2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	19	42978	American Security Ins Co	55,101,646	7.5722%	50,324,188	4,821,059	9.58%
2	212	21660	Fire Ins Exch	52,711,841	7.2438%	46,682,983	9,910,331	21.23%
3	1330	24848	Newport Ins Co	51,817,869	7.1210%	47,910,416	22,661,129	47.30%
4	761	35300	Allianz Global Risks US Ins Co	28,285,011	3.8870%	29,309,777	6,473,285	22.09%
5	91	19682	Hartford Fire In Co	23,922,436	3.2875%	28,946,185	39,228,196	135.52%
6	111	23035	Liberty Mut Fire Ins Co	22,715,306	3.1216%	14,627,188	6,008,072	41.07%
7	3548	25674	Travelers Property Cas Co Of Amer	22,508,174	3.0931%	21,728,904	10,776,542	49.60%
8	65	10014	Affiliated Fm Ins Co	21,939,389	3.0150%	21,252,990	6,481,761	30.50%
9	65	21482	Factory Mut Ins Co	21,000,379	2.8859%	20,470,205	2,055,863	10.04%
10	163	24740	Safeco Ins Co Of Amer	18,317,696	2.5173%	17,278,467	6,042,920	34.97%
11	3548	24767	St Paul Fire & Marine Ins Co	17,576,935	2.4155%	11,402,173	-1,880,942	-16.50%
12	70	34525	First American Specilaty Ins Co	17,441,325	2.3968%	17,275,947	6,273,949	36.32%
13	212	21652	Farmers Ins Exch	16,193,013	2.2253%	16,661,385	4,044,059	24.27%
14	158	21113	United States Fire Ins Co	15,384,792	2.1142%	15,436,128	10,107,029	65.48%
15	140	19100	Amco Ins Co	15,272,569	2.0988%	13,628,644	4,915,868	36.07%
16	501	22314	RSUI Ind Co	14,085,435	1.9357%	11,965,191	2,406,865	20.12%
17	212	26247	American Guarantee & Liability Ins	13,768,591	1.8921%	13,848,929	786,109	5.68%
18	785	35378	Evanston Ins Co	13,487,127	1.8534%	14,718,063	4,740,224	32.21%
19	3548	36463	Discover Prop & Cas Ins Co	12,098,630	1.6626%	11,279,592	1,540,340	13.66%
20	1330	24813	Balboa Ins Co	10,843,119	1.4901%	11,356,753	2,935,244	25.85%
21	200	25941	USAA	10,230,590	1.4059%	9,828,352	2,416,209	24.58%
22	111	24198	Peerless Ins Co	10,101,360	1.3882%	9,551,062	2,322,314	24.31%
23		26905	Century-Natl Ins Co	9,801,742	1.3470%	9,970,772	4,095,592	41.08%
24	127	23469	American Modern Home Ins Co	9,444,865	1.2979%	9,727,310	2,893,156	29.74%
25	176	25151	State Farm General Ins Co	9,393,355	1.2909%	10,314,128	4,923,775	47.74%
26	212	10317	Neighborhood Spirit Prop & Cas Co	8,581,212	1.1793%	8,269,079	2,069,406	25.03%
27	1278	10921	ACA Ins Co	7,289,212	1.0017%	3,114,610	1,984,754	63.72%
28	212	16535	Zurich American Ins Co	7,267,534	0.9987%	7,964,986	87,852,638	1102.99%
29	1285	24554	XL Ins Amer Inc	7,150,454	0.9826%	6,881,099	756,733	11.00%
30	802	13544	California Capital Ins Co	7,055,408	0.9696%	6,640,560	4,245,106	63.93%
31	323	10693	Civil Svc Employees Ins Co	6,707,726	0.9218%	6,509,546	2,136,382	32.82%
32	761	21873	Firemans Fund Ins Co	6,268,477	0.8614%	5,486,725	1,907,273	34.76%
33	400	25747	Unigard Ins Co	6,009,880	0.8259%	5,942,123	1,712,842	28.83%
34	660	11908	Mercury Cas Co	5,986,162	0.8226%	5,238,151	1,625,423	31.03%
35	3548	36161	Travelers Prop Cas Ins Co	5,902,958	0.8112%	5,305,837	1,382,813	26.06%
36	140	42579	Allied Prop & Cas Ins Co	5,815,764	0.7992%	5,374,313	1,019,462	18.97%
37	3098	12904	Tokio Marine & Nichido Fire Ins Co	5,773,583	0.7934%	5,975,536	2,069,636	34.64%
38	12	19380	American Home Assur Co	5,692,561	0.7823%	5,359,031	-633,281	-11.82%
39	169	24988	Sentry Ins A Mut Co	5,453,112	0.7494%	5,144,715	1,159,704	22.54%
40	670	25180	Fidelity Natl Ins Co	5,124,476	0.7042%	3,407,666	899,381	26.39%
41	350	34207	Westport Ins Corp	5,068,802	0.6966%	5,802,035	5,976,034	103.00%
42	761	21865	Associated Ind Corp	4,572,897	0.6284%	4,394,393	1,480,303	33.69%
43	19	19615	American Reliable Ins Co	4,261,094	0.5856%	4,105,292	1,687,890	41.11%
44	7	13935	Federated Mut Ins Co	4,028,084	0.5536%	3,849,677	-168,935	-4.39%
45	8	10358	Encompass Ins Co	3,960,155	0.5442%	2,001,476	563,471	28.15%
46	200	25968	USAA Cas Ins Co	3,867,861	0.5315%	3,617,240	775,912	21.45%
47	212	10318	Exact Prop & Cas Co Inc	3,076,079	0.4227%	2,866,894	1,350,194	47.10%

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48	922	27847	Insurance Co Of The West	3,017,285	0.4146%	2,908,474	292,945	10.07%
49	215	10914	Kemper Independence Ins Co	3,007,043	0.4132%	2,839,084	425,502	14.99%
50	38	20281	Federal Ins Co	2,813,686	0.3867%	2,783,444	1,145,036	41.14%
51	1279	11150	Arch Ins Co	2,712,893	0.3728%	1,718,868	489,089	28.45%
52		23108	Lumbermens Underwriting Alliance	2,625,390	0.3608%	2,451,570	35,688	1.46%
53	98	36684	Riverport Ins Co	2,351,531	0.3232%	2,563,602	530,021	20.67%
54	604	41343	Gerling Amer Ins Co	2,345,218	0.3223%	2,258,935	403,781	17.87%
55	3416	20370	AXIS Reins Co	2,327,616	0.3199%	2,101,983	29,442	1.40%
56	645	14907	Oregon Mut Ins Co	2,201,283	0.3025%	2,316,555	743,755	32.11%
57	1318	15598	Interins Exch Of The Automobile Club	2,125,676	0.2921%	1,025,199	862,119	84.09%
58	12	19402	Birmingham Fire Ins Co Of PA	1,885,414	0.2591%	842,656	3,550,266	421.32%
59	212	11185	Foremost Ins Co	1,786,265	0.2455%	251,029	19,407	7.73%
60	169	21180	Sentry Select Ins Co	1,769,406	0.2432%	1,795,690	378,376	21.07%
61	1278	15539	California State Auto Asn Inter-Ins	1,741,646	0.2393%	1,592,553	722,505	45.37%
62		39861	Golden Bear Ins Co	1,714,032	0.2355%	2,187,586	352,337	16.11%
63	161	18031	Topa Ins Co	1,705,838	0.2344%	1,954,161	-149,821	-7.67%
64	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	1,650,317	0.2268%	1,540,710	1,324,177	85.95%
65	140	23787	Nationwide Mut Ins Co	1,635,188	0.2247%	1,427,069	1,349,353	94.55%
66	62	21415	Employers Mut Cas Co	1,602,082	0.2202%	1,585,369	-22,806	-1.44%
67	3548	24791	St Paul Mercury Ins Co	1,414,747	0.1944%	1,172,401	-82,947	-7.07%
68	800	15776	Residence Mut Ins Co	1,413,653	0.1943%	1,406,890	488,396	34.71%
69	3548	25887	US Fidelity & Guaranty Co	1,405,642	0.1932%	2,229,998	17,901,106	802.74%
70	163	19704	American States Ins Co	1,383,017	0.1901%	1,554,498	362,407	23.31%
71	3219	11126	Sompo Japan Ins Co of Amer	1,238,815	0.1702%	1,137,346	200,293	17.61%
72	225	26433	Harco Natl Ins Co	1,151,987	0.1583%	1,092,847	6,865	0.63%
73	163	24732	General Ins Co Of Amer	1,141,390	0.1569%	1,385,312	1,027,392	74.16%
74	212	21709	Truck Ins Exch	1,129,865	0.1553%	1,136,430	394,995	34.76%
75	98	25224	Great Divide Ins Co	1,128,524	0.1551%	1,117,204	152,388	13.64%
76	3548	25682	Travelers Ind Co Of CT	1,080,733	0.1485%	1,086,225	1,001,629	92.21%
77	3548	19038	Travelers Cas & Surety Co	1,076,143	0.1479%	990,543	-470,105	-47.46%
78	785	28932	Markel American Ins Co	1,056,153	0.1451%	1,054,419	213,428	20.24%
79	111	21458	Employers Ins of Wausau	921,061	0.1266%	7,001,812	777,281	11.10%
80	212	41181	Universal Underwriters Ins Co	919,409	0.1263%	823,727	9,819,567	1192.09%
81		33499	Dorinco Rein Co	907,884	0.1248%	608,861	0	0.00%
82	553	24678	Royal Ind Co	904,038	0.1242%	715,661	539,156	75.34%
83	212	10315	Civic Property & Cas Co	878,112	0.1207%	778,417	275,212	35.36%
84	3548	19070	Standard Fire Ins Co	858,670	0.1180%	776,136	380,557	49.03%
85	83	22101	Grange Ins Assn	829,111	0.1139%	828,483	733,208	88.50%
86	984	42374	Houston Cas Co	817,744	0.1124%	1,090,684	5,108,480	468.37%
87		10815	Verlan Fire Ins Co MD	815,830	0.1121%	771,439	-14,165	-1.84%
88	3548	35386	Fidelity & Guaranty Ins Co	814,476	0.1119%	1,122,078	1,409,228	125.59%
89	212	39306	Fidelity & Deposit Co Of MD	808,882	0.1112%	1,098,257	-52,949	-4.82%
90	91	30104	Hartford Underwriters Ins Co	806,096	0.1108%	765,669	467,554	61.06%
91	212	21326	Empire Fire & Marine Ins Co	765,400	0.1052%	655,967	52,949	8.07%
92	215	11142	United Cas Ins Co Of Amer	750,170	0.1031%	754,163	170,995	22.67%
93	215	14133	Valley Ins Co	696,547	0.0957%	762,248	-500,348	-65.64%
94	9	22985	Sequoia Ins Co	682,987	0.0939%	628,249	234,799	37.37%

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95	163	24724	First Natl Ins Co Of Amer	663,866	0.0912%	447,928	-18,117	-4.04%
96	796	39217	QBE Ins Corp	601,278	0.0826%	580,263	1,020,066	175.79%
97	93	12831	State Natl Ins Co Inc	594,755	0.0817%	434,352	4,141	0.95%
