2. WHERE MORE THAN TWO INSURERS ARE INVOLVED, IF THE INSURERS POSSESS A SHARE OF THE MARKET THAT EXCEEDS THE TOTAL OF THE TWO COLUMNS IN THE TABLE, IT IS PRIMA FACIE EVIDENCE OF VIOLATION OF THE COMPETITIVE STANDARD IN PARAGRAPH (1) OF THIS SUBSECTION.

(II) 1. PERCENTAGES NOT SHOWN IN THE TABLES IN SUBPARAGRAPH (I) OF THIS PARAGRAPH MAY BE INTERPOLATED PROPORTIONATELY TO THE PERCENTAGES THAT ARE SHOWN.

2. FOR THE PURPOSE OF THIS PARAGRAPH, THE INSURER WITH THE LARGEST SHARE OF THE MARKET SHALL BE DEEMED TO BE INSURER "A".

(III) 1. IN THIS PARAGRAPH, THE FOLLOWING TERMS HAVE THE MEANINGS INDICATED.

2. "INSURER" INCLUDES ANY COMPANY OR GROUP OF COMPANIES UNDER COMMON MANAGEMENT, OWNERSHIP OR CONTROL.

3. "MARKET" MEANS THE RELEVANT PRODUCT AND GEOGRAPHICAL MARKETS.

(IV) IN THE ABSENCE OF SUFFICIENT INFORMATION TO THE CONTRARY, THE RELEVANT PRODUCT MARKET IS ASSUMED TO BE THE DIRECT WRITTEN INSURANCE PREMIUM FOR A LINE OF BUSINESS WHICH SUCH LINE BEING THAT USED IN THE ANNUAL STATEMENT REQUIRED TO BE FILED BY INSURERS DOING BUSINESS IN THIS STATE AND THE RELEVANT GEOGRAPHICAL MARKET IS ASSUMED TO BE THIS STATE. IN DETERMINING THE RELEVANT PRODUCT AND GEOGRAPHICAL MARKETS, THE COMMISSIONER SHALL CONSIDER, AMONG OTHER THINGS:

1. THE DEFINITIONS OR GUIDELINES, IF ANY, PROMULGATED BY THE NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS; AND

2. INFORMATION, IF ANY, SUBMITTED BY PARTIES TO THE ACQUISITION.

(3) AN ORDER MAY NOT BE ENTERED UNDER SUBSECTION (E)(1) OF THIS SECTION IF:

(I) THE ACQUISITION WILL YIELD SUBSTANTIAL ECONOMIES OF SCALE OR ECONOMIES IN RESOURCE UTILIZATION THAT CANNOT BE FEASIBLY ACHIEVED IN ANY OTHER WAY, AND THE PUBLIC BENEFITS WHICH WOULD ARISE FROM SUCH ECONOMIES EXCEED THE PUBLIC BENEFITS WHICH WOULD ARISE FROM NOT LESSENING COMPETITION; OR

(II) THE ACQUISITION WILL SUBSTANTIALLY INCREASE THE AVAILABILITY OF INSURANCE, AND THE PUBLIC BENEFITS OF SUCH INCREASE EXCEED THE PUBLIC BENEFITS WHICH WOULD ARISE FROM NOT LESSENING COMPETITION.

(E) (1) IF AN ACQUISITION VIOLATES THE STANDARDS OF THIS SECTION, THE COMMISSIONER MAY ENTER AN ORDER: