

2020 Competition Database

COUNTRYWIDE

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	34,885,022,080	26.70%	330	326	67	68	27.95%	90.82%	0.95%	1.02%	5.32%	4.74%	2.45%
Commercial Auto Physical	10,952,435,388	24.52%	284	274	50	58	25.43%	102.80%	n/a	n/a	3.86%	3.34%	4.66%
Commercial Auto Total	45,837,457,468	26.11%	316	335	67	70	27.34%	93.55%	0.72%	0.78%	4.97%	4.41%	2.80%
Commercial Multiple Peril	46,231,089,795	23.98%	284	310	55	64	13.75%	37.31%	0.00%	0.00%	7.78%	6.58%	5.59%
Fire	15,762,997,792	21.61%	251	437	58	72	34.97%	24.51%	0.00%	0.00%	28.82%	24.83%	16.74%
Allied Lines	16,324,936,854	24.82%	292	377	54	73	44.07%	38.42%	n/a	n/a	27.28%	25.70%	n/a
Inland Marine	25,280,322,149	38.95%	572	370	72	72	13.27%	84.44%	n/a	n/a	5.72%	4.88%	18.17%
Mortgage Guaranty	5,746,469,924	75.01%	1,713	10	1	1	14.71%	25.80%	n/a	n/a	0.12%	0.26%	18.89%
Financial Guaranty	421,674,643	97.37%	5,546	9	4	7	6.18%	-55.80%	n/a	n/a	0.05%	0.14%	3.46%
Medical Professional Liability	10,155,286,657	37.35%	536	195	44	76	10.46%	-1.22%	20.51%	19.39%	28.40%	23.73%	8.14%
Other Liability	85,503,735,838	22.18%	288	606	106	118	32.18%	84.68%	1.53%	1.60%	27.79%	26.03%	7.11%
Workers Compensation	50,630,339,698	22.67%	261	253	47	62	-12.17%	18.12%	n/a	n/a	0.01%	0.80%	8.77%
Products Liability	4,151,767,945	28.41%	393	124	20	27	16.36%	50.90%	0.00%	0.04%	42.31%	38.99%	4.55%
Personal Lines													
Private Passenger Auto Liability	148,158,973,002	52.79%	831	273	47	65	6.82%	45.38%	n/a	n/a	0.00%	0.00%	3.77%
Private Passenger Auto Physical	101,946,027,623	50.87%	787	270	48	70	9.96%	57.16%	n/a	n/a	0.01%	0.02%	7.11%
Private Passenger Auto Total	250,105,000,625	52.01%	810	279	51	69	8.08%	49.96%	n/a	n/a	0.00%	0.01%	4.72%
Homeowners Multiple Peril	110,443,467,836	39.00%	578	380	70	78	17.19%	50.04%	n/a	n/a	1.25%	1.27%	6.51%
Farmowners Multiple Peril	4,728,916,681	29.98%	376	158	14	11	10.71%	49.27%	n/a	n/a	0.32%	0.17%	5.67%
Earthquake	3,374,432,634	31.06%	407	154	32	40	47.89%	57.83%	n/a	n/a	28.19%	26.16%	n/a
Total													
Total All Property and Casualty Lines	719,518,978,784	26.22%	292	1,019	169	236	13.20%	47.49%	0.52%	0.50%	6.60%	5.62%	6.84%

2020 Competition Database

ALABAMA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	511,383,875	34.72%	483	119	37	32	38.85%	97.48%	1.27%	0.97%	6.33%	5.68%	-0.80%
Commercial Auto Physical	172,301,003	35.97%	514	100	25	24	31.28%	111.23%	n/a	n/a	3.73%	3.94%	4.36%
Commercial Auto Total	683,684,878	35.01%	483	125	41	33	36.86%	100.77%	0.95%	0.72%	5.67%	5.22%	0.09%
Commercial Multiple Peril	669,817,671	31.70%	431	103	37	29	15.13%	30.31%	0.00%	0.00%	7.68%	7.21%	2.68%
Fire	241,127,162	19.89%	279	99	27	22	34.02%	14.84%	0.00%	0.00%	33.56%	28.20%	5.27%
Allied Lines	255,286,911	23.79%	331	89	24	24	40.80%	62.12%	n/a	n/a	35.37%	32.41%	n/a
Inland Marine	363,890,832	43.12%	709	118	38	41	14.89%	86.46%	n/a	n/a	3.68%	3.66%	10.21%
Mortgage Guaranty	65,442,126	78.57%	1,791	8	0	0	7.48%	-2.48%	n/a	n/a	0.00%	0.00%	19.13%
Financial Guaranty	6,334,933	100.00%	5,132	3	0	1	39.06%	-12.90%	n/a	n/a	0.00%	0.00%	12.95%
Medical Professional Liability	131,048,552	57.61%	1,378	57	20	30	7.07%	-6.50%	8.42%	4.75%	27.20%	19.61%	14.73%
Other Liability	850,812,632	20.38%	271	187	54	47	33.37%	68.58%	2.27%	2.67%	28.38%	25.83%	6.49%
Workers Compensation	356,133,371	34.04%	487	103	35	23	1.19%	16.25%	n/a	n/a	0.00%	0.00%	9.82%
Products Liability	37,454,810	28.44%	424	59	10	17	19.37%	5.09%	0.00%	0.10%	39.51%	31.62%	10.23%
Personal Lines													
Private Passenger Auto Liability	2,061,495,960	57.25%	1,104	48	14	25	12.39%	68.38%	n/a	n/a	0.00%	0.00%	3.86%
Private Passenger Auto Physical	1,669,060,962	61.64%	1,225	50	15	28	12.08%	56.83%	n/a	n/a	0.00%	0.00%	6.58%
Private Passenger Auto Total	3,730,556,922	58.04%	1,151	50	15	28	12.25%	63.01%	n/a	n/a	0.00%	0.00%	4.83%
Homeowners Multiple Peril	1,948,057,437	61.47%	1,233	66	30	25	15.11%	39.59%	n/a	n/a	2.17%	1.98%	2.57%
Farmowners Multiple Peril	85,062,530	89.37%	4,126	15	5	2	10.15%	40.76%	n/a	n/a	0.73%	0.32%	-4.91%
Earthquake	8,706,322	36.20%	603	63	19	19	30.66%	3.53%	n/a	n/a	33.28%	33.81%	n/a
Total													
Total All Property and Casualty Lines	9,929,155,167	36.29%	510	327	111	95	16.93%	50.03%	0.37%	0.32%	6.31%	5.29%	5.19%

2020 Competition Database

ALASKA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	57,054,419	48.35%	796	63	15	21	3.84%	16.87%	0.13%	0.13%	5.93%	4.26%	14.79%
Commercial Auto Physical	18,975,650	53.79%	885	59	21	19	22.70%	9.61%	n/a	n/a	3.06%	5.49%	11.92%
Commercial Auto Total	76,030,069	49.70%	805	65	19	24	7.98%	14.97%	0.09%	0.10%	5.21%	4.52%	14.27%
Commercial Multiple Peril	116,010,224	54.75%	1,041	61	17	17	14.84%	9.31%	0.00%	0.00%	11.90%	8.13%	18.91%
Fire	63,597,506	46.25%	756	59	16	16	35.57%	45.07%	0.00%	0.00%	21.73%	26.87%	13.75%
Allied Lines	45,038,290	62.59%	1,192	57	18	18	62.15%	102.08%	n/a	n/a	15.38%	22.54%	n/a
Inland Marine	81,548,874	49.30%	872	73	19	29	-9.88%	-61.96%	n/a	n/a	6.05%	4.46%	60.88%
Mortgage Guaranty	18,397,967	88.02%	2,104	8	0	0	4.24%	24.81%	n/a	n/a	0.29%	1.11%	40.36%
Financial Guaranty	1,367,223	100.00%	10,000	1	1	1	524.40%	136.55%	n/a	n/a	0.00%	0.00%	8.93%
Medical Professional Liability	23,554,982	65.30%	1,801	39	21	26	-0.32%	3.75%	7.43%	4.03%	20.78%	19.63%	11.44%
Other Liability	162,559,758	26.43%	377	124	38	34	12.85%	16.77%	1.60%	1.37%	41.45%	37.05%	15.79%
Workers Compensation	196,813,031	57.24%	1,404	62	23	21	-21.62%	-20.36%	n/a	n/a	0.00%	0.00%	11.85%
Products Liability	5,756,424	50.11%	1,021	42	17	22	18.08%	-5.16%	0.00%	2.02%	27.87%	25.34%	27.41%
Personal Lines													
Private Passenger Auto Liability	285,224,623	79.53%	1,849	21	2	4	3.71%	9.96%	n/a	n/a	0.00%	0.00%	7.97%
Private Passenger Auto Physical	218,680,785	79.83%	1,777	22	4	7	12.92%	36.60%	n/a	n/a	0.00%	0.00%	15.33%
Private Passenger Auto Total	503,905,408	77.88%	1,803	22	4	7	7.52%	20.12%	n/a	n/a	0.00%	0.00%	10.23%
Homeowners Multiple Peril	178,365,661	78.81%	1,933	23	7	6	8.61%	26.86%	n/a	n/a	0.11%	0.16%	17.09%
Farmowners Multiple Peril	747,586	100.00%	9,855	2	0	0	16.36%	56.35%	n/a	n/a	0.00%	0.00%	-1.63%
Earthquake	37,165,690	55.84%	1,027	46	14	13	47.95%	60.33%	n/a	n/a	26.30%	23.58%	n/a
Total													
Total All Property and Casualty Lines	1,660,310,807	38.21%	563	187	58	69	5.43%	4.51%	0.27%	0.19%	7.96%	6.73%	15.80%

2020 Competition Database

ARIZONA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	622,016,903	29.31%	372	124	41	35	49.12%	122.61%	0.72%	0.56%	3.22%	3.78%	3.66%
Commercial Auto Physical	164,843,072	26.94%	333	102	29	30	44.79%	135.79%	n/a	n/a	3.73%	2.78%	9.61%
Commercial Auto Total	786,859,975	28.44%	360	129	45	38	48.19%	125.25%	0.57%	0.44%	3.33%	3.57%	4.50%
Commercial Multiple Peril	708,250,456	26.68%	362	106	33	29	14.21%	37.35%	0.00%	0.00%	6.57%	5.27%	5.49%
Fire	172,219,984	33.02%	449	107	27	20	36.15%	27.26%	0.00%	0.00%	30.61%	24.60%	18.26%
Allied Lines	174,480,591	37.67%	562	95	26	24	46.40%	81.18%	n/a	n/a	21.35%	17.26%	n/a
Inland Marine	406,346,304	45.69%	812	127	40	40	14.02%	101.62%	n/a	n/a	2.80%	2.27%	20.64%
Mortgage Guaranty	176,306,037	74.06%	1,716	8	0	0	22.63%	100.02%	n/a	n/a	0.00%	0.00%	14.43%
Financial Guaranty	1,417,977	100.00%	5,728	3	0	0	37.76%	29.72%	n/a	n/a	0.00%	0.00%	3.00%
Medical Professional Liability	209,821,252	65.94%	1,785	60	21	39	2.22%	-12.13%	9.59%	10.56%	24.91%	22.59%	9.08%
Other Liability	1,183,342,449	19.16%	258	199	67	54	32.67%	92.29%	1.36%	1.66%	28.73%	27.55%	7.95%
Workers Compensation	800,271,082	39.39%	626	101	27	22	-5.11%	47.13%	n/a	n/a	0.00%	0.00%	8.26%
Products Liability	63,528,059	27.08%	426	67	14	18	44.95%	111.52%	0.00%	0.22%	52.04%	48.81%	9.09%
Personal Lines													
Private Passenger Auto Liability	3,407,746,817	53.82%	948	82	35	42	16.43%	76.58%	n/a	n/a	0.00%	0.00%	4.66%
Private Passenger Auto Physical	2,186,941,336	54.05%	952	84	39	41	13.51%	63.24%	n/a	n/a	0.00%	0.00%	9.20%
Private Passenger Auto Total	5,594,688,153	53.91%	945	84	38	44	15.27%	71.12%	n/a	n/a	0.00%	0.00%	6.10%
Homeowners Multiple Peril	1,899,870,169	46.80%	803	79	29	19	17.99%	55.29%	n/a	n/a	0.16%	0.16%	10.37%
Farmowners Multiple Peril	17,901,705	73.47%	1,794	18	6	4	6.74%	28.16%	n/a	n/a	0.00%	0.00%	8.90%
Earthquake	18,140,725	57.29%	1,043	65	21	23	148.80%	119.39%	n/a	n/a	35.16%	37.66%	n/a
Total													
Total All Property and Casualty Lines	12,824,851,557	31.38%	409	348	117	112	17.00%	66.58%	0.32%	0.35%	4.77%	4.12%	7.59%

2020 Competition Database

ARKANSAS

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	314,925,194	30.25%	438	102	25	28	23.62%	77.05%	0.93%	3.43%	4.02%	3.92%	5.94%
Commercial Auto Physical	136,320,072	30.50%	431	90	20	24	18.54%	92.29%	n/a	n/a	1.97%	2.67%	3.50%
Commercial Auto Total	451,245,266	28.64%	416	107	27	28	22.04%	81.40%	0.65%	2.37%	3.40%	3.53%	5.48%
Commercial Multiple Peril	375,445,735	29.64%	399	89	24	21	12.82%	37.97%	0.00%	0.00%	6.49%	6.71%	8.11%
Fire	176,444,223	38.63%	637	94	23	21	22.04%	22.79%	0.00%	0.00%	21.34%	15.94%	7.99%
Allied Lines	145,516,488	41.85%	592	85	22	22	25.77%	38.04%	n/a	n/a	15.50%	13.43%	n/a
Inland Marine	239,029,202	48.67%	875	113	29	32	6.95%	53.35%	n/a	n/a	3.85%	3.35%	15.99%
Mortgage Guaranty	37,411,430	82.30%	2,024	9	1	1	17.31%	8.03%	n/a	n/a	0.00%	0.00%	25.88%
Financial Guaranty	1,250,828	100.00%	5,428	2	0	1	157.65%	-53.18%	n/a	n/a	0.00%	0.00%	22.34%
Medical Professional Liability	64,176,276	54.18%	933	54	21	25	2.66%	-8.19%	9.71%	6.33%	18.82%	17.87%	5.96%
Other Liability	581,889,764	38.71%	824	184	46	43	65.29%	68.45%	1.02%	1.39%	20.87%	20.04%	8.75%
Workers Compensation	241,753,582	32.54%	466	96	33	26	-4.82%	3.48%	n/a	n/a	0.00%	0.00%	12.48%
Products Liability	20,684,490	32.75%	457	59	15	17	6.94%	10.59%	0.00%	0.29%	39.93%	33.13%	9.77%
Personal Lines													
Private Passenger Auto Liability	1,135,196,139	53.31%	976	52	17	25	8.28%	39.93%	n/a	n/a	0.00%	0.00%	6.44%
Private Passenger Auto Physical	1,013,559,457	56.65%	1,141	53	17	25	12.77%	57.00%	n/a	n/a	0.00%	0.00%	6.46%
Private Passenger Auto Total	2,148,755,596	54.88%	1,045	53	18	26	10.35%	47.50%	n/a	n/a	0.00%	0.00%	6.47%
Homeowners Multiple Peril	1,022,006,091	56.25%	1,158	56	17	14	12.64%	46.46%	n/a	n/a	0.24%	0.28%	4.27%
Farmowners Multiple Peril	71,802,482	76.35%	2,645	21	7	3	140.69%	274.48%	n/a	n/a	3.53%	1.19%	-2.88%
Earthquake	40,467,259	63.73%	1,559	61	18	20	23.50%	59.97%	n/a	n/a	10.28%	9.12%	n/a
Total													
Total All Property and Casualty Lines	6,035,931,884	29.39%	413	283	83	98	16.55%	45.34%	0.25%	0.35%	4.37%	3.69%	7.05%

2020 Competition Database

CALIFORNIA

	(1)	(2)	(3)	(4)	(5A)	(5B)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9)
	Premiums Written	Market Shares: Four 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 2020	Market Growth: Last 10 Years to 2020	Risk Retention Group Market Shares: Latest Year	Risk Retention Group Market Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	3,898,535,334	26.90%	351	121	38	30	27.46%	113.13%	1.27%	1.41%	12.28%	13.06%	-0.57%
Commercial Auto Physical	1,040,681,634	28.26%	362	96	27	26	23.28%	111.78%	n/a	n/a	9.83%	6.97%	5.07%
Commercial Auto Total	4,939,216,968	26.97%	349	125	40	33	26.56%	112.85%	1.00%	1.11%	11.76%	11.79%	0.21%
Commercial Multiple Peril	5,463,202,151	39.50%	617	94	30	31	15.26%	31.56%	0.00%	0.00%	7.36%	6.02%	5.89%
Fire	1,818,996,607	29.17%	383	113	24	20	56.32%	20.32%	0.00%	0.00%	30.40%	24.53%	13.50%
Allied Lines	1,167,859,133	39.49%	560	100	23	25	52.45%	28.14%	n/a	n/a	30.66%	27.23%	n/a
Inland Marine	3,354,021,267	36.63%	538	118	30	30	14.76%	81.25%	n/a	n/a	16.20%	12.61%	22.89%
Mortgage Guaranty	505,142,731	72.53%	1,659	8	0	0	8.38%	44.34%	n/a	n/a	0.00%	0.00%	19.25%
Financial Guaranty	39,520,047	97.51%	5,319	5	1	2	-4.87%	-14.09%	n/a	n/a	0.00%	0.47%	9.67%
Medical Professional Liability	834,085,623	48.73%	806	76	24	37	9.71%	2.49%	14.75%	15.16%	40.35%	33.93%	6.06%
Other Liability	12,105,082,522	25.13%	345	199	54	45	48.35%	104.66%	1.15%	1.32%	40.43%	36.05%	3.07%
Workers Compensation	10,164,930,334	30.92%	440	80	29	21	-20.37%	29.88%	n/a	n/a	0.00%	0.00%	8.56%
Products Liability	612,448,036	31.90%	517	63	16	20	18.01%	70.25%	0.00%	0.06%	57.63%	55.47%	-2.19%
Personal Lines													
Private Passenger Auto Liability	17,321,957,827	42.98%	769	78	20	35	11.72%	59.75%	n/a	n/a	0.00%	0.00%	2.60%
Private Passenger Auto Physical	12,998,154,963	42.81%	769	74	21	39	10.57%	60.87%	n/a	n/a	0.00%	0.00%	8.39%
Private Passenger Auto Total	30,320,112,790	42.91%	764	79	23	38	11.22%	60.22%	n/a	n/a	0.00%	0.00%	4.55%
Homeowners Multiple Peril	9,931,534,533	45.04%	795	73	28	15	26.73%	43.59%	n/a	n/a	1.66%	1.16%	0.80%
Farmowners Multiple Peril	214,642,124	76.47%	2,667	16	4	3	3.18%	2.93%	n/a	n/a	0.00%	-0.23%	1.99%
Earthquake	1,602,808,207	41.27%	594	79	19	24	54.27%	59.35%	n/a	n/a	33.85%	33.06%	n/a
Total													
Total All Property and Casualty Lines	86,739,571,519	25.84%	319	339	92	88	14.54%	56.06%	0.36%	0.36%	10.12%	7.85%	6.00%

2020 Competition Database

COLORADO

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	586,247,828	32.89%	497	116	36	30	37.73%	133.13%	1.61%	1.28%	4.43%	3.81%	4.13%
Commercial Auto Physical	224,001,117	29.15%	412	99	29	25	39.29%	140.13%	n/a	n/a	4.22%	3.30%	-5.24%
Commercial Auto Total	810,248,945	31.66%	463	120	42	33	38.16%	135.02%	1.16%	0.93%	4.37%	3.67%	2.44%
Commercial Multiple Peril	965,596,338	31.96%	454	100	29	29	22.84%	64.30%	0.00%	0.00%	7.44%	6.16%	-4.27%
Fire	224,434,274	25.11%	374	98	25	24	45.60%	48.76%	0.00%	0.00%	38.80%	34.32%	21.50%
Allied Lines	270,239,387	37.69%	510	89	21	21	52.99%	89.67%	n/a	n/a	25.66%	21.10%	n/a
Inland Marine	476,757,668	39.62%	579	116	31	37	16.79%	133.51%	n/a	n/a	5.33%	5.49%	16.31%
Mortgage Guaranty	141,135,543	75.92%	1,751	8	0	0	18.40%	47.08%	n/a	n/a	0.00%	0.00%	34.62%
Financial Guaranty	9,319,246	100.00%	5,045	3	0	1	77.49%	93.69%	n/a	n/a	0.00%	0.00%	8.21%
Medical Professional Liability	156,463,369	65.97%	2,287	55	22	35	4.54%	-2.01%	9.47%	7.53%	23.84%	20.47%	11.86%
Other Liability	1,563,229,527	21.94%	283	196	51	54	28.38%	83.01%	2.06%	2.42%	30.22%	28.29%	8.12%
Workers Compensation	939,202,361	69.38%	3,086	87	31	26	-12.77%	52.03%	n/a	n/a	0.00%	0.00%	7.64%
Products Liability	88,431,541	36.96%	554	66	17	20	16.11%	82.03%	0.00%	0.20%	48.92%	41.59%	5.33%
Personal Lines													
Private Passenger Auto Liability	3,139,063,283	48.04%	900	54	14	26	13.86%	88.01%	n/a	n/a	0.00%	0.00%	2.38%
Private Passenger Auto Physical	2,238,067,649	52.35%	979	55	15	27	22.97%	103.99%	n/a	n/a	0.00%	0.00%	-7.04%
Private Passenger Auto Total	5,377,130,932	49.75%	926	56	15	28	17.48%	94.34%	n/a	n/a	0.00%	0.00%	-0.46%
Homeowners Multiple Peril	2,944,065,890	53.10%	1,007	60	19	20	29.00%	107.28%	n/a	n/a	0.54%	0.41%	-11.51%
Farmowners Multiple Peril	97,669,358	53.52%	1,030	22	6	4	20.94%	56.31%	n/a	n/a	0.00%	0.01%	0.30%
Earthquake	15,230,410	56.65%	1,113	66	18	20	50.33%	49.04%	n/a	n/a	48.00%	41.73%	n/a
Total													
Total All Property and Casualty Lines	14,811,083,484	31.69%	447	299	83	95	20.44%	83.70%	0.38%	0.37%	5.99%	5.08%	1.85%