98	517	20532	Clarendon Natl Ins Co	570,777	0.0784%	9,315,879	-8,155,892	-87.55%
99	1285	22322	Greenwich Ins Co	558,272	0.0767%	567,345	-293,760	-51.78%
100	84	26344	Great American Assur Co	556,412	0.0765%	582,110	1,551,726	266.57%
101	31	38962	Genesis Ins Co	549,957	0.0756%	658,042	3,839,564	583.48%
102	626	21121	Westchester Fire Ins Co	545,675	0.0750%	575,930	-1,284,991	-223.12%
103	958	22438	Hawaiian Ins & Gty Co Ltd	542,315	0.0745%	603,801	234,036	38.76%
104		32107	Sutter Ins Co	533,676	0.0733%	581,270	67,152	11.55%
105	920	13064	United Natl Ins Co	509,434	0.0700%	460,454	-35,669	-7.75%
106	38	20397	Vigilant Ins Co	494,380	0.0679%	488,406	202,154	41.39%
107	517	37257	Insurance Corp Of Hannover	488,286	0.0671%	696,998	-483,087	-69.31%
108	111	23043	Liberty Mut Ins Co	475,308	0.0653%	475,416	183,056	38.50%
109	12	23809	Granite State Ins Co	455,074	0.0625%	375,535	104,327	27.78%
110	626	22713	Insurance Co Of North Amer	436,465	0.0600%	420,191	201,127	47.87%
111	163	19690	American Economy Ins Co	429,458	0.0590%	471,559	2,342,034	496.66%
112	140	23779	Nationwide Mut Fire Ins Co	424,377	0.0583%	396,787	571,708	144.08%
113		15768	Merced Mut Ins Co	402,961	0.0554%	400,608	139,423	34.80%
114	323	18953	CSE Safeguard Ins Co	397,375	0.0546%	423,399	241,324	57.00%
115	28	19976	Amica Mut Ins Co	353,296	0.0486%	351,028	60,354	17.19%
116	31	25895	United States Liability Ins Co	350,092	0.0481%	257,143	38,799	15.09%
117	3548	25879	Fidelity & Guaranty Ins Underwriters	326,035	0.0448%	495,290	323,082	65.23%
118	91	29424	Hartford Cas Ins Co	324,081	0.0445%	323,115	-78,530	-24.30%
119	2978	20362	Mitsui Sumitomo Ins Co of Amer	317,164	0.0436%	418,693	-27,605	-6.59%
120		18767	Church Mut Ins Co	306,802	0.0422%	295,407	48,565	16.44%
121	24	19909	Centennial Ins Co	303,267	0.0417%	303,267	130,814	43.13%
122	19	42986	Standard Guaranty Ins Co	289,883	0.0398%	279,499	15,167	5.43%
123	1218	32859	Penn-Amer Ins Co	284,344	0.0391%	292,178	-48,701	-16.67%
124	761	21857	American Ins Co	274,713	0.0378%	409,965	-4,537	-1.11%
125		14010	Crusader Ins Co	273,716	0.0376%	230,931	83,284	36.06%
126	796	16217	National Farmers Union Prop & Cas	261,301	0.0359%	214,152	128,203	59.87%
127		41459	Armed Forces Ins Exchange	249,470	0.0343%	244,317	232,755	95.27%
128	111	32352	LM Property and Casualty Ins. Co.	249,156	0.0342%	272,058	-2,638	-0.97%
129	1129	20648	Employers Fire Ins Co	232,541	0.0320%	115,943	22,088	19.05%
130	84	26832	Great American Alliance Ins Co	231,562	0.0318%	221,738	480,701	216.79%
131	7	28304	Federated Service Ins Co	223,700	0.0307%	190,126	2,258	1.19%
132		27480	Mid-State Mut Ins Co	221,101	0.0304%	211,657	60,271	28.48%
133	12	23841	New Hampshire Ins Co	215,618	0.0296%	238,946	6,572	2.75%
134	748	18023	Star Ins Co	209,308	0.0288%	190,971	51,557	27.00%
135	300	22578	Horace Mann Ins Co	202,740	0.0279%	181,445	66,555	36.68%
136	84	22136	Great American Ins Co of NY	200,074	0.0275%	307,735	57,852	18.80%
137		10048	Hyundai Marine & Fire Ins Co Ltd	195,000	0.0268%	164,877	-289,000	-175.28%
138	212	21687	Mid-Century Ins Co	187,371	0.0257%	199,885	74,141	37.09%
139	33	20125	California Cas Ins Co	176,449	0.0242%	171,899	77,686	45.19%
140	241	25321	Metropolitan Drt Prop & Cas Ins Co	174,806	0.0240%	168,014	33,009	19.65%
141	38	20346	Pacific Ind Co	173,161	0.0238%	171,449	71,556	41.74%

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142	1129	27154	Atlantic Specialty Ins Co	167,849	0.0231%	175,197	40,402	23.06%
143	84	16691	Great American Ins Co	147,106	0.0202%	149,602	11,046	7.38%
144	958	11762	Vesta Fire Ins Corp	142,357	0.0196%	87,159	4,055	4.65%
145	158	24384	Fairmont Specialty Ins Co	140,999	0.0194%	126,332	-2,403	-1.90%
146	181	29874	North American Specialty Ins Co	139,817	0.0192%	139,435	-27,612	-19.80%
147	800	13625	Western Mut Ins Co	135,350	0.0186%	139,326	19,785	14.20%
148	38	20303	Great Northern Ins Co	102,631	0.0141%	99,806	42,824	42.91%
149	98	10510	Carolina Cas Ins Co	101,250	0.0139%	55,405	29,648	53.51%
150		40398	American Fuji Fire & Marine Ins Co	100,986	0.0139%	98,893	32,815	33.18%
151	802	23540	Monterey Ins Co	97,163	0.0134%	95,278	10,142	10.64%
152	920	42048	Diamond State Ins Co	97,106	0.0133%	81,948	71,500	87.25%
153	127	23450	American Family Home Ins Co	86,602	0.0119%	125,314	-5,594	-4.46%
154	802	12890	Eagle West Ins Co	86,548	0.0119%	70,143	1,683	2.40%
155	3548	24031	Northland Cas Co	85,329	0.0117%	90,998	-22,805	-25.06%
156	158	10936	Seneca Ins Co Inc	81,020	0.0111%	49,561	5,997	12.10%
157	50	23647	Mutual Service Cas Ins Co	79,246	0.0109%	306,060	114,052	37.26%
158	108	30562	American Manufacturers Mut Ins Co	77,364	0.0106%	82,380	26,933	32.69%
159	158	25054	Hudson Ins Co	73,126	0.0100%	36,275	22,410	61.78%
160	111	10836	Golden Eagle Ins Corp	72,009	0.0099%	154,260	111,916	72.55%
161	218	35289	Continental Ins Co	71,744	0.0099%	93,317	-98,252	-105.29%
162	853	15059	Public Service Mut Ins Co	70,471	0.0097%	57,272	29,762	51.97%
163	1179	10683	Wawanesa General Ins Co	69,664	0.0096%	59,285	28,596	48.23%
164	761	21881	National Surety Corp	67,955	0.0093%	47,290	6,246	13.21%
165	300	22756	Horace Mann Prop & Cas Ins Co	62,399	0.0086%	67,166	28,576	42.55%
166	303	15032	Guideone Mut Ins Co	59,254	0.0081%	99,369	8,869	8.93%
167	70	37710	First American Prop & Cas Ins Co	56,548	0.0078%	56,548	-59,256	-104.79%
168	313	33898	Aegis Security Ins Co	52,423	0.0072%	34,255	0	0.00%
169	98	32603	Berkley Ins Co	49,455	0.0068%	49,455	24,381	49.30%
170	240	10499	DaimlerChrysler Ins Co	47,338	0.0065%	43,430	-6,435	-14.82%
171	400	25798	Unigard Ind Co	45,266	0.0062%	42,461	-3,004	-7.07%
172	33	20117	California Cas Ind Exch	44,276	0.0061%	42,070	19,023	45.22%
173		14508	Michigan Millers Mut Ins Co	40,368	0.0055%	40,368	18,798	46.57%
174	140	25453	Nationwide Ins Co Of Amer	39,407	0.0054%	7,711	173	2.24%
175	218	20427	American Cas Co Of Reading PA	38,632	0.0053%	59,586	-40,415	-67.83%
176	108	22918	American Motorists Ins Co	34,790	0.0048%	38,589	104,618	271.11%
177	1331	10340	Stonington Ins Co	34,198	0.0047%	73,275	782,252	1067.56%
178	218	20850	Firemens Ins Co Of Newark NJ	33,169	0.0046%	33,546	-14,336	-42.74%
179	108	22977	Lumbermens Mut Cas Co	31,263	0.0043%	171,874	-38,167	-22.21%
180	3548	24775	St Paul Guardian Ins Co	29,960	0.0041%	55,786	-3,431	-6.15%
181	783	13056	RLI Ins Co	29,642	0.0041%	71,906	124,015	172.47%
182	408	11048	Pacific Prop & Cas Co	29,297	0.0040%	90,371	46,413	51.36%
183	968	16187	AXA Re Prop & Cas Ins Co	28,153	0.0039%	45,502	-34,693	-76.25%
184	291	13331	American Hardware Mut Ins Co	27,063	0.0037%	27,063	12,859	47.52%
185	785	38970	Markel Ins Co	26,257	0.0036%	27,399	-10,480	-38.25%
186	12	19429	Insurance Co Of The State Of PA	25,015	0.0034%	547	66	12.07%
187	1179	31526	Wawanesa Mut Ins Co Us Branch	20,767	0.0029%	21,085	10,022	47.53%
188		11118	Federated Rural Electric Ins Exch	20,264	0.0028%	20,194	31	0.15%

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189	361	19720	American Alt Ins Corp	18,870	0.0026%	18,536	15,571	84.00%
190	748	25780	Williamsburg Natl Ins Co	17,799	0.0024%	28,931	-267	-0.92%
191	84	33723	Great American Spirit Ins Co	17,794	0.0024%	51,536	-13,166	-25.55%
192	218	20494	Transportation Ins Co	16,593	0.0023%	19,707	-13,065	-66.30%
193	349	13978	Florists Mut Ins Co	16,015	0.0022%	16,024	7,589	47.36%
194	3548	24015	Northland Ins Co	15,823	0.0022%	118,986	-300,956	-252.93%
195	57	21261	Electric Ins Co	13,420	0.0018%	11,924	0	0.00%
196	124	23396	Amerisure Mut Ins Co	12,540	0.0017%	3,877	277	7.14%
197	38	20338	Northwestern Pacific Ind Co	11,613	0.0016%	10,631	4,745	44.63%
198	212	19356	Maryland Cas Co	11,332	0.0016%	21,896	1,283	5.86%
199	111	42404	Liberty Ins Corp	9,286	0.0013%	9,886	-1,122	-11.35%
200	83	22128	Rocky Mountain Fire & Cas Co	9,093	0.0012%	16,300	12,142	74.49%
201	111	24171	Netherlands Ins Co The	9,085	0.0012%	7,104	-27	-0.38%
