1	3	-100.00%	-100.00%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	0.00%	8.99%
Medical Professional Liability	39,918,675	62.88%	95.07%	1,457	49	22	14	26.37%	-6.13%	17.05%	11.94%	55.45%	46.94%	2.76%	1.03%	83.27%	0.50%
Other Liability	382,994,113	26.71%	72.56%	354	165	50	29	46.40%	107.42%	2.45%	2.50%	29.62%	24.31%	5.52%	0.62%	91.65%	9.33%
Workers Compensation	227,415,275	64.97%	90.81%	2,402	76	19	12	-1.62%	21.91%	n/a	n/a	0.00%	0.00%	48.96%	0.00%	51.03%	7.97%
Products Liability	13,692,094	46.60%	90.67%	740	49	11	14	13.51%	28.64%	0.00%	0.00%	44.45%	35.04%	4.08%	0.00%	95.92%	8.35%
Personal Lines																	
Private Passenger Auto Liability	668,612,611	64.43%	98.90%	1,509	38	4	7	1.46%	36.83%	n/a	n/a	0.00%	0.00%	11.37%	1.58%	85.57%	5.25%
Private Passenger Auto Physical	375,530,083	58.37%	98.28%	1,146	39	6	7	9.35%	58.63%	n/a	n/a	0.00%	0.00%	13.18%	2.79%	83.99%	7.57%
Private Passenger Auto Total	1,044,142,694	62.25%	98.49%	1,354	39	6	9	4.16%	43.94%	n/a	n/a	0.00%	0.00%	12.02%	2.01%	85.00%	5.79%
Homeowners Multiple Peril	543,020,662	42.30%	91.66%	685	55	20	18	23.35%	59.03%	n/a	n/a	1.15%	1.10%	29.57%	5.83%	64.59%	14.84%
Farmowners Multiple Peril	551,931	99.82%	100.00%	5,615	5	1	0	25.68%	214.63%	n/a	n/a	0.18%	0.04%	0.00%	0.00%	100.00%	34.70%
Earthquake	3,521,259	82.83%	114.75%	3,775	51	18	14	49.49%	58.96%	n/a	n/a	45.77%	41.67%	15.24%	1.61%	83.15%	48.87%*
Total																	
Total All Property & Casualty Lines	3,069,275,322	30.36%	72.23%	394	243	68	46	16.05%	51.56%	0.54%	0.51%	6.86%	5.65%	17.17%	1.96%	80.04%	9.66%

2022 Competition Database

SOUTH CAROLINA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) Market Shares: Twenty Largest Sellers	(4) HHI Based on Premium	(5) Number of Sellers	(6A) Number of Entries: Last 5 Years	(6B) Number of Exits: Last 5 Years	(7A) Market Growth: Last 3 Years to 2022	(7B) Market Growth: Last 10 Years to 2022	(8A) Risk Retention Group Market Shares: Latest Year	(8B) Risk Retention Group Market Shares: 5-Year Mean	(9A) Surplus Lines Market Shares: Latest Year	(9B) Surplus Lines Market Shares: 5-Year Mean	(10) Market Shares: Mutual Companies	(11) Market Shares: Reciprocal Companies	(12) Market Shares: Stock Companies	(13) Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	624,607,336	32.85%	72.58%	517	129	35	25	44.00%	151.69%	0.57%	0.69%	3.20%	2.72%	13.15%	0.17%	86.27%	-0.29%
Commercial Auto Physical	178,552,974	33.84%	73.37%	534	112	27	20	33.45%	149.39%	n/a	n/a	3.50%	2.49%	14.98%	0.20%	84.82%	5.94%
Commercial Auto Total	803,160,310	32.96%	72.43%	519	137	40	26	41.52%	151.17%	0.44%	0.53%	3.27%	2.66%	13.56%	0.18%	85.95%	0.67%
Commercial Multiple Peril	716,676,407	28.26%	73.63%	370	110	31	23	33.92%	58.17%	0.00%	0.00%	12.85%	10.50%	14.56%	0.07%	85.34%	6.81%
Fire	450,123,609	42.83%	81.62%	1,105	114	40	30	78.00%	115.71%	0.00%	0.00%	56.15%	48.90%	8.31%	0.92%	90.66%	18.53%
Allied Lines	554,481,090	31.08%	76.54%	440	111	37	30	25.03%	43.25%	n/a	n/a	27.68%	23.72%	8.29%	1.39%	90.28%	17.39%
Inland Marine	534,468,165	37.49%	73.27%	494	137	40	28	32.05%	110.15%	n/a	n/a	3.66%	3.03%	5.09%	1.25%	92.28%	16.80%
Mortgage Guaranty	91,463,369	75.87%	100.00%	1,787	8	0	0	-0.20%	17.13%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	36.76%
Financial Guaranty	5,105,393	100.00%	100.00%	10,000	1	0	2	854.70%	356.18%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	2.43%
Medical Professional Liability	90,526,828	62.74%	91.53%	1,360	62	23	20	13.22%	40.62%	8.22%	6.96%	29.71%	25.99%	31.52%	9.04%	56.69%	-2.67%
Other Liability	1,013,119,396	19.41%	60.47%	235	213	67	47	57.15%	146.18%	1.07%	1.00%	32.37%	27.60%	5.92%	1.23%	91.67%	2.40%
Workers Compensation	877,478,277	33.01%	75.67%	431	108	26	19	7.30%	30.16%	n/a	n/a	0.00%	0.00%	7.28%	0.36%	92.31%	9.33%
Products Liability	68,404,220	32.89%	82.29%	501	65	12	7	23.31%	82.43%	0.00%	0.00%	26.41%	27.44%	14.53%	0.03%	85.44%	-9.38%
Personal Lines																	
Private Passenger Auto Liability	3,298,488,046	66.31%	98.42%	1,331	45	14	23	14.96%	86.57%	n/a	n/a	0.00%	0.00%	21.39%	3.13%	75.49%	0.30%
Private Passenger Auto Physical	1,922,073,769	66.06%	97.89%	1,342	46	16	23	16.01%	78.08%	n/a	n/a	0.00%	0.00%	22.98%	3.72%	73.30%	6.14%
Private Passenger Auto Total	5,220,561,815	66.22%	98.10%	1,331	47	16	24	15.34%	83.35%	n/a	n/a	0.00%	0.00%	21.97%	3.35%	74.68%	2.02%
Homeowners Multiple Peril	2,401,993,082	45.99%	85.84%	745	77	28	33	29.73%	63.65%	n/a	n/a	4.50%	3.66%	7.35%	8.35%	84.30%	18.04%
Farmowners Multiple Peril	21,268,353	80.63%	100.00%	2,546	15	7	4	27.40%	100.15%	n/a	n/a	0.26%	0.53%	3.92%	0.00%	96.08%	7.21%
Earthquake	61,839,685	47.88%	89.18%	915	69	21	17	25.88%	68.49%	n/a	n/a	22.42%	19.79%	5.76%	5.38%	88.86%	72.48%*
Total																	
Total All Property & Casualty Lines	13,281,205,608	36.76%	71.94%	498	347	110	90	24.65%	76.68%	0.16%	0.15%	7.89%	6.20%	13.97%	3.19%	82.64%	7.60%