2020 Competition Database

CONNECTICUT

	(1)	(2)	(3)	(4)	(5A)	(5B)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9)
	Premiums Written	Market Shares: Four 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 2020	Market Growth: Last 10 Years to 2020	Risk Retention Group Market Shares: Latest Year	Risk Retention Group Market Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	385,378,106	30.65%	428	94	26	23	14.50%	48.88%	0.46%	0.55%	1.50%	2.37%	5.28%
Commercial Auto Physical	101,878,115	30.11%	429	82	23	18	16.29%	70.59%	n/a	n/a	1.13%	1.47%	6.78%
Commercial Auto Total	487,256,221	30.38%	426	97	28	23	14.87%	52.95%	0.37%	0.44%	1.43%	2.18%	5.50%
Commercial Multiple Peril	696,427,813	33.28%	456	90	19	20	9.81%	30.91%	0.00%	0.00%	4.27%	4.07%	6.45%
Fire	157,961,248	28.47%	388	97	26	17	20.36%	20.33%	0.00%	0.00%	29.79%	24.00%	21.79%
Allied Lines	166,103,750	33.75%	496	90	26	19	42.95%	61.48%	n/a	n/a	22.90%	19.76%	n/a
Inland Marine	347,613,787	45.22%	672	112	31	29	3.85%	60.53%	n/a	n/a	2.70%	2.58%	26.39%
Mortgage Guaranty	78,075,984	80.58%	1,818	8	0	0	18.91%	40.60%	n/a	n/a	0.00%	0.00%	15.16%
Financial Guaranty	1,556,314	100.00%	3,386	3	1	1	43.03%	-42.78%	n/a	n/a	0.00%	0.00%	68.62%
Medical Professional Liability	221,470,577	75.50%	2,819	58	23	30	21.80%	26.79%	58.47%	51.16%	29.07%	23.85%	2.91%
Other Liability	1,272,628,825	29.19%	426	167	50	47	20.56%	54.13%	1.89%	1.89%	23.45%	23.72%	9.18%
Workers Compensation	687,745,262	41.53%	632	84	28	18	-15.97%	1.08%	n/a	n/a	0.00%	0.00%	8.14%
Products Liability	55,395,233	50.88%	881	58	11	16	13.53%	21.68%	0.00%	0.14%	32.98%	28.76%	15.85%
Personal Lines													
Private Passenger Auto Liability	1,919,262,660	49.00%	844	50	17	18	3.93%	27.50%	n/a	n/a	0.00%	0.00%	4.07%
Private Passenger Auto Physical	1,100,848,160	46.43%	780	50	15	18	1.10%	26.42%	n/a	n/a	0.00%	0.00%	11.67%
Private Passenger Auto Total	3,020,110,820	48.07%	812	51	18	20	2.88%	27.10%	n/a	n/a	0.00%	0.00%	6.04%
Homeowners Multiple Peril	1,625,173,382	33.19%	470	66	24	18	9.51%	41.77%	n/a	n/a	0.50%	0.62%	10.07%
Farmowners Multiple Peril	7,517,510	96.36%	3,713	7	1	1	14.86%	74.84%	n/a	n/a	0.00%	0.00%	7.07%
Earthquake	9,142,680	40.86%	702	59	19	17	37.28%	32.51%	n/a	n/a	35.58%	30.90%	n/a
Total													
Total All Property and Casualty Lines	9,225,724,609	27.94%	341	276	76	75	6.70%	33.34%	1.68%	1.38%	5.51%	4.88%	8.59%

2020 Competition Database

DELAWARE

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	122,850,451	37.32%	516	94	29	24	19.65%	80.09%	0.71%	0.63%	1.21%	1.45%	0.80%
Commercial Auto Physical	30,652,805	34.61%	519	81	20	17	24.35%	115.66%	n/a	n/a	1.78%	1.17%	4.99%
Commercial Auto Total	153,503,256	36.72%	506	97	32	25	20.56%	86.22%	0.57%	0.51%	1.32%	1.40%	1.25%
Commercial Multiple Peril	340,469,089	70.71%	3,592	86	25	25	5.49%	8.18%	0.00%	0.00%	2.14%	1.67%	21.02%
Fire	33,666,506	29.62%	437	88	17	17	11.96%	32.09%	0.00%	0.00%	23.89%	17.98%	32.31%
Allied Lines	32,598,525	34.64%	497	82	19	20	23.71%	84.62%	n/a	n/a	20.74%	14.36%	n/a
Inland Marine	99,814,572	53.75%	848	104	25	34	0.76%	153.68%	n/a	n/a	1.54%	1.30%	15.88%
Mortgage Guaranty	23,117,923	78.43%	1,861	8	0	0	14.18%	18.18%	n/a	n/a	0.00%	0.00%	17.13%
Financial Guaranty	9,579,672	100.00%	7,700	4	2	1	-67.55%	-74.72%	n/a	n/a	0.00%	0.00%	-79.72%
Medical Professional Liability	30,799,663	64.45%	1,372	47	19	27	2.55%	-21.48%	4.21%	6.40%	21.78%	17.06%	2.85%
Other Liability	489,540,257	29.93%	418	172	54	45	29.91%	100.65%	1.49%	1.48%	15.00%	13.11%	4.44%
Workers Compensation	202,890,701	31.50%	453	82	28	25	-8.52%	47.53%	n/a	n/a	0.00%	0.00%	7.82%
Products Liability	11,493,605	43.00%	641	56	12	17	4.62%	49.57%	0.00%	0.02%	31.69%	32.58%	12.51%
Personal Lines													
Private Passenger Auto Liability	631,887,612	64.33%	1,325	34	10	15	7.80%	36.55%	n/a	n/a	0.00%	0.00%	4.96%
Private Passenger Auto Physical	294,754,871	63.04%	1,295	36	10	17	9.91%	54.07%	n/a	n/a	0.00%	0.01%	7.66%
Private Passenger Auto Total	926,642,483	62.77%	1,309	36	10	17	8.46%	41.67%	n/a	n/a	0.00%	0.00%	5.57%
Homeowners Multiple Peril	313,024,826	54.51%	1,068	49	14	14	17.60%	58.32%	n/a	n/a	2.38%	2.34%	14.45%
Farmowners Multiple Peril	7,879,786	88.74%	3,162	12	4	2	11.62%	132.55%	n/a	n/a	0.00%	0.04%	19.81%
Earthquake	1,332,555	41.69%	924	48	15	14	-6.25%	8.25%	n/a	n/a	21.53%	19.41%	n/a
Total													
Total All Property and Casualty Lines	2,917,510,207	30.60%	419	268	88	85	9.59%	18.82%	0.32%	0.32%	4.14%	3.23%	9.57%

2020 Competition Database

DISTRICT OF COLUMBIA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	37,883,643	35.80%	569	71	26	28	-12.86%	17.36%	1.66%	1.51%	7.37%	26.01%	16.49%
Commercial Auto Physical	8,252,585	44.82%	681	61	17	18	-0.61%	58.15%	n/a	n/a	0.23%	5.65%	12.43%
Commercial Auto Total	46,136,228	35.53%	548	74	27	28	-10.89%	23.03%	1.36%	1.27%	6.07%	23.00%	16.09%
Commercial Multiple Peril	178,893,124	46.61%	764	76	24	17	10.85%	25.59%	0.00%	0.00%	3.62%	2.90%	14.91%
Fire	44,966,686	51.62%	843	70	25	25	36.56%	40.92%	0.00%	0.00%	29.09%	29.19%	17.48%
Allied Lines	56,390,464	62.92%	1,294	65	19	21	119.82%	101.25%	n/a	n/a	18.26%	24.87%	n/a
Inland Marine	134,852,752	63.66%	2,286	86	28	32	4.23%	69.08%	n/a	n/a	2.18%	2.97%	7.71%
Mortgage Guaranty	24,531,053	63.21%	1,380	8	0	0	-7.28%	-65.27%	n/a	n/a	0.00%	0.00%	3.18%
Financial Guaranty	6,726,236	100.00%	10,000	2	1	0	5,650.39%	3,525.59%	n/a	n/a	0.00%	0.00%	5.21%
Medical Professional Liability	30,051,350	57.53%	1,069	44	16	26	11.10%	-18.90%	16.87%	15.31%	37.18%	24.07%	17.42%
Other Liability	488,182,624	30.84%	441	145	47	38	25.97%	55.60%	10.35%	11.80%	37.35%	34.55%	14.07%
Workers Compensation	164,657,854	44.67%	740	76	27	23	-6.53%	25.43%	n/a	n/a	0.00%	0.00%	12.76%
Products Liability	6,993,730	57.55%	1,175	50	19	19	4.94%	72.00%	0.00%	0.00%	59.47%	58.53%	13.08%
Personal Lines													
Private Passenger Auto Liability	212,193,683	73.46%	1,867	29	6	9	9.13%	44.75%	n/a	n/a	0.00%	0.00%	5.84%
Private Passenger Auto Physical	166,684,198	73.35%	1,978	27	7	11	9.00%	38.03%	n/a	n/a	0.00%	0.00%	15.31%
Private Passenger Auto Total	378,877,881	72.57%	1,908	29	7	11	9.07%	41.71%	n/a	n/a	0.00%	0.00%	9.28%
Homeowners Multiple Peril	179,421,773	65.40%	1,293	33	12	11	12.06%	36.76%	n/a	n/a	0.33%	0.42%	17.55%
Farmowners Multiple Peril	0	0.00%	0	0	0	0	0.00%	0.00%	n/a	n/a	0.00%	0.00%	n/a
Earthquake	3,349,393	69.52%	2,535	35	15	19	18.08%	56.37%	n/a	n/a	37.27%	46.30%	n/a
Total													
Total All Property and Casualty Lines	2,126,550,532	30.83%	392	226	68	75	14.30%	37.41%	2.65%	2.71%	12.49%	11.15%	12.04%

2020 Competition Database

FLORIDA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	3,069,075,706	38.61%	608	119	35	31	39.82%	150.87%	1.27%	1.14%	3.66%	2.73%	-3.10%
Commercial Auto Physical	515,998,532	39.56%	586	100	26	26	28.82%	125.84%	n/a	n/a	4.49%	4.30%	8.99%
Commercial Auto Total	3,585,074,238	38.74%	601	124	37	33	38.13%	146.93%	1.09%	0.97%	3.78%	2.96%	-1.93%
Commercial Multiple Peril	2,260,413,403	26.95%	379	96	28	33	6.29%	25.00%	0.00%	0.00%	27.37%	22.94%	10.68%
Fire	1,477,309,204	21.38%	309	111	29	32	23.75%	-11.07%	0.00%	0.00%	42.04%	42.25%	27.40%
Allied Lines	3,119,459,391	37.80%	534	104	34	34	46.46%	3.58%	n/a	n/a	35.00%	41.03%	n/a
Inland Marine	1,607,440,026	38.22%	556	129	28	33	17.05%	101.68%	n/a	n/a	7.97%	7.01%	20.99%
Mortgage Guaranty	429,943,512	76.29%	1,742	8	0	0	34.40%	41.14%	n/a	n/a	1.08%	2.60%	11.47%
Financial Guaranty	14,340,984	100.00%	8,160	4	0	1	70.91%	-1.81%	n/a	n/a	0.00%	0.00%	7.88%
Medical Professional Liability	748,508,040	50.73%	854	74	26	39	25.83%	34.89%	18.79%	18.58%	27.30%	25.66%	5.74%
Other Liability	7,382,245,468	45.86%	1,312	201	53	57	40.38%	196.94%	0.97%	0.96%	25.13%	23.88%	5.72%
Workers Compensation	2,831,345,427	30.42%	426	101	31	25	-11.06%	58.64%	n/a	n/a	0.00%	0.00%	8.96%
Products Liability	263,313,022	27.75%	423	64	14	18	20.13%	93.67%	0.00%	0.14%	53.54%	46.72%	-3.31%
Personal Lines													
Private Passenger Auto Liability	14,758,285,435	67.76%	1,380	51	21	30	7.82%	51.07%	n/a	n/a	0.00%	0.00%	2.07%
Private Passenger Auto Physical	6,008,018,625	69.40%	1,463	51	20	32	10.11%	85.55%	n/a	n/a	0.00%	0.00%	7.58%
Private Passenger Auto Total	20,766,304,060	68.24%	1,401	52	22	33	8.47%	59.66%	n/a	n/a	0.00%	0.00%	3.22%
Homeowners Multiple Peril	11,108,803,863	28.75%	393	78	25	33	21.08%	41.27%	n/a	n/a	5.08%	6.09%	10.76%
Farmowners Multiple Peril	22,873,508	90.02%	3,891	10	3	0	-2.95%	-9.44%	n/a	n/a	10.38%	8.27%	20.92%
Earthquake	30,464,764	55.25%	1,044	51	18	21	51.48%	-0.66%	n/a	n/a	80.17%	78.60%	n/a
Total													
Total All Property and Casualty Lines	59,276,965,363	31.65%	358	362	104	118	17.63%	58.02%	0.42%	0.39%	9.22%	8.67%	8.38%

2020 Competition Database

GEORGIA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	1,378,076,873	34.25%	513	138	39	35	50.23%	145.22%	0.96%	1.34%	5.53%	4.88%	-3.20%
Commercial Auto Physical	336,616,555	29.58%	378	116	27	26	34.27%	129.78%	n/a	n/a	4.29%	3.33%	4.79%
Commercial Auto Total	1,714,693,428	33.21%	476	144	44	36	46.80%	142.02%	0.77%	1.05%	5.29%	4.55%	-2.09%
Commercial Multiple Peril	1,237,273,472	24.63%	322	109	31	25	19.19%	50.09%	0.00%	0.00%	7.54%	5.78%	3.90%
Fire	439,659,959	26.07%	381	117	29	23	41.29%	31.59%	0.00%	0.00%	30.37%	24.14%	11.36%
Allied Lines	390,247,305	35.04%	491	103	25	21	48.38%	89.52%	n/a	n/a	25.18%	23.10%	n/a
Inland Marine	750,777,363	41.23%	687	138	38	37	12.06%	91.71%	n/a	n/a	3.14%	3.16%	18.23%
Mortgage Guaranty	198,479,406	77.22%	1,778	8	0	0	15.71%	12.33%	n/a	n/a	0.00%	0.00%	20.55%
Financial Guaranty	732,478	100.00%	5,227	4	0	1	-46.65%	-82.90%	n/a	n/a	3.33%	2.66%	7.97%
Medical Professional Liability	326,170,517	64.22%	1,592	65	21	34	28.34%	14.57%	4.18%	4.27%	38.68%	33.56%	2.54%
Other Liability	2,195,917,587	24.83%	308	208	63	54	33.39%	78.85%	1.23%	1.42%	27.77%	25.55%	6.01%
Workers Compensation	1,635,950,148	27.32%	367	116	31	24	1.98%	58.88%	n/a	n/a	0.00%	0.00%	8.43%
Products Liability	107,585,926	38.00%	537	69	14	14	25.29%	56.90%	0.01%	0.02%	31.88%	30.09%	3.93%
Personal Lines													
Private Passenger Auto Liability	6,559,357,032	58.12%	1,063	62	23	40	17.72%	114.91%	n/a	n/a	0.00%	0.00%	-3.23%
Private Passenger Auto Physical	3,519,899,865	58.85%	1,083	65	24	39	15.66%	55.56%	n/a	n/a	0.00%	0.00%	10.34%
Private Passenger Auto Total	10,079,256,897	58.05%	1,068	65	25	42	17.00%	89.64%	n/a	n/a	0.00%	0.00%	0.92%
Homeowners Multiple Peril	3,792,645,293	55.46%	1,084	73	32	25	21.17%	72.47%	n/a	n/a	0.40%	0.47%	2.08%
Farmowners Multiple Peril	146,334,248	76.31%	3,174	23	6	3	20.98%	46.33%	n/a	n/a	0.43%	0.17%	-3.09%
Earthquake	20,283,002	36.91%	620	65	24	22	50.68%	35.47%	n/a	n/a	35.52%	32.87%	n/a
Total													
Total All Property and Casualty Lines	24,002,340,249	34.50%	468	362	112	112	20.30%	75.36%	0.22%	0.24%	5.19%	4.34%	4.12%

2020 Competition Database

HAWAII

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	86,543,181	53.05%	1,017	56	15	18	-8.71%	10.92%	1.20%	0.66%	4.93%	5.08%	14.81%
Commercial Auto Physical	26,237,949	61.98%	1,198	50	19	15	1.04%	44.48%	n/a	n/a	2.25%	2.95%	12.14%
Commercial Auto Total	112,781,130	53.98%	1,029	58	19	20	-6.62%	17.25%	0.92%	0.52%	4.30%	4.61%	14.42%
Commercial Multiple Peril	192,101,644	63.43%	1,251	62	22	19	6.93%	40.79%	0.00%	0.00%	11.10%	11.40%	21.73%
Fire	100,161,308	46.86%	730	65	16	15	50.21%	20.79%	0.00%	0.00%	33.83%	30.61%	31.37%
Allied Lines	123,528,581	44.21%	674	60	18	18	32.23%	20.67%	n/a	n/a	27.92%	25.41%	n/a
Inland Marine	114,753,605	50.26%	812	74	16	20	18.18%	144.45%	n/a	n/a	9.68%	5.25%	28.16%
Mortgage Guaranty	18,937,080	76.65%	1,766	8	0	0	-5.70%	5.16%	n/a	n/a	0.00%	0.00%	20.75%
Financial Guaranty	3,794,509	100.00%	5,187	3	1	2	-21.33%	-23.44%	n/a	n/a	0.00%	0.00%	14.52%
Medical Professional Liability	33,957,643	65.73%	1,561	45	23	29	6.86%	14.74%	9.58%	8.46%	42.89%	36.85%	7.85%
Other Liability	322,123,170	29.91%	408	127	43	34	8.10%	34.76%	2.42%	1.96%	35.30%	31.55%	10.62%
Workers Compensation	252,991,718	57.41%	1,107	59	19	13	-9.63%	29.60%	n/a	n/a	0.00%	0.00%	7.12%
Products Liability	12,115,019	57.79%	1,003	44	15	18	2.37%	78.16%	0.00%	0.00%	48.45%	46.13%	4.02%
Personal Lines													
Private Passenger Auto Liability	428,265,393	66.07%	1,495	27	2	4	-1.53%	10.53%	n/a	n/a	0.00%	0.00%	13.14%
Private Passenger Auto Physical	345,300,032	69.53%	1,522	25	5	7	8.76%	43.84%	n/a	n/a	0.00%	0.00%	16.26%
Private Passenger Auto Total	773,565,425	67.61%	1,499	27	4	7	2.81%	23.27%	n/a	n/a	0.00%	0.00%	14.15%
Homeowners Multiple Peril	438,418,176	61.68%	1,421	33	8	5	14.30%	25.70%	n/a	n/a	0.70%	0.52%	29.36%
Farmowners Multiple Peril	195	100.00%	7,468	2	1	1	-94.85%	-99.96%	n/a	n/a	0.00%	50.02%	22.57%
Earthquake	19,580,464	46.87%	790	41	14	15	90.84%	134.68%	n/a	n/a	43.24%	45.73%	n/a
Total													
Total All Property and Casualty Lines	2,671,949,277	35.59%	478	202	65	65	7.00%	28.26%	0.45%	0.36%	9.47%	8.07%	16.05%

2020 Competition Database

IDAHO

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	161,240,099	31.63%	444	94	23	26	35.82%	95.68%	0.17%	0.25%	3.51%	2.39%	8.99%
Commercial Auto Physical	83,123,101	38.64%	555	88	24	25	32.80%	136.08%	n/a	n/a	0.92%	1.11%	7.67%
Commercial Auto Total	244,363,200	33.67%	473	98	26	28	34.78%	107.77%	0.11%	0.17%	2.63%	1.95%	8.77%
Commercial Multiple Peril	253,985,060	39.88%	599	90	31	31	21.12%	55.26%	0.00%	0.00%	6.54%	4.01%	9.57%
Fire	54,154,489	32.64%	431	90	22	16	88.75%	90.30%	0.00%	0.00%	30.38%	22.35%	17.36%
Allied Lines	43,427,004	45.29%	791	83	24	25	78.39%	15.04%	n/a	n/a	20.80%	13.14%	n/a
Inland Marine	120,550,964	44.68%	890	109	27	31	26.30%	126.07%	n/a	n/a	2.18%	1.90%	22.25%
Mortgage Guaranty	42,868,474	83.56%	1,984	8	0	0	13.51%	97.12%	n/a	n/a	0.00%	0.00%	27.64%
Financial Guaranty	42,145	100.00%	10,000	1	1	0	-9.00%	-86.49%	n/a	n/a	0.00%	0.00%	6.45%
Medical Professional Liability	34,280,799	54.34%	932	48	25	34	8.83%	3.91%	8.48%	10.80%	21.41%	19.29%	10.75%
Other Liability	288,142,849	21.89%	280	175	57	47	39.68%	115.73%	0.96%	1.11%	23.41%	21.47%	16.10%
Workers Compensation	435,704,819	67.97%	3,135	79	22	18	4.46%	54.90%	n/a	n/a	0.00%	0.00%	3.82%
Products Liability	16,816,614	31.20%	497	57	16	17	31.11%	81.34%	0.00%	0.09%	45.07%	39.22%	13.58%
Personal Lines													
Private Passenger Auto Liability	637,515,896	49.06%	879	49	6	14	16.70%	59.94%	n/a	n/a	0.00%	0.00%	9.24%
Private Passenger Auto Physical	511,090,885	47.75%	886	51	8	15	26.94%	93.57%	n/a	n/a	0.00%	0.00%	9.63%
Private Passenger Auto Total	1,148,606,781	47.37%	874	51	8	16	21.04%	73.34%	n/a	n/a	0.00%	0.00%	9.37%
Homeowners Multiple Peril	457,082,982	49.78%	863	45	7	12	29.02%	74.59%	n/a	n/a	0.46%	0.41%	5.14%
Farmowners Multiple Peril	72,750,124	78.25%	2,545	22	6	3	17.27%	49.10%	n/a	n/a	0.00%	0.00%	5.87%
Earthquake	6,191,522	39.08%	623	59	19	16	73.60%	123.54%	n/a	n/a	22.70%	18.87%	n/a
Total													
Total All Property and Casualty Lines	3,438,645,961	31.30%	401	252	65	77	23.84%	71.25%	0.17%	0.22%	4.05%	3.06%	9.47%