202	215	16063	Unitrin Auto & Home Ins Co	8,593	0.0012%	8,968	-68,845	-767.67%
203	88	22292	Hanover Ins Co	7,883	0.0011%	8,626	6,108	70.81%
204	303	14559	Guideone Specialty Mut Ins Co	7,595	0.0010%	7,329	113	1.54%
205	244	10677	Cincinnati Ins Co	7,163	0.0010%	4,615	0	0.00%
206		40134	SUA Ins Co	6,334	0.0009%	1,347	135	10.02%
207	218	20486	Transcontinental Ins Co	6,331	0.0009%	6,252	-15,623	-249.89%
208	306	10847	Cumis Ins Society Inc	5,686	0.0008%	3,599	0	0.00%
209	111	26069	Wausau Business Ins Co	5,261	0.0007%	3,984	290	7.28%
210	111	18333	Peerless Ind Ins Co	5,188	0.0007%	5,187	-430	-8.29%
211	2978	22551	Mitsui Sumitomo Ins USA Inc	3,969	0.0005%	2,008	710	35.36%
212	91	29459	Twin City Fire Ins Co Co	3,792	0.0005%	2,559	-35,488	-1386.79%
213	218	20508	Valley Forge Ins Co	3,787	0.0005%	7,930	0	0.00%
214	169	23434	Middlesex Ins Co	3,020	0.0004%	1,622	68	4.19%
215	785	27189	Associated Intl Ins Co	2,674	0.0004%	2,674	-113,445	-4242.52%
216	140	28223	Nationwide Agribusiness Ins Co	2,573	0.0004%	1,992	-378	-18.98%
217	1326	33855	Lincoln General Ins Co	2,425	0.0003%	7,072	7,006	99.07%
218	201	25976	Utica Mut Ins Co	2,033	0.0003%	1,645	603	36.66%
219	1325	24899	Alea North America Ins Co	1,955	0.0003%	1,775	-19,675	-1108.45%
220	218	20478	National Fire Ins Co Of Hartford	1,924	0.0003%	972	-9,162	-942.59%
221	400	24449	Regent Ins Co	1,424	0.0002%	10,545	1,612	15.29%
222	1169	11231	Generali Us Branch	1,106	0.0002%	874	365	41.76%
223	3548	25658	Travelers Ind Co	996	0.0001%	6,107	100,635	1647.86%
224	88	22306	Massachusetts Bay Ins Co	742	0.0001%	423	107	25.30%
225	140	15580	Scottsdale Ind Co	639	0.0001%	638	81	12.70%
226	1129	20621	OneBeacon America Ins Co	430	0.0001%	214	43	20.09%
227	176	25143	State Farm Fire And Cas Co	317	0.0000%	43	248,311	577467.44%
228	400	24414	General Cas Co Of WI	311	0.0000%	362	499	137.85%
229	853	10997	Western Select Ins Co	306	0.0000%	30,230	59,991	198.45%
230	111	26042	Wausau Underwriters Ins Co	221	0.0000%	59	-4,383	-7428.81%
231	1129	21970	OneBeacon Ins Co	81	0.0000%	81	520	641.98%
232	201	25984	Graphic Arts Mut Ins Co	70	0.0000%	70	0	0.00%
233	140	11991	National Cas Co	61	0.0000%	1,174	659	56.13%
234	212	19372	Northern Ins Co Of NY	34	0.0000%	34	78	229.41%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
			Line Total:	**727,681,516**	**100.0000%**	**699,421,658**	**345,251,747**	**49.36%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	65	21482	Factory Mut Ins Co	60,376,683	13.0211%	60,301,994	58,201,403	96.52%
2	1330	24848	Newport Ins Co	43,949,215	9.4783%	41,069,114	33,917,581	82.59%
3	218	20443	Continental Cas Co	23,792,382	5.1312%	19,931,188	11,661,736	58.51%
4	212	21660	Fire Ins Exch	20,895,395	4.5064%	18,327,519	5,666,033	30.92%
5	19	42978	American Security Ins Co	17,546,771	3.7842%	16,091,931	5,935,510	36.89%
6	3548	25674	Travelers Property Cas Co Of Amer	15,954,915	3.4409%	15,724,350	33,612,131	213.76%
7	1330	24813	Balboa Ins Co	14,541,673	3.1361%	18,807,959	16,042,731	85.30%
8	761	35300	Allianz Global Risks US Ins Co	13,810,789	2.9785%	15,827,323	9,531,675	60.22%
9	212	26247	American Guarantee & Liability Ins	12,618,080	2.7213%	13,408,522	1,910,151	14.25%
10	163	24732	General Ins Co Of Amer	12,033,689	2.5952%	12,382,078	1,651,328	13.34%
11	163	24740	Safeco Ins Co Of Amer	11,930,874	2.5731%	11,205,424	4,990,625	44.54%
12	65	10014	Affiliated Fm Ins Co	11,186,080	2.4124%	10,833,409	3,976,613	36.71%
13	158	21113	United States Fire Ins Co	10,238,878	2.2082%	10,243,209	4,273,820	41.72%
14	111	23035	Liberty Mut Fire Ins Co	8,144,557	1.7565%	5,024,505	2,697,205	53.68%
15	200	25941	USAA	7,655,204	1.6510%	7,414,223	3,407,919	45.96%
16	501	22314	RSUI Ind Co	7,364,401	1.5882%	6,955,230	9,787,337	140.72%
17	140	19100	Amco Ins Co	7,251,957	1.5640%	6,177,832	2,777,768	44.96%
18	3098	12904	Tokio Marine & Nichido Fire Ins Co	6,433,436	1.3875%	5,914,146	592,780	10.02%
19	212	21652	Farmers Ins Exch	6,413,186	1.3831%	6,596,353	1,002,331	15.20%
20	3548	36161	Travelers Prop Cas Ins Co	6,392,551	1.3786%	5,645,013	686,955	12.17%
21	127	23469	American Modern Home Ins Co	6,353,091	1.3701%	6,443,940	643,192	9.98%
22	111	24198	Peerless Ins Co	6,286,135	1.3557%	6,017,122	4,547,630	75.58%
23	1285	24554	XL Ins Amer Inc	5,862,324	1.2643%	5,868,021	702,730	11.98%
24		26905	Century-Natl Ins Co	5,139,177	1.1083%	5,140,785	1,944,245	37.82%
25	212	10317	Neighborhood Spirit Prop & Cas Co	4,818,824	1.0392%	4,583,433	2,908,442	63.46%
26	350	34207	Westport Ins Corp	4,472,451	0.9645%	4,271,418	-5,994,191	-140.33%
27	169	24988	Sentry Ins A Mut Co	4,456,463	0.9611%	4,183,374	2,136,815	51.08%
28	400	25747	Unigard Ins Co	4,378,455	0.9443%	4,391,466	1,587,021	36.14%
29	212	41181	Universal Underwriters Ins Co	4,210,985	0.9082%	4,081,342	986,733	24.18%
30	84	26344	Great American Assur Co	3,677,350	0.7931%	3,639,361	1,533,260	42.13%
31	785	35378	Evanston Ins Co	3,610,643	0.7787%	3,905,942	3,061,206	78.37%
32	796	39217	QBE Ins Corp	3,553,182	0.7663%	3,524,305	39,601	1.12%
33	3548	24767	St Paul Fire & Marine Ins Co	3,310,950	0.7141%	3,937,488	7,694,661	195.42%
34	802	13544	California Capital Ins Co	3,165,089	0.6826%	3,013,240	1,629,773	54.09%
35	200	25968	USAA Cas Ins Co	3,029,513	0.6534%	2,849,766	1,344,855	47.19%
36	140	42579	Allied Prop & Cas Ins Co	2,968,566	0.6402%	2,586,486	1,005,952	38.89%
37	761	21873	Firemans Fund Ins Co	2,784,274	0.6005%	2,295,706	222,019	9.67%
38	3548	36463	Discover Prop & Cas Ins Co	2,757,629	0.5947%	3,518,894	1,130,646	32.13%
39	98	36684	Riverport Ins Co	2,660,507	0.5738%	3,276,763	3,893	0.12%
40	176	25151	State Farm General Ins Co	2,561,777	0.5525%	2,795,878	492,375	17.61%
41	7	13935	Federated Mut Ins Co	2,383,784	0.5141%	2,266,706	238,959	10.54%
42	323	10693	Civil Svc Employees Ins Co	2,162,786	0.4664%	2,131,456	157,234	7.38%
43	212	16535	Zurich American Ins Co	2,120,553	0.4573%	2,871,547	393,915	13.72%
44	3416	20370	AXIS Reins Co	1,936,457	0.4176%	1,638,958	240,688	14.69%
45	761	21865	Associated Ind Corp	1,914,363	0.4129%	1,834,924	1,451,917	79.13%
46		25240	NAU Country Ins Co	1,906,916	0.4113%	2,015,019	706,832	35.08%
47	212	21326	Empire Fire & Marine Ins Co	1,894,098	0.4085%	1,780,913	722,255	40.56%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	212	39306	Fidelity & Deposit Co Of MD	1,791,124	0.3863%	22,880,630	-482,981	-2.11%
49	91	19682	Hartford Fire In Co	1,741,900	0.3757%	1,646,970	190,906	11.59%
50	84	22136	Great American Ins Co of NY	1,705,490	0.3678%	1,724,142	-299,913	-17.39%
51	163	19704	American States Ins Co	1,695,775	0.3657%	1,730,380	187,428	10.83%
52	212	10318	Exact Prop & Cas Co Inc	1,572,012	0.3390%	1,461,033	387,193	26.50%
53	626	20699	Ace Prop & Cas Ins Co	1,564,966	0.3375%	1,564,966	679,615	43.43%
54	62	21415	Employers Mut Cas Co	1,490,924	0.3215%	1,497,395	462	0.03%
55	93	12831	State Natl Ins Co Inc	1,490,125	0.3214%	1,525,195	938,907	61.56%
56	212	11185	Foremost Ins Co	1,398,784	0.3017%	195,685	5	0.00%
57	225	26433	Harco Natl Ins Co	1,366,427	0.2947%	1,466,066	147,442	10.06%
58	140	23787	Nationwide Mut Ins Co	1,339,147	0.2888%	1,287,339	63,607	4.94%
59	800	15776	Residence Mut Ins Co	1,294,896	0.2793%	1,285,816	394,321	30.67%
60	645	14907	Oregon Mut Ins Co	1,208,239	0.2606%	1,291,506	376,716	29.17%
61	169	21180	Sentry Select Ins Co	1,144,647	0.2469%	1,189,948	746,477	62.73%
62	3548	25887	US Fidelity & Guaranty Co	1,110,801	0.2396%	1,711,126	1,020,127	59.62%
63	3548	35386	Fidelity & Guaranty Ins Co	1,063,011	0.2293%	1,420,570	1,281,364	90.20%
64	408	11048	Pacific Prop & Cas Co	1,029,274	0.2220%	840,242	218,942	26.06%
65	660	11908	Mercury Cas Co	1,021,445	0.2203%	924,004	53,109	5.75%
66	84	26832	Great American Alliance Ins Co	1,014,618	0.2188%	940,817	9,005,775	957.23%
67	215	10914	Kemper Independence Ins Co	995,796	0.2148%	1,061,047	589,043	55.52%