2022 Competition Database

SOUTH DAKOTA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) Market Shares: Twenty Largest Sellers	(4) HHI Based on Premium	(5) Number of Sellers	(6A) Number of Entries: Last 5 Years	(6B) Number of Exits: Last 5 Years	(7A) Market Growth: Last 3 Years to 2022	(7B) Market Growth: Last 10 Years to 2022	(8A) Risk Retention Group Market Shares: Latest Year	(8B) Risk Retention Group Market Shares: 5-Year Mean	(9A) Surplus Lines Market Shares: Latest Year	(9B) Surplus Lines Market Shares: 5-Year Mean	(10) Market Shares: Mutual Companies	(11) Market Shares: Reciprocal Companies	(12) Market Shares: Stock Companies	(13) Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	103,974,295	36.48%	80.75%	538	99	21	19	27.98%	71.77%	1.19%	0.52%	1.47%	1.54%	23.93%	0.86%	74.93%	9.67%
Commercial Auto Physical	88,752,646	39.50%	80.84%	535	88	16	18	30.37%	107.07%	n/a	n/a	2.33%	1.66%	31.13%	0.63%	68.24%	-4.48%
Commercial Auto Total	192,726,941	37.69%	79.20%	523	102	22	22	29.07%	86.40%	0.64%	0.28%	1.87%	1.59%	27.25%	0.75%	71.85%	5.26%
Commercial Multiple Peril	202,172,768	34.86%	84.05%	513	93	30	20	40.63%	63.67%	0.00%	0.00%	3.90%	3.88%	23.72%	1.17%	75.11%	-7.46%
Fire	58,345,396	31.71%	82.62%	454	91	24	16	55.66%	139.38%	0.00%	0.00%	18.69%	14.21%	38.99%	0.77%	60.24%	11.72%
Allied Lines	1,366,034,481	70.46%	98.45%	1,664	97	23	16	87.83%	52.66%	n/a	n/a	0.49%	0.55%	6.26%	0.08%	93.66%	9.70%
Inland Marine	99,047,160	35.15%	75.91%	591	116	34	27	35.14%	104.37%	n/a	n/a	2.00%	2.68%	14.89%	0.51%	83.53%	18.26%
Mortgage Guaranty	13,636,481	82.07%	100.00%	1,944	8	0	0	-0.87%	35.04%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	53.14%
Financial Guaranty	253,787	100.00%	100.00%	5,228	2	2	0	536.23%	1,109.26%	n/a	n/a	0.00%	0.00%	60.67%	0.00%	39.33%	3.36%
Medical Professional Liability	18,311,513	78.12%	98.66%	2,637	38	15	13	16.55%	8.70%	7.61%	3.00%	17.01%	15.36%	8.28%	0.86%	88.13%	8.07%
Other Liability	196,994,403	22.66%	61.52%	266	173	48	36	38.54%	92.92%	0.69%	0.63%	18.32%	16.49%	18.10%	1.70%	78.73%	19.49%
Workers Compensation	182,992,723	33.56%	77.26%	500	87	20	13	8.46%	5.37%	n/a	n/a	0.00%	0.06%	19.52%	9.12%	71.37%	11.07%
Products Liability	17,508,381	40.12%	88.79%	594	55	16	14	57.84%	69.28%	0.00%	0.00%	18.65%	15.45%	24.60%	0.00%	75.40%	17.41%
Personal Lines																	
Private Passenger Auto Liability	278,354,887	50.90%	95.17%	946	48	8	14	7.04%	32.20%	n/a	n/a	0.00%	0.00%	31.29%	1.46%	67.25%	8.39%
Private Passenger Auto Physical	416,360,656	50.04%	94.38%	890	48	9	16	24.03%	87.13%	n/a	n/a	0.00%	0.00%	35.28%	2.15%	62.57%	-8.53%
Private Passenger Auto Total	694,715,543	50.37%	94.70%	906	48	9	16	16.62%	60.42%	n/a	n/a	0.00%	0.00%	33.68%	1.87%	64.45%	0.68%
Homeowners Multiple Peril	373,651,753	48.14%	94.13%	871	50	10	16	34.09%	99.10%	n/a	n/a	0.21%	0.13%	25.99%	8.28%	65.72%	-14.84%
Farmowners Multiple Peril	162,057,946	55.88%	99.89%	1,082	25	6	8	23.06%	62.04%	n/a	n/a	0.00%	0.00%	55.81%	0.54%	43.65%	-8.04%
Earthquake	928,323	51.48%	97.42%	901	45	15	20	88.92%	40.24%	n/a	n/a	48.83%	44.91%	3.25%	2.20%	94.55%	-34.96%*
Total																	
Total All Property & Casualty Lines	3,671,371,038	31.84%	74.58%	426	251	77	53	43.66%	58.30%	0.11%	0.07%	2.07%	1.94%	20.14%	1.93%	77.79%	5.13%

2022 Competition Database

TENNESSEE																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	745,894,647	27.80%	66.59%	371	155	43	21	36.21%	113.48%	1.69%	1.23%	4.12%	4.08%	12.68%	3.73%	83.40%	7.20%
Commercial Auto Physical	328,855,018	33.62%	70.48%	453	127	28	17	16.80%	119.75%	n/a	n/a	3.13%	2.10%	14.08%	4.56%	81.36%	7.60%
Commercial Auto Total	1,074,749,665	27.82%	66.92%	368	161	47	23	29.62%	115.36%	1.18%	0.85%	3.82%	3.43%	13.11%	3.98%	82.77%	7.30%
Commercial Multiple Peril	1,029,762,962	26.79%	72.51%	356	112	24	20	28.64%	58.56%	0.00%	0.00%	5.48%	5.44%	15.33%	4.93%	79.47%	4.12%
Fire	411,460,000	32.68%	74.69%	439	122	37	20	44.40%	52.31%	0.00%	0.00%	28.10%	22.65%	28.96%	0.96%	70.08%	4.71%
Allied Lines	555,117,595	35.79%	78.86%	494	117	31	23	53.57%	84.26%	n/a	n/a	20.63%	17.55%	19.18%	1.35%	79.43%	-1.57%
Inland Marine	674,124,954	36.52%	74.11%	539	149	45	27	32.36%	116.59%	n/a	n/a	4.08%	3.40%	8.14%	1.24%	89.32%	21.25%
Mortgage Guaranty	105,447,298	72.25%	100.00%	1,741	8	0	0	9.98%	26.71%	n/a	n/a	0.46%	1.19%	0.00%	0.00%	100.00%	43.01%
Financial Guaranty	217,885	100.00%	100.00%	8,285	2	0	0	-57.63%	-52.58%	n/a	n/a	0.00%	0.00%	9.47%	0.00%	90.53%	7.75%
Medical Professional Liability	263,279,081	62.19%	91.46%	1,687	70	23	21	12.09%	9.87%	6.00%	4.58%	46.50%	42.74%	38.21%	1.88%	56.04%	5.20%
Other Liability	1,668,413,362	22.37%	65.39%	278	236	67	36	43.83%	94.06%	1.23%	1.16%	29.76%	24.11%	6.30%	1.39%	91.35%	9.32%
Workers Compensation	845,058,010	29.65%	72.77%	383	120	26	22	7.56%	-7.45%	n/a	n/a	0.18%	0.16%	7.55%	1.48%	90.96%	12.03%
Products Liability	96,569,787	30.95%	79.88%	472	77	19	13	51.74%	78.08%	0.00%	0.00%	33.62%	34.52%	10.12%	0.05%	89.83%	6.91%
Personal Lines																	
Private Passenger Auto Liability	2,677,974,425	56.34%	95.50%	1,010	65	14	17	9.43%	47.93%	n/a	n/a	0.00%	0.00%	35.27%	6.04%	58.69%	6.38%
Private Passenger Auto Physical	2,462,728,427	59.33%	95.91%	1,144	65	16	20	22.17%	75.72%	n/a	n/a	0.00%	0.00%	41.82%	6.20%	51.98%	6.87%
Private Passenger Auto Total	5,140,702,852	57.77%	95.62%	1,066	66	15	19	15.18%	60.06%	n/a	n/a	0.00%	0.00%	38.41%	6.12%	55.47%	6.52%
Homeowners Multiple Peril	2,766,002,748	55.93%	92.54%	1,109	73	32	23	25.85%	58.62%	n/a	n/a	0.16%	0.16%	23.27%	6.58%	70.15%	10.96%
Farmowners Multiple Peril	182,237,260	86.92%	99.96%	5,967	25	5	4	14.74%	31.91%	n/a	n/a	0.08%	0.12%	85.48%	0.00%	14.52%	12.99%
Earthquake	128,857,764	56.90%	90.41%	1,170	70	14	12	47.04%	65.98%	n/a	n/a	17.03%	14.42%	20.20%	3.11%	76.69%	74.15%*
Total																	
Total All Property & Casualty Lines	15,563,286,054	32.86%	71.39%	435	377	108	75	24.16%	59.22%	0.31%	0.25%	6.74%	5.41%	23.83%	4.21%	71.70%	9.13%