2020 Competition Database

ILLINOIS

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	1,430,444,554	28.68%	357	146	41	35	29.97%	97.00%	1.27%	1.95%	1.62%	2.18%	5.32%
Commercial Auto Physical	473,845,481	27.36%	329	124	26	26	33.99%	123.39%	n/a	n/a	3.97%	3.55%	7.97%
Commercial Auto Total	1,904,290,035	27.40%	335	151	44	36	30.95%	102.96%	0.96%	1.48%	2.21%	2.51%	5.73%
Commercial Multiple Peril	1,885,769,915	25.69%	334	119	32	25	9.22%	31.62%	0.00%	0.00%	3.14%	2.62%	5.43%
Fire	494,777,389	30.69%	403	127	24	22	42.71%	21.33%	0.00%	0.00%	23.40%	21.41%	20.20%
Allied Lines	429,972,615	34.00%	478	116	21	23	48.52%	26.81%	n/a	n/a	23.92%	18.83%	n/a
Inland Marine	906,327,361	39.13%	593	146	30	34	9.15%	76.54%	n/a	n/a	4.95%	5.26%	15.42%
Mortgage Guaranty	248,359,454	77.70%	1,713	8	0	0	10.17%	8.79%	n/a	n/a	0.00%	0.00%	12.88%
Financial Guaranty	10,255,703	100.00%	4,535	3	0	2	-55.88%	-49.87%	n/a	n/a	0.00%	0.08%	6.47%
Medical Professional Liability	479,441,633	55.61%	1,251	73	27	42	8.44%	-21.00%	8.41%	6.72%	23.25%	23.08%	7.29%
Other Liability	4,557,269,738	36.76%	549	238	64	52	26.20%	76.87%	1.49%	1.47%	17.64%	16.71%	9.74%
Workers Compensation	2,216,163,900	28.82%	349	121	29	22	-13.62%	-8.36%	n/a	n/a	0.00%	0.00%	9.64%
Products Liability	194,348,863	41.32%	624	80	18	24	23.63%	54.10%	0.00%	0.04%	29.23%	28.80%	4.03%
Personal Lines													
Private Passenger Auto Liability	4,162,183,583	55.48%	1,168	86	22	30	-0.43%	23.58%	n/a	n/a	0.00%	0.00%	6.58%
Private Passenger Auto Physical	3,463,098,742	58.53%	1,302	88	20	29	6.79%	42.66%	n/a	n/a	0.00%	0.00%	7.26%
Private Passenger Auto Total	7,625,282,325	56.54%	1,224	88	22	33	2.73%	31.57%	n/a	n/a	0.00%	0.00%	6.85%
Homeowners Multiple Peril	4,118,833,871	59.11%	1,434	92	26	17	15.75%	44.84%	n/a	n/a	0.16%	0.15%	-1.21%
Farmowners Multiple Peril	205,555,289	79.07%	3,813	29	3	4	14.53%	57.99%	n/a	n/a	0.02%	0.01%	7.75%
Earthquake	84,022,992	50.11%	1,185	84	18	20	29.60%	42.53%	n/a	n/a	20.30%	16.64%	n/a
Total													
Total All Property and Casualty Lines	27,431,855,630	29.44%	399	369	96	108	10.14%	30.69%	0.46%	0.44%	4.86%	4.31%	7.39%

2020 Competition Database

INDIANA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	630,810,420	24.78%	313	144	38	36	31.89%	80.72%	0.46%	0.91%	4.36%	4.73%	5.54%
Commercial Auto Physical	264,581,105	25.29%	305	125	29	29	25.90%	96.58%	n/a	n/a	2.96%	2.53%	5.34%
Commercial Auto Total	895,391,525	24.70%	303	149	42	37	30.06%	85.14%	0.33%	0.64%	3.94%	4.07%	5.56%
Commercial Multiple Peril	937,541,452	26.84%	346	114	27	27	11.50%	35.84%	0.00%	0.00%	3.04%	2.88%	6.09%
Fire	297,612,845	25.13%	369	124	23	19	28.37%	20.14%	0.00%	0.00%	22.18%	17.10%	31.38%
Allied Lines	218,227,405	33.13%	463	116	21	20	47.53%	42.44%	n/a	n/a	16.74%	14.98%	n/a
Inland Marine	409,948,514	44.52%	799	141	29	34	12.53%	94.58%	n/a	n/a	5.33%	4.32%	14.80%
Mortgage Guaranty	117,116,258	81.73%	1,946	8	0	0	14.12%	6.43%	n/a	n/a	0.00%	0.00%	28.39%
Financial Guaranty	1,726,350	100.00%	5,070	2	1	4	65.46%	30.25%	n/a	n/a	0.00%	0.88%	9.66%
Medical Professional Liability	137,303,244	64.57%	1,212	64	22	36	12.93%	7.06%	26.12%	27.04%	20.33%	16.27%	13.53%
Other Liability	1,150,001,861	22.98%	277	228	52	50	25.87%	73.18%	1.99%	1.98%	24.27%	22.42%	9.56%
Workers Compensation	756,064,050	30.00%	356	123	37	28	-8.45%	9.13%	n/a	n/a	0.00%	0.00%	10.80%
Products Liability	93,416,095	49.56%	999	75	12	16	10.04%	87.96%	0.00%	0.10%	44.33%	43.96%	3.80%
Personal Lines													
Private Passenger Auto Liability	2,253,995,106	50.04%	876	87	20	30	3.92%	36.93%	n/a	n/a	0.00%	0.00%	8.51%
Private Passenger Auto Physical	1,753,827,279	50.14%	900	89	21	32	9.26%	52.82%	n/a	n/a	0.00%	0.00%	7.97%
Private Passenger Auto Total	4,007,822,385	49.90%	882	89	22	33	6.19%	43.46%	n/a	n/a	0.00%	0.00%	8.36%
Homeowners Multiple Peril	2,149,225,686	48.52%	935	84	15	13	12.88%	43.88%	n/a	n/a	0.10%	0.13%	7.58%
Farmowners Multiple Peril	203,099,942	69.78%	2,297	35	5	2	3.65%	30.64%	n/a	n/a	0.09%	0.10%	9.59%
Earthquake	46,542,743	41.82%	729	77	19	20	26.09%	36.74%	n/a	n/a	11.12%	8.76%	n/a
Total													
Total All Property and Casualty Lines	12,433,555,135	28.21%	348	358	103	116	11.41%	39.48%	0.50%	0.50%	4.48%	3.71%	9.10%

2020 Competition Database

IOWA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	312,601,036	30.73%	418	117	28	27	31.45%	59.88%	6.17%	1.49%	2.16%	1.92%	9.34%
Commercial Auto Physical	192,361,893	29.82%	418	106	22	21	16.31%	93.87%	n/a	n/a	2.31%	2.66%	-0.14%
Commercial Auto Total	504,962,929	30.38%	398	124	33	28	25.24%	71.32%	3.82%	0.92%	2.22%	2.23%	6.95%
Commercial Multiple Peril	450,426,253	29.68%	399	105	27	22	17.82%	47.26%	0.00%	0.00%	4.26%	3.95%	-9.80%
Fire	148,787,566	28.72%	411	97	19	22	33.81%	78.90%	0.00%	0.00%	20.46%	17.79%	7.27%
Allied Lines	161,203,607	44.11%	702	92	14	22	37.73%	-16.02%	n/a	n/a	11.22%	10.05%	n/a
Inland Marine	234,595,795	32.08%	526	124	24	33	0.14%	39.22%	n/a	n/a	4.39%	3.76%	21.46%
Mortgage Guaranty	52,489,020	80.86%	2,106	8	0	0	8.27%	-38.29%	n/a	n/a	0.00%	0.00%	24.25%
Financial Guaranty	4,875,209	100.00%	4,605	4	1	1	44.58%	40.14%	n/a	n/a	0.00%	0.00%	13.47%
Medical Professional Liability	74,913,993	69.30%	1,678	55	24	27	22.20%	-1.02%	7.31%	6.33%	40.20%	33.09%	5.86%
Other Liability	710,401,592	22.51%	270	193	47	44	21.59%	57.35%	1.16%	1.08%	20.19%	18.74%	12.14%
Workers Compensation	622,383,220	25.84%	333	106	22	15	-16.70%	4.00%	n/a	n/a	0.00%	0.00%	7.59%
Products Liability	40,334,829	33.19%	486	68	14	17	-5.26%	26.13%	0.00%	0.00%	19.57%	17.57%	12.46%
Personal Lines													
Private Passenger Auto Liability	892,088,290	55.83%	1,127	61	13	22	2.72%	26.74%	n/a	n/a	0.00%	0.00%	9.99%
Private Passenger Auto Physical	993,906,658	54.64%	1,014	63	15	25	11.87%	53.75%	n/a	n/a	0.00%	0.00%	4.09%
Private Passenger Auto Total	1,885,994,948	55.17%	1,055	64	15	25	7.35%	39.67%	n/a	n/a	0.00%	0.00%	7.51%
Homeowners Multiple Peril	893,963,131	54.14%	1,032	67	11	11	14.18%	56.27%	n/a	n/a	0.04%	0.04%	-8.95%
Farmowners Multiple Peril	234,470,982	80.88%	2,630	26	2	2	10.21%	73.65%	n/a	n/a	0.00%	0.00%	-3.91%
Earthquake	6,033,734	44.61%	682	64	12	17	61.13%	36.91%	n/a	n/a	44.34%	34.94%	n/a
Total													
Total All Property and Casualty Lines	7,009,123,651	29.04%	341	293	76	78	7.24%	24.87%	0.47%	0.23%	4.16%	3.41%	2.91%

2020 Competition Database

KANSAS

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	256,611,034	33.96%	460	103	27	26	29.60%	77.87%	0.25%	0.26%	2.74%	1.77%	7.99%
Commercial Auto Physical	153,211,466	32.92%	457	95	22	23	13.00%	80.87%	n/a	n/a	0.70%	1.10%	4.43%
Commercial Auto Total	409,822,500	33.15%	443	109	29	28	22.86%	78.98%	0.16%	0.16%	1.98%	1.51%	7.07%
Commercial Multiple Peril	429,058,662	29.93%	418	91	26	24	12.11%	30.44%	0.00%	0.00%	6.02%	5.19%	9.68%
Fire	130,501,379	24.52%	343	101	24	18	42.83%	32.34%	0.00%	0.00%	25.14%	20.51%	5.80%
Allied Lines	190,534,538	33.99%	521	95	22	21	33.10%	20.00%	n/a	n/a	13.52%	10.62%	n/a
Inland Marine	215,192,540	35.65%	515	120	27	30	11.48%	55.77%	n/a	n/a	5.72%	3.46%	22.09%
Mortgage Guaranty	48,970,108	85.17%	2,068	8	0	0	11.49%	8.33%	n/a	n/a	0.00%	0.00%	32.64%
Financial Guaranty	1,044,347	100.00%	3,573	3	0	0	2.02%	40.33%	n/a	n/a	0.00%	0.00%	9.06%
Medical Professional Liability	74,139,980	60.55%	1,264	49	21	31	19.13%	-2.77%	4.43%	3.84%	15.82%	9.49%	9.24%
Other Liability	584,898,827	23.97%	307	185	45	46	33.17%	77.69%	1.17%	1.27%	22.55%	20.86%	12.66%
Workers Compensation	376,038,397	35.02%	508	96	24	17	-8.96%	-8.07%	n/a	n/a	0.00%	0.00%	9.83%
Products Liability	38,505,879	32.88%	502	64	13	15	11.96%	37.54%	0.00%	0.13%	32.74%	25.80%	1.45%
Personal Lines													
Private Passenger Auto Liability	995,297,083	50.20%	882	52	11	20	4.07%	33.59%	n/a	n/a	0.00%	0.00%	7.50%
Private Passenger Auto Physical	967,223,571	49.72%	897	54	14	21	8.38%	39.72%	n/a	n/a	0.00%	0.00%	8.61%
Private Passenger Auto Total	1,962,520,654	49.76%	880	54	13	22	6.15%	36.54%	n/a	n/a	0.00%	0.00%	7.97%
Homeowners Multiple Peril	1,300,241,873	51.40%	961	59	12	11	12.00%	55.54%	n/a	n/a	0.10%	0.09%	10.17%
Farmowners Multiple Peril	256,630,688	67.46%	1,972	26	2	3	6.57%	57.72%	n/a	n/a	0.00%	0.00%	9.87%
Earthquake	9,075,923	34.83%	628	70	23	19	34.62%	34.76%	n/a	n/a	22.57%	17.16%	n/a
Total													
Total All Property and Casualty Lines	7,142,373,664	27.53%	365	282	62	82	11.11%	30.26%	0.15%	0.14%	3.83%	2.92%	9.40%

2020 Competition Database

KENTUCKY

	(1)	(2)	(3)	(4)	(5A)	(5B)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9)
	Premiums Written	Market Shares: Four 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 2020	Market Growth: Last 10 Years to 2020	Risk Retention Group Market Shares: Latest Year	Risk Retention Group Market Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	379,296,895	27.15%	345	119	30	32	18.38%	57.33%	1.28%	2.51%	0.89%	1.18%	3.49%
Commercial Auto Physical	131,270,220	26.79%	348	107	25	25	17.86%	75.98%	n/a	n/a	2.63%	2.10%	4.30%
Commercial Auto Total	510,567,115	26.38%	337	124	34	33	18.25%	61.74%	0.95%	1.86%	1.34%	1.42%	3.67%
Commercial Multiple Peril	583,998,702	35.90%	483	101	23	20	11.83%	37.78%	0.00%	0.00%	3.35%	3.06%	6.96%
Fire	157,024,384	29.83%	397	105	26	22	40.63%	31.83%	0.00%	0.00%	19.54%	15.55%	8.00%
Allied Lines	143,796,964	38.48%	729	96	20	16	52.95%	72.88%	n/a	n/a	15.31%	12.90%	n/a
Inland Marine	281,545,578	44.21%	809	120	26	29	0.32%	46.15%	n/a	n/a	2.31%	1.90%	15.80%
Mortgage Guaranty	44,772,670	81.50%	1,898	8	0	0	9.68%	10.55%	n/a	n/a	0.00%	0.00%	26.33%
Financial Guaranty	1,676,813	100.00%	6,301	4	1	2	-91.67%	147.76%	n/a	n/a	0.00%	0.00%	8.56%
Medical Professional Liability	116,421,163	51.68%	994	59	26	33	10.38%	-16.08%	6.74%	6.02%	28.67%	30.08%	6.37%
Other Liability	580,524,540	23.40%	270	200	53	45	19.41%	56.94%	1.80%	1.84%	21.08%	19.99%	8.79%
Workers Compensation	486,834,522	46.62%	903	105	33	27	-3.45%	-4.00%	n/a	n/a	0.00%	0.00%	7.45%
Products Liability	28,477,348	28.95%	444	66	15	18	4.11%	11.80%	0.00%	0.61%	31.58%	28.93%	12.84%
Personal Lines													
Private Passenger Auto Liability	2,048,838,553	59.85%	1,106	49	12	19	4.18%	33.42%	n/a	n/a	0.00%	0.00%	4.34%
Private Passenger Auto Physical	1,121,730,683	59.42%	1,182	50	16	22	5.44%	49.93%	n/a	n/a	0.00%	0.01%	5.06%
Private Passenger Auto Total	3,170,569,236	59.70%	1,127	50	15	22	4.62%	38.83%	n/a	n/a	0.00%	0.00%	4.59%
Homeowners Multiple Peril	1,268,875,321	61.36%	1,244	57	17	14	9.95%	42.86%	n/a	n/a	0.05%	0.08%	8.59%
Farmowners Multiple Peril	160,835,768	82.04%	5,008	23	6	2	4.39%	22.12%	n/a	n/a	0.24%	0.11%	9.09%
Earthquake	59,744,581	54.38%	1,007	70	16	21	34.52%	57.93%	n/a	n/a	6.40%	6.08%	n/a
Total													
Total All Property and Casualty Lines	8,049,007,623	39.34%	527	305	85	95	8.03%	35.77%	0.29%	0.32%	3.18%	2.77%	7.21%

2020 Competition Database

LOUISIANA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	725,672,042	35.12%	479	98	29	27	23.65%	69.28%	2.02%	1.13%	22.69%	18.26%	-9.35%
Commercial Auto Physical	132,987,584	34.18%	492	82	20	20	24.14%	49.84%	n/a	n/a	22.11%	19.43%	6.07%
Commercial Auto Total	858,659,626	34.86%	472	102	31	27	23.72%	65.94%	1.71%	0.96%	22.60%	18.44%	-7.82%
Commercial Multiple Peril	563,313,992	30.35%	458	82	28	25	13.88%	22.72%	0.00%	0.00%	26.84%	22.80%	3.98%
Fire	373,804,203	26.69%	349	101	32	31	13.49%	20.28%	0.00%	0.00%	39.38%	34.83%	11.24%
Allied Lines	466,907,153	24.81%	320	95	32	33	29.98%	58.54%	n/a	n/a	40.89%	38.51%	n/a
Inland Marine	443,926,563	47.79%	912	105	31	42	7.68%	53.09%	n/a	n/a	5.10%	4.94%	17.22%
Mortgage Guaranty	66,096,404	79.67%	1,868	8	0	0	8.92%	1.88%	n/a	n/a	0.00%	0.00%	25.08%
Financial Guaranty	8,672,590	100.00%	8,114	3	0	2	82.61%	27.31%	n/a	n/a	0.00%	0.00%	8.66%
Medical Professional Liability	104,029,924	66.35%	2,462	48	21	30	10.63%	2.11%	7.73%	4.98%	32.80%	30.06%	17.04%
Other Liability	1,117,230,657	23.56%	307	171	57	54	21.98%	47.62%	1.12%	1.27%	38.15%	37.10%	5.49%
Workers Compensation	776,654,589	46.37%	962	86	34	29	-2.72%	8.72%	n/a	n/a	0.00%	-0.02%	5.01%
Products Liability	46,741,942	36.95%	552	56	12	14	15.34%	31.33%	0.00%	0.04%	54.37%	51.09%	9.72%
Personal Lines													
Private Passenger Auto Liability	3,068,260,041	67.90%	1,462	43	18	19	6.13%	51.78%	n/a	n/a	0.00%	0.00%	0.32%
Private Passenger Auto Physical	1,680,171,336	71.13%	1,571	43	16	19	4.03%	33.13%	n/a	n/a	0.04%	0.07%	3.12%
Private Passenger Auto Total	4,748,431,377	69.04%	1,493	44	18	21	5.38%	44.61%	n/a	n/a	0.02%	0.02%	1.12%
Homeowners Multiple Peril	2,054,662,480	47.17%	932	64	30	26	10.91%	34.57%	n/a	n/a	4.55%	4.64%	7.84%
Farmowners Multiple Peril	14,501,405	94.47%	3,482	11	2	3	3.65%	23.79%	n/a	n/a	2.72%	0.80%	1.88%
Earthquake	5,817,737	45.24%	740	52	20	23	-7.40%	-41.50%	n/a	n/a	52.47%	55.49%	n/a
Total													
Total All Property and Casualty Lines	12,539,261,362	36.63%	490	302	104	112	9.96%	34.74%	0.28%	0.21%	10.41%	9.11%	3.60%

2020 Competition Database

MAINE

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	116,288,964	42.45%	671	82	21	27	13.91%	48.06%	0.14%	0.15%	2.04%	2.25%	10.94%
Commercial Auto Physical	58,718,591	46.37%	782	77	15	17	25.93%	95.97%	n/a	n/a	0.53%	0.66%	7.95%
Commercial Auto Total	175,007,555	43.76%	701	86	24	27	17.68%	61.29%	0.09%	0.10%	1.53%	1.73%	10.36%
Commercial Multiple Peril	267,351,521	48.31%	754	80	21	23	11.43%	49.55%	0.00%	0.00%	3.62%	3.06%	16.39%
Fire	52,144,668	28.98%	412	87	22	17	31.48%	13.30%	0.00%	0.00%	19.91%	16.24%	23.80%
Allied Lines	49,727,504	38.25%	679	83	21	20	36.12%	63.68%	n/a	n/a	15.83%	14.70%	n/a
Inland Marine	90,838,067	42.17%	698	102	24	34	18.55%	76.34%	n/a	n/a	0.94%	1.69%	19.32%
Mortgage Guaranty	19,550,227	78.31%	1,856	8	0	0	12.02%	13.42%	n/a	n/a	0.00%	0.00%	19.96%
Financial Guaranty	110,451	100.00%	7,564	2	1	0	-62.84%	-82.27%	n/a	n/a	0.00%	0.00%	6.62%
Medical Professional Liability	50,134,818	86.96%	5,199	40	18	25	11.18%	6.44%	2.12%	2.16%	8.19%	7.57%	11.45%
Other Liability	209,850,949	28.49%	344	157	47	47	23.70%	60.24%	2.22%	2.26%	21.52%	20.03%	15.57%
Workers Compensation	234,965,518	78.18%	4,624	72	25	17	3.00%	13.85%	n/a	n/a	0.00%	0.00%	5.87%
Products Liability	9,228,834	37.92%	565	57	16	14	16.39%	52.69%	0.00%	0.00%	39.74%	37.16%	19.71%
Personal Lines													
Private Passenger Auto Liability	398,892,562	52.32%	896	43	9	15	1.43%	20.04%	n/a	n/a	0.00%	0.00%	8.39%
Private Passenger Auto Physical	383,488,257	47.41%	756	45	11	15	12.52%	49.55%	n/a	n/a	0.00%	0.00%	12.59%
Private Passenger Auto Total	782,380,819	49.92%	818	45	11	16	6.58%	32.90%	n/a	n/a	0.00%	0.00%	9.91%
Homeowners Multiple Peril	470,674,027	34.77%	565	53	16	15	12.44%	39.98%	n/a	n/a	0.65%	0.89%	19.46%
Farmowners Multiple Peril	6,129,531	98.33%	2,727	9	1	1	18.62%	100.61%	n/a	n/a	0.00%	0.00%	9.58%
Earthquake	2,154,858	44.87%	727	48	20	15	10.69%	30.61%	n/a	n/a	22.17%	22.81%	n/a
Total													
Total All Property and Casualty Lines	2,544,483,452	27.95%	369	224	59	69	11.75%	37.10%	0.23%	0.22%	3.51%	3.10%	12.09%

