

**2007 Commercial Lines Competition Database
Countrywide**

Line of Business	(1) Premiums Written	(2) Market Shares: Four Largest Groups	(3) HHI Based on Premium	(4) Number of Sellers (Groups)	(5A) Number of Entries: Last 5 Years	(5B) Number of Exits: Last 5 Years	(6A) Market Growth: Last 3 Years	(6B) Market Growth: Last 10 Years	(7A) Retention Group Market Shares: Latest Year	(7B) 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 Auto Liability	22,071,577,526	27.67%	308.6	103	28	35	(3.50%)	62.76%	0.52%	0.42%	3.13%	3.24%	6.45%
Commercial Auto Physical	7,255,767,155	24.45%	260.0	114	24	29	(6.44%)	34.54%	0%	0%	3.24%	3.35%	11.72%
Commercial Auto Total	29,327,344,681	25.89%	281.5	109	27	33	(4.24%)	54.73%	0%	0%	3.51%	3.58%	7.39%
Commercial Multiple Peril Fire	36,138,799,711	26.75%	327.8	105	36	34	4.52%	68.36%	0%	0%	5.18%	4.77%	7.00%
Allied Lines	12,235,775,465	38.74%	579.2	95	32	29	26.33%	152.4%	0%	0%	28.21%	29.21%	17.39%
Inland Marine	11,399,110,261	42.38%	621.6	85	29	37	48.72%	242.6%	0%	0%	23.71%	23.04%	(8.41%)
Medical Malpractice	15,408,763,035	33.44%	450.0	78	25	30	21.02%	111.9%	0%	0%	7.43%	8.10%	18.46%
Other Liability	11,684,425,721	25.27%	289.9	99	41	25	(4.24%)	87.39%	10.98%	9.10%	15.61%	17.03%	6.15%
Workers Compensation	54,845,528,333	38.39%	627.9	88	36	25	1.28%	126.3%	1.96%	1.97%	26.49%	28.88%	5.28%
Workers Compensation	52,247,498,240	34.20%	425.5	104	35	37	(5.77%)	71.94%	0%	0%	0%	0.13%	6.76%
<hr/> Total All Property and Casualty Lines	509,000,957,021	28.29%	307.5	121	26	28	3.58%	69.54%	0.49%	0.46%	5.81%	6.01%	7.63%