2022 Competition Database

TEXAS																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	5,305,616,166	35.01%	70.34%	624	156	61	34	48.17%	182.28%	1.41%	1.08%	9.12%	7.83%	31.93%	0.70%	65.78%	-2.63%
Commercial Auto Physical	1,346,465,990	35.19%	72.51%	644	123	35	27	27.34%	135.26%	n/a	n/a	9.52%	6.88%	38.92%	1.48%	59.04%	5.10%
Commercial Auto Total	6,652,082,156	34.99%	69.86%	622	165	63	34	43.42%	171.30%	1.12%	0.85%	9.20%	7.62%	33.34%	0.85%	64.41%	-1.56%
Commercial Multiple Peril	4,117,105,520	29.55%	76.76%	402	109	36	27	34.21%	65.32%	0.00%	0.00%	15.97%	17.19%	5.22%	1.98%	86.60%	-0.18%
Fire	2,984,813,622	33.63%	77.04%	494	125	38	34	57.78%	78.20%	0.00%	0.00%	36.24%	27.93%	30.60%	1.67%	64.59%	10.10%
Allied Lines	5,877,962,332	40.86%	80.22%	614	120	34	43	69.96%	91.20%	n/a	n/a	19.29%	16.80%	4.15%	1.77%	88.81%	-17.94%
Inland Marine	3,295,076,011	34.46%	75.06%	501	143	38	35	29.72%	98.62%	n/a	n/a	6.41%	5.06%	3.57%	2.53%	87.24%	12.77%
Mortgage Guaranty	517,354,910	72.55%	100.00%	1,703	8	0	0	8.30%	43.45%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	53.29%
Financial Guaranty	35,409,878	99.13%	100.00%	4,492	5	2	1	113.40%	98.40%	n/a	n/a	0.00%	0.00%	40.84%	0.00%	59.16%	7.39%
Medical Professional Liability	506,575,879	50.40%	86.30%	864	76	23	22	47.63%	61.13%	13.78%	10.18%	49.08%	43.31%	4.71%	9.99%	78.12%	13.82%
Other Liability	9,469,475,992	21.49%	67.50%	285	244	79	57	55.97%	113.86%	0.95%	1.01%	40.59%	36.46%	2.39%	0.74%	95.36%	6.68%
Workers Compensation	2,588,878,689	56.37%	86.87%	1,837	102	21	17	1.18%	-4.41%	n/a	n/a	0.13%	0.25%	42.83%	0.54%	55.03%	9.90%
Products Liability	421,162,124	29.99%	79.79%	435	70	19	15	13.62%	35.76%	0.01%	0.01%	48.74%	44.51%	3.67%	0.01%	94.68%	9.52%
Personal Lines																	
Private Passenger Auto Liability	14,517,449,411	55.08%	94.92%	941	69	22	30	12.08%	70.11%	n/a	n/a	2.51%	0.90%	68.65%	3.76%	27.38%	1.94%
Private Passenger Auto Physical	11,993,949,748	56.32%	95.27%	1,001	68	23	31	16.56%	79.79%	n/a	n/a	1.15%	0.40%	65.28%	4.80%	29.69%	3.76%
Private Passenger Auto Total	26,511,399,159	55.64%	95.00%	964	70	24	33	14.06%	74.35%	n/a	n/a	1.89%	0.67%	67.13%	4.23%	28.42%	2.60%
Homeowners Multiple Peril	13,472,631,045	52.50%	87.83%	898	84	38	41	32.55%	85.77%	n/a	n/a	0.73%	1.02%	5.28%	6.60%	60.82%	4.80%
Farmowners Multiple Peril	435,275,892	86.62%	100.00%	3,662	17	7	6	18.50%	89.91%	n/a	n/a	0.18%	0.35%	4.90%	57.53%	27.69%	5.75%
Earthquake	58,502,264	46.48%	90.84%	796	62	16	17	38.67%	73.38%	n/a	n/a	62.68%	60.53%	1.96%	1.36%	92.64%	51.27%*
Total																	
Total All Property & Casualty Lines	80,475,880,656	29.49%	67.43%	355	416	132	104	29.35%	80.71%	0.29%	0.24%	10.78%	8.54%	29.67%	3.45%	60.68%	4.08%

2022 Competition Database

UTAH																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	386,655,875	34.39%	76.77%	480	113	30	18	42.13%	141.11%	0.60%	0.51%	3.80%	4.37%	10.16%	1.54%	87.81%	3.85%
Commercial Auto Physical	132,698,972	38.28%	76.47%	548	94	23	18	31.88%	115.70%	n/a	n/a	2.67%	2.18%	11.59%	1.68%	86.72%	10.08%
Commercial Auto Total	519,354,847	35.20%	76.07%	493	116	34	24	39.37%	134.06%	0.45%	0.38%	3.51%	3.79%	10.53%	1.58%	87.53%	4.91%
Commercial Multiple Peril	424,889,130	38.28%	82.78%	574	100	29	25	37.27%	77.81%	0.00%	0.00%	5.52%	4.16%	13.46%	3.50%	83.04%	10.51%
Fire	131,648,051	31.75%	80.38%	449	101	31	14	43.52%	65.61%	0.00%	0.00%	31.42%	23.51%	15.43%	0.41%	84.17%	34.27%
Allied Lines	126,453,898	36.91%	81.73%	554	101	27	16	63.69%	145.33%	n/a	n/a	16.23%	13.70%	13.13%	1.21%	85.25%	13.44%
Inland Marine	284,216,173	35.33%	75.24%	466	123	40	28	35.24%	151.29%	n/a	n/a	6.77%	6.35%	5.70%	0.58%	92.43%	27.00%
Mortgage Guaranty	73,756,576	73.55%	100.00%	1,751	8	0	0	-11.66%	6.92%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	42.88%
Financial Guaranty	213,115	100.00%	100.00%	4,703	3	1	0	-73.39%	-10.90%	n/a	n/a	0.00%	0.00%	18.94%	0.00%	81.06%	6.51%
Medical Professional Liability	79,529,983	58.86%	95.55%	1,250	53	19	17	40.56%	27.89%	10.61%	8.29%	42.62%	28.66%	16.49%	2.62%	79.44%	6.61%
Other Liability	904,298,060	19.96%	65.14%	262	199	61	37	75.21%	175.11%	1.04%	1.21%	36.73%	31.18%	5.16%	0.89%	93.03%	9.09%
Workers Compensation	554,449,786	63.94%	87.63%	2,653	93	24	12	23.25%	45.48%	n/a	n/a	0.00%	0.00%	53.98%	0.70%	45.29%	10.07%
Products Liability	55,940,845	28.62%	84.04%	442	59	11	10	42.20%	88.21%	0.00%	0.00%	52.82%	46.43%	4.14%	0.00%	95.86%	12.53%
Personal Lines																	
Private Passenger Auto Liability	1,690,295,599	47.86%	94.60%	811	55	13	13	19.96%	93.86%	n/a	n/a	0.00%	0.00%	22.97%	1.29%	75.74%	2.98%
Private Passenger Auto Physical	1,023,974,895	46.25%	93.96%	786	56	13	14	23.37%	97.72%	n/a	n/a	-0.01%	0.00%	25.12%	1.94%	72.94%	5.84%
Private Passenger Auto Total	2,714,270,494	47.25%	93.88%	795	56	13	14	21.23%	95.30%	n/a	n/a	0.00%	0.00%	23.78%	1.54%	74.68%	3.82%
Homeowners Multiple Peril	845,956,766	47.06%	94.50%	808	58	23	17	38.33%	91.61%	n/a	n/a	0.36%	0.26%	13.94%	12.47%	73.58%	7.55%
Farmowners Multiple Peril	20,811,473	76.60%	100.00%	3,002	18	10	6	23.72%	79.19%	n/a	n/a	0.56%	0.18%	8.94%	0.14%	90.92%	3.26%
Earthquake	117,289,131	48.66%	89.75%	824	68	23	18	93.50%	200.92%	n/a	n/a	15.02%	13.55%	11.34%	11.68%	76.98%	64.71%*
Total																	
Total All Property & Casualty Lines	7,181,261,363	25.63%	71.51%	343	302	93	63	32.86%	96.82%	0.28%	0.24%	7.70%	5.93%	18.38%	2.81%	78.58%	9.08%