2020 Competition Database

MARYLAND

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	575,461,723	37.64%	542	113	27	26	23.45%	70.33%	0.59%	0.62%	1.42%	3.22%	8.49%
Commercial Auto Physical	172,285,728	37.56%	512	96	22	24	28.94%	97.34%	n/a	n/a	1.60%	1.76%	4.58%
Commercial Auto Total	747,747,451	37.62%	529	117	31	28	24.67%	75.87%	0.45%	0.48%	1.47%	2.89%	7.93%
Commercial Multiple Peril	717,121,288	36.42%	522	103	23	24	9.57%	29.40%	0.00%	0.00%	4.10%	3.57%	5.98%
Fire	193,053,025	33.70%	461	101	26	28	34.40%	27.53%	0.00%	0.00%	30.43%	26.13%	23.85%
Allied Lines	182,866,781	40.11%	589	97	18	22	53.18%	78.06%	n/a	n/a	29.44%	22.51%	n/a
Inland Marine	403,524,087	43.59%	644	124	28	34	7.58%	80.96%	n/a	n/a	1.93%	2.10%	10.74%
Mortgage Guaranty	163,556,894	73.63%	1,665	8	0	0	26.53%	57.12%	n/a	n/a	0.00%	0.00%	9.87%
Financial Guaranty	1,832,606	100.00%	6,169	2	1	2	-39.02%	-84.65%	n/a	n/a	0.00%	0.00%	-1.97%
Medical Professional Liability	310,185,294	70.73%	1,854	63	23	36	6.54%	10.40%	40.12%	33.99%	31.85%	23.24%	1.14%
Other Liability	1,352,770,468	27.99%	414	198	54	50	22.05%	63.94%	2.23%	2.27%	21.97%	19.96%	9.84%
Workers Compensation	873,582,786	43.26%	710	96	32	25	-9.31%	17.83%	n/a	n/a	0.00%	0.00%	7.56%
Products Liability	54,521,640	42.38%	633	68	15	15	21.51%	32.60%	0.00%	0.00%	34.55%	31.10%	9.50%
Personal Lines													
Private Passenger Auto Liability	3,127,930,780	62.15%	1,306	45	12	20	6.18%	36.69%	n/a	n/a	0.00%	0.00%	4.88%
Private Passenger Auto Physical	2,127,602,991	65.52%	1,353	48	14	22	9.15%	46.11%	n/a	n/a	0.00%	0.01%	9.27%
Private Passenger Auto Total	5,255,533,771	62.50%	1,318	48	14	22	7.36%	40.36%	n/a	n/a	0.00%	0.00%	6.25%
Homeowners Multiple Peril	2,090,072,069	51.94%	960	58	16	19	18.99%	59.26%	n/a	n/a	0.19%	0.19%	4.72%
Farmowners Multiple Peril	31,638,022	91.25%	3,525	15	4	4	8.84%	43.23%	n/a	n/a	-0.01%	0.02%	19.60%
Earthquake	17,804,014	50.37%	893	54	14	19	87.36%	130.77%	n/a	n/a	56.47%	46.18%	n/a
Total													
Total All Property and Casualty Lines	12,968,204,531	35.71%	502	313	93	104	11.13%	43.67%	1.23%	1.08%	4.39%	3.66%	7.55%

2020 Competition Database

MASSACHUSETTS

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	703,132,639	43.23%	645	82	24	19	8.10%	45.78%	0.04%	0.04%	1.11%	3.40%	8.79%
Commercial Auto Physical	263,164,768	45.31%	707	75	17	9	17.45%	84.24%	n/a	n/a	0.48%	0.98%	3.15%
Commercial Auto Total	966,297,407	43.80%	659	86	26	19	10.49%	54.57%	0.03%	0.03%	0.94%	2.77%	7.86%
Commercial Multiple Peril	1,391,713,537	30.68%	450	92	21	23	20.43%	49.40%	0.00%	0.00%	4.69%	4.16%	11.49%
Fire	346,353,381	27.39%	376	107	26	23	12.61%	17.14%	0.00%	0.00%	25.23%	19.63%	21.68%
Allied Lines	315,570,737	34.54%	484	98	20	20	53.62%	69.88%	n/a	n/a	26.51%	21.03%	n/a
Inland Marine	565,872,186	43.34%	677	108	25	33	6.82%	83.75%	n/a	n/a	2.86%	2.63%	19.30%
Mortgage Guaranty	123,548,134	77.03%	1,869	8	0	0	3.35%	14.78%	n/a	n/a	0.00%	0.00%	24.10%
Financial Guaranty	7,463,006	100.00%	7,717	4	1	3	129.72%	-43.43%	n/a	n/a	0.00%	0.00%	-7.90%
Medical Professional Liability	340,186,006	78.48%	2,724	55	18	26	8.51%	8.37%	52.93%	53.20%	30.21%	21.08%	11.45%
Other Liability	2,570,064,241	29.66%	404	178	45	46	39.38%	81.28%	2.52%	2.76%	23.18%	24.20%	11.67%
Workers Compensation	1,221,921,448	39.98%	637	80	22	20	-2.70%	29.46%	n/a	n/a	0.00%	0.00%	7.14%
Products Liability	125,901,268	44.68%	828	62	14	17	12.59%	41.41%	0.00%	0.02%	40.01%	40.26%	8.18%
Personal Lines													
Private Passenger Auto Liability	2,983,492,674	53.98%	1,039	35	10	11	2.67%	26.70%	n/a	n/a	0.00%	0.00%	6.15%
Private Passenger Auto Physical	2,434,996,903	53.42%	1,005	36	12	12	6.68%	53.52%	n/a	n/a	0.00%	0.00%	8.53%
Private Passenger Auto Total	5,418,489,577	53.73%	1,017	36	13	14	4.43%	37.49%	n/a	n/a	0.00%	0.00%	7.00%
Homeowners Multiple Peril	2,678,376,826	34.65%	529	75	25	23	13.17%	49.96%	n/a	n/a	0.92%	0.95%	13.70%
Farmowners Multiple Peril	4,251,252	91.93%	2,855	8	3	2	16.85%	71.23%	n/a	n/a	0.00%	0.02%	9.60%
Earthquake	32,883,300	47.03%	726	59	18	21	47.22%	97.18%	n/a	n/a	42.45%	35.81%	n/a
Total													
Total All Property and Casualty Lines	16,838,829,782	29.23%	368	264	64	76	12.81%	46.86%	1.46%	1.48%	6.14%	5.40%	10.34%

2020 Competition Database

MICHIGAN

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	835,611,385	23.67%	301	112	27	26	25.62%	89.24%	0.62%	0.53%	6.07%	2.63%	2.47%
Commercial Auto Physical	373,056,484	24.54%	339	99	23	22	12.61%	84.70%	n/a	n/a	1.65%	1.22%	2.68%
Commercial Auto Total	1,208,667,869	22.79%	295	117	32	29	21.30%	87.82%	0.43%	0.37%	4.70%	2.19%	2.52%
Commercial Multiple Peril	1,207,174,473	27.19%	366	105	24	21	11.08%	32.99%	0.00%	0.00%	3.70%	3.09%	8.52%
Fire	362,694,965	37.01%	510	110	20	16	25.57%	11.97%	0.00%	0.00%	22.63%	16.77%	10.45%
Allied Lines	218,488,176	34.05%	483	103	20	17	34.79%	42.48%	n/a	n/a	17.66%	15.89%	n/a
Inland Marine	598,203,680	40.91%	707	133	32	29	10.23%	83.64%	n/a	n/a	3.34%	3.48%	19.52%
Mortgage Guaranty	179,133,486	76.12%	1,747	8	0	0	6.03%	40.51%	n/a	n/a	0.00%	0.00%	24.94%
Financial Guaranty	2,378,870	100.00%	6,977	3	0	0	55.00%	-21.21%	n/a	n/a	0.00%	0.00%	-8.73%
Medical Professional Liability	214,966,678	52.88%	886	64	27	37	15.76%	6.54%	9.46%	8.48%	20.57%	15.71%	14.01%
Other Liability	1,695,676,551	20.06%	246	199	54	44	31.68%	60.50%	1.07%	1.29%	19.67%	19.28%	12.14%
Workers Compensation	949,604,479	40.82%	796	104	21	13	-13.43%	-1.69%	n/a	n/a	0.00%	0.00%	14.67%
Products Liability	100,782,803	39.28%	681	66	13	18	10.58%	31.04%	0.00%	0.04%	34.37%	29.26%	10.32%
Personal Lines													
Private Passenger Auto Liability	5,801,406,564	63.05%	1,215	45	12	18	2.47%	55.64%	n/a	n/a	0.00%	0.00%	0.03%
Private Passenger Auto Physical	3,498,689,027	59.77%	1,070	46	14	22	5.73%	44.01%	n/a	n/a	-0.12%	0.02%	5.33%
Private Passenger Auto Total	9,300,095,591	61.82%	1,150	47	14	21	3.67%	51.05%	n/a	n/a	-0.05%	0.01%	0.55%
Homeowners Multiple Peril	3,031,027,851	53.45%	916	61	13	9	9.49%	35.27%	n/a	n/a	0.12%	0.12%	11.11%
Farmowners Multiple Peril	150,811,655	79.76%	3,019	22	2	0	3.86%	30.91%	n/a	n/a	0.07%	0.06%	8.00%
Earthquake	9,267,352	39.00%	609	60	17	18	45.54%	29.37%	n/a	n/a	36.44%	33.78%	n/a
Total													
Total All Property and Casualty Lines	20,712,811,133	38.04%	484	305	79	77	8.03%	42.95%	0.21%	0.19%	3.24%	2.57%	4.73%

2020 Competition Database

MINNESOTA

	(1)	(2)	(3)	(4)	(5A)	(5B)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9)
	Premiums Written	Market Shares: Four 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 2020	Market Growth: Last 10 Years to 2020	Risk Retention Group Market Shares: Latest Year	Risk Retention Group Market Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	468,286,087	31.13%	405	117	33	25	23.78%	62.46%	0.20%	0.57%	4.10%	2.65%	10.05%
Commercial Auto Physical	249,087,232	34.48%	468	101	23	20	21.57%	94.59%	n/a	n/a	1.06%	0.71%	5.25%
Commercial Auto Total	717,373,319	31.68%	416	121	36	26	23.00%	72.34%	0.13%	0.37%	3.04%	1.98%	9.05%
Commercial Multiple Peril	791,594,599	32.03%	415	100	28	24	10.14%	31.82%	0.00%	0.00%	2.75%	2.37%	5.98%
Fire	251,259,080	26.00%	313	106	21	18	35.29%	57.60%	0.00%	0.00%	18.97%	15.29%	12.28%
Allied Lines	367,995,973	43.33%	767	102	19	17	28.32%	48.22%	n/a	n/a	11.63%	8.31%	n/a
Inland Marine	412,807,528	37.59%	594	131	40	29	10.14%	89.32%	n/a	n/a	2.75%	2.34%	17.28%
Mortgage Guaranty	164,371,947	79.00%	1,844	8	0	0	-9.96%	15.88%	n/a	n/a	0.00%	0.00%	14.16%
Financial Guaranty	1,504,606	100.00%	7,573	2	1	3	-55.98%	-92.80%	n/a	n/a	0.00%	0.00%	17.03%
Medical Professional Liability	86,786,083	61.47%	1,809	51	21	23	11.15%	-1.22%	5.16%	6.28%	29.38%	22.59%	10.77%
Other Liability	1,367,646,281	22.89%	272	186	45	40	23.63%	59.70%	0.78%	0.90%	20.39%	19.69%	12.01%
Workers Compensation	933,317,162	31.08%	440	95	19	16	-3.77%	23.55%	n/a	n/a	0.00%	0.00%	9.00%
Products Liability	95,048,028	30.21%	427	66	15	19	9.52%	23.28%	0.00%	0.03%	28.13%	23.81%	10.25%
Personal Lines													
Private Passenger Auto Liability	2,085,255,724	60.56%	1,236	56	11	22	2.44%	29.79%	n/a	n/a	0.00%	0.00%	9.11%
Private Passenger Auto Physical	1,773,089,070	56.64%	1,111	59	14	23	13.13%	60.22%	n/a	n/a	0.00%	0.00%	6.52%
Private Passenger Auto Total	3,858,344,794	58.59%	1,169	59	15	25	7.09%	42.20%	n/a	n/a	0.00%	0.00%	8.21%
Homeowners Multiple Peril	2,438,670,574	53.57%	1,084	66	14	16	16.03%	53.24%	n/a	n/a	0.10%	0.08%	4.86%
Farmowners Multiple Peril	164,243,794	59.40%	1,273	23	4	1	8.32%	50.81%	n/a	n/a	0.04%	0.04%	3.81%
Earthquake	7,633,638	54.12%	954	61	15	22	71.30%	35.24%	n/a	n/a	68.66%	60.66%	n/a
Total													
Total All Property and Casualty Lines	12,804,077,603	31.79%	406	291	72	72	10.52%	38.49%	0.13%	0.15%	3.98%	3.39%	8.63%

2020 Competition Database

MISSISSIPPI

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	349,942,692	34.43%	491	109	34	29	25.15%	80.53%	0.82%	0.79%	16.72%	8.52%	1.86%
Commercial Auto Physical	113,606,251	33.82%	463	95	23	19	13.86%	87.04%	n/a	n/a	12.57%	7.01%	2.51%
Commercial Auto Total	463,548,943	33.61%	477	114	36	29	22.18%	82.08%	0.62%	0.59%	15.70%	8.14%	1.97%
Commercial Multiple Peril	361,696,309	33.11%	474	85	24	27	13.82%	23.22%	0.00%	0.00%	12.91%	10.79%	6.43%
Fire	159,389,792	26.70%	344	97	27	20	31.40%	15.67%	0.00%	0.00%	34.15%	29.40%	7.85%
Allied Lines	170,962,646	28.20%	396	86	27	26	37.77%	37.95%	n/a	n/a	32.73%	28.97%	n/a
Inland Marine	242,887,636	46.00%	739	115	37	41	20.78%	90.31%	n/a	n/a	4.25%	3.38%	17.35%
Mortgage Guaranty	27,358,760	81.87%	1,977	8	0	0	7.48%	-12.25%	n/a	n/a	0.00%	0.00%	23.53%
Financial Guaranty	394,234	100.00%	10,000	1	0	2	-24.80%	-75.76%	n/a	n/a	0.00%	0.00%	5.05%
Medical Professional Liability	51,281,383	41.73%	679	53	19	26	17.84%	-13.75%	26.03%	26.53%	42.04%	42.71%	19.05%
Other Liability	384,824,418	26.97%	336	175	56	43	16.49%	40.78%	0.80%	0.86%	26.20%	22.83%	8.65%
Workers Compensation	320,041,420	29.10%	421	99	33	28	-9.53%	18.17%	n/a	n/a	0.00%	0.00%	9.57%
Products Liability	20,583,826	33.22%	522	57	13	13	14.54%	28.70%	0.00%	0.03%	31.56%	29.03%	7.13%
Personal Lines													
Private Passenger Auto Liability	1,098,224,248	56.30%	1,093	42	12	18	7.81%	42.74%	n/a	n/a	0.00%	0.00%	4.03%
Private Passenger Auto Physical	937,623,510	55.12%	1,121	43	13	20	9.07%	52.89%	n/a	n/a	0.00%	0.00%	4.95%
Private Passenger Auto Total	2,035,847,758	55.69%	1,100	44	14	20	8.39%	47.24%	n/a	n/a	0.00%	0.00%	4.39%
Homeowners Multiple Peril	1,074,344,462	55.35%	1,120	55	28	23	11.03%	34.08%	n/a	n/a	3.98%	3.43%	10.72%
Farmowners Multiple Peril	29,827,449	73.70%	1,552	16	3	1	20.67%	60.11%	n/a	n/a	3.86%	2.00%	-2.39%
Earthquake	23,343,813	56.20%	1,091	59	20	24	41.47%	42.02%	n/a	n/a	19.63%	15.85%	n/a
Total													
Total All Property and Casualty Lines	5,774,383,076	34.71%	466	297	95	97	11.50%	38.11%	0.33%	0.36%	7.27%	5.55%	7.64%

2020 Competition Database

MISSOURI

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	559,953,556	31.16%	397	116	30	32	29.41%	62.57%	0.64%	0.78%	2.92%	3.03%	4.81%
Commercial Auto Physical	259,164,738	26.91%	355	105	23	23	33.13%	116.85%	n/a	n/a	2.14%	2.27%	-0.31%
Commercial Auto Total	819,118,294	29.20%	364	122	32	32	30.56%	76.55%	0.44%	0.54%	2.67%	2.79%	3.94%
Commercial Multiple Peril	883,321,166	26.24%	355	99	24	24	13.01%	35.79%	0.00%	0.00%	4.68%	4.68%	-1.43%
Fire	263,248,088	26.55%	349	106	20	24	40.89%	24.08%	0.00%	0.00%	26.99%	23.11%	14.12%
Allied Lines	252,675,306	34.32%	461	94	19	21	44.51%	69.14%	n/a	n/a	21.18%	18.77%	n/a
Inland Marine	430,805,985	43.80%	783	124	36	41	10.69%	86.09%	n/a	n/a	4.26%	2.88%	20.54%
Mortgage Guaranty	97,493,273	76.50%	1,776	8	0	0	14.79%	10.31%	n/a	n/a	0.00%	0.00%	25.21%
Financial Guaranty	11,655,633	100.00%	9,457	2	0	3	46.29%	397.39%	n/a	n/a	0.00%	0.00%	10.46%
Medical Professional Liability	167,158,342	56.14%	1,159	64	25	38	18.39%	-5.30%	8.10%	7.23%	21.66%	18.39%	7.66%
Other Liability	1,371,316,278	23.47%	304	207	59	53	22.84%	49.27%	1.79%	1.78%	27.37%	24.41%	7.95%
Workers Compensation	900,394,068	46.27%	864	108	30	21	-2.19%	26.44%	n/a	n/a	0.00%	0.00%	7.76%
Products Liability	63,820,348	28.65%	414	70	15	20	10.45%	58.32%	0.00%	0.12%	34.94%	34.79%	-0.74%
Personal Lines													
Private Passenger Auto Liability	2,305,121,008	54.11%	975	60	15	25	6.36%	41.16%	n/a	n/a	0.00%	0.00%	5.16%
Private Passenger Auto Physical	1,916,669,761	51.98%	989	63	17	27	10.75%	52.83%	n/a	n/a	0.00%	0.00%	5.38%
Private Passenger Auto Total	4,221,790,769	53.15%	975	64	16	26	8.31%	46.23%	n/a	n/a	0.00%	0.00%	5.26%
Homeowners Multiple Peril	2,332,066,215	55.41%	1,125	63	21	19	14.73%	51.41%	n/a	n/a	0.11%	0.13%	5.61%
Farmowners Multiple Peril	199,725,500	75.24%	1,786	25	6	6	10.14%	55.85%	n/a	n/a	0.25%	0.08%	6.61%
Earthquake	118,915,729	49.25%	1,015	72	16	20	25.95%	37.46%	n/a	n/a	8.01%	7.02%	n/a
Total													
Total All Property and Casualty Lines	13,076,848,838	31.13%	406	327	91	102	12.92%	43.28%	0.32%	0.29%	5.11%	4.24%	5.53%

2020 Competition Database

MONTANA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	126,561,375	36.68%	524	94	27	25	22.82%	56.44%	0.22%	0.21%	5.36%	2.58%	8.10%
Commercial Auto Physical	79,914,649	42.98%	642	87	28	20	22.80%	92.22%	n/a	n/a	2.96%	2.75%	1.83%
Commercial Auto Total	206,476,024	38.23%	544	98	30	27	22.81%	68.58%	0.13%	0.13%	4.43%	2.65%	6.41%
Commercial Multiple Peril	210,377,241	35.03%	509	86	28	22	16.96%	52.39%	0.00%	0.00%	6.81%	6.61%	2.34%
Fire	44,761,890	39.92%	590	82	25	18	51.21%	58.09%	0.00%	0.00%	26.18%	20.49%	13.98%
Allied Lines	47,146,046	42.83%	750	75	18	18	52.28%	60.54%	n/a	n/a	21.93%	15.84%	n/a
Inland Marine	85,082,399	47.24%	1,097	95	21	33	14.30%	78.99%	n/a	n/a	3.30%	5.80%	9.19%
Mortgage Guaranty	18,469,200	81.05%	2,080	8	0	0	12.09%	65.74%	n/a	n/a	0.00%	0.00%	34.39%
Financial Guaranty	249,181	100.00%	9,590	2	3	1	300.78%	-73.10%	n/a	n/a	0.00%	0.00%	7.37%
Medical Professional Liability	38,017,135	72.46%	1,856	44	24	28	-20.75%	-10.99%	16.46%	13.29%	23.61%	27.59%	5.69%
Other Liability	212,424,954	24.63%	299	164	52	41	23.94%	60.70%	1.12%	0.91%	27.61%	24.58%	9.47%
Workers Compensation	257,312,746	74.84%	3,819	78	25	22	-10.53%	141.55%	n/a	n/a	0.00%	0.00%	8.82%
Products Liability	10,985,484	40.51%	631	54	14	16	6.07%	59.51%	0.00%	0.06%	27.02%	25.24%	-1.26%
Personal Lines													
Private Passenger Auto Liability	398,285,280	56.31%	1,079	38	11	19	6.29%	28.72%	n/a	n/a	0.00%	0.00%	9.00%
Private Passenger Auto Physical	416,009,807	56.93%	1,065	40	13	22	18.70%	79.50%	n/a	n/a	0.00%	0.01%	1.85%
Private Passenger Auto Total	814,295,087	56.33%	1,062	40	14	22	12.28%	50.47%	n/a	n/a	0.00%	0.00%	6.14%
Homeowners Multiple Peril	409,143,188	59.78%	1,161	43	15	14	23.93%	84.49%	n/a	n/a	0.70%	0.40%	-7.94%
Farmowners Multiple Peril	85,855,795	54.06%	1,128	17	4	2	17.37%	62.84%	n/a	n/a	0.00%	0.00%	-2.86%
Earthquake	8,687,470	51.28%	907	53	18	11	74.12%	99.16%	n/a	n/a	24.72%	12.55%	n/a
Total													
Total All Property and Casualty Lines	2,708,595,912	33.40%	460	250	85	86	12.73%	50.76%	0.33%	0.29%	4.56%	3.86%	5.88%