68	1279	11150	Arch Ins Co	943,499	0.2035%	477,678	315,579	66.07%
69	163	24724	First Natl Ins Co Of Amer	868,321	0.1873%	595,353	53,918	9.06%
70	3548	25682	Travelers Ind Co Of CT	837,725	0.1807%	786,723	180,751	22.98%
71	922	27847	Insurance Co Of The West	803,536	0.1733%	713,839	-315,881	-44.25%
72		10815	Verlan Fire Ins Co MD	761,439	0.1642%	720,624	40,406	5.61%
73	215	11142	United Cas Ins Co Of Amer	693,897	0.1496%	697,248	10,570	1.52%
74	38	20281	Federal Ins Co	669,879	0.1445%	662,513	174,463	26.33%
75		23108	Lumbermens Underwriting Alliance	662,558	0.1429%	641,018	631,727	98.55%
76	12	43761	American Intl Ins Co Of CA	659,983	0.1423%	524,262	11,143	2.13%
77	215	14133	Valley Ins Co	647,076	0.1396%	727,718	79,348	10.90%
78	517	20532	Clarendon Natl Ins Co	555,693	0.1198%	603,446	282,824	46.87%
79	212	10315	Civic Property & Cas Co	533,400	0.1150%	464,094	209,580	45.16%
80	626	21121	Westchester Fire Ins Co	524,239	0.1131%	480,464	-800,493	-166.61%
81		28497	Usplate Glass Ins Co	520,479	0.1122%	533,082	58,032	10.89%
82	163	19690	American Economy Ins Co	482,843	0.1041%	530,943	57,377	10.81%
83	1278	15539	California State Auto Asn Inter-Ins	475,015	0.1024%	441,288	88,100	19.96%
84	98	25224	Great Divide Ins Co	470,457	0.1015%	464,872	11,142	2.40%
85	83	22101	Grange Ins Assn	462,906	0.0998%	457,779	147,033	32.12%
86	111	21458	Employers Ins of Wausau	452,447	0.0976%	2,161,784	2,000,966	92.56%
87	19	19615	American Reliable Ins Co	427,645	0.0922%	421,489	21,435	5.09%
88	3548	24791	St Paul Mercury Ins Co	413,842	0.0893%	516,321	376,403	72.90%
89	2978	20362	Mitsui Sumitomo Ins Co of Amer	410,461	0.0885%	397,375	65,582	16.50%
90	1129	27154	Atlantic Specialty Ins Co	396,921	0.0856%	319,606	79,705	24.94%
91	3548	25879	Fidelity & Guaranty Ins Underwriters	388,788	0.0838%	626,521	-179,756	-28.69%
92	553	24678	Royal Ind Co	373,056	0.0805%	703,638	-537,717	-76.42%
93	212	21709	Truck Ins Exch	371,465	0.0801%	362,449	181,188	49.99%
94	84	16691	Great American Ins Co	352,889	0.0761%	333,426	102,765	30.82%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95		18767	Church Mut Ins Co	351,975	0.0759%	346,240	-68,307	-19.73%
96	984	42374	Houston Cas Co	330,773	0.0713%	456,237	78,280	17.16%
97	785	28932	Markel American Ins Co	310,772	0.0670%	307,532	316,535	102.93%
98	91	30104	Hartford Underwriters Ins Co	308,670	0.0666%	294,075	2,475	0.84%
99	3548	19038	Travelers Cas & Surety Co	295,388	0.0637%	280,675	-224,399	-79.95%
100	689	33162	Bankers Ins Co	281,724	0.0608%	307,210	27,040	8.80%
101	3548	19070	Standard Fire Ins Co	265,342	0.0572%	258,406	35,201	13.62%
102	796	16217	National Farmers Union Prop & Cas	261,302	0.0564%	214,151	-13,562	-6.33%
103	323	18953	CSE Safeguard Ins Co	252,760	0.0545%	267,087	0	0.00%
104		42757	Agri General Ins Co	213,642	0.0461%	213,642	182,468	85.41%
105	626	43575	Indemnity Ins Co Of North Amer	212,259	0.0458%	212,259	-30	-0.01%
106	12	23809	Granite State Ins Co	205,070	0.0442%	155,093	20,699	13.35%
107	28	19976	Amica Mut Ins Co	203,185	0.0438%	200,670	58,945	29.37%
108	161	18031	Topa Ins Co	195,430	0.0421%	218,771	133,655	61.09%
109	140	23779	Nationwide Mut Fire Ins Co	160,184	0.0345%	150,597	45,526	30.23%
110		41459	Armed Forces Ins Exchange	142,299	0.0307%	139,479	130,534	93.59%
111	38	20397	Vigilant Ins Co	142,012	0.0306%	140,835	47,461	33.70%
112	920	13064	United Natl Ins Co	141,799	0.0306%	77,610	7,343	9.46%
113	7	28304	Federated Service Ins Co	136,822	0.0295%	127,371	4,434	3.48%
114	1285	22322	Greenwich Ins Co	135,669	0.0293%	147,450	-1,055,733	-715.99%
115	626	22713	Insurance Co Of North Amer	134,691	0.0290%	129,266	46,899	36.28%
116	111	23043	Liberty Mut Ins Co	132,561	0.0286%	132,946	18,542	13.95%
117	300	22578	Horace Mann Ins Co	128,638	0.0277%	114,734	0	0.00%
118		15768	Merced Mut Ins Co	127,624	0.0275%	131,326	63,080	48.03%
119	3548	24015	Northland Ins Co	118,426	0.0255%	157,475	323,950	205.72%
120	98	10510	Carolina Cas Ins Co	116,694	0.0252%	69,895	39,325	56.26%
121	91	29424	Hartford Cas Ins Co	112,448	0.0243%	114,088	14,258	12.50%
122	1218	32859	Penn-Amer Ins Co	111,657	0.0241%	114,884	-3,481	-3.03%
123	1331	10340	Stonington Ins Co	110,653	0.0239%	123,790	47,835	38.64%
124	111	10836	Golden Eagle Ins Corp	106,505	0.0230%	85,857	126,112	146.89%
125	9	22985	Sequoia Ins Co	103,478	0.0223%	94,785	19,559	20.64%
126	212	21687	Mid-Century Ins Co	101,580	0.0219%	111,525	27,836	24.96%
127	303	15032	Guideone Mut Ins Co	100,973	0.0218%	174,078	-11,695	-6.72%
128	3219	11126	Sompo Japan Ins Co of Amer	97,745	0.0211%	129,713	-24,662	-19.01%
129	12	23841	New Hampshire Ins Co	96,481	0.0208%	109,414	56,514	51.65%
130	800	13625	Western Mut Ins Co	95,741	0.0206%	99,250	29,371	29.59%
131	802	23540	Monterey Ins Co	89,858	0.0194%	86,613	31,454	36.32%
132	748	18023	Star Ins Co	88,802	0.0192%	73,974	25,936	35.06%
133		27480	Mid-State Mut Ins Co	81,282	0.0175%	77,864	0	0.00%
134	19	42986	Standard Guaranty Ins Co	79,673	0.0172%	76,759	375,227	488.84%
135		40398	American Fuji Fire & Marine Ins Co	77,994	0.0168%	107,745	19,867	18.44%
136	158	24384	Fairmont Specialty Ins Co	75,113	0.0162%	65,849	5,383	8.17%
137	920	42048	Diamond State Ins Co	66,917	0.0144%	98,080	11,938	12.17%
138	140	28223	Nationwide Agribusiness Ins Co	66,782	0.0144%	10,821	-4,764	-44.03%
139	111	32352	LM Property and Casualty Ins. Co.	66,654	0.0144%	74,143	45,736	61.69%
140	240	10499	DaimlerChrysler Ins Co	65,017	0.0140%	60,817	25,471	41.88%
141		32107	Sutter Ins Co	62,025	0.0134%	67,257	7,381	10.97%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
142	24	19909	Centennial Ins Co	60,598	0.0131%	60,598	14,123	23.31%
143		14010	Crusader Ins Co	59,117	0.0127%	42,875	8,829	20.59%
144	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	58,397	0.0126%	85,661	5,703	6.66%
145	50	23647	Mutual Service Cas Ins Co	56,660	0.0122%	198,609	-256,916	-129.36%
146	400	25798	Unigard Ind Co	54,641	0.0118%	51,918	2,487	4.79%
147	783	13056	RLI Ins Co	53,719	0.0116%	134,290	117,862	87.77%
148	158	10936	Seneca Ins Co Inc	53,303	0.0115%	34,497	12,816	37.15%
149	303	14559	Guideone Specialty Mut Ins Co	51,554	0.0111%	50,539	2,701	5.34%
150	1129	21970	OneBeacon Ins Co	51,069	0.0110%	153,736	10,312	6.71%
151	517	37257	Insurance Corp Of Hannover	49,755	0.0107%	213,605	-45,284	-21.20%
152	33	20125	California Cas Ins Co	48,122	0.0104%	47,902	9,813	20.49%
153	38	20346	Pacific Ind Co	45,187	0.0097%	44,752	21,125	47.20%
154	241	25321	Metropolitan Drt Prop & Cas Ins Co	40,633	0.0088%	39,438	15,822	40.12%
155	3548	24031	Northland Cas Co	37,581	0.0081%	40,073	-6,290	-15.70%
156	300	22756	Horace Mann Prop & Cas Ins Co	37,042	0.0080%	40,334	0	0.00%
157	218	20427	American Cas Co Of Reading PA	35,342	0.0076%	69,894	97,747	139.85%
158		11118	Federated Rural Electric Ins Exch	34,618	0.0075%	34,506	-6,811	-19.74%
159	802	12890	Eagle West Ins Co	33,546	0.0072%	26,977	15,873	58.84%
160	306	10847	Cumis Ins Society Inc	32,212	0.0069%	-19,335	29,237	-151.21%
161	176	25143	State Farm Fire And Cas Co	31,387	0.0068%	31,313	12,619	40.30%
162	38	20303	Great Northern Ins Co	28,085	0.0061%	27,390	4,373	15.97%
163	127	23450	American Family Home Ins Co	25,768	0.0056%	37,303	-180	-0.48%
164	785	38970	Markel Ins Co	24,784	0.0053%	26,978	2,612	9.68%
165	140	25453	Nationwide Ins Co Of Amer	23,175	0.0050%	4,202	90	2.14%
166	218	20850	Firemens Ins Co Of Newark NJ	22,265	0.0048%	20,726	-38,328	-184.93%
167	108	30562	American Manufacturers Mut Ins Co	21,621	0.0047%	24,818	19,604	78.99%
168	853	15059	Public Service Mut Ins Co	19,133	0.0041%	15,550	792	5.09%
169	1179	10683	Wawanesa General Ins Co	19,115	0.0041%	16,240	3,249	20.01%
170	158	25054	Hudson Ins Co	18,058	0.0039%	18,880	1,059	5.61%
171	2898	37850	Pacific Specialty Ins Co	17,428	0.0038%	14,325	17,950	125.31%
172	968	16187	AXA Re Prop & Cas Ins Co	17,102	0.0037%	31,541	-33,103	-104.95%