2022 Competition Database

VERMONT

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) Market Shares: Twenty Largest Sellers	(4) HHI Based on Premium	(5) Number of Sellers	(6A) Number of Entries: Last 5 Years	(6B) Number of Exits: Last 5 Years	(7A) Market Growth: Last 3 Years to 2022	(7B) Market Growth: Last 10 Years to 2022	(8A) Risk Retention Group Market Shares: Latest Year	(8B) Risk Retention Group Market Shares: 5-Year Mean	(9A) Surplus Lines Market Shares: Latest Year	(9B) Surplus Lines Market Shares: 5-Year Mean	(10) Market Shares: Mutual Companies	(11) Market Shares: Reciprocal Companies	(12) Market Shares: Stock Companies	(13) Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	59,182,892	41.42%	82.31%	584	84	18	16	18.70%	29.47%	0.08%	0.13%	2.61%	2.76%	6.41%	0.05%	92.97%	12.16%
Commercial Auto Physical	34,375,733	41.29%	84.90%	624	71	13	18	20.24%	81.20%	n/a	n/a	1.68%	1.10%	7.63%	0.02%	92.35%	12.94%
Commercial Auto Total	93,558,625	41.00%	83.03%	593	86	18	18	19.26%	44.64%	0.05%	0.08%	2.27%	2.15%	6.86%	0.04%	92.74%	12.50%
Commercial Multiple Peril	166,781,563	37.24%	89.43%	584	81	27	19	14.72%	-3.71%	0.00%	0.00%	4.58%	2.99%	20.78%	0.00%	79.22%	17.96%
Fire	31,406,565	25.18%	74.63%	357	84	27	19	-2.13%	29.10%	0.00%	0.00%	27.09%	17.15%	14.79%	0.60%	84.61%	26.71%
Allied Lines	35,018,546	38.60%	79.59%	518	85	27	22	40.83%	51.91%	n/a	n/a	12.91%	12.36%	16.14%	1.02%	82.85%	32.35%
Inland Marine	69,595,746	41.69%	81.74%	604	103	32	23	39.93%	132.17%	n/a	n/a	10.38%	3.25%	4.76%	0.47%	93.45%	29.73%
Mortgage Guaranty	11,608,546	88.47%	100.00%	2,393	8	0	0	-6.45%	25.37%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	37.51%
Financial Guaranty	40,072	100.00%	100.00%	10,000	1	1	1	100.00%	-96.84%	n/a	n/a	0.00%	0.00%	100.00%	0.00%	0.00%	12.47%
Medical Professional Liability	21,141,392	73.38%	98.22%	2,062	40	13	14	24.11%	10.32%	1.45%	1.81%	27.71%	18.99%	40.44%	0.31%	58.11%	4.40%
Other Liability	148,258,158	22.36%	69.40%	296	164	52	31	34.23%	42.05%	0.37%	0.16%	38.67%	35.97%	3.51%	0.65%	90.50%	9.98%
Workers Compensation	178,103,217	39.22%	83.82%	577	77	22	13	-5.06%	-9.65%	n/a	n/a	0.00%	0.00%	7.35%	0.00%	92.65%	9.76%
Products Liability	8,824,273	31.10%	91.54%	546	52	12	11	38.17%	16.43%	0.00%	0.00%	39.98%	39.83%	2.47%	0.00%	97.53%	13.73%
Personal Lines																	
Private Passenger Auto Liability	178,483,740	55.13%	95.77%	1,036	41	3	5	-4.32%	5.98%	n/a	n/a	0.00%	0.00%	21.30%	2.96%	75.74%	11.26%
Private Passenger Auto Physical	226,418,264	50.67%	94.48%	886	42	4	6	8.38%	47.65%	n/a	n/a	0.00%	0.00%	21.60%	3.36%	75.04%	11.88%
Private Passenger Auto Total	404,902,004	52.64%	94.78%	939	42	4	6	2.39%	25.84%	n/a	n/a	0.00%	0.00%	21.47%	3.18%	75.35%	11.51%
Homeowners Multiple Peril	246,794,026	43.52%	93.86%	696	49	13	13	16.08%	38.77%	n/a	n/a	0.32%	0.41%	19.34%	4.85%	75.80%	16.16%
Farmowners Multiple Peril	17,082,770	96.85%	100.00%	4,580	11	3	1	9.51%	25.25%	n/a	n/a	0.02%	0.00%	0.00%	0.00%	100.00%	9.20%
Earthquake	1,926,190	44.57%	95.30%	731	42	18	13	-93.29%	-93.20%	n/a	n/a	10.42%	5.66%	9.53%	2.23%	88.24%	70.02%*
Total																	
Total All Property & Casualty Lines	1,492,697,816	27.05%	70.55%	348	236	75	51	-0.94%	7.97%	0.06%	0.04%	6.59%	4.92%	14.75%	1.80%	82.82%	17.23%

2022 Competition Database

VIRGINIA																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	832,299,686	31.11%	71.03%	412	131	36	26	27.05%	94.29%	0.54%	0.64%	3.31%	3.90%	9.79%	13.41%	76.56%	7.80%
Commercial Auto Physical	297,538,893	40.03%	74.45%	546	112	28	21	38.48%	136.35%	n/a	n/a	3.23%	3.01%	10.63%	11.21%	78.16%	5.37%
Commercial Auto Total	1,129,838,579	30.50%	71.36%	417	138	39	28	29.87%	103.84%	0.40%	0.48%	3.29%	3.68%	10.01%	12.83%	76.98%	7.40%
Commercial Multiple Peril	1,076,826,744	34.01%	77.10%	484	114	32	24	27.13%	48.13%	0.00%	0.00%	4.24%	3.68%	10.03%	9.10%	80.86%	15.75%
Fire	314,567,323	28.08%	74.25%	384	117	32	22	38.47%	38.20%	0.00%	0.00%	29.72%	24.86%	15.71%	2.98%	81.31%	23.17%
Allied Lines	477,421,079	40.18%	80.59%	607	117	25	19	29.89%	50.38%	n/a	n/a	18.91%	15.09%	11.32%	5.91%	82.70%	30.33%
Inland Marine	733,899,620	35.02%	77.98%	486	139	44	30	28.07%	102.74%	n/a	n/a	3.47%	3.14%	3.91%	2.09%	92.05%	17.58%
Mortgage Guaranty	165,351,275	73.94%	100.00%	1,707	8	0	0	2.26%	6.41%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	28.07%
Financial Guaranty	482,545	100.00%	100.00%	9,994	2	1	2	-3.15%	-26.65%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	5.75%
Medical Professional Liability	234,256,212	45.03%	89.70%	773	64	19	21	25.37%	12.52%	14.36%	10.04%	32.86%	29.92%	18.97%	16.17%	58.22%	10.94%
Other Liability	2,217,174,676	24.38%	68.29%	324	222	62	41	45.67%	98.91%	1.24%	1.39%	29.24%	24.19%	3.91%	2.22%	92.37%	12.00%
Workers Compensation	1,029,622,185	29.79%	75.89%	411	115	27	12	-7.67%	13.29%	n/a	n/a	0.00%	0.00%	8.21%	3.12%	88.66%	10.38%
Products Liability	74,365,812	29.35%	81.52%	443	73	18	9	35.36%	34.22%	0.00%	0.00%	32.69%	31.52%	13.26%	0.73%	86.01%	9.71%
Personal Lines																	
Private Passenger Auto Liability	3,647,144,625	59.90%	96.11%	1,161	64	18	17	9.45%	40.07%	n/a	n/a	0.00%	0.00%	16.66%	9.48%	73.86%	6.00%
Private Passenger Auto Physical	2,941,328,041	62.23%	96.05%	1,170	65	18	19	15.73%	53.23%	n/a	n/a	0.00%	0.00%	18.49%	10.75%	70.75%	8.47%
Private Passenger Auto Total	6,588,472,666	60.46%	96.00%	1,160	65	19	20	12.17%	45.65%	n/a	n/a	0.00%	0.00%	17.48%	10.05%	72.47%	6.83%
Homeowners Multiple Peril	3,136,519,239	54.44%	91.11%	964	78	26	22	30.51%	62.28%	n/a	n/a	0.38%	0.48%	11.01%	12.87%	76.12%	12.72%
Farmowners Multiple Peril	88,888,894	79.17%	99.95%	3,658	24	8	6	25.69%	39.93%	n/a	n/a	0.04%	0.06%	78.42%	0.47%	21.11%	21.70%
Earthquake	27,888,643	42.98%	90.22%	668	70	17	10	11.76%	62.64%	n/a	n/a	38.42%	33.08%	4.46%	7.62%	87.92%	66.18%*
Total																	
Total All Property & Casualty Lines	18,087,092,537	32.87%	73.71%	429	350	97	77	21.27%	54.83%	0.36%	0.31%	6.13%	4.87%	12.19%	8.21%	79.21%	11.12%