2020 Competition Database

NEBRASKA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	198,289,247	38.42%	537	108	29	24	30.41%	69.22%	0.37%	0.41%	2.31%	1.73%	8.67%
Commercial Auto Physical	143,952,876	40.98%	681	95	25	21	19.87%	114.93%	n/a	n/a	0.82%	0.78%	1.72%
Commercial Auto Total	342,242,123	38.83%	572	112	33	27	25.76%	85.84%	0.21%	0.23%	1.68%	1.32%	6.87%
Commercial Multiple Peril	326,666,203	36.92%	537	90	22	21	19.58%	51.27%	0.00%	0.00%	3.92%	3.35%	1.08%
Fire	91,806,987	29.00%	414	87	20	22	57.51%	75.28%	0.00%	0.00%	17.74%	15.19%	13.89%
Allied Lines	111,857,946	35.50%	523	86	22	25	43.63%	-47.16%	n/a	n/a	13.42%	10.80%	n/a
Inland Marine	177,999,737	37.34%	668	108	27	39	9.00%	78.50%	n/a	n/a	6.08%	7.19%	7.37%
Mortgage Guaranty	35,139,464	82.10%	2,107	8	0	0	18.77%	26.82%	n/a	n/a	0.00%	0.00%	42.38%
Financial Guaranty	809,921	100.00%	10,000	1	1	3	-55.98%	134.85%	n/a	n/a	0.00%	0.00%	9.73%
Medical Professional Liability	37,191,561	65.73%	1,503	45	20	23	15.87%	2.40%	3.82%	5.45%	18.51%	14.61%	6.10%
Other Liability	441,580,820	23.26%	290	172	47	46	29.01%	63.17%	4.34%	3.89%	24.24%	21.39%	13.35%
Workers Compensation	354,101,425	31.88%	449	93	23	19	-5.71%	14.03%	n/a	n/a	0.00%	0.01%	9.03%
Products Liability	23,114,146	33.06%	530	57	11	18	1.62%	23.36%	0.00%	0.13%	27.71%	22.36%	14.35%
Personal Lines													
Private Passenger Auto Liability	694,078,487	52.87%	1,014	48	14	22	2.85%	36.82%	n/a	n/a	0.00%	0.00%	8.21%
Private Passenger Auto Physical	643,438,419	53.36%	999	48	14	23	11.33%	60.56%	n/a	n/a	0.00%	0.00%	0.58%
Private Passenger Auto Total	1,337,516,906	52.85%	985	48	14	23	6.77%	47.30%	n/a	n/a	0.00%	0.00%	5.44%
Homeowners Multiple Peril	874,734,002	51.77%	1,017	45	11	15	20.06%	88.00%	n/a	n/a	0.10%	0.07%	-11.75%
Farmowners Multiple Peril	253,593,948	83.37%	2,346	26	4	1	6.58%	76.79%	n/a	n/a	0.19%	0.07%	0.53%
Earthquake	2,410,928	42.00%	626	63	22	18	16.06%	-30.85%	n/a	n/a	28.21%	30.45%	n/a
Total													
Total All Property and Casualty Lines	5,427,026,407	27.09%	367	268	74	80	12.09%	39.65%	0.39%	0.34%	3.34%	2.72%	4.59%

2020 Competition Database

NEVADA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	389,589,471	34.80%	484	105	34	33	49.69%	158.42%	1.40%	1.24%	2.66%	4.52%	-7.96%
Commercial Auto Physical	63,706,496	33.12%	510	89	26	23	48.32%	160.61%	n/a	n/a	3.40%	3.27%	8.32%
Commercial Auto Total	453,295,967	34.54%	478	110	36	33	49.49%	158.73%	1.20%	1.06%	2.77%	4.34%	-6.61%
Commercial Multiple Peril	421,305,976	32.73%	466	94	31	28	29.39%	61.76%	0.00%	0.00%	16.79%	7.80%	8.29%
Fire	113,906,265	36.70%	524	90	24	23	46.55%	15.59%	0.00%	0.00%	29.42%	25.78%	24.78%
Allied Lines	104,053,116	42.18%	660	84	24	24	63.80%	44.65%	n/a	n/a	26.99%	22.85%	n/a
Inland Marine	209,570,888	42.26%	708	115	36	33	20.00%	121.14%	n/a	n/a	3.58%	3.03%	15.02%
Mortgage Guaranty	80,730,052	78.24%	1,932	8	0	0	38.06%	113.75%	n/a	n/a	0.00%	0.00%	7.03%
Financial Guaranty	3,076,429	100.00%	8,170	3	2	2	625.31%	175.24%	n/a	n/a	0.00%	0.00%	6.20%
Medical Professional Liability	79,950,300	53.73%	959	54	22	36	23.22%	-6.40%	11.68%	11.01%	17.99%	15.28%	10.36%
Other Liability	644,822,298	23.56%	316	172	61	53	32.50%	100.89%	1.16%	1.40%	30.67%	27.85%	-4.63%
Workers Compensation	409,259,441	29.52%	422	87	28	24	12.72%	52.44%	n/a	n/a	0.00%	0.00%	11.40%
Products Liability	36,590,806	37.36%	563	62	18	17	8.39%	133.79%	0.00%	0.06%	63.97%	9.40%	0.90%
Personal Lines													
Private Passenger Auto Liability	2,004,223,731	55.68%	970	52	17	25	22.43%	84.00%	n/a	n/a	0.00%	0.00%	0.29%
Private Passenger Auto Physical	807,851,083	58.38%	1,033	53	17	27	10.48%	54.18%	n/a	n/a	0.00%	0.03%	10.70%
Private Passenger Auto Total	2,812,074,814	56.46%	984	53	18	28	18.74%	74.32%	n/a	n/a	0.00%	0.01%	2.66%
Homeowners Multiple Peril	710,140,094	49.50%	872	57	23	19	22.30%	53.46%	n/a	n/a	0.74%	0.53%	13.92%
Farmowners Multiple Peril	7,924,141	90.72%	2,382	12	2	4	-6.33%	15.98%	n/a	n/a	0.00%	0.00%	12.00%
Earthquake	38,148,256	49.93%	847	66	24	20	69.16%	105.62%	n/a	n/a	13.01%	14.60%	n/a
Total													
Total All Property and Casualty Lines	6,394,831,483	32.41%	416	287	95	101	24.28%	72.23%	0.35%	0.34%	6.27%	4.89%	4.53%

2020 Competition Database

NEW HAMPSHIRE

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	118,178,522	37.91%	574	89	19	22	17.47%	59.40%	0.20%	0.18%	2.28%	1.34%	11.67%
Commercial Auto Physical	48,390,732	40.09%	631	84	20	20	31.12%	68.66%	n/a	n/a	0.28%	0.50%	10.75%
Commercial Auto Total	166,569,254	38.44%	586	92	25	26	21.14%	61.98%	0.14%	0.13%	1.70%	1.10%	11.51%
Commercial Multiple Peril	270,819,832	36.23%	511	90	21	23	11.92%	38.84%	0.00%	0.00%	2.39%	2.09%	14.39%
Fire	44,314,999	25.28%	348	91	21	20	31.98%	22.65%	0.00%	0.00%	18.28%	14.65%	28.16%
Allied Lines	38,078,301	34.75%	525	86	26	25	39.59%	54.50%	n/a	n/a	14.68%	12.68%	n/a
Inland Marine	101,896,941	42.16%	783	105	27	36	13.41%	100.17%	n/a	n/a	1.24%	0.86%	23.98%
Mortgage Guaranty	32,199,199	80.11%	1,830	8	0	0	8.25%	28.84%	n/a	n/a	0.00%	0.00%	22.62%
Financial Guaranty	0	0.00%	0	0	0	3	-100.00%	-100.00%	n/a	n/a	0.00%	0.00%	12.11%
Medical Professional Liability	55,051,217	63.44%	1,278	49	24	26	37.77%	45.68%	11.17%	10.93%	41.28%	34.73%	0.77%
Other Liability	241,839,638	26.59%	318	165	43	38	7.07%	61.31%	2.51%	2.21%	19.35%	20.48%	12.53%
Workers Compensation	201,391,283	35.98%	529	82	23	20	-17.13%	-6.64%	n/a	n/a	0.00%	0.19%	11.17%
Products Liability	11,383,161	40.91%	700	56	14	15	0.25%	12.17%	0.00%	0.00%	37.34%	31.65%	18.23%
Personal Lines													
Private Passenger Auto Liability	442,182,781	53.17%	911	43	7	15	2.74%	23.57%	n/a	n/a	0.00%	0.00%	8.96%
Private Passenger Auto Physical	447,833,441	48.12%	809	44	8	16	7.82%	49.50%	n/a	n/a	0.00%	0.00%	13.34%
Private Passenger Auto Total	890,016,222	50.58%	854	44	8	16	5.23%	35.38%	n/a	n/a	0.00%	0.00%	10.66%
Homeowners Multiple Peril	454,956,927	38.96%	573	57	14	15	11.89%	35.14%	n/a	n/a	0.28%	0.37%	17.94%
Farmowners Multiple Peril	3,454,348	85.86%	2,983	9	2	1	7.31%	67.41%	n/a	n/a	0.00%	0.00%	16.70%
Earthquake	3,001,061	35.39%	593	49	16	19	9.90%	20.69%	n/a	n/a	12.90%	9.90%	n/a
Total													
Total All Property and Casualty Lines	2,620,423,132	27.94%	352	243	63	67	7.36%	35.89%	0.48%	0.42%	3.71%	3.34%	13.04%

2020 Competition Database

NEW JERSEY

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	1,428,721,266	29.16%	399	119	33	24	21.79%	72.75%	1.01%	1.66%	5.21%	3.98%	-0.57%
Commercial Auto Physical	268,333,389	31.27%	408	94	18	18	21.38%	79.64%	n/a	n/a	5.48%	4.32%	1.37%
Commercial Auto Total	1,697,054,655	28.87%	392	122	34	25	21.72%	73.80%	0.85%	1.40%	5.25%	4.03%	-0.42%
Commercial Multiple Peril	1,635,964,911	30.88%	407	104	26	25	9.82%	36.19%	0.00%	0.00%	4.65%	5.16%	3.03%
Fire	421,392,490	25.29%	327	107	23	19	25.53%	20.48%	0.00%	0.00%	30.56%	26.26%	11.29%
Allied Lines	415,558,296	30.33%	410	102	19	21	43.53%	80.81%	n/a	n/a	29.68%	24.36%	n/a
Inland Marine	781,854,374	40.76%	582	118	29	35	15.02%	95.27%	n/a	n/a	3.78%	3.21%	14.64%
Mortgage Guaranty	174,580,221	75.25%	1,698	8	0	0	22.27%	17.85%	n/a	n/a	0.00%	0.00%	8.11%
Financial Guaranty	10,078,487	98.68%	6,283	5	1	1	-35.30%	-33.14%	n/a	n/a	0.00%	0.00%	8.84%
Medical Professional Liability	433,606,325	61.84%	1,835	73	29	41	7.59%	-12.31%	6.67%	5.50%	20.71%	16.55%	8.74%
Other Liability	3,141,180,311	24.00%	326	209	57	50	26.44%	64.95%	1.29%	1.30%	25.93%	25.67%	5.11%
Workers Compensation	2,188,135,964	42.58%	639	104	25	22	-10.52%	25.88%	n/a	n/a	0.00%	0.00%	6.83%
Products Liability	195,166,687	39.28%	616	65	11	14	9.33%	17.93%	0.00%	0.00%	35.08%	32.32%	0.20%
Personal Lines													
Private Passenger Auto Liability	5,211,330,932	59.31%	1,172	39	9	15	-1.41%	16.93%	n/a	n/a	0.00%	0.00%	5.60%
Private Passenger Auto Physical	2,517,823,948	59.08%	1,182	41	11	18	5.06%	31.45%	n/a	n/a	0.00%	0.00%	12.13%
Private Passenger Auto Total	7,729,154,880	59.23%	1,171	41	11	18	0.61%	21.30%	n/a	n/a	0.00%	0.00%	6.82%
Homeowners Multiple Peril	2,969,676,915	37.88%	554	74	25	19	10.50%	41.86%	n/a	n/a	1.04%	1.25%	9.11%
Farmowners Multiple Peril	3,407,685	91.67%	2,396	10	4	1	14.11%	46.77%	n/a	n/a	0.00%	0.00%	19.40%
Earthquake	24,914,277	48.54%	917	62	18	22	25.17%	78.36%	n/a	n/a	45.14%	41.27%	n/a
Total													
Total All Property and Casualty Lines	22,871,871,064	29.24%	380	329	88	98	7.76%	35.15%	0.37%	0.36%	6.47%	5.60%	5.31%

2020 Competition Database

NEW MEXICO

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	195,716,102	35.09%	518	95	24	25	29.88%	72.84%	3.74%	2.87%	3.30%	2.40%	4.58%
Commercial Auto Physical	62,441,177	32.22%	461	81	20	22	24.03%	68.82%	n/a	n/a	2.41%	2.82%	7.48%
Commercial Auto Total	258,157,279	34.36%	499	100	30	28	28.41%	71.85%	2.84%	2.15%	3.08%	2.51%	5.05%
Commercial Multiple Peril	248,139,603	30.68%	450	88	28	26	10.78%	29.00%	0.00%	0.00%	5.75%	5.42%	2.66%
Fire	57,392,250	37.03%	540	78	23	24	60.01%	33.03%	0.00%	0.00%	28.67%	22.51%	18.06%
Allied Lines	56,953,527	43.75%	685	75	20	26	49.07%	63.86%	n/a	n/a	15.40%	14.49%	n/a
Inland Marine	117,501,300	49.15%	1,000	98	26	37	10.14%	60.73%	n/a	n/a	2.59%	2.09%	16.48%
Mortgage Guaranty	31,709,985	78.92%	1,827	8	0	0	15.47%	13.16%	n/a	n/a	0.00%	0.00%	18.82%
Financial Guaranty	319,792	100.00%	6,149	2	0	1	-32.99%	-25.23%	n/a	n/a	0.00%	0.00%	9.35%
Medical Professional Liability	60,105,881	57.83%	1,060	49	20	28	3.03%	7.13%	10.66%	15.66%	36.17%	36.70%	-8.61%
Other Liability	295,408,342	24.30%	300	165	54	53	30.14%	70.19%	2.37%	2.03%	22.42%	22.23%	1.92%
Workers Compensation	248,760,121	54.67%	1,476	87	24	20	-7.57%	7.83%	n/a	n/a	0.00%	0.01%	9.59%
Products Liability	11,031,552	31.85%	488	53	13	18	18.89%	7.42%	0.00%	0.06%	29.43%	30.05%	8.47%
Personal Lines													
Private Passenger Auto Liability	930,779,748	59.86%	1,125	42	12	19	8.07%	41.39%	n/a	n/a	0.00%	0.00%	6.11%
Private Passenger Auto Physical	599,711,068	59.14%	1,119	43	16	24	14.17%	46.48%	n/a	n/a	0.00%	0.00%	9.97%
Private Passenger Auto Total	1,530,490,816	59.23%	1,118	43	16	24	10.38%	43.34%	n/a	n/a	0.00%	0.00%	7.23%
Homeowners Multiple Peril	613,007,967	57.53%	1,049	46	15	15	19.38%	54.32%	n/a	n/a	0.24%	0.17%	6.91%
Farmowners Multiple Peril	27,919,409	82.96%	2,639	15	3	1	10.25%	23.88%	n/a	n/a	0.00%	0.00%	2.74%
Earthquake	3,177,972	48.56%	989	47	16	20	28.54%	33.27%	n/a	n/a	17.74%	24.03%	n/a
Total													
Total All Property and Casualty Lines	3,787,034,225	33.78%	472	262	78	88	14.93%	44.11%	0.55%	0.55%	3.80%	3.37%	6.16%

2020 Competition Database

NEW YORK

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	2,405,672,718	32.33%	430	108	31	25	6.01%	58.53%	0.10%	0.11%	0.89%	0.77%	-0.78%
Commercial Auto Physical	420,654,846	27.10%	355	95	22	20	10.29%	87.45%	n/a	n/a	2.15%	4.19%	2.74%
Commercial Auto Total	2,826,327,564	30.28%	391	113	33	25	6.62%	62.25%	0.08%	0.09%	1.07%	1.26%	-0.46%
Commercial Multiple Peril	4,290,890,557	27.84%	366	121	20	25	6.89%	37.55%	0.00%	0.00%	4.14%	3.71%	4.57%
Fire	1,046,418,808	30.28%	386	148	26	25	44.15%	40.24%	0.00%	0.00%	27.73%	25.19%	20.13%
Allied Lines	828,303,917	39.10%	540	133	22	27	42.06%	80.34%	n/a	n/a	32.34%	31.57%	n/a
Inland Marine	1,788,691,458	44.32%	651	149	27	38	8.52%	70.53%	n/a	n/a	2.81%	2.61%	10.36%
Mortgage Guaranty	189,153,055	79.09%	1,796	8	0	0	10.28%	-1.48%	n/a	n/a	0.00%	0.00%	16.03%
Financial Guaranty	151,172,448	95.86%	5,032	6	1	2	-6.36%	-76.49%	n/a	n/a	0.00%	0.00%	11.45%
Medical Professional Liability	1,566,254,552	70.11%	1,535	80	34	42	1.10%	-6.11%	37.41%	33.25%	16.58%	12.56%	7.03%
Other Liability	9,963,390,740	23.48%	322	218	49	39	30.08%	93.07%	1.82%	1.81%	26.91%	26.26%	3.88%
Workers Compensation	4,749,895,200	55.63%	1,407	87	26	27	-20.15%	14.25%	n/a	n/a	0.00%	7.63%	8.46%
Products Liability	348,555,176	43.39%	682	60	12	17	18.37%	90.89%	0.00%	0.01%	49.55%	46.83%	10.53%
Personal Lines													
Private Passenger Auto Liability	8,919,825,538	69.93%	1,532	45	8	17	5.47%	26.98%	n/a	n/a	0.00%	0.00%	3.29%
Private Passenger Auto Physical	5,086,433,868	65.53%	1,473	45	10	20	5.89%	49.34%	n/a	n/a	0.00%	0.00%	3.87%
Private Passenger Auto Total	14,006,259,406	68.33%	1,507	45	10	20	5.62%	34.28%	n/a	n/a	0.00%	0.00%	3.53%
Homeowners Multiple Peril	5,861,865,005	45.55%	680	103	22	24	10.29%	29.69%	n/a	n/a	0.79%	0.64%	12.49%
Farmowners Multiple Peril	48,975,552	66.29%	1,424	37	3	1	11.57%	36.85%	n/a	n/a	0.00%	0.01%	10.29%
Earthquake	67,312,300	49.14%	955	63	14	19	33.59%	87.16%	n/a	n/a	55.68%	54.32%	n/a
Total													
Total All Property and Casualty Lines	50,150,477,356	28.41%	363	348	70	76	8.24%	39.20%	1.54%	1.43%	8.06%	7.92%	6.02%

2020 Competition Database

NORTH CAROLINA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	821,953,429	31.61%	449	118	38	31	22.09%	81.69%	0.28%	0.27%	1.56%	1.61%	6.38%
Commercial Auto Physical	298,235,416	31.07%	435	102	25	23	32.90%	126.64%	n/a	n/a	1.43%	1.32%	2.93%
Commercial Auto Total	1,120,188,845	31.42%	437	124	43	34	24.80%	91.82%	0.21%	0.20%	1.53%	1.54%	5.86%
Commercial Multiple Peril	1,078,069,127	33.81%	452	110	34	27	12.31%	37.67%	0.00%	0.00%	4.70%	4.58%	8.58%
Fire	346,601,220	23.78%	344	113	30	19	35.17%	23.22%	0.00%	0.00%	26.27%	20.84%	17.87%
Allied Lines	430,097,103	33.06%	450	107	29	21	48.88%	68.74%	n/a	n/a	22.94%	17.20%	n/a
Inland Marine	742,935,510	37.62%	625	136	37	34	16.89%	100.82%	n/a	n/a	2.53%	1.91%	17.62%
Mortgage Guaranty	187,702,559	77.67%	1,793	8	0	0	17.44%	26.34%	n/a	n/a	0.00%	0.00%	23.34%
Financial Guaranty	2,055,578	100.00%	5,159	2	0	1	-50.72%	-30.72%	n/a	n/a	0.00%	0.00%	7.87%
Medical Professional Liability	178,181,691	64.25%	1,424	60	25	35	7.62%	-21.45%	7.09%	6.29%	31.15%	26.37%	16.94%
Other Liability	1,675,820,558	23.77%	305	212	65	47	31.00%	85.32%	1.10%	1.07%	22.27%	20.50%	12.14%
Workers Compensation	1,299,669,978	30.31%	389	105	29	26	-10.27%	12.14%	n/a	n/a	0.00%	0.00%	11.42%
Products Liability	103,797,994	34.40%	478	68	13	16	22.52%	44.41%	0.00%	0.04%	31.03%	29.89%	10.86%
Personal Lines													
Private Passenger Auto Liability	3,472,963,515	48.58%	895	42	6	18	12.67%	33.19%	n/a	n/a	0.00%	0.00%	1.43%
Private Passenger Auto Physical	3,242,207,785	46.37%	887	45	11	21	11.65%	79.62%	n/a	n/a	0.00%	0.00%	10.86%
Private Passenger Auto Total	6,715,171,300	47.26%	889	45	10	22	12.17%	52.19%	n/a	n/a	0.00%	0.00%	5.12%
Homeowners Multiple Peril	3,105,408,839	46.38%	721	72	26	21	21.07%	57.63%	n/a	n/a	0.92%	0.68%	5.05%
Farmowners Multiple Peril	66,806,026	75.88%	2,316	24	5	2	5.95%	35.98%	n/a	n/a	0.55%	0.14%	3.58%
Earthquake	18,080,278	43.55%	808	64	23	22	64.30%	59.80%	n/a	n/a	44.50%	37.82%	n/a
Total													
Total All Property and Casualty Lines	18,073,265,252	27.96%	360	337	99	91	15.24%	49.75%	0.19%	0.17%	4.36%	3.54%	8.07%

2020 Competition Database

NORTH DAKOTA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	98,416,209	32.71%	453	96	24	27	9.11%	62.10%	0.05%	0.15%	2.80%	1.89%	9.35%
Commercial Auto Physical	75,577,175	34.07%	464	87	26	24	9.54%	65.37%	n/a	n/a	1.13%	1.41%	8.96%
Commercial Auto Total	173,993,384	33.16%	445	100	29	29	9.30%	63.50%	0.03%	0.08%	2.07%	1.68%	9.23%
Commercial Multiple Peril	144,268,421	30.63%	432	86	29	28	6.87%	36.26%	0.00%	0.00%	4.07%	4.37%	11.96%
Fire	44,846,806	32.04%	428	78	13	18	30.54%	87.66%	0.00%	0.00%	21.89%	18.63%	17.06%
Allied Lines	47,767,983	35.77%	534	80	16	20	26.95%	-49.60%	n/a	n/a	14.77%	13.58%	n/a
Inland Marine	85,979,390	39.32%	656	101	34	44	16.54%	79.44%	n/a	n/a	3.26%	3.84%	14.86%
Mortgage Guaranty	15,822,011	92.36%	2,645	8	0	0	26.44%	129.68%	n/a	n/a	0.00%	0.00%	45.60%
Financial Guaranty	274,890	100.00%	5,684	2	1	0	71.14%	100.00%	n/a	n/a	0.00%	0.00%	8.71%
Medical Professional Liability	11,034,731	76.30%	2,050	31	13	18	17.09%	-17.40%	2.36%	1.70%	13.47%	10.17%	12.54%
Other Liability	189,332,376	24.58%	291	156	44	39	19.15%	78.92%	0.33%	0.37%	24.26%	24.27%	12.24%
Workers Compensation	4,165,945	77.45%	2,330	35	13	13	-10.12%	-12.66%	n/a	n/a	0.00%	0.00%	32.72%
Products Liability	13,675,970	30.77%	488	53	13	14	14.09%	37.78%	0.08%	0.24%	16.88%	18.08%	5.05%
Personal Lines													
Private Passenger Auto Liability	215,767,084	51.44%	1,014	45	11	17	2.46%	30.80%	n/a	n/a	0.00%	0.62%	10.85%
Private Passenger Auto Physical	291,573,315	48.68%	821	45	11	20	11.91%	54.26%	n/a	n/a	0.00%	0.60%	11.32%
Private Passenger Auto Total	507,340,399	49.86%	885	46	12	20	7.69%	43.33%	n/a	n/a	0.00%	0.61%	11.04%
Homeowners Multiple Peril	241,601,650	44.75%	741	48	11	10	15.21%	62.90%	n/a	n/a	0.01%	0.46%	17.41%
Farmowners Multiple Peril	135,811,920	65.17%	1,473	23	5	2	11.80%	70.50%	n/a	n/a	0.01%	0.95%	5.69%
Earthquake	1,054,744	52.38%	932	46	20	17	77.78%	95.80%	n/a	n/a	67.42%	63.63%	n/a
Total													
Total All Property and Casualty Lines	2,650,912,925	32.68%	427	217	61	66	5.14%	18.35%	0.04%	0.04%	3.02%	2.99%	10.26%