173	218	35289	Continental Ins Co	17,059	0.0037%	22,620	-53,031	-234.44%
174	218	20494	Transportation Ins Co	15,012	0.0032%	17,386	-20,939	-120.44%
175	88	22292	Hanover Ins Co	13,603	0.0029%	12,398	1,456	11.74%
176	33	20117	California Cas Ind Exch	12,075	0.0026%	11,729	2,388	20.36%
177	1325	24899	Alea North America Ins Co	11,250	0.0024%	4,599	415	9.02%
178		14508	Michigan Millers Mut Ins Co	11,049	0.0024%	11,049	2,852	25.81%
179	212	34347	Colonial American Cas & Surety Co	10,320	0.0022%	22,711	-1,549	-6.82%
180	57	21261	Electric Ins Co	10,060	0.0022%	9,243	0	0.00%
181	111	24171	Netherlands Ins Co The	10,012	0.0022%	5,617	-25	-0.45%
182	8	10358	Encompass Ins Co	9,997	0.0022%	5,233	271,340	5185.17%
183	108	22918	American Motorists Ins Co	9,522	0.0021%	11,628	41,096	353.42%
184		40134	SUA Ins Co	8,966	0.0019%	3,070	307	10.00%
185	108	22977	Lumbermens Mut Cas Co	8,557	0.0018%	9,315	71	0.76%
186	291	13331	American Hardware Mut Ins Co	8,358	0.0018%	12,078	1,526	12.63%
187	361	19720	American Alt Ins Corp	8,356	0.0018%	7,959	4,708	59.15%
188	111	26069	Wausau Business Ins Co	8,106	0.0017%	6,172	601	9.74%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
189	218	34622	Glens Falls Ins Co	6,228	0.0013%	254,582	-149,473	-58.71%
190	349	13978	Florists Mut Ins Co	5,793	0.0012%	5,797	1,618	27.91%
191	1179	31526	Wawanesa Mut Ins Co Us Branch	5,704	0.0012%	5,771	1,189	20.60%
192	124	23396	Amerisure Mut Ins Co	5,631	0.0012%	1,962	30	1.53%
193	84	33723	Great American Spirit Ins Co	4,987	0.0011%	16,583	2,108	12.71%
194	244	10677	Cincinnati Ins Co	4,859	0.0010%	3,590	172	4.79%
195	111	18333	Peerless Ind Ins Co	4,775	0.0010%	4,772	-22	-0.46%
196	218	20486	Transcontinental Ins Co	4,629	0.0010%	4,772	0	0.00%
197	38	20338	Northwestern Pacific Ind Co	4,597	0.0010%	4,359	357	8.19%
198	111	42404	Liberty Ins Corp	3,352	0.0007%	3,122	-2,106	-67.46%
199	3548	24775	St Paul Guardian Ins Co	3,178	0.0007%	34,567	8,647	25.02%
200	212	19356	Maryland Cas Co	3,106	0.0007%	8,422	2,822	33.51%
201	169	23434	Middlesex Ins Co	3,088	0.0007%	1,647	589	35.76%
202	88	22306	Massachusetts Bay Ins Co	3,042	0.0007%	3,073	90,169	2934.23%
203	215	16063	Unitrin Auto & Home Ins Co	2,772	0.0006%	2,923	119	4.07%
204	218	20508	Valley Forge Ins Co	2,315	0.0005%	4,330	5,049	116.61%
205	201	25976	Utica Mut Ins Co	2,015	0.0004%	2,220	44	1.98%
206	761	21857	American Ins Co	1,878	0.0004%	1,249	172	13.77%
207	400	24414	General Cas Co Of WI	1,120	0.0002%	1,212	423	34.90%
208	400	24449	Regent Ins Co	951	0.0002%	5,150	449	8.72%
209	761	21881	National Surety Corp	947	0.0002%	1,183	125	10.57%
210	785	27189	Associated Intl Ins Co	754	0.0002%	754	184	24.40%
211	1326	33855	Lincoln General Ins Co	686	0.0001%	1,941	142,335	7333.08%
212	79	38601	MIC Prop & Cas Ins Corp	661	0.0001%	954	0	0.00%
213	1129	20621	OneBeacon America Ins Co	655	0.0001%	294	27	9.18%
214	3548	25658	Travelers Ind Co	549	0.0001%	5,630	208,987	3712.02%
215	1169	11231	Generali Us Branch	357	0.0001%	282	-563	-199.65%
216	111	26042	Wausau Underwriters Ins Co	308	0.0001%	142	7	4.93%
217	181	29874	North American Specialty Ins Co	260	0.0001%	260	-27,856	-10713.85%
218	140	15580	Scottsdale Ind Co	180	0.0000%	183	-204	-111.48%
219	201	25984	Graphic Arts Mut Ins Co	180	0.0000%	180	0	0.00%
220	853	10997	Western Select Ins Co	96	0.0000%	8,187	222	2.71%
221	83	22128	Rocky Mountain Fire & Cas Co	44	0.0000%	1,567	896	57.18%
222	140	11991	National Cas Co	19	0.0000%	135	94	69.63%
223	150	20095	Bituminous Cas Corp	8	0.0000%	13	0	0.00%
			Line Total:	**463,683,050**	**100.0000%**	**476,149,093**	**264,324,374**	**55.51%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MULTIPLE PERIL CROP [02.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	471	39039	Rural Community Ins Co	50,991,306	28.1552%	51,080,318	9,560,995	18.72%
2		25240	NAU Country Ins Co	42,686,659	23.5697%	32,446,797	30,647,182	94.45%
3	626	20699	Ace Prop & Cas Ins Co	37,357,672	20.6273%	37,357,672	11,660,765	31.21%
4	84	22136	Great American Ins Co of NY	25,420,800	14.0363%	24,967,836	11,692,847	46.83%
5		42757	Agri General Ins Co	14,492,929	8.0024%	14,370,616	5,551,544	38.63%
6	1285	22322	Greenwich Ins Co	4,654,370	2.5699%	4,654,371	2,476,831	53.22%
7	228	24120	Westfield Natl Ins Co	1,381,657	0.7629%	311,946	98,898	31.70%
8	303	14559	Guideone Specialty Mut Ins Co	1,354,536	0.7479%	1,342,042	1,749,199	130.34%
9	1331	10340	Stonington Ins Co	1,248,741	0.6895%	1,206,300	575,371	47.70%
10	91	29424	Hartford Cas Ins Co	913,684	0.5045%	2,075,838	106,209	5.12%
11	176	25143	State Farm Fire And Cas Co	605,462	0.3343%	605,462	237,470	39.22%
			Line Total:	**181,107,816**	**100.0000%**	**170,419,198**	**74,357,311**	**43.63%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FEDERAL FLOOD INSURANCE [02.3]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	670	16578	Fidelity Natl Prop and Cas Ins Co	20,680,820	16.0416%	21,120,633	2,504,062	11.86%
2	91	19682	Hartford Fire In Co	19,807,323	15.3640%	19,240,135	2,301,895	11.96%
3	176	25143	State Farm Fire And Cas Co	19,510,980	15.1342%	19,383,391	8,800,537	45.40%
4	212	21660	Fire Ins Exch	19,100,288	14.8156%	17,938,153	1,327,196	7.40%
5	8	19232	Allstate Ins Co	14,727,008	11.4234%	14,606,146	2,396,136	16.40%
6	19	10111	American Bankers Ins Co Of FL	6,531,868	5.0666%	6,622,543	1,966,702	29.70%
7	1278	15539	California State Auto Asn Inter-Ins	6,522,597	5.0594%	6,505,006	15,322	0.24%
8	3548	19070	Standard Fire Ins Co	4,365,569	3.3863%	4,181,282	1,451,045	34.70%
9	670	25180	Fidelity Natl Ins Co	4,157,012	3.2245%	4,608,920	1,925,459	41.78%
10	200	18600	USAA General Ind Co	3,745,866	2.9056%	3,754,037	436,586	11.63%
11	19	19615	American Reliable Ins Co	1,816,923	1.4093%	1,383,721	140,054	10.12%
12		26905	Century-Natl Ins Co	1,434,091	1.1124%	1,223,806	30,449	2.49%
13	111	23035	Liberty Mut Fire Ins Co	1,283,434	0.9955%	1,308,214	-29,415	-2.25%
14	677	18058	Philadelphia Ind Ins Co	975,555	0.7567%	699,477	545,577	78.00%
15	70	37710	First American Prop & Cas Ins Co	909,390	0.7054%	938,613	86,312	9.20%
16	140	23779	Nationwide Mut Fire Ins Co	748,603	0.5807%	679,457	19,046	2.80%
17	12	23841	New Hampshire Ins Co	528,283	0.4098%	528,283	51,424	9.73%
18	212	10315	Civic Property & Cas Co	524,726	0.4070%	496,230	4,263	0.86%
19	242	12572	Selective Ins Co Of Amer	459,222	0.3562%	102,703	44,921	43.74%
20	253	14168	Harleysville Mut Ins Co	368,843	0.2861%	371,053	34,280	9.24%
21	3018	22730	Converium Ins North Amer Inc	325,500	0.2525%	546,775	-768,867	-140.62%
22	408	28401	American Natl Prop & Cas Co	235,173	0.1824%	232,978	48,077	20.64%
23	12	19380	American Home Assur Co	124,293	0.0964%	101,453	17,044	16.80%
24	84	32620	National Interstate Ins Co	35,523	0.0276%	48,646	0	0.00%
25	958	11762	Vesta Fire Ins Corp	1,206	0.0009%	909	0	0.00%
			Line Total:	**128,920,096**	**100.0000%**	**126,622,564**	**23,348,105**	**18.44%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FARMOWNERS MULTIPLE PERIL [03]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	140	23787	Nationwide Mut Ins Co	89,790,315	48.4974%	87,153,254	34,122,722	39.15%
2	1129	21970	OneBeacon Ins Co	13,810,815	7.4595%	13,010,353	5,085,939	39.09%
3	802	13544	California Capital Ins Co	12,403,031	6.6991%	12,257,103	3,330,988	27.18%
4	176	25151	State Farm General Ins Co	11,189,188	6.0435%	10,791,568	4,337,448	40.19%
5	3548	25674	Travelers Property Cas Co Of Amer	10,393,671	5.6138%	9,521,357	5,074,020	53.29%
6	3548	25682	Travelers Ind Co Of CT	8,098,444	4.3741%	7,822,795	2,786,244	35.62%
7	9	22985	Sequoia Ins Co	7,816,287	4.2217%	8,134,352	642,541	7.90%
8	400	25747	Unigard Ins Co	4,597,059	2.4830%	4,612,911	1,229,042	26.64%
9	761	21857	American Ins Co	4,433,399	2.3946%	4,110,914	994,945	24.20%
10	83	22101	Grange Ins Assn	3,386,080	1.8289%	3,236,586	873,582	26.99%
11	626	43575	Indemnity Ins Co Of North Amer	3,235,963	1.7478%	3,556,136	1,303,163	36.65%