2022 Competition Database

WASHINGTON																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	847,562,944	38.89%	80.92%	597	110	30	27	30.46%	125.51%	1.45%	1.36%	3.87%	4.36%	11.08%	2.70%	84.98%	5.16%
Commercial Auto Physical	267,407,972	44.37%	82.26%	739	95	23	20	30.24%	167.48%	n/a	n/a	3.56%	2.87%	11.82%	2.56%	85.62%	9.68%
Commercial Auto Total	1,114,970,916	40.20%	81.05%	626	118	34	28	30.41%	134.33%	1.10%	1.04%	3.80%	4.00%	11.26%	2.67%	85.13%	5.89%
Commercial Multiple Peril	1,165,113,431	36.06%	81.34%	543	94	26	18	24.15%	56.35%	0.00%	0.00%	9.40%	7.51%	8.00%	4.26%	87.73%	6.13%
Fire	374,305,928	31.10%	78.03%	447	93	25	19	53.44%	66.44%	0.00%	0.00%	38.82%	32.23%	9.92%	0.79%	89.29%	17.04%
Allied Lines	619,595,466	46.40%	88.98%	781	94	23	20	49.75%	111.08%	n/a	n/a	13.93%	13.12%	6.01%	1.13%	92.84%	4.35%
Inland Marine	879,790,162	39.23%	81.12%	564	118	33	25	20.13%	136.04%	n/a	n/a	8.37%	6.92%	3.12%	0.88%	95.15%	24.95%
Mortgage Guaranty	167,055,413	71.77%	100.00%	1,682	8	0	0	-10.82%	20.97%	n/a	n/a	0.36%	0.78%	0.00%	0.00%	100.00%	39.75%
Financial Guaranty	792,147	100.00%	100.00%	6,206	3	0	0	-62.14%	5.81%	n/a	n/a	0.00%	0.00%	2.01%	0.00%	97.99%	8.48%
Medical Professional Liability	232,144,024	62.14%	92.19%	1,680	65	20	19	21.47%	22.98%	13.09%	11.04%	37.25%	32.79%	37.79%	4.97%	50.11%	3.04%
Other Liability	2,172,463,134	21.31%	63.32%	261	195	53	41	59.93%	130.28%	2.44%	2.31%	39.92%	34.67%	4.06%	1.45%	92.38%	6.25%
Workers Compensation	59,511,644	57.44%	97.97%	1,112	43	13	12	14.72%	27.40%	n/a	n/a	0.00%	-0.01%	0.05%	0.01%	99.94%	19.67%
Products Liability	103,613,349	35.46%	82.93%	506	67	23	11	24.85%	103.44%	0.01%	0.01%	56.79%	57.67%	5.76%	0.00%	94.24%	1.79%
Personal Lines																	
Private Passenger Auto Liability	3,719,243,685	52.66%	98.62%	978	39	6	13	-0.77%	38.14%	n/a	n/a	0.00%	0.00%	23.19%	3.85%	72.96%	4.29%
Private Passenger Auto Physical	2,250,998,799	51.61%	98.00%	981	42	7	14	12.08%	72.50%	n/a	n/a	0.00%	0.00%	23.57%	4.26%	72.16%	8.22%
Private Passenger Auto Total	5,970,242,484	52.26%	98.24%	976	42	7	14	3.72%	49.36%	n/a	n/a	0.00%	0.00%	23.33%	4.01%	72.66%	5.21%
Homeowners Multiple Peril	2,484,204,709	53.20%	97.30%	957	47	18	20	26.58%	69.01%	n/a	n/a	0.25%	0.20%	11.92%	9.29%	78.79%	9.84%
Farmowners Multiple Peril	91,900,277	63.44%	100.00%	1,297	19	7	6	17.82%	37.74%	n/a	n/a	0.11%	0.12%	50.82%	0.00%	49.18%	6.38%
Earthquake	365,264,115	41.25%	85.78%	624	70	23	20	52.34%	131.25%	n/a	n/a	29.17%	25.06%	8.13%	1.61%	90.26%	68.99%*
Total																	
Total All Property & Casualty Lines	16,580,358,043	32.06%	75.28%	428	281	81	69	20.03%	70.93%	0.58%	0.48%	9.52%	7.49%	14.03%	3.72%	81.76%	8.36%

2022 Competition Database

WEST VIRGINIA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) Market Shares: Twenty Largest Sellers	(4) HHI Based on Premium	(5) Number of Sellers	(6A) Number of Entries: Last 5 Years	(6B) Number of Exits: Last 5 Years	(7A) Market Growth: Last 3 Years to 2022	(7B) Market Growth: Last 10 Years to 2022	(8A) Risk Retention Group Market Shares: Latest Year	(8B) Risk Retention Group Market Shares: 5-Year Mean	(9A) Surplus Lines Market Shares: Latest Year	(9B) Surplus Lines Market Shares: 5-Year Mean	(10) Market Shares: Mutual Companies	(11) Market Shares: Reciprocal Companies	(12) Market Shares: Stock Companies	(13) Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	157,185,158	43.71%	88.21%	662	94	24	16	4.06%	36.02%	0.33%	0.26%	1.32%	1.34%	11.27%	0.48%	88.00%	10.22%
Commercial Auto Physical	61,623,349	44.67%	87.35%	718	82	18	14	4.40%	56.35%	n/a	n/a	3.16%	3.20%	10.65%	0.15%	89.19%	10.93%
Commercial Auto Total	218,808,507	43.98%	87.75%	670	98	26	18	4.15%	41.19%	0.23%	0.19%	1.84%	1.87%	11.10%	0.39%	88.34%	10.36%
Commercial Multiple Peril	251,392,617	48.25%	91.37%	830	84	30	24	16.33%	29.00%	0.00%	0.00%	4.80%	5.05%	14.35%	0.19%	85.41%	9.51%
Fire	77,927,295	24.88%	74.41%	362	90	18	13	18.41%	20.25%	0.00%	0.00%	23.72%	17.42%	21.28%	0.67%	78.05%	28.53%
Allied Lines	73,979,373	33.64%	80.85%	459	87	18	18	26.33%	39.79%	n/a	n/a	18.16%	13.82%	15.89%	0.92%	83.17%	16.26%
Inland Marine	101,588,152	45.92%	82.98%	972	100	30	28	14.39%	54.56%	n/a	n/a	2.84%	2.38%	4.55%	0.34%	93.78%	24.38%
Mortgage Guaranty	16,848,634	80.79%	100.00%	2,189	8	0	0	16.07%	29.34%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	33.11%
Financial Guaranty	229,369	100.00%	100.00%	10,000	1	1	2	-55,369.64%	417.67%	n/a	n/a	0.00%	0.00%	100.00%	0.00%	0.00%	44.75%
Medical Professional Liability	72,141,502	60.04%	91.83%	1,374	51	17	14	-24.93%	0.38%	15.70%	14.23%	42.25%	38.11%	31.35%	0.64%	56.99%	1.48%
Other Liability	268,569,550	25.69%	68.16%	349	171	53	39	8.13%	38.03%	1.35%	1.46%	28.85%	24.93%	4.82%	0.25%	92.48%	8.97%
Workers Compensation	250,791,205	65.45%	93.35%	2,246	81	23	14	-8.48%	-26.75%	n/a	n/a	0.00%	0.00%	15.56%	1.93%	82.51%	14.60%
Products Liability	9,698,939	34.53%	86.83%	544	52	12	14	-19.17%	-21.64%	0.00%	0.00%	38.88%	37.56%	3.80%	0.17%	96.03%	2.50%
Personal Lines																	
Private Passenger Auto Liability	677,015,271	61.92%	99.59%	1,321	36	7	8	-2.92%	0.36%	n/a	n/a	0.00%	0.00%	28.66%	1.22%	70.12%	11.48%
Private Passenger Auto Physical	648,800,501	64.26%	99.47%	1,480	36	7	8	10.25%	34.81%	n/a	n/a	0.00%	0.00%	32.25%	1.62%	66.14%	6.63%
Private Passenger Auto Total	1,325,815,772	61.91%	99.50%	1,390	36	8	9	3.11%	14.71%	n/a	n/a	0.00%	0.00%	30.42%	1.41%	68.17%	9.67%
Homeowners Multiple Peril	526,080,167	62.60%	97.48%	1,360	44	10	12	13.66%	32.34%	n/a	n/a	0.11%	0.13%	11.14%	2.58%	86.27%	11.37%
Farmowners Multiple Peril	18,897,643	82.68%	100.00%	2,001	12	1	1	10.96%	49.94%	n/a	n/a	0.01%	0.00%	63.82%	0.45%	35.73%	18.65%
Earthquake	1,691,083	36.14%	93.37%	592	45	13	10	28.03%	0.21%	n/a	n/a	23.77%	21.54%	12.24%	3.80%	83.97%	68.55%*
Total																	
Total All Property & Casualty Lines	3,341,695,046	40.88%	81.66%	628	270	76	52	5.59%	17.97%	0.46%	0.42%	4.81%	3.99%	19.79%	1.24%	78.48%	11.13%