2020 Competition Database

OHIO

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	935,567,699	30.75%	436	140	38	28	28.78%	69.03%	0.77%	0.76%	2.63%	2.24%	10.09%
Commercial Auto Physical	361,675,796	30.56%	411	120	27	19	28.38%	115.13%	n/a	n/a	2.33%	1.48%	6.73%
Commercial Auto Total	1,297,243,495	30.60%	423	145	42	29	28.67%	79.77%	0.55%	0.55%	2.55%	2.02%	9.56%
Commercial Multiple Peril	1,428,269,124	32.57%	464	113	25	21	12.27%	32.03%	0.00%	0.00%	3.14%	2.53%	9.90%
Fire	440,589,974	26.58%	354	121	23	21	24.47%	17.37%	0.00%	0.00%	17.22%	14.53%	17.96%
Allied Lines	332,616,229	35.78%	531	107	19	20	47.78%	51.87%	n/a	n/a	17.82%	14.60%	n/a
Inland Marine	699,189,930	45.05%	879	142	32	33	9.43%	70.15%	n/a	n/a	2.71%	2.02%	25.36%
Mortgage Guaranty	185,739,674	76.93%	1,798	8	0	0	15.96%	9.70%	n/a	n/a	0.00%	0.00%	21.68%
Financial Guaranty	2,512,925	100.00%	3,957	4	1	2	50.09%	-20.68%	n/a	n/a	8.23%	8.39%	9.74%
Medical Professional Liability	244,270,229	60.89%	1,105	71	30	40	6.74%	-26.72%	8.11%	8.05%	33.55%	24.39%	17.07%
Other Liability	2,093,891,844	26.72%	336	227	59	44	26.09%	56.35%	1.57%	1.53%	21.42%	20.44%	11.31%
Workers Compensation	16,343,506	57.80%	990	42	16	14	-3.77%	-53.99%	n/a	n/a	0.00%	0.00%	12.10%
Products Liability	128,835,216	45.95%	696	76	15	19	24.89%	42.51%	0.04%	0.10%	29.96%	28.25%	4.61%
Personal Lines													
Private Passenger Auto Liability	3,741,425,773	52.88%	920	76	19	22	0.17%	29.24%	n/a	n/a	0.00%	0.00%	9.02%
Private Passenger Auto Physical	3,117,093,100	52.31%	898	78	19	24	5.67%	44.22%	n/a	n/a	0.00%	0.00%	9.71%
Private Passenger Auto Total	6,858,518,873	52.62%	901	78	19	24	2.60%	35.65%	n/a	n/a	0.00%	0.00%	9.28%
Homeowners Multiple Peril	3,162,970,956	46.08%	809	82	24	16	9.92%	39.42%	n/a	n/a	0.07%	0.07%	8.26%
Farmowners Multiple Peril	182,782,919	52.35%	1,054	30	1	1	5.31%	48.23%	n/a	n/a	0.02%	0.01%	12.38%
Earthquake	35,317,514	36.42%	610	72	15	20	11.75%	27.48%	n/a	n/a	15.79%	15.32%	n/a
Total													
Total All Property and Casualty Lines	18,246,523,875	30.53%	392	344	90	83	10.65%	37.54%	0.33%	0.31%	4.50%	3.75%	10.95%

2020 Competition Database

OKLAHOMA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	415,875,577	34.33%	473	115	31	26	24.49%	61.53%	1.38%	1.42%	3.54%	4.39%	6.95%
Commercial Auto Physical	171,375,721	39.93%	556	98	24	22	18.46%	83.33%	n/a	n/a	2.56%	3.69%	7.58%
Commercial Auto Total	587,251,298	34.09%	463	120	35	28	22.66%	67.34%	0.98%	0.98%	3.25%	4.18%	7.21%
Commercial Multiple Peril	581,905,006	32.77%	475	91	22	21	8.55%	37.90%	0.00%	0.00%	10.89%	11.54%	0.65%
Fire	194,496,747	25.94%	365	97	19	19	28.73%	25.42%	0.00%	0.00%	36.16%	31.49%	12.99%
Allied Lines	244,271,197	29.08%	436	89	23	25	34.46%	71.99%	n/a	n/a	28.07%	23.51%	n/a
Inland Marine	278,199,763	44.84%	997	119	26	30	10.71%	51.69%	n/a	n/a	4.01%	5.28%	11.90%
Mortgage Guaranty	54,368,352	88.59%	2,056	9	0	0	23.67%	15.34%	n/a	n/a	0.00%	0.00%	29.29%
Financial Guaranty	2,262,683	100.00%	9,375	2	2	2	695.42%	1,270.04%	n/a	n/a	0.00%	0.00%	9.67%
Medical Professional Liability	105,922,207	63.29%	2,022	62	30	32	10.46%	-10.10%	9.25%	8.29%	25.06%	19.34%	9.34%
Other Liability	716,021,061	22.00%	293	189	60	48	21.81%	50.08%	0.90%	1.10%	25.77%	25.69%	10.07%
Workers Compensation	593,067,203	50.03%	1,232	97	35	25	-10.42%	8.32%	n/a	n/a	0.00%	0.01%	9.57%
Products Liability	37,052,068	40.56%	644	68	16	15	4.80%	-5.62%	0.12%	0.21%	32.55%	26.50%	15.81%
Personal Lines													
Private Passenger Auto Liability	1,502,874,876	55.15%	1,021	59	18	27	2.96%	30.09%	n/a	n/a	0.00%	0.00%	7.98%
Private Passenger Auto Physical	1,310,781,129	55.39%	1,120	58	19	30	8.71%	52.22%	n/a	n/a	0.00%	0.01%	7.84%
Private Passenger Auto Total	2,813,656,005	55.17%	1,060	60	18	28	5.56%	39.54%	n/a	n/a	0.00%	0.00%	8.01%
Homeowners Multiple Peril	1,832,890,826	62.03%	1,340	62	18	18	11.59%	56.42%	n/a	n/a	0.35%	0.43%	6.45%
Farmowners Multiple Peril	175,679,705	79.11%	2,214	26	7	5	11.80%	44.88%	n/a	n/a	0.69%	0.16%	6.01%
Earthquake	19,400,465	59.44%	1,288	64	15	17	-11.14%	103.60%	n/a	n/a	16.58%	13.96%	n/a
Total													
Total All Property and Casualty Lines	8,699,143,701	34.04%	468	321	105	93	9.44%	38.26%	0.25%	0.25%	5.49%	5.02%	7.59%

2020 Competition Database

OREGON

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	388,450,342	37.35%	530	108	34	29	35.82%	95.41%	1.63%	1.62%	4.15%	2.92%	9.37%
Commercial Auto Physical	124,747,838	39.73%	587	91	27	23	32.21%	135.77%	n/a	n/a	2.80%	1.89%	10.99%
Commercial Auto Total	513,198,180	37.92%	541	115	39	30	34.92%	103.89%	1.23%	1.23%	3.82%	2.67%	9.67%
Commercial Multiple Peril	566,257,445	37.34%	583	94	33	27	15.62%	43.53%	0.00%	0.00%	6.80%	5.65%	9.94%
Fire	135,695,162	32.37%	447	92	18	21	66.29%	53.85%	0.00%	0.00%	29.79%	25.86%	5.64%
Allied Lines	101,657,007	41.02%	621	85	17	22	67.51%	66.30%	n/a	n/a	24.22%	21.42%	n/a
Inland Marine	295,330,687	45.30%	796	116	30	33	10.07%	100.82%	n/a	n/a	7.03%	4.68%	28.75%
Mortgage Guaranty	87,297,803	80.56%	1,838	8	0	0	16.74%	72.99%	n/a	n/a	0.00%	0.00%	23.37%
Financial Guaranty	2,361,949	100.00%	7,114	2	0	0	923.28%	846.68%	n/a	n/a	0.00%	0.00%	6.93%
Medical Professional Liability	97,333,648	59.87%	1,049	55	25	32	6.65%	0.30%	7.31%	8.54%	23.43%	19.18%	4.87%
Other Liability	744,742,666	24.37%	301	182	64	53	35.70%	83.68%	2.41%	2.44%	28.45%	25.57%	7.51%
Workers Compensation	638,430,532	81.64%	5,206	77	22	15	-9.82%	7.02%	n/a	n/a	-0.01%	0.02%	8.07%
Products Liability	50,927,713	32.44%	500	62	14	14	15.48%	65.82%	0.00%	0.00%	42.63%	41.14%	4.99%
Personal Lines													
Private Passenger Auto Liability	2,041,571,171	55.36%	1,039	48	15	23	1.72%	47.61%	n/a	n/a	0.00%	0.00%	8.07%
Private Passenger Auto Physical	1,012,497,828	53.08%	1,006	50	17	24	11.48%	62.67%	n/a	n/a	0.00%	0.00%	9.56%
Private Passenger Auto Total	3,054,068,999	54.10%	1,021	50	17	25	4.76%	52.29%	n/a	n/a	0.00%	0.00%	8.42%
Homeowners Multiple Peril	974,624,920	57.00%	1,063	57	21	15	20.07%	50.36%	n/a	n/a	0.12%	0.12%	5.03%
Farmowners Multiple Peril	75,160,421	64.77%	1,333	19	6	4	12.16%	34.37%	n/a	n/a	0.11%	0.09%	6.63%
Earthquake	130,711,793	43.65%	765	74	28	20	54.40%	129.94%	n/a	n/a	14.02%	11.08%	n/a
Total													
Total All Property and Casualty Lines	7,864,320,171	35.19%	474	277	85	86	13.14%	51.36%	0.40%	0.39%	5.38%	4.24%	8.84%

2020 Competition Database

PENNSYLVANIA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	1,280,231,553	30.69%	397	143	41	35	20.15%	54.98%	0.76%	1.40%	3.23%	2.58%	6.77%
Commercial Auto Physical	518,236,666	36.35%	477	124	30	23	22.52%	85.32%	n/a	n/a	1.61%	1.39%	5.09%
Commercial Auto Total	1,798,468,219	31.27%	399	149	43	35	20.83%	62.65%	0.54%	1.01%	2.76%	2.24%	6.53%
Commercial Multiple Peril	1,957,338,255	32.98%	453	132	31	26	11.36%	30.38%	0.00%	0.00%	3.12%	2.95%	5.50%
Fire	518,712,419	27.07%	329	153	25	23	23.62%	27.90%	0.00%	0.00%	20.10%	16.45%	15.35%
Allied Lines	413,425,262	36.71%	539	135	22	25	45.01%	76.75%	n/a	n/a	22.93%	17.28%	n/a
Inland Marine	880,568,633	46.19%	753	158	32	38	13.10%	95.39%	n/a	n/a	2.86%	2.43%	22.16%
Mortgage Guaranty	195,243,641	78.61%	1,860	8	0	0	8.30%	8.12%	n/a	n/a	0.00%	0.00%	22.52%
Financial Guaranty	21,140,197	99.98%	5,366	5	2	2	37.52%	-2.60%	n/a	n/a	0.00%	0.00%	7.82%
Medical Professional Liability	753,467,680	31.31%	436	94	31	38	16.61%	6.99%	46.60%	47.36%	33.26%	30.07%	6.81%
Other Liability	3,348,820,420	25.09%	317	260	60	53	26.50%	59.29%	2.59%	2.55%	22.76%	21.58%	5.78%
Workers Compensation	2,368,805,826	24.44%	347	115	33	26	-9.43%	-0.05%	n/a	n/a	0.00%	0.00%	9.15%
Products Liability	144,294,772	37.76%	543	78	15	17	2.27%	7.85%	0.00%	0.02%	34.37%	31.77%	-1.29%
Personal Lines													
Private Passenger Auto Liability	4,878,532,712	53.53%	954	72	21	26	0.18%	16.25%	n/a	n/a	0.00%	0.00%	6.75%
Private Passenger Auto Physical	4,169,909,821	56.38%	1,032	74	22	29	7.59%	46.41%	n/a	n/a	0.00%	0.00%	4.58%
Private Passenger Auto Total	9,048,442,533	54.84%	981	75	23	29	3.47%	28.44%	n/a	n/a	0.00%	0.00%	6.13%
Homeowners Multiple Peril	3,649,912,816	53.82%	917	99	18	21	9.57%	37.14%	n/a	n/a	0.11%	0.12%	8.69%
Farmowners Multiple Peril	112,817,432	66.09%	1,222	35	3	2	4.79%	30.09%	n/a	n/a	0.00%	0.00%	13.47%
Earthquake	27,958,441	51.15%	881	67	22	26	87.12%	93.32%	n/a	n/a	33.73%	26.03%	n/a
Total													
Total All Property and Casualty Lines	26,422,274,775	29.74%	378	419	108	109	8.66%	32.34%	1.70%	1.66%	5.01%	4.18%	7.48%

2020 Competition Database

RHODE ISLAND

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	102,989,912	32.68%	484	79	24	24	11.63%	55.74%	0.27%	0.32%	2.63%	3.31%	10.69%
Commercial Auto Physical	30,678,581	30.97%	454	72	17	16	24.57%	107.42%	n/a	n/a	0.85%	1.45%	4.62%
Commercial Auto Total	133,668,493	32.21%	473	82	25	23	14.35%	65.18%	0.20%	0.25%	2.22%	2.90%	9.95%
Commercial Multiple Peril	182,414,427	29.63%	418	82	20	24	17.54%	37.40%	0.00%	0.00%	6.00%	6.05%	10.32%
Fire	47,734,686	27.66%	386	80	18	20	11.86%	13.58%	0.00%	0.00%	23.04%	19.50%	19.39%
Allied Lines	61,239,644	32.14%	479	82	23	23	58.39%	92.78%	n/a	n/a	27.47%	21.07%	n/a
Inland Marine	84,123,882	41.48%	635	96	23	32	1.46%	57.42%	n/a	n/a	4.66%	4.31%	18.09%
Mortgage Guaranty	18,630,438	81.79%	1,993	8	0	0	7.27%	25.69%	n/a	n/a	0.00%	0.00%	14.58%
Financial Guaranty	1,272,830	100.00%	9,528	2	1	2	-0.36%	-20.04%	n/a	n/a	0.00%	0.00%	10.04%
Medical Professional Liability	31,381,740	65.52%	1,898	41	17	23	11.50%	-18.58%	9.85%	11.30%	46.29%	36.14%	1.88%
Other Liability	283,102,102	25.72%	343	150	42	40	21.52%	65.24%	2.67%	2.49%	24.52%	23.87%	7.21%
Workers Compensation	210,418,349	67.68%	2,676	71	23	22	-4.51%	29.83%	n/a	n/a	0.00%	0.00%	6.54%
Products Liability	12,254,110	46.66%	731	52	15	18	4.85%	4.74%	0.00%	0.00%	31.07%	29.40%	0.85%
Personal Lines													
Private Passenger Auto Liability	647,488,227	61.38%	1,335	40	9	14	5.65%	41.91%	n/a	n/a	0.00%	0.00%	3.94%
Private Passenger Auto Physical	348,382,336	56.22%	1,031	41	13	14	12.70%	57.58%	n/a	n/a	0.00%	0.00%	8.36%
Private Passenger Auto Total	995,870,563	59.58%	1,202	41	11	15	8.01%	47.03%	n/a	n/a	0.00%	0.00%	5.01%
Homeowners Multiple Peril	461,863,177	42.59%	706	56	23	18	15.76%	52.37%	n/a	n/a	1.05%	1.07%	14.60%
Farmowners Multiple Peril	468,179	100.00%	7,099	4	0	1	29.56%	139.37%	n/a	n/a	0.00%	0.00%	34.64%
Earthquake	2,620,568	52.56%	947	49	17	20	22.54%	5.68%	n/a	n/a	37.16%	33.57%	n/a
Total													
Total All Property and Casualty Lines	2,682,285,681	30.54%	393	230	63	65	11.90%	44.97%	0.41%	0.39%	5.71%	4.84%	8.51%

2020 Competition Database

SOUTH CAROLINA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	460,579,258	31.28%	448	117	36	38	31.47%	106.98%	0.63%	0.87%	1.11%	1.98%	0.69%
Commercial Auto Physical	139,680,637	31.29%	408	104	26	26	26.64%	105.33%	n/a	n/a	1.52%	1.68%	4.33%
Commercial Auto Total	600,259,895	31.20%	434	123	38	37	30.31%	106.59%	0.48%	0.66%	1.21%	1.91%	1.26%
Commercial Multiple Peril	577,876,578	28.11%	364	103	29	28	17.27%	37.12%	0.00%	0.00%	10.85%	9.48%	6.77%
Fire	344,243,418	44.80%	1,240	109	29	28	55.77%	84.57%	0.00%	0.00%	52.68%	41.43%	16.94%
Allied Lines	261,190,155	33.32%	448	102	26	21	56.02%	56.97%	n/a	n/a	41.18%	40.42%	n/a
Inland Marine	402,542,765	43.32%	661	133	36	37	15.41%	100.89%	n/a	n/a	3.38%	2.25%	17.26%
Mortgage Guaranty	95,079,876	77.10%	1,821	8	0	0	18.03%	11.64%	n/a	n/a	0.00%	0.00%	23.12%
Financial Guaranty	5,055,873	100.00%	9,428	2	1	1	1,062.24%	55.00%	n/a	n/a	0.00%	0.00%	3.60%
Medical Professional Liability	83,470,824	65.40%	1,510	57	21	25	14.25%	35.53%	6.31%	5.67%	26.56%	23.16%	-0.72%
Other Liability	745,929,256	20.98%	253	203	64	49	29.15%	107.62%	1.07%	0.87%	25.59%	24.28%	4.16%
Workers Compensation	779,467,006	35.21%	484	102	30	25	-5.71%	35.10%	n/a	n/a	0.00%	0.00%	8.08%
Products Liability	55,165,235	30.75%	467	65	14	14	11.37%	73.64%	0.00%	0.00%	27.13%	26.40%	-6.52%
Personal Lines													
Private Passenger Auto Liability	2,911,744,719	62.96%	1,243	49	15	30	16.89%	80.57%	n/a	n/a	0.00%	0.00%	1.16%
Private Passenger Auto Physical	1,688,366,672	62.37%	1,233	49	17	31	13.66%	72.78%	n/a	n/a	0.00%	0.00%	5.96%
Private Passenger Auto Total	4,600,111,391	62.74%	1,232	51	17	32	15.68%	77.63%	n/a	n/a	0.00%	0.00%	2.57%
Homeowners Multiple Peril	1,967,487,338	44.78%	712	78	27	26	16.21%	51.55%	n/a	n/a	3.46%	3.06%	15.54%
Farmowners Multiple Peril	18,677,658	81.38%	2,872	15	5	2	28.15%	151.22%	n/a	n/a	1.63%	0.53%	6.67%
Earthquake	48,211,846	51.55%	1,091	66	20	20	12.81%	41.52%	n/a	n/a	15.70%	16.79%	n/a
Total													
Total All Property and Casualty Lines	11,133,801,596	35.85%	488	325	96	105	16.58%	65.47%	0.15%	0.13%	6.20%	5.03%	7.44%

2020 Competition Database

SOUTH DAKOTA

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	88,815,755	35.76%	547	99	25	25	18.74%	65.00%	0.33%	0.20%	3.30%	1.86%	11.06%
Commercial Auto Physical	74,011,112	39.39%	580	92	25	22	29.67%	94.28%	n/a	n/a	0.83%	1.24%	-6.44%
Commercial Auto Total	162,826,867	36.72%	546	104	30	27	23.47%	77.14%	0.18%	0.11%	2.18%	1.59%	5.59%
Commercial Multiple Peril	153,416,219	32.07%	465	86	24	23	14.63%	35.35%	0.00%	0.00%	4.10%	3.28%	-3.63%
Fire	43,785,172	28.12%	409	90	20	17	55.37%	125.35%	0.00%	0.00%	13.82%	9.69%	15.71%
Allied Lines	46,099,169	35.06%	501	88	21	20	55.25%	-34.81%	n/a	n/a	10.93%	8.12%	n/a
Inland Marine	71,550,887	38.34%	687	110	27	35	5.39%	72.80%	n/a	n/a	2.32%	3.67%	17.16%
Mortgage Guaranty	13,743,347	82.22%	2,093	8	0	0	17.06%	40.93%	n/a	n/a	0.00%	0.00%	41.28%
Financial Guaranty	10,469	100.00%	10,000	1	1	2	100.00%	-93.33%	n/a	n/a	0.00%	0.00%	3.82%
Medical Professional Liability	17,872,879	80.21%	2,813	36	16	18	16.78%	-9.32%	1.49%	1.35%	11.43%	15.23%	11.11%
Other Liability	156,362,291	23.04%	282	164	47	43	23.09%	77.57%	0.62%	0.53%	17.03%	15.39%	18.34%
Workers Compensation	157,517,620	34.62%	531	85	24	20	-10.71%	6.21%	n/a	n/a	0.00%	0.06%	11.23%
Products Liability	13,531,802	48.86%	811	49	16	22	15.72%	60.83%	0.00%	0.05%	21.79%	14.55%	16.67%
Personal Lines													
Private Passenger Auto Liability	254,173,399	49.85%	903	49	7	19	2.60%	30.28%	n/a	n/a	0.00%	0.06%	9.03%
Private Passenger Auto Physical	345,713,795	48.14%	824	50	8	21	17.23%	78.15%	n/a	n/a	0.00%	0.05%	-9.55%
Private Passenger Auto Total	599,887,194	48.73%	851	50	8	22	10.55%	54.15%	n/a	n/a	0.00%	0.05%	0.84%
Homeowners Multiple Peril	298,054,486	44.29%	784	53	11	17	21.43%	89.42%	n/a	n/a	0.13%	0.13%	-11.59%
Farmowners Multiple Peril	135,100,622	54.08%	996	30	5	3	8.59%	65.60%	n/a	n/a	0.00%	0.05%	5.20%
Earthquake	704,854	45.52%	738	54	22	17	86.27%	13.03%	n/a	n/a	50.90%	37.47%	n/a
Total													
Total All Property and Casualty Lines	2,608,741,117	26.49%	343	234	67	80	7.77%	26.29%	0.06%	0.04%	2.17%	1.74%	6.39%