12	111	24198	Peerless Ins Co	3,118,457	1.6843%	2,974,103	981,925	33.02%
13	19	19615	American Reliable Ins Co	2,873,849	1.5522%	2,888,368	403,955	13.99%
14	84	16691	Great American Ins Co	1,971,624	1.0649%	2,161,044	750,508	34.73%
15	761	21865	Associated Ind Corp	1,574,244	0.8503%	1,671,631	366,899	21.95%
16	761	21881	National Surety Corp	1,384,121	0.7476%	1,175,792	604,906	51.45%
17	19	10111	American Bankers Ins Co Of FL	1,355,622	0.7322%	1,026,303	275,485	26.84%
18	84	26344	Great American Assur Co	1,183,488	0.6392%	1,195,918	36,234	3.03%
19	84	22136	Great American Ins Co of NY	601,631	0.3250%	624,061	934,815	149.80%
20	761	21873	Firemans Fund Ins Co	396,386	0.2141%	290,344	88,978	30.65%
21	98	40045	Starnet Ins Co	334,426	0.1806%	279,091	125,313	44.90%
22		15768	Merced Mut Ins Co	327,052	0.1766%	348,520	106,478	30.55%
23	84	26832	Great American Alliance Ins Co	262,264	0.1417%	197,015	-55,024	-27.93%
24	349	13978	Florists Mut Ins Co	197,550	0.1067%	198,709	0	0.00%
25	785	38970	Markel Ins Co	196,930	0.1064%	200,878	-47,797	-23.79%
26	163	19704	American States Ins Co	77,951	0.0421%	82,539	7,076	8.57%
27	645	14907	Oregon Mut Ins Co	74,899	0.0405%	78,415	-8,214	-10.48%
28		27480	Mid-State Mut Ins Co	31,340	0.0169%	31,043	-1,336	-4.30%
29	553	24678	Royal Ind Co	25,409	0.0137%	90,849	833,429	917.38%
30	920	42048	Diamond State Ins Co	2,874	0.0016%	2,754	274	9.95%
31	31	11967	General Star Natl Ins Co	50	0.0000%	2,539	55,000	2166.21%
			Line Total:	**185,144,419**	**100.0000%**	**179,727,245**	**65,239,538**	**36.30%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	176	25151	State Farm General Ins Co	1,402,353,948	22.2413%	1,359,374,381	404,319,072	29.74%
2	212	21660	Fire Ins Exch	929,813,959	14.7468%	903,272,630	253,360,265	28.05%
3	8	19232	Allstate Ins Co	844,938,089	13.4007%	823,063,080	276,453,299	33.59%
4	1278	15539	California State Auto Asn Inter-Ins	377,587,062	5.9885%	355,013,834	126,703,425	35.69%
5	1318	15598	Interins Exch Of The Automobile Club	245,336,193	3.8910%	237,720,029	144,568,743	60.81%
6	660	11908	Mercury Cas Co	175,053,935	2.7764%	161,842,012	69,565,147	42.98%
7	200	25941	USAA	161,901,367	2.5678%	156,251,113	42,633,339	27.29%
8	140	19100	Amco Ins Co	132,306,836	2.0984%	125,103,709	39,398,610	31.49%
9	200	25968	USAA Cas Ins Co	124,808,994	1.9795%	118,690,332	38,489,708	32.43%
10	111	23035	Liberty Mut Fire Ins Co	120,555,155	1.9120%	115,569,239	32,971,504	28.53%
11	761	21873	Firemans Fund Ins Co	115,340,448	1.8293%	109,048,200	48,106,516	44.11%
12		26905	Century-Natl Ins Co	90,075,564	1.4286%	93,993,468	40,585,680	43.18%
13	2898	37850	Pacific Specialty Ins Co	83,340,879	1.3218%	88,563,404	19,113,724	21.58%
14	3548	36161	Travelers Prop Cas Ins Co	80,483,461	1.2765%	73,869,706	26,328,371	35.64%
15	163	24740	Safeco Ins Co Of Amer	79,397,155	1.2592%	79,612,673	16,534,606	20.77%
16	70	34525	First American Specilaty Ins Co	70,587,412	1.1195%	72,674,919	33,151,309	45.62%
17	140	42579	Allied Prop & Cas Ins Co	65,060,102	1.0319%	61,326,029	19,390,457	31.62%
18	163	39012	Safeco Ins Co Of IL	65,001,141	1.0309%	65,623,345	22,597,735	34.44%
19	38	20281	Federal Ins Co	61,602,725	0.9770%	57,931,239	17,670,225	30.50%
20	91	30104	Hartford Underwriters Ins Co	51,002,837	0.8089%	48,013,340	21,335,732	44.44%
21	212	11185	Foremost Ins Co	50,301,015	0.7978%	48,851,460	18,451,724	37.77%
22	12	43761	American Intl Ins Co Of CA	49,738,165	0.7888%	43,384,573	32,613,104	75.17%
23	1330	24813	Balboa Ins Co	47,587,114	0.7547%	21,936,080	8,955,745	40.83%
24	215	10914	Kemper Independence Ins Co	47,126,615	0.7474%	43,677,625	11,994,736	27.46%
25	802	13544	California Capital Ins Co	44,816,394	0.7108%	42,527,310	16,693,924	39.25%
26	91	29424	Hartford Cas Ins Co	44,523,988	0.7061%	40,529,679	14,628,516	36.09%
27	8	10358	Encompass Ins Co	43,050,051	0.6828%	21,435,133	6,281,662	29.31%
28	33	20125	California Cas Ins Co	37,188,323	0.5898%	34,949,749	7,852,777	22.47%
29	761	21865	Associated Ind Corp	35,625,887	0.5650%	35,300,674	11,194,378	31.71%
30	800	15776	Residence Mut Ins Co	35,464,767	0.5625%	34,306,165	12,892,009	37.58%
31	323	10693	Civil Svc Employees Ins Co	34,454,049	0.5464%	34,545,429	16,773,153	48.55%
32	163	24724	First Natl Ins Co Of Amer	34,218,430	0.5427%	32,958,881	13,638,212	41.38%
33	670	25180	Fidelity Natl Ins Co	34,140,906	0.5415%	29,636,108	14,428,173	48.68%
34	3548	19070	Standard Fire Ins Co	31,257,167	0.4957%	29,801,383	8,107,334	27.20%
35	1330	24848	Newport Ins Co	26,311,579	0.4173%	27,137,634	12,141,521	44.74%
36	212	21652	Farmers Ins Exch	22,254,492	0.3530%	23,959,450	10,016,806	41.81%
37	1330	24821	Meritplan Ins Co	21,320,825	0.3381%	19,537,879	4,056,719	20.76%
38	28	19976	Amica Mut Ins Co	19,786,634	0.3138%	18,991,159	12,853,105	67.68%
39	4	27928	Amex Assur Co	16,755,751	0.2657%	15,030,743	3,304,515	21.99%
40	1179	10683	Wawanesa General Ins Co	16,655,853	0.2642%	15,782,732	6,207,938	39.33%
41	19	42978	American Security Ins Co	16,285,845	0.2583%	14,550,635	6,924,079	47.59%
42	1293	11005	Homesite Ins Co Of CA	16,181,135	0.2566%	14,226,007	6,560,303	46.11%
43	70	37710	First American Prop & Cas Ins Co	15,751,794	0.2498%	14,681,877	4,356,573	29.67%
44	400	25798	Unigard Ind Co	15,496,008	0.2458%	15,980,239	4,876,692	30.52%
45	127	23469	American Modern Home Ins Co	14,924,390	0.2367%	13,009,933	7,908,882	60.79%
46	212	21326	Empire Fire & Marine Ins Co	14,839,255	0.2354%	11,842,671	401,528	3.39%
47	161	18031	Topa Ins Co	11,478,286	0.1820%	11,564,670	3,688,362	31.89%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	140	23779	Nationwide Mut Fire Ins Co	11,365,091	0.1803%	11,138,395	4,489,917	40.31%
49	83	22101	Grange Ins Assn	10,586,511	0.1679%	10,452,766	5,332,313	51.01%
50	19	19615	American Reliable Ins Co	10,560,517	0.1675%	10,142,835	4,464,885	44.02%
51	645	14907	Oregon Mut Ins Co	9,570,488	0.1518%	9,999,727	4,369,822	43.70%
52	33	20117	California Cas Ind Exch	9,211,942	0.1461%	8,874,067	2,339,565	26.36%
53	212	11800	Foremost Property & Cas Ins Co	8,763,869	0.1390%	9,007,657	3,438,364	38.17%
54	3098	12904	Tokio Marine & Nichido Fire Ins Co	8,435,305	0.1338%	8,329,899	3,231,838	38.80%
55	241	25321	Metropolitan Drt Prop & Cas Ins Co	8,219,952	0.1304%	8,034,240	1,480,833	18.43%
56	12	23841	New Hampshire Ins Co	8,163,043	0.1295%	8,401,366	5,270,137	62.73%
57	323	18953	CSE Safeguard Ins Co	7,865,945	0.1248%	7,412,739	4,823,622	65.07%
58	300	22756	Horace Mann Prop & Cas Ins Co	7,805,504	0.1238%	7,852,430	1,282,934	16.34%
59	8	19240	Allstate Ind Co	7,308,551	0.1159%	9,006,655	2,077,505	23.07%
60	212	10317	Neighborhood Spirit Prop & Cas Co	7,040,299	0.1117%	6,413,232	2,604,248	40.61%
61	300	22578	Horace Mann Ins Co	7,030,136	0.1115%	6,566,651	1,732,519	26.38%
62	408	11048	Pacific Prop & Cas Co	6,793,825	0.1077%	6,438,609	2,954,177	45.88%
63	958	11762	Vesta Fire Ins Corp	6,564,493	0.1041%	7,486,518	4,283,860	57.22%
64	212	43699	American Federation Ins Co	6,506,892	0.1032%	7,224,438	2,390,487	33.09%
65	19	10111	American Bankers Ins Co Of FL	6,500,537	0.1031%	6,549,135	1,347,176	20.57%
66		15768	Merced Mut Ins Co	6,311,657	0.1001%	6,139,992	2,297,439	37.42%
67	796	39217	QBE Ins Corp	6,044,858	0.0959%	5,280,420	1,136,616	21.53%
68	9	22985	Sequoia Ins Co	5,670,371	0.0899%	5,273,534	3,000,826	56.90%
69	400	25747	Unigard Ins Co	5,044,233	0.0800%	4,453,138	1,546,596	34.73%
70		41459	Armed Forces Ins Exchange	4,633,089	0.0735%	4,540,111	1,706,863	37.60%
71	800	13625	Western Mut Ins Co	4,406,259	0.0699%	4,626,669	1,868,046	40.38%
72	670	16578	Fidelity Natl Prop and Cas Ins Co	4,103,959	0.0651%	3,915,002	1,399,989	35.76%
73	1129	35408	Sirius Amer Ins Co	4,091,238	0.0649%	4,636,818	1,540,657	33.23%
74	313	33898	Aegis Security Ins Co	3,670,064	0.0582%	2,604,486	1,115,542	42.83%