2022 Competition Database

WISCONSIN																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	574,353,856	29.96%	71.71%	380	133	28	23	25.28%	69.17%	0.22%	0.20%	1.31%	1.41%	30.16%	1.66%	68.07%	11.47%
Commercial Auto Physical	305,798,281	30.30%	73.20%	387	123	23	21	38.03%	116.05%	n/a	n/a	8.31%	4.02%	33.56%	1.92%	64.52%	7.79%
Commercial Auto Total	880,152,137	30.06%	70.14%	372	142	34	26	29.43%	82.96%	0.15%	0.14%	3.74%	2.29%	31.34%	1.75%	66.84%	10.69%
Commercial Multiple Peril	923,468,449	24.61%	73.20%	340	121	27	19	22.32%	45.77%	0.00%	0.00%	2.69%	2.22%	30.74%	2.43%	66.81%	6.07%
Fire	311,566,065	28.68%	78.08%	411	120	29	14	58.59%	86.77%	0.00%	0.00%	17.43%	15.46%	31.32%	0.56%	68.12%	7.88%
Allied Lines	748,687,551	48.06%	89.56%	832	119	26	17	70.96%	71.02%	n/a	n/a	4.18%	4.31%	19.88%	0.31%	79.81%	18.68%
Inland Marine	470,784,573	28.76%	74.31%	390	142	33	21	32.36%	115.81%	n/a	n/a	3.61%	2.65%	14.74%	0.82%	83.05%	23.64%
Mortgage Guaranty	104,495,333	82.30%	100.00%	2,125	8	0	0	-9.47%	14.66%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	44.79%
Financial Guaranty	1,012,038	100.00%	100.00%	5,009	2	0	1	19.16%	633.32%	n/a	n/a	0.00%	0.00%	47.92%	0.00%	52.08%	5.49%
Medical Professional Liability	86,693,959	67.50%	93.93%	1,239	51	22	18	15.31%	2.99%	6.61%	4.26%	18.57%	13.72%	8.23%	0.61%	88.36%	18.94%
Other Liability	1,514,690,558	23.40%	63.71%	278	231	55	34	41.17%	71.73%	0.77%	0.85%	23.87%	19.14%	16.09%	1.14%	82.41%	13.70%
Workers Compensation	1,986,920,996	28.72%	76.48%	394	110	12	10	2.33%	13.24%	n/a	n/a	0.00%	0.00%	26.99%	1.01%	72.00%	7.13%
Products Liability	110,384,121	31.96%	78.92%	450	68	12	11	23.21%	42.64%	0.01%	0.03%	27.89%	27.69%	19.37%	0.01%	80.62%	-3.08%
Personal Lines																	
Private Passenger Auto Liability	1,819,036,632	59.04%	91.90%	1,119	66	8	11	0.37%	25.97%	n/a	n/a	0.00%	0.00%	24.56%	4.71%	70.72%	8.85%
Private Passenger Auto Physical	1,808,010,841	57.57%	91.75%	1,064	66	10	13	18.50%	65.11%	n/a	n/a	0.00%	0.00%	27.55%	5.51%	66.94%	4.51%
Private Passenger Auto Total	3,627,047,473	58.31%	91.76%	1,089	66	10	13	8.66%	42.85%	n/a	n/a	0.00%	0.00%	26.05%	5.11%	68.84%	7.22%
Homeowners Multiple Peril	1,873,384,408	49.17%	87.50%	972	77	12	15	21.28%	52.79%	n/a	n/a	0.12%	0.11%	23.04%	5.21%	71.74%	9.94%
Farmowners Multiple Peril	218,797,898	67.14%	98.42%	1,744	35	5	4	12.59%	40.58%	n/a	n/a	0.03%	0.02%	65.11%	0.00%	34.89%	9.06%
Earthquake	9,753,588	49.45%	92.09%	982	63	19	14	87.98%	75.87%	n/a	n/a	30.24%	32.25%	25.66%	0.52%	73.82%	71.60%*
Total																	
Total All Property & Casualty Lines	13,366,391,430	27.59%	65.78%	322	320	76	56	19.20%	46.20%	0.14%	0.13%	4.36%	3.31%	24.43%	2.75%	72.70%	9.68%

2022 Competition Database

WYOMING

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) Market Shares: Twenty Largest Sellers	(4) HHI Based on Premium	(5) Number of Sellers	(6A) Number of Entries: Last 5 Years	(6B) Number of Exits: Last 5 Years	(7A) Market Growth: Last 3 Years to 2022	(7B) Market Growth: Last 10 Years to 2022	(8A) Risk Retention Group Market Shares: Latest Year	(8B) Risk Retention Group Market Shares: 5-Year Mean	(9A) Surplus Lines Market Shares: Latest Year	(9B) Surplus Lines Market Shares: 5-Year Mean	(10) Market Shares: Mutual Companies	(11) Market Shares: Reciprocal Companies	(12) Market Shares: Stock Companies	(13) Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	77,464,363	43.81%	87.05%	717	88	24	17	18.24%	43.38%	0.35%	0.15%	2.20%	2.30%	13.52%	1.67%	84.71%	10.53%
Commercial Auto Physical	49,527,367	43.22%	87.04%	736	80	18	15	3.68%	65.15%	n/a	n/a	2.58%	1.74%	16.79%	2.38%	80.84%	9.13%
Commercial Auto Total	126,991,730	43.58%	86.91%	720	90	24	20	12.10%	51.15%	0.21%	0.09%	2.35%	2.09%	14.79%	1.94%	83.20%	10.13%
Commercial Multiple Peril	142,096,466	42.58%	88.61%	669	81	23	18	33.09%	52.46%	0.00%	0.00%	6.19%	5.52%	20.47%	4.05%	75.44%	7.58%
Fire	35,772,346	35.17%	85.41%	535	83	22	14	42.41%	33.96%	0.00%	0.00%	36.61%	28.58%	17.23%	1.14%	81.62%	22.64%
Allied Lines	68,573,437	47.78%	89.75%	722	82	21	19	48.15%	51.93%	n/a	n/a	8.45%	9.19%	13.77%	1.67%	84.51%	6.35%
Inland Marine	71,788,709	37.15%	79.17%	656	104	32	22	32.49%	74.70%	n/a	n/a	3.72%	2.72%	8.37%	1.24%	89.45%	20.52%
Mortgage Guaranty	9,454,522	81.59%	100.00%	2,008	8	0	0	-18.64%	-23.45%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	44.11%
Financial Guaranty	0	0.00%	0.00%	0	0	1	1			n/a	n/a	0.00%	0.00%	0.00%	0.00%	0.00%	7.30%
Medical Professional Liability	19,836,808	73.86%	97.92%	2,226	40	17	18	4.93%	-18.38%	11.92%	11.56%	12.67%	11.10%	5.13%	16.36%	70.57%	9.50%
Other Liability	168,497,287	28.52%	70.07%	377	152	47	33	44.27%	71.54%	1.14%	1.47%	28.48%	25.25%	8.03%	2.04%	87.88%	18.26%
Workers Compensation	5,727,205	79.18%	113.45%	2,736	41	14	13	10.98%	-9.52%	n/a	n/a	0.24%	2.62%	8.10%	0.00%	91.90%	24.85%
Products Liability	6,967,411	34.58%	93.80%	571	43	13	16	18.00%	-3.46%	0.00%	0.00%	44.28%	37.00%	6.56%	0.00%	93.44%	19.21%
Personal Lines																	
Private Passenger Auto Liability	195,125,833	62.58%	99.36%	1,265	36	5	7	4.40%	18.13%	n/a	n/a	0.00%	0.00%	27.68%	2.16%	70.15%	11.42%
Private Passenger Auto Physical	293,855,336	59.99%	98.98%	1,242	38	8	9	21.80%	70.59%	n/a	n/a	0.00%	0.00%	33.07%	2.79%	64.14%	0.52%
Private Passenger Auto Total	488,981,169	60.82%	99.10%	1,238	38	8	9	14.20%	44.91%	n/a	n/a	0.00%	0.00%	30.92%	2.54%	66.54%	6.41%
Homeowners Multiple Peril	295,576,234	63.77%	98.11%	1,234	42	14	10	33.16%	85.89%	n/a	n/a	1.20%	0.71%	14.47%	17.57%	67.96%	0.99%
Farmowners Multiple Peril	39,840,749	78.34%	100.00%	2,320	14	5	3	21.61%	27.21%	n/a	n/a	0.18%	0.07%	45.09%	0.00%	54.91%	4.72%
Earthquake	6,401,777	55.00%	95.56%	1,057	53	18	14	51.89%	117.46%	n/a	n/a	10.50%	10.91%	15.53%	6.94%	77.53%	74.98%*
Total																	
Total All Property & Casualty Lines	1,593,749,784	36.00%	78.85%	503	225	67	46	23.74%	53.40%	0.29%	0.31%	5.82%	4.60%	19.76%	5.16%	74.71%	10.28%

2022 Competition Database

AMERICAN SAMOA																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	0	0.00%	0.00%	0						0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Commercial Auto Physical	0	0.00%	0.00%	0						n/a	n/a	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Commercial Auto Total	0	0.00%	0.00%	0						0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Commercial Multiple Peril	290	100.00%	100.00%	10,000	1	0	0	-83.63%	-82.91%	0.00%	0.00%	100.00%	100.00%	0.00%	0.00%	100.00%	74.22%
Fire	38,700	100.00%	100.00%	8,218	3	2	1	3,224.74%	-25.23%	0.00%	0.00%	100.00%	100.00%	0.02%	0.00%	99.98%	345.84%
Allied Lines	12,932	100.00%	100.00%	9,964	2	0	1	57.42%	-29.35%	n/a	n/a	88.76%	24.43%	0.18%	0.00%	99.82%	38.77%
Inland Marine	7	100.00%	100.00%	5,102	2	1	2	-99.62%	-99.97%	n/a	n/a	100.00%	100.00%	57.14%	0.00%	42.86%	249,141.69%
Mortgage Guaranty	0	0.00%	0.00%	0						n/a	n/a	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Financial Guaranty	0	0.00%	0.00%	0						n/a	n/a	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Medical Professional Liability	0	0.00%	0.00%	0						0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Liability	0	0.00%	0.00%	0	0	1	2	-100.00%		0.00%	100.00%	0.00%	66.67%	0.00%	0.00%	0.00%	52.45%
Workers Compensation	0	0.00%	0.00%	0	0	1	2	-100.00%		n/a	n/a	0.00%	100.00%	0.00%	0.00%	0.00%	41.08%
Products Liability	0	0.00%	0.00%	0	0	0	1	-100.00%		0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	-1,865.36%
Personal Lines																	
Private Passenger Auto Liability	0	0.00%	0.00%	0						n/a	n/a	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Private Passenger Auto Physical	0	0.00%	0.00%	0						n/a	n/a	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Private Passenger Auto Total	0	0.00%	0.00%	0						n/a	n/a	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Homeowners Multiple Peril	0	0.00%	0.00%	0						n/a	n/a	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Farmowners Multiple Peril	0	0.00%	0.00%	0						n/a	n/a	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Earthquake	1,608	100.00%	100.00%	9,444	2	2	2	-327.12%	-56.39%	n/a	n/a	100.00%	100.00%	2.86%	0.00%	97.14%	33,587.82%*
Total																	
Total All Property & Casualty Lines	55,287	99.84%	100.00%	5,142	6	5	7	22.57%	-93.58%	0.00%	-17.49%	95.16%	85.19%	0.15%	0.00%	99.85%	131.31%