2020 Competition Database

TENNESSEE

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	594,338,473	26.77%	334	135	36	33	32.66%	87.04%	0.74%	0.94%	4.86%	3.55%	7.03%
Commercial Auto Physical	290,729,375	34.37%	449	118	25	23	34.66%	128.88%	n/a	n/a	1.55%	1.59%	0.58%
Commercial Auto Total	885,067,848	25.56%	317	141	39	35	33.31%	98.99%	0.49%	0.63%	3.77%	2.89%	5.95%
Commercial Multiple Peril	844,198,528	25.65%	331	110	26	29	15.50%	45.96%	0.00%	0.00%	6.04%	5.01%	-0.45%
Fire	319,819,445	32.40%	476	117	31	27	34.06%	30.85%	0.00%	0.00%	25.36%	18.54%	9.47%
Allied Lines	279,651,447	34.15%	478	108	26	20	56.43%	95.67%	n/a	n/a	27.48%	20.96%	n/a
Inland Marine	501,605,250	42.78%	706	138	40	35	16.34%	96.99%	n/a	n/a	3.51%	2.68%	20.75%
Mortgage Guaranty	103,594,035	77.61%	1,834	8	0	0	15.41%	22.70%	n/a	n/a	1.02%	1.87%	29.20%
Financial Guaranty	472,611	100.00%	6,828	2	0	1	438.75%	-61.63%	n/a	n/a	0.00%	0.00%	9.09%
Medical Professional Liability	244,612,540	67.93%	1,716	62	28	38	14.85%	5.73%	4.28%	3.37%	47.53%	37.16%	5.37%
Other Liability	1,335,216,157	24.90%	336	218	59	47	33.45%	43.22%	1.12%	1.15%	23.35%	20.71%	10.24%
Workers Compensation	724,009,424	31.22%	408	121	37	25	-16.47%	-4.70%	n/a	n/a	0.00%	0.00%	11.02%
Products Liability	71,515,620	30.33%	450	74	13	16	36.59%	63.88%	0.00%	0.09%	40.59%	29.75%	7.86%
Personal Lines													
Private Passenger Auto Liability	2,460,301,576	56.76%	980	65	16	27	9.72%	48.74%	n/a	n/a	0.00%	0.02%	6.55%
Private Passenger Auto Physical	2,062,888,610	58.27%	1,099	67	17	29	12.02%	68.39%	n/a	n/a	0.00%	0.01%	4.01%
Private Passenger Auto Total	4,523,190,186	57.45%	1,025	67	18	29	10.76%	57.10%	n/a	n/a	0.00%	0.02%	5.73%
Homeowners Multiple Peril	2,308,397,449	56.96%	1,137	71	24	21	15.15%	56.06%	n/a	n/a	0.14%	0.23%	-2.31%
Farmowners Multiple Peril	162,631,599	86.89%	6,113	28	7	1	8.75%	32.90%	n/a	n/a	0.16%	0.13%	5.11%
Earthquake	105,485,709	54.22%	1,243	71	20	21	31.14%	55.16%	n/a	n/a	14.64%	12.91%	n/a
Total													
Total All Property and Casualty Lines	13,037,588,064	33.04%	441	352	103	103	14.70%	48.15%	0.23%	0.21%	5.74%	4.42%	6.54%

2020 Competition Database

TEXAS

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	3,803,154,565	31.13%	503	139	46	36	42.11%	145.78%	1.01%	1.01%	8.48%	5.80%	-0.71%
Commercial Auto Physical	1,068,241,620	32.59%	527	115	34	30	29.86%	130.12%	n/a	n/a	5.78%	5.00%	2.18%
Commercial Auto Total	4,871,396,185	30.74%	494	146	48	37	39.23%	142.16%	0.79%	0.77%	7.88%	5.62%	-0.30%
Commercial Multiple Peril	3,293,821,278	27.43%	375	102	30	27	22.39%	55.87%	0.00%	0.00%	18.80%	16.06%	1.66%
Fire	2,066,039,867	32.84%	482	125	42	37	27.72%	30.71%	0.00%	0.00%	27.73%	22.89%	15.81%
Allied Lines	2,346,052,059	30.49%	479	118	42	41	35.11%	58.64%	n/a	n/a	28.27%	23.60%	n/a
Inland Marine	2,584,745,856	40.94%	624	139	42	43	21.65%	108.28%	n/a	n/a	4.66%	4.97%	13.84%
Mortgage Guaranty	507,032,522	76.10%	1,768	8	0	0	28.75%	38.79%	n/a	n/a	0.00%	0.00%	41.54%
Financial Guaranty	35,219,441	100.00%	5,668	4	1	1	108.81%	39.98%	n/a	n/a	0.00%	0.00%	8.63%
Medical Professional Liability	397,648,719	51.34%	873	74	26	35	26.34%	15.45%	7.60%	7.65%	44.98%	38.42%	15.42%
Other Liability	6,881,493,005	22.94%	305	231	71	64	35.94%	98.55%	1.02%	1.11%	34.69%	34.70%	7.36%
Workers Compensation	2,235,725,728	57.43%	1,869	103	31	23	-4.62%	3.39%	n/a	n/a	0.00%	0.00%	9.98%
Products Liability	356,864,749	31.49%	452	68	16	20	16.26%	50.86%	0.01%	0.05%	44.27%	39.88%	10.05%
Personal Lines													
Private Passenger Auto Liability	12,446,651,903	53.71%	914	72	26	33	4.29%	60.41%	n/a	n/a	0.00%	0.00%	3.64%
Private Passenger Auto Physical	10,119,780,889	55.32%	974	74	26	31	9.55%	72.96%	n/a	n/a	0.01%	0.02%	4.75%
Private Passenger Auto Total	22,566,432,792	54.43%	935	74	27	36	6.58%	65.80%	n/a	n/a	0.01%	0.01%	4.04%
Homeowners Multiple Peril	10,831,703,801	50.26%	796	92	40	28	22.39%	79.87%	n/a	n/a	1.16%	1.11%	7.21%
Farmowners Multiple Peril	377,558,449	84.49%	3,540	17	5	3	17.47%	98.36%	n/a	n/a	0.91%	0.38%	6.58%
Earthquake	47,978,662	39.70%	627	64	23	23	80.15%	43.53%	n/a	n/a	60.53%	58.18%	n/a
Total													
Total All Property and Casualty Lines	63,930,848,530	28.83%	347	398	121	117	17.41%	65.28%	0.22%	0.21%	8.28%	7.01%	5.39%

2020 Competition Database

UTAH

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	295,952,633	31.32%	413	102	27	25	34.43%	84.33%	0.45%	0.54%	4.24%	4.35%	5.56%
Commercial Auto Physical	106,403,365	36.55%	470	92	26	22	32.83%	88.78%	n/a	n/a	2.08%	1.93%	7.64%
Commercial Auto Total	402,355,998	32.71%	422	107	33	28	34.00%	85.49%	0.33%	0.40%	3.67%	3.70%	5.93%
Commercial Multiple Peril	335,963,823	35.85%	510	95	28	28	21.62%	58.49%	0.00%	0.00%	4.41%	3.08%	10.28%
Fire	98,233,997	41.71%	629	96	25	22	22.28%	48.83%	0.00%	0.00%	23.37%	19.86%	36.86%
Allied Lines	65,236,579	43.44%	701	88	24	22	46.14%	84.02%	n/a	n/a	17.79%	17.16%	n/a
Inland Marine	197,683,866	37.66%	566	116	37	35	21.04%	138.61%	n/a	n/a	7.49%	4.71%	27.44%
Mortgage Guaranty	83,581,912	74.58%	1,734	8	0	0	-3.27%	66.85%	n/a	n/a	0.00%	0.00%	26.94%
Financial Guaranty	219,937	100.00%	6,368	2	0	0	-79.14%	-77.02%	n/a	n/a	0.00%	0.00%	7.85%
Medical Professional Liability	56,525,101	60.13%	1,517	48	18	26	-1.84%	-17.84%	8.50%	7.00%	25.61%	20.61%	9.70%
Other Liability	632,971,563	20.31%	267	175	54	51	50.14%	139.48%	1.13%	1.45%	30.60%	27.63%	8.83%
Workers Compensation	415,477,516	65.54%	2,577	92	30	18	-6.56%	42.58%	n/a	n/a	0.00%	0.00%	8.98%
Products Liability	45,377,540	32.10%	482	59	13	17	27.06%	72.57%	0.00%	0.03%	47.96%	40.65%	10.45%
Personal Lines													
Private Passenger Auto Liability	1,432,154,220	46.41%	762	54	16	21	18.13%	75.90%	n/a	n/a	0.00%	0.00%	3.61%
Private Passenger Auto Physical	852,319,910	45.16%	756	57	18	23	18.21%	76.66%	n/a	n/a	0.00%	0.00%	8.00%
Private Passenger Auto Total	2,284,474,130	45.95%	755	57	18	23	18.16%	76.18%	n/a	n/a	0.00%	0.00%	4.90%
Homeowners Multiple Peril	657,769,261	45.04%	760	57	21	16	24.13%	66.02%	n/a	n/a	0.24%	0.19%	7.10%
Farmowners Multiple Peril	17,827,968	75.08%	2,811	16	6	3	19.27%	75.14%	n/a	n/a	0.00%	0.00%	3.86%
Earthquake	83,048,487	45.97%	711	66	21	18	69.20%	149.31%	n/a	n/a	15.92%	10.98%	n/a
Total													
Total All Property and Casualty Lines	5,714,846,613	25.56%	337	275	89	85	21.84%	76.71%	0.23%	0.24%	5.96%	4.68%	9.05%

2020 Competition Database

VERMONT

	(1)	(2)	(3)	(4)	(5A)	(5B)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9)
	Premiums Written	Market Shares: Four 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 2020	Market Growth: Last 10 Years to 2020	Risk Retention Group Market Shares: Latest Year	Risk Retention Group Market Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	52,372,532	38.87%	572	80	24	24	14.76%	17.15%	0.05%	0.23%	4.56%	2.99%	11.30%
Commercial Auto Physical	30,263,495	41.59%	614	74	24	21	16.77%	82.54%	n/a	n/a	0.89%	1.18%	9.95%
Commercial Auto Total	82,636,027	39.36%	578	84	28	25	15.49%	34.84%	0.03%	0.15%	3.22%	2.33%	11.24%
Commercial Multiple Peril	145,599,718	38.37%	596	73	21	28	5.36%	-2.62%	0.00%	0.00%	2.61%	2.45%	16.12%
Fire	36,491,415	47.51%	1,119	79	24	17	80.02%	80.25%	0.00%	0.00%	15.88%	15.36%	22.97%
Allied Lines	18,231,223	40.49%	629	74	26	24	29.79%	46.32%	n/a	n/a	18.61%	15.72%	n/a
Inland Marine	47,394,535	47.02%	875	90	26	39	8.45%	98.62%	n/a	n/a	1.37%	1.50%	26.47%
Mortgage Guaranty	12,164,757	89.40%	2,338	8	0	0	13.05%	28.55%	n/a	n/a	0.00%	0.00%	25.55%
Financial Guaranty	0	0.00%	0	0	0	2	-100.00%	-100.00%	n/a	n/a	0.00%	0.00%	13.16%
Medical Professional Liability	17,781,638	78.76%	2,435	39	17	19	13.31%	-19.52%	1.37%	2.05%	19.13%	12.84%	9.16%
Other Liability	126,461,529	26.53%	368	147	42	42	15.19%	32.37%	0.12%	0.11%	38.41%	31.73%	10.66%
Workers Compensation	167,833,079	40.82%	617	70	30	23	-11.66%	10.62%	n/a	n/a	0.00%	0.00%	9.68%
Products Liability	6,860,063	33.10%	586	52	15	14	9.67%	6.25%	0.00%	0.00%	41.94%	38.85%	11.76%
Personal Lines													
Private Passenger Auto Liability	177,109,683	53.34%	984	41	7	15	-3.58%	9.20%	n/a	n/a	0.00%	0.00%	11.00%
Private Passenger Auto Physical	207,431,957	47.98%	838	42	8	15	7.85%	43.63%	n/a	n/a	0.00%	0.00%	12.45%
Private Passenger Auto Total	384,541,640	50.45%	892	42	7	15	2.27%	25.42%	n/a	n/a	0.00%	0.00%	11.63%
Homeowners Multiple Peril	219,090,838	42.82%	680	50	16	14	9.81%	30.59%	n/a	n/a	0.29%	0.62%	15.58%
Farmowners Multiple Peril	15,887,837	97.08%	4,670	10	2	0	3.42%	31.25%	n/a	n/a	0.00%	0.00%	12.04%
Earthquake	28,731,160	96.92%	9,162	44	16	12	1.13%	1.35%	n/a	n/a	0.62%	0.55%	n/a
Total													
Total All Property and Casualty Lines	1,508,257,241	31.19%	407	211	58	68	5.03%	34.83%	0.03%	0.04%	4.87%	3.79%	17.21%

2020 Competition Database

VIRGINIA

	(1)	(2)	(3)	(4)	(5A)	(5B)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9)
	Premiums Written	Market Shares: Four Largest Sellers	HHI Based on Premium Sellers	Number of Sellers	Number of Entries: Last 5 Years	Number of Exits: Last 5 Years	Market Growth: Last 3 Years to 2020	Market Growth: Last 10 Years to 2020	Risk Retention Group Market Shares: Latest Year	Risk Retention Group Market Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	660,782,215	32.23%	442	120	35	34	25.42%	75.04%	0.55%	0.76%	3.10%	3.79%	6.88%
Commercial Auto Physical	232,516,739	34.65%	448	107	24	21	28.74%	105.73%	n/a	n/a	2.70%	2.40%	4.31%
Commercial Auto Total	893,298,954	32.13%	430	126	38	35	26.27%	82.12%	0.41%	0.57%	3.00%	3.44%	6.49%
Commercial Multiple Peril	899,348,831	33.77%	471	111	25	24	14.00%	35.33%	0.00%	0.00%	3.55%	3.45%	15.02%
Fire	270,431,582	29.38%	409	117	31	24	36.12%	27.84%	0.00%	0.00%	22.16%	22.12%	25.52%
Allied Lines	261,064,922	43.87%	674	111	31	24	47.61%	72.36%	n/a	n/a	21.19%	18.91%	n/a
Inland Marine	546,066,622	41.68%	623	136	38	35	13.83%	87.09%	n/a	n/a	3.27%	2.56%	17.15%
Mortgage Guaranty	178,648,973	73.53%	1,677	8	0	0	13.22%	41.32%	n/a	n/a	0.00%	0.00%	-0.99%
Financial Guaranty	571,019	100.00%	7,603	4	1	0	-9.56%	-47.51%	n/a	n/a	0.00%	0.00%	5.93%
Medical Professional Liability	187,858,081	46.64%	825	61	23	29	1.63%	-13.24%	9.02%	8.00%	28.26%	25.34%	12.94%
Other Liability	1,754,040,839	26.09%	340	210	63	50	29.64%	92.32%	1.59%	1.47%	21.03%	20.52%	11.44%
Workers Compensation	1,013,949,129	32.05%	428	110	27	20	-2.96%	27.55%	n/a	n/a	0.00%	-0.02%	9.09%
Products Liability	65,737,466	36.57%	508	72	19	15	31.20%	35.17%	0.00%	0.00%	30.67%	28.52%	13.24%
Personal Lines													
Private Passenger Auto Liability	3,241,980,219	59.89%	1,075	64	17	25	5.12%	33.80%	n/a	n/a	0.00%	0.00%	5.96%
Private Passenger Auto Physical	2,548,641,266	61.42%	1,151	66	17	27	8.61%	44.23%	n/a	n/a	0.00%	0.00%	9.65%
Private Passenger Auto Total	5,790,621,485	59.79%	1,101	67	19	28	6.63%	38.20%	n/a	n/a	0.00%	0.00%	7.21%
Homeowners Multiple Peril	2,585,890,036	55.12%	993	79	24	18	20.03%	51.44%	n/a	n/a	0.45%	0.57%	11.38%
Farmowners Multiple Peril	79,863,526	79.24%	3,519	23	5	3	17.76%	46.43%	n/a	n/a	0.07%	0.04%	16.72%
Earthquake	24,681,259	46.51%	754	69	22	21	51.10%	85.74%	n/a	n/a	26.92%	27.68%	n/a
Total													
Total All Property and Casualty Lines	15,361,364,159	32.33%	428	335	90	96	13.47%	46.03%	0.32%	0.29%	4.42%	3.91%	10.14%

2020 Competition Database

WASHINGTON

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	675,020,974	38.44%	541	103	30	32	38.34%	102.41%	1.35%	1.47%	4.40%	3.97%	5.29%
Commercial Auto Physical	211,472,663	41.31%	592	89	23	23	30.32%	127.01%	n/a	n/a	2.95%	2.23%	9.10%
Commercial Auto Total	886,493,637	39.13%	548	109	34	33	36.33%	107.78%	1.02%	1.11%	4.05%	3.54%	5.91%
Commercial Multiple Peril	985,585,351	37.28%	559	87	28	26	17.67%	44.89%	0.00%	0.00%	7.12%	6.00%	8.60%
Fire	269,954,611	35.09%	500	91	24	23	47.70%	32.45%	0.00%	0.00%	31.71%	27.68%	22.41%
Allied Lines	189,017,557	47.14%	750	82	18	24	50.50%	43.37%	n/a	n/a	25.85%	27.11%	n/a
Inland Marine	666,389,040	43.40%	663	112	28	31	25.53%	139.78%	n/a	n/a	7.21%	6.13%	25.48%
Mortgage Guaranty	185,400,951	75.24%	1,746	8	0	0	15.69%	66.84%	n/a	n/a	0.70%	1.80%	20.58%
Financial Guaranty	3,920,186	100.00%	6,903	3	0	1	321.29%	71.69%	n/a	n/a	0.00%	0.00%	10.07%
Medical Professional Liability	186,040,296	60.67%	1,891	64	23	33	14.00%	-8.75%	11.19%	11.15%	27.00%	27.78%	4.77%
Other Liability	1,576,949,160	22.72%	281	188	54	50	31.79%	78.93%	2.40%	2.39%	33.44%	30.01%	6.16%
Workers Compensation	23,074,581	59.64%	1,177	41	17	16	13.85%	-10.43%	n/a	n/a	0.00%	-0.12%	21.13%
Products Liability	82,935,285	35.62%	525	64	18	16	26.27%	93.00%	0.01%	0.05%	57.85%	56.81%	1.78%
Personal Lines													
Private Passenger Auto Liability	3,607,627,942	50.00%	904	43	9	21	5.36%	44.29%	n/a	n/a	0.00%	0.00%	4.54%
Private Passenger Auto Physical	1,991,666,773	49.04%	918	47	11	21	13.71%	59.66%	n/a	n/a	0.00%	0.00%	12.57%
Private Passenger Auto Total	5,599,294,715	49.65%	905	47	11	22	8.18%	49.41%	n/a	n/a	0.00%	0.00%	6.51%
Homeowners Multiple Peril	2,075,807,609	50.89%	905	53	16	17	20.46%	53.04%	n/a	n/a	0.20%	0.17%	13.00%
Farmowners Multiple Peril	80,194,291	61.95%	1,254	18	5	4	5.82%	32.14%	n/a	n/a	0.11%	0.09%	8.26%
Earthquake	274,418,385	38.52%	619	65	19	24	57.13%	84.72%	n/a	n/a	24.86%	20.90%	n/a
Total													
Total All Property and Casualty Lines	13,969,627,905	32.44%	443	275	78	87	17.46%	55.02%	0.49%	0.46%	7.16%	6.00%	9.39%

2020 Competition Database

WEST VIRGINIA

	(1)	(2)	(3)	(4)	(5A)	(5B)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9)
	Premiums Written	Market Shares: Four 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 2020	Market Growth: Last 10 Years to 2020	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	Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	135,647,224	43.32%	657	86	24	27	-2.48%	59.05%	0.19%	0.24%	2.41%	1.36%	8.89%
Commercial Auto Physical	58,608,233	46.21%	705	79	19	23	23.55%	18.72%	n/a	n/a	3.69%	2.50%	10.87%
Commercial Auto Total	194,255,457	42.37%	641	92	27	29	4.14%	44.26%	0.13%	0.18%	2.80%	1.68%	9.28%
Commercial Multiple Peril	217,021,175	47.52%	782	77	24	24	7.23%	24.85%	0.00%	0.00%	4.83%	5.24%	9.01%
Fire	70,348,253	21.88%	329	85	16	14	24.07%	8.78%	0.00%	0.00%	17.76%	13.91%	28.41%
Allied Lines	45,810,140	37.31%	556	78	16	15	29.44%	43.44%	n/a	n/a	16.28%	15.43%	n/a
Inland Marine	88,028,439	52.17%	1,287	95	25	37	8.21%	38.64%	n/a	n/a	2.05%	1.98%	11.85%
Mortgage Guaranty	15,543,252	78.57%	2,071	8	0	0	14.46%	2.94%	n/a	n/a	0.00%	0.00%	21.23%
Financial Guaranty	1,021,363	100.00%	6,880	2	2	2	1,332.31%	215.47%	n/a	n/a	0.00%	0.00%	46.36%
Medical Professional Liability	48,747,517	71.09%	2,155	45	20	24	-17.68%	-39.38%	17.59%	13.44%	51.02%	32.49%	3.10%
Other Liability	196,982,436	29.48%	507	161	53	40	-27.49%	4.05%	1.62%	1.35%	27.36%	20.77%	8.09%
Workers Compensation	220,740,385	67.91%	2,424	76	20	18	-14.74%	-43.91%	n/a	n/a	0.00%	0.00%	14.21%
Products Liability	9,719,521	45.28%	743	55	14	17	3.97%	-5.43%	0.00%	0.13%	30.10%	30.58%	2.37%
Personal Lines													
Private Passenger Auto Liability	669,544,099	60.37%	1,240	38	6	12	-2.91%	1.03%	n/a	n/a	0.00%	0.00%	11.44%
Private Passenger Auto Physical	590,372,546	62.62%	1,338	38	8	16	7.60%	31.31%	n/a	n/a	0.00%	0.00%	9.21%
Private Passenger Auto Total	1,259,916,645	61.43%	1,280	38	8	16	1.75%	13.27%	n/a	n/a	0.00%	0.00%	10.68%
Homeowners Multiple Peril	471,773,827	61.10%	1,265	47	9	7	6.64%	33.37%	n/a	n/a	0.15%	0.18%	8.15%
Farmowners Multiple Peril	17,609,662	82.51%	2,002	12	1	0	12.71%	53.41%	n/a	n/a	0.00%	0.00%	16.18%
Earthquake	1,489,501	37.15%	610	46	13	15	19.70%	-16.34%	n/a	n/a	22.05%	20.81%	n/a
Total													
Total All Property and Casualty Lines	2,994,229,948	40.75%	620	254	69	75	-0.45%	8.95%	0.40%	0.40%	3.98%	3.45%	10.93%