75	1179	31526	Wawanesa Mut Ins Co Us Branch	3,594,478	0.0570%	3,584,751	1,410,578	39.35%
76	273	13250	Workmens Auto Ins Co	3,357,819	0.0533%	3,323,688	1,815,794	54.63%
77	958	22438	Hawaiian Ins & Gty Co Ltd	3,334,657	0.0529%	2,849,553	753,085	26.43%
78	212	21687	Mid-Century Ins Co	2,784,807	0.0442%	2,916,534	174,884	6.00%
79	212	10315	Civic Property & Cas Co	2,704,818	0.0429%	2,282,876	443,706	19.44%
80	212	10318	Exact Prop & Cas Co Inc	2,613,467	0.0414%	2,526,761	762,539	30.18%
81	38	20397	Vigilant Ins Co	2,589,899	0.0411%	2,602,878	-79,145	-3.04%
82		39861	Golden Bear Ins Co	2,322,971	0.0368%	1,903,020	549,538	28.88%
83	19	42986	Standard Guaranty Ins Co	2,055,065	0.0326%	1,874,303	1,009,475	53.86%
84	215	14133	Valley Ins Co	2,011,692	0.0319%	2,164,104	124,044	5.73%
85	212	16535	Zurich American Ins Co	1,681,894	0.0267%	854,980	1,183,736	138.45%
86	57	21261	Electric Ins Co	1,537,054	0.0244%	1,462,741	719,645	49.20%
87		27480	Mid-State Mut Ins Co	1,420,782	0.0225%	1,399,611	451,140	32.23%
88	802	12890	Eagle West Ins Co	1,163,711	0.0185%	913,961	1,435,117	157.02%
89		32107	Sutter Ins Co	1,094,716	0.0174%	1,181,134	441,733	37.40%
90	38	20346	Pacific Ind Co	929,739	0.0147%	926,133	24,508	2.65%
91	140	25453	Nationwide Ins Co Of Amer	661,622	0.0105%	150,221	40,560	27.00%
92		31968	Merastar Ins Co	612,853	0.0097%	594,880	548,987	92.29%
93	93	12831	State Natl Ins Co Inc	582,321	0.0092%	1,802,736	1,034,733	57.40%
94	517	20532	Clarendon Natl Ins Co	467,414	0.0074%	18,399,479	4,829,154	26.25%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
95	215	16063	Unitrin Auto & Home Ins Co	425,694	0.0068%	371,553	82,095	22.10%
96	3219	11126	Sompo Japan Ins Co of Amer	158,703	0.0025%	155,217	-32,303	-20.81%
97	65	10014	Affiliated Fm Ins Co	132,308	0.0021%	126,608	82,579	65.22%
98	761	21857	American Ins Co	96,538	0.0015%	92,455	12,563	13.59%
99	84	33723	Great American Spirit Ins Co	78,705	0.0012%	605,747	-110,432	-18.23%
100	677	18058	Philadelphia Ind Ins Co	73,586	0.0012%	694,420	659,487	94.97%
101	212	39306	Fidelity & Deposit Co Of MD	69,317	0.0011%	1,621,960	-416,954	-25.71%
102	38	20303	Great Northern Ins Co	60,821	0.0010%	2,537	528,176	20818.92%
103	127	23450	American Family Home Ins Co	52,449	0.0008%	132,457	29,783	22.49%
104		18767	Church Mut Ins Co	52,200	0.0008%	53,831	43,959	81.66%
105	761	21881	National Surety Corp	43,680	0.0007%	40,215	-32,136	-79.91%
106	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	29,740	0.0005%	27,513	2,867	10.42%
107	553	24902	Security Ins Co Of Hartford	11,596	0.0002%	14,271	29,520	206.85%
108	553	24678	Royal Ind Co	10,769	0.0002%	17,870	-108,259	-605.81%
109	88	22292	Hanover Ins Co	3,177	0.0001%	4,371	0	0.00%
110	88	22306	Massachusetts Bay Ins Co	2,213	0.0000%	6,462	1	0.02%
111	91	37478	Hartford Ins Co Of The Midwest	1,748	0.0000%	899	21,029	2339.15%
112	108	22918	American Motorists Ins Co	722	0.0000%	1,638	0	0.00%
113	111	33588	First Liberty Ins Corp	69	0.0000%	50	30	60.00%
			Line Total:	**6,305,176,422**	**100.0000%**	**6,065,178,507**	**2,063,072,529**	**34.02%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) [05.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	91	29424	Hartford Cas Ins Co	205,656,822	8.2718%	200,405,367	82,709,255	41.27%
2	176	25151	State Farm General Ins Co	191,380,314	7.6976%	185,960,033	69,971,009	37.63%
3	212	21652	Farmers Ins Exch	189,548,411	7.6239%	178,073,276	42,139,178	23.66%
4	3548	25674	Travelers Property Cas Co Of Amer	146,322,461	5.8853%	120,869,262	65,710,938	54.37%
5	38	20281	Federal Ins Co	117,980,290	4.7453%	118,081,528	27,703,539	23.46%
6	8	19232	Allstate Ins Co	112,995,956	4.5449%	106,205,470	30,850,942	29.05%
7	212	21660	Fire Ins Exch	93,087,105	3.7441%	85,341,661	23,477,135	27.51%
8	212	21709	Truck Ins Exch	85,781,109	3.4502%	80,849,564	34,499,503	42.67%
9	140	19100	Amco Ins Co	81,039,063	3.2595%	76,009,057	38,607,776	50.79%
10	111	24198	Peerless Ins Co	65,507,585	2.6348%	65,960,429	15,575,010	23.61%
11	761	21857	American Ins Co	63,566,626	2.5567%	68,345,637	37,081,183	54.26%
12	802	13544	California Capital Ins Co	51,510,958	2.0718%	49,949,039	20,960,462	41.96%
13	212	19356	Maryland Cas Co	48,473,309	1.9497%	40,803,274	4,530,158	11.10%
14	3548	25682	Travelers Ind Co Of CT	48,402,599	1.9468%	40,377,337	13,330,153	33.01%
15	761	21873	Firemans Fund Ins Co	42,135,368	1.6947%	39,566,687	23,068,035	58.30%
16	9	22985	Sequoia Ins Co	40,977,499	1.6482%	39,493,805	7,476,825	18.93%
17	163	19690	American Economy Ins Co	40,905,503	1.6453%	41,346,071	21,943,413	53.07%
18	761	21881	National Surety Corp	38,972,407	1.5675%	36,639,552	17,870,957	48.78%
19	677	18058	Philadelphia Ind Ins Co	33,592,449	1.3511%	29,941,049	9,030,642	30.16%
20	91	19682	Hartford Fire In Co	33,162,294	1.3338%	34,099,143	13,802,608	40.48%
21	626	22667	Ace American Ins Co	28,601,425	1.1504%	29,963,466	-7,129,613	-23.79%
22	2978	20362	Mitsui Sumitomo Ins Co of Amer	26,601,627	1.0700%	27,013,526	40,641,896	150.45%
23		14010	Crusader Ins Co	25,515,602	1.0263%	28,023,146	8,802,879	31.41%
24	218	20508	Valley Forge Ins Co	24,094,994	0.9691%	24,172,912	10,239,229	42.36%
25	212	21687	Mid-Century Ins Co	21,697,452	0.8727%	19,668,980	6,491,835	33.01%
26	660	11908	Mercury Cas Co	20,587,206	0.8280%	18,579,347	8,917,080	47.99%
27	38	20397	Vigilant Ins Co	19,896,622	0.8003%	21,193,639	2,967,094	14.00%
28	212	21326	Empire Fire & Marine Ins Co	19,111,744	0.7687%	14,620,216	11,269,803	77.08%
29	111	10836	Golden Eagle Ins Corp	18,934,947	0.7616%	16,806,582	1,537,495	9.15%
30	1129	27154	Atlantic Specialty Ins Co	17,813,357	0.7165%	17,771,517	7,734,508	43.52%
31	761	21865	Associated Ind Corp	17,390,095	0.6995%	19,422,969	6,392,356	32.91%
32	218	20494	Transportation Ins Co	17,182,525	0.6911%	18,663,837	2,278,142	12.21%
33	761	21849	American Automobile Ins Co	17,159,974	0.6902%	16,142,216	6,589,641	40.82%
34	212	19372	Northern Ins Co Of NY	15,392,415	0.6191%	34,995,124	5,799,624	16.57%
35	400	25747	Unigard Ins Co	15,290,628	0.6150%	15,372,196	11,825,173	76.93%
36	303	14559	Guideone Specialty Mut Ins Co	14,807,956	0.5956%	14,010,671	9,168,846	65.44%
37	218	20478	National Fire Ins Co Of Hartford	13,900,165	0.5591%	11,494,715	3,466,920	30.16%
38		18767	Church Mut Ins Co	13,893,284	0.5588%	13,032,466	8,018,302	61.53%
39	1129	35408	Sirius Amer Ins Co	13,557,609	0.5453%	14,380,930	5,947,305	41.36%
40	303	15032	Guideone Mut Ins Co	13,120,585	0.5277%	12,989,549	4,805,110	36.99%
41	140	28223	Nationwide Agribusiness Ins Co	12,825,427	0.5159%	11,926,854	7,281,860	61.05%
42	140	23787	Nationwide Mut Ins Co	12,683,888	0.5102%	12,898,395	12,403,587	96.16%
43	853	15059	Public Service Mut Ins Co	12,063,868	0.4852%	11,964,676	6,784,191	56.70%
44	796	39217	QBE Ins Corp	10,838,621	0.4359%	9,434,900	3,954,184	41.91%
45	218	20486	Transcontinental Ins Co	10,478,686	0.4215%	9,574,125	1,689,726	17.65%
46	163	19704	American States Ins Co	9,581,119	0.3854%	10,541,150	3,849,387	36.52%
47		10830	Business Alliance Ins Co	9,461,352	0.3805%	9,602,192	3,825,692	39.84%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) [05.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	163	24732	General Ins Co Of Amer	9,290,829	0.3737%	8,488,128	8,803,753	103.72%
49	181	29700	North American Elite Ins Co	8,591,136	0.3455%	7,513,980	3,309,494	44.04%
50	1114	31453	Financial Pacific Ins Co	8,552,970	0.3440%	8,446,047	5,928,838	70.20%
51	3548	25887	US Fidelity & Guaranty Co	8,434,114	0.3392%	10,172,364	1,333,046	13.10%
52	12	11452	Hartford Steam Boil Inspec & Ins Co	8,192,101	0.3295%	7,927,147	555,725	7.01%
53		40975	Dentists Ins Co	8,087,557	0.3253%	7,521,646	3,579,983	47.60%
54	323	10693	Civil Svc Employees Ins Co	8,021,927	0.3227%	7,481,038	4,518,781	60.40%
55	212	40142	American Zurich Ins Co	7,722,166	0.3106%	6,511,641	1,036,452	15.92%
56	111	24171	Netherlands Ins Co The	7,586,999	0.3052%	7,968,873	14,409,933	180.83%