2022 Competition Database

GUAM																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	4,741,191	69.55%	100.00%	1,475	16	6	2	-14.73%	-7.81%	0.00%	0.00%	9.05%	7.65%	0.00%	0.00%	59.07%	5.18%
Commercial Auto Physical	7,143,584	81.67%	100.00%	1,996	10	4	5	8.23%	52.83%	n/a	n/a	18.97%	17.54%	0.00%	0.00%	50.08%	23.69%
Commercial Auto Total	11,884,775	68.53%	100.00%	1,478	16	6	2	-2.27%	21.06%	0.00%	0.00%	15.01%	13.13%	0.00%	0.00%	53.66%	13.77%
Commercial Multiple Peril	1,965,077	100.00%	100.00%	3,124	4	1	1	-36.40%	-46.25%	0.00%	0.00%	0.03%	0.02%	0.00%	0.00%	100.00%	12.28%
Fire	32,376,308	89.74%	100.00%	3,823	21	6	5	6.29%	94.00%	0.00%	0.00%	5.10%	4.21%	0.05%	0.00%	27.19%	27.19%
Allied Lines	21,492,506	76.47%	100.00%	2,061	17	6	6	73.33%	-10.34%	n/a	n/a	6.95%	7.36%	0.44%	0.00%	37.57%	45.34%
Inland Marine	1,325,365	66.52%	100.00%	1,483	16	6	7	15.38%	104.42%	n/a	n/a	10.29%	2.06%	0.32%	5.99%	56.26%	-283.22%
Mortgage Guaranty	1,073,090	100.00%	100.00%	7,708	2	0	1	17.83%	94.67%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	57.72%
Financial Guaranty	0	0.00%	0.00%	0					-100.00%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	0.00%	10.25%
Medical Professional Liability	1,052,020	92.21%	100.00%	2,595	7	2	2	30.52%	24.79%	0.00%	0.00%	42.18%	28.80%	0.60%	25.97%	73.43%	25.69%
Other Liability	17,564,689	54.42%	99.65%	1,045	27	8	7	6.89%	10.19%	3.77%	3.54%	17.58%	15.56%	0.00%	0.19%	57.56%	8.87%
Workers Compensation	16,871,727	64.57%	100.00%	1,513	16	4	5	11.45%	25.93%	n/a	n/a	8.59%	7.95%	0.00%	0.00%	71.15%	16.57%
Products Liability	1,139,562	96.87%	100.00%	8,120	9	6	3	152.38%	607.28%	0.00%	0.00%	1.14%	7.26%	0.00%	0.00%	100.00%	22.50%
Personal Lines																	
Private Passenger Auto Liability	17,955,669	76.59%	100.00%	2,210	11	2	2	46.02%	63.49%	n/a	n/a	11.54%	13.53%	0.00%	5.58%	70.66%	-5.70%
Private Passenger Auto Physical	44,365,311	71.68%	100.00%	1,631	11	2	2	-4.04%	16.34%	n/a	n/a	23.79%	21.54%	0.00%	9.14%	52.28%	18.14%
Private Passenger Auto Total	62,320,980	71.86%	100.00%	1,594	11	2	2	6.48%	26.89%	n/a	n/a	20.26%	19.21%	0.00%	8.12%	57.58%	11.97%
Homeowners Multiple Peril	20,242,630	81.40%	100.00%	2,519	10	3	2	5.12%	9.03%	n/a	n/a	41.52%	34.85%	0.00%	1.45%	51.07%	43.86%
Farmowners Multiple Peril	0	0.00%	0.00%	0					-100.00%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	0.00%	11.39%
Earthquake	6,278,605	81.67%	100.00%	2,563	13	7	8	28.28%	17.11%	n/a	n/a	10.73%	10.24%	0.26%	0.00%	32.61%	43.29%*
Total																	
Total All Property & Casualty Lines	403,605,109	70.64%	99.42%	2,116	46	9	10	12.12%	33.51%	0.16%	0.17%	8.05%	7.66%	0.03%	1.42%	75.48%	6.95%

2022 Competition Database

PUERTO RICO																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	93,541,193	70.92%	99.85%	1,489	28	10	10	8.19%	35.00%	0.00%	0.00%	1.56%	1.99%	0.00%	0.00%	100.00%	12.23%
Commercial Auto Physical	108,844,653	73.30%	99.99%	1,672	23	9	10	22.42%	68.24%	n/a	n/a	0.44%	0.42%	0.00%	0.00%	100.00%	17.07%
Commercial Auto Total	202,385,846	71.39%	99.92%	1,548	28	10	10	15.40%	51.05%	0.00%	0.00%	0.96%	1.20%	0.00%	0.00%	100.00%	14.53%
Commercial Multiple Peril	591,234,875	62.49%	100.00%	1,280	26	10	10	10.00%	69.97%	0.00%	0.00%	9.30%	10.46%	0.10%	0.00%	99.89%	0.45%
Fire	117,889,020	68.26%	99.79%	1,605	33	10	10	1.87%	119.55%	0.00%	0.00%	33.54%	27.80%	3.83%	0.00%	96.17%	22.38%
Allied Lines	231,388,564	61.38%	99.65%	1,201	35	13	8	31.00%	38.11%	n/a	n/a	2.05%	2.92%	3.77%	0.00%	96.23%	4.69%
Inland Marine	120,873,001	67.09%	99.45%	1,309	31	14	18	1.74%	30.71%	n/a	n/a	1.09%	1.36%	1.92%	0.02%	98.07%	26.34%
Mortgage Guaranty	6,204,301	100.00%	100.00%	9,329	3	0	0	22.71%	-61.58%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	5.78%
Financial Guaranty	0	0.00%	0.00%	0					-100.00%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	0.00%	-51.90%
Medical Professional Liability	74,285,588	90.38%	100.00%	2,274	15	6	3	7.30%	7.14%	0.02%	0.01%	5.01%	3.38%	24.17%	0.00%	51.18%	12.96%
Other Liability	275,716,350	53.64%	96.53%	907	51	19	15	35.90%	63.75%	0.00%	0.04%	24.31%	20.83%	0.04%	0.00%	99.96%	16.72%
Workers Compensation	1,032,807	99.59%	100.00%	2,835	11	4	6	-67.74%	100.30%	n/a	n/a	30.47%	53.35%	0.00%	0.00%	100.00%	16.41%
Products Liability	8,037,162	69.00%	100.43%	1,954	22	9	11	14.46%	82.32%	0.00%	0.00%	8.58%	7.36%	-0.04%	0.00%	100.04%	18.67%
Personal Lines																	
Private Passenger Auto Liability	197,164,031	93.39%	100.00%	2,969	11	3	3	16.05%	103.34%	n/a	n/a	0.06%	0.01%	0.00%	0.21%	99.79%	9.32%
Private Passenger Auto Physical	471,504,789	93.04%	100.00%	3,527	11	3	3	33.85%	75.55%	n/a	n/a	0.46%	0.10%	0.00%	0.20%	99.80%	3.81%
Private Passenger Auto Total	668,668,820	93.13%	100.00%	3,343	11	3	3	28.06%	82.92%	n/a	n/a	0.34%	0.07%	0.00%	0.20%	99.80%	5.74%
Homeowners Multiple Peril	108,323,310	97.11%	100.00%	3,745	12	4	2	16.41%	134.05%	n/a	n/a	0.00%	0.00%	0.00%	0.07%	99.93%	4.72%
Farmowners Multiple Peril	204,419	100.00%	100.00%	10,000	1	0	0	-4.36%	75.40%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	0.41%
Earthquake	130,596,761	61.82%	99.94%	1,421	29	11	9	18.58%	21.21%	n/a	n/a	0.16%	0.51%	7.26%	0.00%	92.74%	67.93%*
Total																	
Total All Property & Casualty Lines	2,843,754,110	53.76%	92.75%	901	78	15	21	19.89%	52.74%	0.00%	0.00%	7.81%	7.40%	4.05%	0.05%	95.25%	-8.62%