2020 Competition Database

WISCONSIN

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	480,051,578	28.15%	367	129	34	31	19.28%	52.14%	0.13%	0.29%	1.83%	1.46%	10.79%
Commercial Auto Physical	238,627,847	29.81%	390	120	28	24	25.40%	90.12%	n/a	n/a	3.02%	1.64%	6.52%
Commercial Auto Total	718,679,425	28.53%	366	135	38	33	21.24%	62.95%	0.09%	0.20%	2.23%	1.52%	9.99%
Commercial Multiple Peril	784,918,882	24.49%	335	118	29	24	10.27%	37.06%	0.00%	0.00%	2.04%	1.93%	8.35%
Fire	221,627,268	28.42%	380	117	26	23	31.54%	53.84%	0.00%	0.00%	16.15%	13.06%	8.31%
Allied Lines	202,946,251	42.76%	648	111	21	20	41.25%	70.47%	n/a	n/a	12.56%	10.64%	n/a
Inland Marine	346,853,414	33.28%	478	136	35	34	13.31%	79.43%	n/a	n/a	2.34%	1.86%	24.13%
Mortgage Guaranty	115,147,523	82.08%	2,146	8	0	0	4.40%	32.34%	n/a	n/a	0.00%	0.00%	28.03%
Financial Guaranty	28,023,424	100.00%	9,877	2	1	2	3,497.11%	9,017.16%	n/a	n/a	0.00%	0.00%	7.19%
Medical Professional Liability	81,621,665	71.04%	1,458	51	23	23	-2.59%	-7.34%	3.18%	3.57%	11.76%	11.58%	21.30%
Other Liability	1,197,492,806	23.12%	275	220	57	44	18.60%	55.83%	0.91%	0.93%	17.73%	16.14%	13.46%
Workers Compensation	1,747,688,069	28.87%	391	109	19	19	-10.82%	3.71%	n/a	n/a	0.00%	0.00%	5.67%
Products Liability	91,746,700	35.05%	493	70	15	19	12.65%	36.14%	-0.02%	0.05%	27.16%	25.24%	-2.81%
Personal Lines													
Private Passenger Auto Liability	1,740,608,579	58.51%	1,120	69	14	19	0.09%	21.55%	n/a	n/a	0.00%	0.00%	7.91%
Private Passenger Auto Physical	1,517,930,203	54.48%	956	70	17	23	10.42%	53.90%	n/a	n/a	0.00%	0.01%	7.88%
Private Passenger Auto Total	3,258,538,782	56.63%	1,036	70	18	24	4.65%	34.74%	n/a	n/a	0.00%	0.00%	7.86%
Homeowners Multiple Peril	1,601,465,875	47.44%	907	79	19	17	12.80%	49.05%	n/a	n/a	0.12%	0.11%	13.58%
Farmowners Multiple Peril	201,947,971	64.31%	1,632	34	5	2	9.01%	48.31%	n/a	n/a	0.02%	0.01%	9.16%
Earthquake	9,147,566	60.33%	1,222	65	22	22	124.86%	40.61%	n/a	n/a	36.61%	36.15%	n/a
Total													
Total All Property and Casualty Lines	11,347,779,858	27.86%	320	308	80	82	7.32%	33.68%	0.13%	0.13%	3.21%	2.60%	9.54%

2020 Competition Database

WYOMING

	(1)	(2)	(3)	(4)	(5A)	(5B)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9)
	Premiums Written	Market Shares: Four 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 2020	Market Growth: Last 10 Years to 2020	Risk Retention Group Market Shares: Latest Year	Risk Retention Group Market Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	69,198,984	40.32%	637	86	30	25	25.08%	44.89%	0.04%	0.08%	5.27%	2.76%	9.87%
Commercial Auto Physical	40,383,677	40.88%	656	79	23	19	23.04%	55.37%	n/a	n/a	1.64%	1.77%	4.97%
Commercial Auto Total	109,582,661	40.53%	629	89	30	25	24.32%	48.58%	0.03%	0.05%	3.93%	2.39%	8.60%
Commercial Multiple Peril	114,851,986	41.81%	653	78	22	20	13.06%	39.83%	0.00%	0.00%	5.90%	5.03%	4.62%
Fire	28,511,226	33.17%	498	76	22	18	53.70%	-9.84%	0.00%	0.00%	31.40%	25.52%	18.17%
Allied Lines	28,530,486	44.44%	738	70	19	19	53.78%	29.45%	n/a	n/a	20.06%	17.59%	n/a
Inland Marine	54,647,332	44.92%	884	94	26	33	16.50%	52.92%	n/a	n/a	3.76%	2.58%	19.27%
Mortgage Guaranty	10,986,604	82.89%	2,205	8	0	0	-6.90%	-12.77%	n/a	n/a	0.00%	0.00%	28.69%
Financial Guaranty	0	0.00%	0	0	1	1	-100.00%	-100.00%	n/a	n/a	0.00%	0.00%	-794.52%
Medical Professional Liability	19,741,910	81.25%	2,807	39	15	23	-12.72%	-25.14%	12.67%	18.97%	9.98%	11.48%	8.44%
Other Liability	117,645,098	25.22%	338	138	46	47	20.94%	50.13%	1.76%	1.65%	23.37%	22.03%	16.09%
Workers Compensation	5,948,305	78.19%	2,211	38	22	19	10.64%	22.19%	n/a	n/a	0.00%	0.00%	26.62%
Products Liability	4,682,676	35.94%	615	46	18	19	-6.20%	-25.80%	0.00%	0.00%	34.27%	30.84%	21.11%
Personal Lines													
Private Passenger Auto Liability	183,653,821	60.70%	1,208	36	9	15	1.99%	14.35%	n/a	n/a	0.00%	0.00%	12.38%
Private Passenger Auto Physical	251,754,754	57.90%	1,159	37	10	17	18.89%	58.14%	n/a	n/a	0.00%	0.00%	-4.30%
Private Passenger Auto Total	435,408,575	58.99%	1,168	37	10	17	11.13%	36.15%	n/a	n/a	0.00%	0.00%	4.85%
Homeowners Multiple Peril	237,833,214	62.04%	1,165	40	9	7	18.54%	74.54%	n/a	n/a	0.61%	0.40%	-4.62%
Farmowners Multiple Peril	33,858,615	76.65%	2,225	14	4	2	12.35%	27.36%	n/a	n/a	0.00%	0.00%	3.79%
Earthquake	4,818,214	63.22%	1,243	50	18	16	50.69%	46.28%	n/a	n/a	12.51%	12.17%	n/a
Total													
Total All Property and Casualty Lines	1,326,263,312	36.35%	501	206	59	70	14.85%	41.84%	0.35%	0.51%	4.67%	3.91%	7.22%

2020 Competition Database

AMERICAN SAMOA

	(1)	(2)	(3)	(4)	(5A)	(5B)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9)
	Premiums Written	Market Shares: Four 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 2020	Market Growth: Last 10 Years to 2020	Risk Retention Group Market Shares: Latest Year	Risk Retention Group Market Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Multiple Peril	303	100.00%	10,000	1	0	1	-82.93%	100.00%	0.00%	0.00%	100.00%	100.00%	77.42%
Fire	37,764	100.00%	9,990	3	3	2	543.56%	110,970.59%	0.00%	0.00%	100.00%	100.00%	495.33%
Allied Lines	176,446	100.00%	9,991	2	2	2	10,522.88%	298,961.02%	n/a	n/a	100.00%	100.00%	n/a
Inland Marine	-153	100.00%	15,244	1	1	4	-102.09%	-100.64%	n/a	n/a	100.00%	100.00%	-113.53%
Medical Professional Liability	0	0.00%	0	0	0	0	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Other Liability	-40,000	100.00%	10,000	0	2	2	#####%	0.00%	100.00%	100.00%	0.00%	75.00%	52.45%
Workers Compensation	1,396	100.00%	10,000	1	2	1	100.00%	100.00%	n/a	n/a	100.00%	100.00%	57.51%
Products Liability	0	0.00%	0	0	1	1	-100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	2,798.04%
Personal Lines													
Private Passenger Auto Physical	0	0.00%	0	0	0	0	0.00%	0.00%	n/a	n/a	0.00%	0.00%	0.00%
Private Passenger Auto Total	0	0.00%	0	0	0	0	0.00%	0.00%	n/a	n/a	0.00%	0.00%	0.00%
Homeowners Multiple Peril	0	0.00%	0	0	0	0	0.00%	0.00%	n/a	n/a	0.00%	0.00%	0.00%
Earthquake	18,166	100.00%	9,894	2	4	3	4,534.18%	100.00%	n/a	n/a	100.00%	100.00%	n/a
Total													
Total All Property and Casualty Lines	228,676	117.00%	11,692	8	9	10	160.11%	547.46%	-17.49%	-17.49%	96.69%	88.97%	131.85%

2020 Competition Database

GUAM

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	4,695,097	74.99%	1,719	12	5	4	-9.06%	-1.40%	0.00%	0.00%	7.30%	16.82%	4.29%
Commercial Auto Physical	5,484,515	68.46%	1,514	10	3	2	15.12%	3.80%	n/a	n/a	16.68%	29.82%	20.61%
Commercial Auto Total	10,179,612	70.01%	1,535	12	5	4	2.55%	1.34%	0.00%	0.00%	12.35%	23.82%	11.64%
Commercial Multiple Peril	3,031,458	99.97%	4,290	5	1	0	-0.71%	-41.53%	0.00%	0.00%	0.03%	0.01%	19.27%
Fire	31,945,754	86.40%	3,695	19	5	9	8.76%	102.04%	0.00%	0.00%	4.02%	7.47%	25.11%
Allied Lines	15,157,705	72.12%	1,623	16	8	11	24.47%	-0.44%	n/a	n/a	7.16%	16.77%	n/a
Inland Marine	1,369,443	77.17%	1,772	14	5	7	-1.50%	-27.52%	n/a	n/a	0.00%	9.08%	-279.46%
Mortgage Guaranty	941,092	100.00%	8,691	3	0	0	34.26%	66.92%	n/a	n/a	0.00%	0.00%	54.79%
Financial Guaranty	0	0.00%	0	0	0	2	0.00%	-100.00%	n/a	n/a	0.00%	47.59%	9.76%
Medical Professional Liability	1,715,278	90.56%	2,945	7	2	1	86.93%	131.04%	0.00%	0.00%	18.71%	31.17%	27.51%
Other Liability	17,466,520	58.06%	1,128	27	10	10	16.69%	49.82%	3.48%	3.19%	15.05%	20.78%	9.37%
Workers Compensation	15,326,103	62.35%	1,263	16	4	4	11.64%	31.85%	n/a	n/a	7.52%	13.52%	27.37%
Products Liability	48,763	99.09%	4,017	6	3	3	-8.00%	-96.65%	0.00%	0.00%	16.58%	13.83%	11.30%
Personal Lines													
Private Passenger Auto Liability	12,336,705	61.16%	1,254	11	1	1	17.57%	15.99%	n/a	n/a	15.61%	18.59%	-14.65%
Private Passenger Auto Physical	46,136,456	72.26%	1,655	11	1	1	32.69%	67.20%	n/a	n/a	19.38%	21.54%	19.06%
Private Passenger Auto Total	58,473,161	69.86%	1,502	11	1	1	29.19%	52.96%	n/a	n/a	18.58%	20.91%	9.63%
Homeowners Multiple Peril	19,564,866	76.23%	1,954	10	2	1	53.66%	42.20%	n/a	n/a	32.41%	28.92%	42.68%
Farmowners Multiple Peril	0	0.00%	0	0	0	0	0.00%	0.00%	n/a	n/a	0.00%	0.00%	12.82%
Earthquake	5,797,052	77.19%	2,104	14	8	5	23.41%	-9.41%	n/a	n/a	9.22%	23.38%	n/a
Total													
Total All Property and Casualty Lines	317,598,529	65.57%	1,488	47	12	17	-2.15%	14.25%	0.19%	0.15%	8.11%	12.96%	7.29%

2020 Competition Database

PUERTO RICO

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	78,398,492	73.70%	1,621	25	12	13	14.64%	14.05%	0.00%	0.00%	-1.54%	1.49%	8.99%
Commercial Auto Physical	88,949,587	77.46%	1,886	22	6	7	45.87%	43.42%	n/a	n/a	0.24%	0.26%	13.06%
Commercial Auto Total	167,348,079	75.70%	1,705	25	11	12	29.36%	27.98%	0.00%	0.00%	-0.59%	0.89%	10.86%
Commercial Multiple Peril	579,751,639	64.85%	1,348	26	11	12	75.19%	80.19%	0.00%	0.00%	13.20%	8.41%	0.43%
Fire	123,000,465	73.05%	1,520	31	9	13	157.99%	112.87%	0.00%	0.00%	17.50%	17.49%	18.49%
Allied Lines	166,653,175	58.26%	1,244	30	11	15	83.61%	6.49%	n/a	n/a	3.99%	3.11%	n/a
Inland Marine	102,541,094	75.46%	1,709	37	17	14	2.72%	41.86%	n/a	n/a	1.38%	1.44%	25.94%
Mortgage Guaranty	5,204,850	100.00%	9,698	3	0	0	-11.06%	-62.67%	n/a	n/a	0.00%	0.00%	-0.41%
Financial Guaranty	0	0.00%	0	0	0	2	0.00%	-100.00%	n/a	n/a	0.00%	0.00%	-55.18%
Medical Professional Liability	68,008,096	83.25%	1,988	13	5	6	-1.41%	-3.79%	0.01%	0.01%	3.18%	3.47%	13.14%
Other Liability	205,569,331	57.68%	1,007	52	22	23	26.06%	38.05%	0.07%	0.07%	19.65%	18.94%	12.99%
Workers Compensation	1,123,970	97.39%	2,983	10	6	6	92.18%	-23.23%	n/a	n/a	46.75%	52.19%	18.21%
Products Liability	6,067,396	66.59%	1,718	23	6	9	11.99%	32.46%	0.00%	0.00%	8.95%	8.28%	18.27%
Personal Lines													
Private Passenger Auto Liability	171,145,656	93.28%	2,964	10	0	2	6.85%	189.82%	n/a	n/a	0.00%	0.00%	6.45%
Private Passenger Auto Physical	372,175,572	94.74%	3,559	10	0	2	30.72%	47.20%	n/a	n/a	0.00%	0.00%	0.88%
Private Passenger Auto Total	543,321,228	93.63%	3,349	10	0	2	22.13%	74.21%	n/a	n/a	0.00%	0.00%	2.75%
Homeowners Multiple Peril	93,648,088	97.97%	4,045	12	5	2	22.83%	79.27%	n/a	n/a	0.00%	0.00%	3.14%
Farmowners Multiple Peril	198,570	100.00%	10,000	1	0	0	47.64%	70.94%	n/a	n/a	0.00%	0.00%	6.28%
Earthquake	118,186,011	60.04%	1,392	27	8	7	51.12%	5.86%	n/a	n/a	1.11%	0.43%	n/a
Total													
Total All Property and Casualty Lines	2,466,805,960	54.66%	943	78	16	30	39.93%	35.90%	0.01%	0.01%	7.43%	5.97%	-10.08%

2020 Competition Database

U.S. VIRGIN ISLANDS

	(1)	(2)	(3)	(4)	(5A)	(5B)	(6A)	(6B)	(7A)	(7B)	(8A)	(8B)	(9)
	Premiums Written	Market Shares: Four 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 2020	Market Growth: Last 10 Years to 2020	Risk Retention Group Market Shares: Latest Year	Risk Retention Group Market Shares: 5-Year Mean	Surplus Lines Market Shares: Latest Year	Surplus Lines Market Shares: 5-Year Mean	Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	4,047,550	96.94%	4,576	12	6	4	32.69%	20.11%	0.00%	0.00%	0.03%	0.28%	24.43%
Commercial Auto Physical	1,589,497	99.20%	4,905	8	8	5	41.65%	57.90%	n/a	n/a	-0.05%	0.00%	14.20%
Commercial Auto Total	5,637,047	97.42%	4,658	12	6	4	35.10%	28.80%	0.00%	0.00%	0.01%	0.21%	20.79%
Commercial Multiple Peril	23,510,426	90.04%	2,881	9	5	8	195.50%	192.45%	0.00%	0.00%	54.47%	14.05%	-5.28%
Fire	52,775,316	94.48%	7,134	19	10	12	92.72%	1,692.23%	0.00%	0.00%	7.84%	5.26%	-8.03%
Allied Lines	4,646,618	87.17%	2,074	16	9	9	37.73%	22.80%	n/a	n/a	7.54%	33.45%	n/a
Inland Marine	6,048,308	95.76%	4,466	17	9	10	4.08%	206.76%	n/a	n/a	3.78%	12.82%	6.11%
Mortgage Guaranty	8,675	100.00%	10,000	1	0	0	-87.91%	-97.37%	n/a	n/a	0.00%	0.00%	-0.03%
Financial Guaranty	0	0.00%	0	0	0	0	0.00%	0.00%	n/a	n/a	0.00%	0.00%	3.69%
Medical Professional Liability	514,762	88.92%	3,118	8	4	7	53.48%	188.39%	1.33%	1.83%	58.68%	38.56%	27.09%
Other Liability	27,326,392	78.04%	4,306	36	15	15	22.96%	103.56%	0.70%	0.64%	16.56%	11.99%	6.27%
Workers Compensation	2,935,375	100.00%	9,922	4	2	3	10,690.23%	11,925.79%	n/a	n/a	99.41%	-44.41%	227.12%
Products Liability	122,062	99.13%	2,662	7	7	7	75.12%	-115.20%	0.00%	0.00%	59.99%	46.29%	2.80%
Personal Lines													
Private Passenger Auto Liability	28,836,723	99.92%	4,383	6	1	1	34.72%	164.09%	n/a	n/a	0.00%	0.00%	-0.78%
Private Passenger Auto Physical	13,990,472	99.88%	3,167	6	1	1	47.68%	85.73%	n/a	n/a	0.00%	0.00%	-13.22%
Private Passenger Auto Total	42,827,195	99.91%	3,562	6	1	1	38.70%	132.10%	n/a	n/a	0.00%	0.00%	-5.03%
Homeowners Multiple Peril	12,332,106	99.87%	4,870	7	2	2	-39.21%	-12.98%	n/a	n/a	0.10%	0.25%	18.00%
Farmowners Multiple Peril	0	0.00%	0	0	0	0	0.00%	0.00%	n/a	n/a	0.00%	0.00%	0.00%
Earthquake	2,478,329	97.71%	6,478	13	9	7	25.88%	-7.34%	n/a	n/a	7.58%	11.62%	n/a
Total													
Total All Property and Casualty Lines	194,300,186	75.46%	2,805	57	16	20	44.01%	155.06%	0.10%	0.10%	13.52%	7.30%	-7.80%

2020 Competition Database

N MARIANA ISLANDS

	(1) Premiums Written	(2) Market Shares: Four Largest Sellers	(3) HHI Based on Premium	(4) Number of Sellers	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years to 2020	(6B) Market Growth: Last 10 Years to 2020	(7A) Risk Retention Group Market Shares: Latest Year	(7B) Risk Retention Group Market Shares: 5-Year Mean	(8A) Surplus Lines Market Shares: Latest Year	(8B) Surplus Lines Market Shares: 5-Year Mean	(9) Return on Net Worth 10-Year Mean
Commercial Lines													
Commercial Auto Liability	428,689	100.00%	4,079	4	2	2	-27.50%	14.38%	0.00%	0.00%	0.00%	1.96%	-12.27%
Commercial Auto Physical	327,937	100.00%	4,238	4	0	0	-49.48%	125.88%	n/a	n/a	0.00%	0.00%	21.87%
Commercial Auto Total	756,626	100.00%	4,143	4	2	2	-39.00%	45.51%	0.00%	0.00%	0.00%	0.98%	2.89%
Commercial Multiple Peril	1,539,423	100.00%	5,226	4	2	1	-3.39%	260.64%	0.00%	0.00%	0.00%	0.00%	2.45%
Fire	1,731,615	98.89%	6,025	6	1	3	33.88%	139.55%	0.00%	0.00%	0.00%	0.00%	25.67%
Allied Lines	2,342,123	100.00%	8,242	4	2	3	1,076.08%	1,202.22%	n/a	n/a	0.00%	0.32%	n/a
Inland Marine	57,823	100.00%	8,757	3	2	4	318.10%	-342.83%	n/a	n/a	0.00%	18.49%	47.17%
Financial Guaranty	0	0.00%	0	0	0	0	0.00%	0.00%	n/a	n/a	0.00%	0.00%	0.00%
Medical Professional Liability	21,270	100.00%	10,000	1	0	0	750.80%	100.00%	0.00%	0.00%	100.00%	100.00%	4.42%
Other Liability	1,317,492	91.58%	2,802	9	4	4	21.12%	231.56%	0.00%	0.00%	7.86%	7.54%	21.87%
Workers Compensation	1,409,244	96.79%	3,171	6	4	4	24.92%	521.19%	n/a	n/a	0.00%	0.05%	20.22%
Products Liability	0	0.00%	0	0	2	3	-100.00%	0.00%	0.00%	0.00%	0.00%	75.00%	-59.46%
Personal Lines													
Private Passenger Auto Liability	1,335,327	92.57%	2,459	5	0	0	25.66%	79.17%	n/a	n/a	0.00%	0.00%	11.96%
Private Passenger Auto Physical	2,131,224	88.57%	2,333	5	0	0	44.95%	367.77%	n/a	n/a	0.00%	0.00%	16.22%
Private Passenger Auto Total	3,466,551	87.45%	2,335	5	0	0	36.86%	188.67%	n/a	n/a	0.00%	0.00%	15.33%
Homeowners Multiple Peril	347,298	98.33%	3,428	5	0	0	94.72%	62.29%	n/a	n/a	0.00%	0.00%	11.99%
Earthquake	337,959	100.00%	4,316	4	2	1	293.73%	435.35%	n/a	n/a	0.00%	0.00%	n/a
Total													
Total All Property and Casualty Lines	22,305,035	87.22%	2,532	17	8	11	15.37%	106.57%	0.00%	0.00%	0.56%	7.62%	-0.69%