

## Market Share - by Line of Business

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| Selected Criteria -     |        |                                   |                            |                          |  |                         |                        |                      |                        |
|-------------------------|--------|-----------------------------------|----------------------------|--------------------------|--|-------------------------|------------------------|----------------------|------------------------|
| Year: 2008              |        | State: SD                         |                            | Codelist Basis: Licensed |  | Round by Thousands: No  |                        |                      |                        |
| Business Type: Property |        |                                   | Include Zero Companies: No |                          | Line of Business: 02.3 - Federal flood |                         |                        |                      |                        |
| Group Code              | Cocode | Company Name                      | Domicile                   | Direct Premiums Written  | Market Share                           | Cumulative Market Share | Direct Premiums Earned | Direct Loss Incurred | Pure Direct Loss Ratio |
| 280                     | 18988  | Auto Owners Ins Co                | MI                         | 403,124                  | 19.8661%                               | 19.8661%                | 352,788                | 23,971               | 6.7947%                |
| 176                     | 25143  | State Farm Fire And Cas Co        | IL                         | 267,554                  | 13.1852%                               | 33.0513%                | 234,116                | 21,086               | 9.0066%                |
| 19                      | 10111  | American Bankers Ins Co Of FL     | FL                         | 206,977                  | 10.1999%                               | 43.2513%                | 134,111                | 38,148               | 28.4451%               |
| 91                      | 37478  | Hartford Ins Co Of The Midwest    | IN                         | 171,069                  | 8.4304%                                | 51.6816%                | 152,045                | 47,199               | 31.0428%               |
| 473                     | 19275  | American Family Mut Ins Co        | WI                         | 170,365                  | 8.3957%                                | 60.0773%                | 163,042                | -10,853              | -6.6566%               |
| 253                     | 23582  | Harleysville Ins Co               | PA                         | 160,673                  | 7.918%                                 | 67.9953%                | 153,508                | 45,122               | 29.3939%               |
| 212                     | 21660  | Fire Ins Exch                     | CA                         | 128,618                  | 6.3384%                                | 74.3337%                | 102,963                | 1,184                | 1.1499%                |
| 140                     | 23779  | Nationwide Mut Fire Ins Co        | OH                         | 107,691                  | 5.3071%                                | 79.6408%                | 93,227                 | 70,821               | 75.9662%               |
| 670                     | 16578  | Fidelity Natl Prop & Cas Ins Co   | NY                         | 96,009                   | 4.7314%                                | 84.3721%                | 42,363                 | 52,311               | 123.4828%              |
| 677                     | 18058  | Philadelphia Ind Ins Co           | PA                         | 85,372                   | 4.2072%                                | 88.5793%                | 48,118                 | 2,356                | 4.8963%                |
| 242                     | 39926  | Selective Ins Co Of The Southeast | IN                         | 83,644                   | 4.122%                                 | 92.7013%                | 65,933                 | 9,380                | 14.2266%               |
| 670                     | 25180  | Fidelity Natl Ins Co              | CA                         | 60,096                   | 2.9616%                                | 95.6629%                | 98,027                 | 20,196               | 20.6025%               |
| 200                     | 18600  | USAA General Ind Co               | TX                         | 43,550                   | 2.1462%                                | 97.809%                 | 35,222                 | 35,364               | 100.4032%              |
| 8                       | 19232  | Allstate Ins Co                   | IL                         | 26,432                   | 1.3026%                                | 99.1116%                | 23,571                 | 391                  | 1.6588%                |
| 212                     | 11185  | Foremost Ins Co                   | MI                         | 15,358                   | 0.7568%                                | 99.8685%                | 12,919                 | 2,708                | 20.9614%               |
| 3548                    | 19070  | Standard Fire Ins Co              | CT                         | 14,628                   | 0.7209%                                | 100.5893%               | 14,258                 | 0                    | 0%                     |
| 241                     | 26298  | Metropolitan Prop & Cas Ins Co    | RI                         | 9,432                    | 0.4648%                                | 101.0542%               | 6,849                  | 0                    | 0%                     |
| 111                     | 23035  | Liberty Mut Fire Ins Co           | WI                         | 8,338                    | 0.4109%                                | 101.4651%               | 8,323                  | 0                    | 0%                     |
| 91                      | 30104  | Hartford Underwriters Ins Co      | CT                         | 7,631                    | 0.3761%                                | 101.8411%               | -42,509                | 11,444               | -26.9214%              |
| 408                     | 28401  | American Natl Prop & Cas Co       | MO                         | 4,389                    | 0.2163%                                | 102.0574%               | 4,769                  | 0                    | 0%                     |
| 12                      | 23841  | New Hampshire Ins Co              | PA                         | 1,609                    | 0.0793%                                | 102.1367%               | 1,609                  | -70                  | -4.3505%               |
|                         | 36560  | Service Ins Co                    | FL                         | 1,059                    | 0.0522%                                | 102.1889%               | 1,059                  | 0                    | 0%                     |
| 212                     | 34347  | Colonial Amer Cas & Surety Co     | MD                         | 0                        | 0%                                     | 102.1889%               | 0                      | -29                  | 0%                     |
| 12                      | 19380  | American Home Assur Co            | NY                         | 0                        | 0%                                     | 102.1889%               | 0                      | -29                  | 0%                     |
| 84                      | 32620  | National Interstate Ins Co        | OH                         | 0                        | 0%                                     | 102.1889%               | 0                      | 69                   | 0%                     |

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|------------|--------|-------------------------------|----------|-------------------------|--------------|-------------------------|------------------------|----------------------|------------------------|
| 91         | 19682  | Hartford Fire In Co           | CT       | 0                       | 0%           | 102.1889%               | 9,019                  | 31,441               | 348.6085%              |
| 19         | 19615  | American Reliable Ins Co      | AZ       | -44,417                 | -2.1889%     | 100%                    | 16,564                 | -30,600              | -184.738%              |
|            |        | <b>27 Companies in Report</b> |          | <b>2,029,201</b>        | <b>100%</b>  | <b>100%</b>             | <b>1,731,894</b>       | <b>371,610</b>       | <b>21.4569%</b>        |

Database:  
DSSPROD

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