2022 Competition Database

U.S. VIRGIN ISLANDS

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) Market Shares: Twenty Largest Sellers	(4) HHI Based on Premium	(5) Number of Sellers	(6A) Number of Entries: Last 5 Years	(6B) Number of Exits: Last 5 Years	(7A) Market Growth: Last 3 Years to 2022	(7B) Market Growth: Last 10 Years to 2022	(8A) Risk Retention Group Shares: Latest Year	(8B) Risk Retention Group Shares: 5-Year Mean	(9A) Surplus Lines Market Shares: Latest Year	(9B) Surplus Lines Market Shares: 5-Year Mean	(10) Market Shares: Mutual Companies	(11) Market Shares: Reciprocal Companies	(12) Market Shares: Stock Companies	(13) Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	7,625,711	97.06%	100.00%	2,810	15	7	1	78.11%	172.38%	0.00%	0.00%	0.00%	0.08%	0.00%	0.00%	100.00%	25.76%
Commercial Auto Physical	3,861,674	98.82%	100.00%	3,437	10	11	7	74.43%	296.83%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	13.90%
Commercial Auto Total	11,487,385	97.50%	100.00%	2,989	15	7	2	76.86%	204.48%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	100.00%	21.94%
Commercial Multiple Peril	13,079,195	98.98%	100.00%	2,971	9	6	6	6.44%	37.12%	0.00%	0.00%	9.63%	15.38%	0.00%	0.00%	67.21%	-5.46%
Fire	33,262,606	95.51%	100.00%	7,264	17	11	15	-30.01%	767.84%	0.00%	0.00%	7.90%	6.03%	0.42%	0.00%	14.64%	-4.08%
Allied Lines	5,928,997	85.15%	100.00%	2,248	15	11	12	-22.13%	-3.81%	n/a	n/a	29.70%	26.90%	4.68%	0.00%	95.32%	-3.38%
Inland Marine	4,799,802	96.49%	100.00%	5,676	18	8	9	-46.57%	62.11%	n/a	n/a	1.08%	13.87%	1.32%	0.52%	77.03%	12.91%
Mortgage Guaranty	-11,717	100.00%	100.00%	10,000	0	0	1	-148.77%	-105.19%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	100.00%	-0.01%
Financial Guaranty	0	0.00%	0.00%	0					-100.00%	n/a	n/a	0.00%	0.00%	0.00%	0.00%	0.00%	3.74%
Medical Professional Liability	695,990	90.09%	100.00%	4,168	9	3	3	138.19%	253.00%	1.03%	1.48%	75.15%	47.04%	3.41%	0.00%	89.19%	23.93%
Other Liability	30,208,570	81.21%	99.59%	3,630	32	15	12	19.59%	204.51%	0.77%	0.68%	14.07%	16.09%	0.00%	0.07%	38.89%	3.84%
Workers Compensation	5,654	1,081.27%	100.00%	2,062,356	4	3	3	-99.24%	-142.05%	n/a	n/a	-1,002.44%	-139.20%	0.00%	0.00%	100.00%	-39.50%
Products Liability	114,410	99.35%	100.00%	4,197	6	6	5	-15.24%	-51.73%	0.00%	0.00%	37.42%	33.49%	0.00%	0.00%	100.00%	13.72%
Personal Lines																	
Private Passenger Auto Liability	23,081,941	96.58%	100.00%	3,060	6	2	1	-21.44%	133.05%	n/a	n/a	0.00%	0.00%	0.00%	1.89%	67.87%	-1.95%
Private Passenger Auto Physical	20,106,856	95.92%	100.00%	2,498	6	2	1	53.77%	204.53%	n/a	n/a	0.00%	0.00%	0.00%	6.95%	77.89%	-12.53%
Private Passenger Auto Total	43,188,797	96.27%	100.00%	2,567	6	2	1	1.73%	161.64%	n/a	n/a	0.00%	0.00%	0.00%	4.25%	72.53%	-5.44%
Homeowners Multiple Peril	9,828,186	99.82%	100.00%	4,270	6	1	1	-19.11%	-36.32%	n/a	n/a	0.15%	0.09%	0.00%	0.69%	42.66%	16.55%
Farmowners Multiple Peril	0	0.00%	0.00%	0						n/a	n/a	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Earthquake	2,651,447	98.88%	100.00%	8,291	10	10	11	25.98%	-19.77%	n/a	n/a	1.07%	9.23%	2.59%	0.00%	97.41%	77.43%*
Total																	
Total All Property & Casualty Lines	165,396,697	75.76%	96.88%	2,237	56	14	17	-5.69%	107.11%	0.15%	0.11%	6.75%	8.80%	0.36%	1.18%	56.69%	-6.61%

2022 Competition Database

N MARIANA ISLANDS																	
	(1)	(2)	(3)	(4)	(5)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9A)	(9B)	(10)	(11)	(12)	(13)
	Premiums Written	Market Shares: Four Largest Sellers	Market Shares: Twenty Largest Sellers	HHI Based on Premium	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2022	Market Growth: Last 10 Years to 2022	Risk Retention Group Shares: Latest Year	Risk Retention Group Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Market Shares: Mutual Companies	Market Shares: Reciprocal Companies	Market Shares: Stock Companies	Return on Net Worth 10-Year Mean
Commercial Lines																	
Commercial Auto Liability	793,963	97.20%	100.00%	3,443	6	2	1	35.98%	104.06%	0.00%	0.00%	49.66%	11.89%	0.00%	0.00%	37.20%	-15.10%
Commercial Auto Physical	1,074,405	97.98%	100.00%	3,054	5	1	0	69.55%	304.95%	n/a	n/a	25.61%	5.12%	0.00%	0.00%	34.39%	21.80%
Commercial Auto Total	1,868,368	97.65%	100.00%	2,900	6	2	1	53.45%	185.51%	0.00%	0.00%	35.83%	8.14%	0.00%	0.00%	35.58%	1.72%
Commercial Multiple Peril	876,548	100.00%	100.00%	9,270	4	2	2	-37.27%	118.11%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	100.00%	-2.89%
Fire	3,234,978	96.87%	100.00%	4,099	8	2	3	109.05%	418.22%	0.00%	0.00%	27.43%	5.53%	0.00%	0.00%	15.70%	35.64%
Allied Lines	4,273,284	100.00%	100.00%	5,102	6	2	3	70.94%	2,305.67%	n/a	n/a	9.48%	2.26%	0.00%	0.00%	84.33%	-77.45%
Inland Marine	18,677	99.86%	100.00%	5,774	5	3	1	-63.19%	132.68%	n/a	n/a	77.15%	16.35%	0.14%	0.00%	6.23%	50.84%
Mortgage Guaranty	0	0.00%	0.00%	0						n/a	n/a	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Financial Guaranty	0	0.00%	0.00%	0						n/a	n/a	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Medical Professional Liability	38,553	100.00%	100.00%	6,711	2	1	0	493.12%	100.00%	0.00%	0.00%	79.25%	95.85%	0.00%	0.00%	100.00%	12.52%
Other Liability	2,276,106	86.99%	100.00%	2,799	8	5	6	65.87%	279.89%	0.00%	0.00%	45.72%	16.65%	0.00%	0.00%	45.87%	20.63%
Workers Compensation	1,857,314	91.58%	100.00%	2,566	6	2	5	15.10%	263.04%	n/a	n/a	33.03%	6.63%	0.00%	0.00%	52.78%	23.21%
Products Liability	37,000	100.00%	100.00%	10,000	1	3	3	118.01%	1,605.86%	0.00%	0.00%	0.00%	33.33%	0.00%	0.00%	100.00%	17.73%
Personal Lines																	
Private Passenger Auto Liability	2,160,440	80.74%	100.00%	1,991	6	1	0	78.48%	222.12%	n/a	n/a	28.69%	5.74%	0.00%	0.00%	57.36%	5.36%
Private Passenger Auto Physical	3,085,484	80.85%	100.00%	1,858	6	1	0	52.90%	406.21%	n/a	n/a	22.12%	4.42%	0.00%	0.00%	67.39%	18.64%
Private Passenger Auto Total	5,245,924	79.71%	100.00%	1,888	6	1	0	62.49%	309.77%	n/a	n/a	24.83%	4.97%	0.00%	0.00%	63.26%	13.44%
Homeowners Multiple Peril	545,724	93.67%	100.00%	2,676	6	1	0	115.89%	169.77%	n/a	n/a	35.67%	7.13%	0.00%	0.00%	56.02%	8.57%
Farmowners Multiple Peril	0	0.00%	0.00%	0						n/a	n/a	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Earthquake	419,276	99.99%	100.00%	3,749	5	4	2	25.97%	513.95%	n/a	n/a	11.05%	2.23%	0.01%	0.00%	51.93%	61.28%*
Total																	
Total All Property & Casualty Lines	28,649,336	81.93%	100.00%	1,854	16	8	7	24.62%	152.01%	0.00%	0.00%	18.75%	4.34%	0.00%	0.00%	67.26%	-6.78%

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