57	218	20427	American Cas Co Of Reading PA	7,561,154	0.3041%	8,115,854	241,697	2.98%
58	645	14907	Oregon Mut Ins Co	7,113,840	0.2861%	7,075,443	5,664,297	80.06%
59	218	20443	Continental Cas Co	6,848,865	0.2755%	7,093,411	947,605	13.36%
60	3219	11126	Sompo Japan Ins Co of Amer	6,737,313	0.2710%	6,263,897	3,451,696	55.10%
61	361	19720	American Alt Ins Corp	6,321,849	0.2543%	6,480,426	5,298,016	81.75%
62	748	18023	Star Ins Co	6,289,469	0.2530%	6,464,355	11,813,556	182.75%
63	161	18031	Topa Ins Co	5,971,573	0.2402%	6,434,589	5,583,956	86.78%
64	84	26344	Great American Assur Co	5,954,445	0.2395%	6,516,873	1,735,531	26.63%
65	163	24724	First Natl Ins Co Of Amer	5,876,092	0.2363%	4,989,239	1,264,415	25.34%
66	984	42374	Houston Cas Co	5,686,115	0.2287%	3,825,317	0	0.00%
67	212	39306	Fidelity & Deposit Co Of MD	5,518,084	0.2219%	4,893,947	1,123,291	22.95%
68	65	10014	Affiliated Fm Ins Co	5,464,783	0.2198%	4,532,239	647,605	14.29%
69	38	20303	Great Northern Ins Co	5,036,879	0.2026%	5,290,801	1,040,726	19.67%
70	1120	10120	Everest Natl Ins Co	4,694,713	0.1888%	4,892,292	-1,153,906	-23.59%
71	7	13935	Federated Mut Ins Co	4,658,226	0.1874%	4,571,058	420,588	9.20%
72	785	38970	Markel Ins Co	4,647,326	0.1869%	4,876,498	2,139,809	43.88%
73	3098	12904	Tokio Marine & Nichido Fire Ins Co	4,611,226	0.1855%	4,865,453	689,360	14.17%
74	3548	25879	Fidelity & Guaranty Ins Underwriters	4,416,429	0.1776%	6,300,264	1,013,857	16.09%
75	1218	32859	Penn-Amer Ins Co	4,361,358	0.1754%	4,911,548	95,563	1.95%
76	163	24740	Safeco Ins Co Of Amer	4,166,262	0.1676%	4,055,576	2,051,076	50.57%
77	1129	38776	Folksamerica Rein Co	3,948,423	0.1588%	3,938,778	1,730,172	43.93%
78	306	10847	Cumis Ins Society Inc	3,820,232	0.1537%	3,543,506	1,642,308	46.35%
79	84	22136	Great American Ins Co of NY	3,780,589	0.1521%	4,900,041	1,619,354	33.05%
80	212	16535	Zurich American Ins Co	3,692,965	0.1485%	4,971,295	-76,675	-1.54%
81	12	23809	Granite State Ins Co	3,682,906	0.1481%	5,127,365	4,283,836	83.55%
82	920	13064	United Natl Ins Co	3,638,450	0.1463%	2,713,694	1,962,437	72.32%
83	169	24988	Sentry Ins A Mut Co	3,587,241	0.1443%	4,161,893	599,393	14.40%
84	517	37257	Insurance Corp Of Hannover	3,297,033	0.1326%	1,781,748	-3,332,141	-187.02%
85	111	23043	Liberty Mut Ins Co	3,145,598	0.1265%	4,133,234	5,703,043	137.98%
86	457	19860	Argonaut Great Central Ins Co	3,106,180	0.1249%	2,597,202	533,075	20.52%
87	802	23540	Monterey Ins Co	2,926,019	0.1177%	3,025,866	2,920,746	96.53%
88	785	35378	Evanston Ins Co	2,906,762	0.1169%	2,810,428	303,638	10.80%
89	3548	24767	St Paul Fire & Marine Ins Co	2,806,463	0.1129%	13,556,126	358,413	2.64%
90	2978	22551	Mitsui Sumitomo Ins USA Inc	2,794,120	0.1124%	3,177,073	6,202,151	195.22%
91	291	13331	American Hardware Mut Ins Co	2,707,288	0.1089%	2,928,263	1,003,709	34.28%
92	84	16691	Great American Ins Co	2,671,452	0.1074%	2,844,265	-497,392	-17.49%
93	93	12831	State Natl Ins Co Inc	2,581,340	0.1038%	1,854,525	1,689,479	91.10%
94	212	10318	Exact Prop & Cas Co Inc	2,574,550	0.1036%	2,220,739	551,576	24.84%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) [05.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	111	23035	Liberty Mut Fire Ins Co	2,430,598	0.0978%	3,323,261	60,851	1.83%
96		27480	Mid-State Mut Ins Co	2,342,676	0.0942%	2,696,141	1,141,440	42.34%
97	111	19917	Liberty Ins Underwriters Inc	2,291,216	0.0922%	2,762,529	9,913,311	358.85%
98	349	13978	Florists Mut Ins Co	2,248,196	0.0904%	2,314,772	69,844	3.02%
99	1129	20648	Employers Fire Ins Co	2,137,659	0.0860%	996,794	952,202	95.53%
100	922	27847	Insurance Co Of The West	2,059,307	0.0828%	1,913,568	-4,197,567	-219.36%
101	91	29459	Twin City Fire Ins Co Co	1,987,777	0.0800%	2,158,837	455,721	21.11%
102	3548	35386	Fidelity & Guaranty Ins Co	1,971,380	0.0793%	2,883,684	690,982	23.96%
103	12	19445	National Union Fire Ins Co Of Pitts	1,902,514	0.0765%	1,891,579	1,172,343	61.98%
104	158	24384	Fairmont Specialty Ins Co	1,893,401	0.0762%	1,724,636	160,736	9.32%
105	98	40045	Starnet Ins Co	1,851,593	0.0745%	1,177,384	540,250	45.89%
106	12	23841	New Hampshire Ins Co	1,604,575	0.0645%	2,520,043	-729,849	-28.96%
107	1331	10340	Stonington Ins Co	1,567,065	0.0630%	1,580,847	112,291	7.10%
108	1279	11150	Arch Ins Co	1,468,453	0.0591%	1,555,710	196,291	12.62%
109	12	19380	American Home Assur Co	1,464,754	0.0589%	1,465,423	-36,409	-2.48%
110	920	42048	Diamond State Ins Co	1,243,143	0.0500%	1,292,318	28,845	2.23%
111	670	25180	Fidelity Natl Ins Co	1,034,225	0.0416%	439,437	270,150	61.48%
112		14354	Jewelers Mut Ins Co	1,018,569	0.0410%	931,999	169,841	18.22%
113	2898	37850	Pacific Specialty Ins Co	1,014,469	0.0408%	982,308	-28,432	-2.89%
114	350	34207	Westport Ins Corp	987,356	0.0397%	1,710,896	268,419	15.69%
115		37931	General Fire & Cas Co	960,925	0.0386%	2,550,224	4,627,117	181.44%
116	225	20010	Acceptance Ind Ins Co	937,875	0.0377%	884,247	221,962	25.10%
117	212	26247	American Guarantee & Liability Ins	876,941	0.0353%	766,385	86,169	11.24%
118	1285	22322	Greenwich Ins Co	864,010	0.0348%	391,975	-296,776	-75.71%
119	38	20346	Pacific Ind Co	832,888	0.0335%	912,212	161,225	17.67%
120	212	10315	Civic Property & Cas Co	809,629	0.0326%	463,769	1,269,438	273.72%
121	783	13056	RLI Ins Co	808,835	0.0325%	799,020	30,559	3.82%
122	626	20699	Ace Prop & Cas Ins Co	757,190	0.0305%	833,487	185,393	22.24%
123	91	22357	Hartford Accid & Ind Co	753,214	0.0303%	560,722	-314,847	-56.15%
124	3548	24015	Northland Ins Co	721,866	0.0290%	712,160	82,178	11.54%
125	91	37478	Hartford Ins Co Of The Midwest	713,617	0.0287%	677,290	290,592	42.91%
126	91	30104	Hartford Underwriters Ins Co	686,064	0.0276%	534,062	107,279	20.09%
127	400	25798	Unigard Ind Co	680,724	0.0274%	787,418	142,412	18.09%
128	111	26042	Wausau Underwriters Ins Co	671,327	0.0270%	485,104	102,370	21.10%
129	111	42404	Liberty Ins Corp	663,862	0.0267%	639,233	492,629	77.07%
130	111	21458	Employers Ins of Wausau	634,921	0.0255%	1,094,145	-367,892	-33.62%
131	785	28932	Markel American Ins Co	627,617	0.0252%	475,849	19,050	4.00%
132		37206	Contractors Bonding & Ins Co	590,886	0.0238%	788,487	734,170	93.11%
133	140	13838	Farmland Mut Ins Co	538,205	0.0216%	504,867	146,654	29.05%
134	158	10220	Commonwealth Ins Co Of Amer	533,048	0.0214%	564,515	99,388	17.61%
135	3548	36463	Discover Prop & Cas Ins Co	530,149	0.0213%	632,035	186,166	29.46%
136	84	26832	Great American Alliance Ins Co	517,249	0.0208%	416,704	-999,606	-239.88%
137	344	10669	Church Ins Co	505,653	0.0203%	530,846	718,303	135.31%
138	111	26069	Wausau Business Ins Co	487,649	0.0196%	375,426	176,515	47.02%
139	517	20532	Clarendon Natl Ins Co	480,677	0.0193%	954,067	731,849	76.71%
140		18538	Bancinsure Inc	455,411	0.0183%	401,572	14,543	3.62%
141	1326	33855	Lincoln General Ins Co	389,778	0.0157%	454,870	83,875	18.44%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) [05.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
142	218	35289	Continental Ins Co	344,727	0.0139%	344,727	657,293	190.67%
143	866	13196	Western World Ins Co	343,668	0.0138%	344,364	59,887	17.39%
144	408	28401	American Natl Prop & Cas Co	304,374	0.0122%	177,612	12,941	7.29%
145	19	19615	American Reliable Ins Co	299,340	0.0120%	219,614	-82,399	-37.52%
146	83	22101	Grange Ins Assn	271,840	0.0109%	282,447	44,208	15.65%
147	140	15580	Scottsdale Ind Co	262,910	0.0106%	200,505	62,015	30.93%
148	212	27855	Zurich American Ins Co Of IL	262,273	0.0105%	327,310	9,954	3.04%
149	50	23647	Mutual Service Cas Ins Co	255,041	0.0103%	1,015,809	813,879	80.12%
150	91	34690	Property & Cas Ins Co Of Hartford	212,438	0.0085%	137,283	4,727	3.44%
151	218	34622	Glens Falls Ins Co	201,646	0.0081%	201,646	828,083	410.66%
152	7	28304	Federated Service Ins Co	198,109	0.0080%	199,120	24,030	12.07%
153	88	22306	Massachusetts Bay Ins Co	187,873	0.0076%	63,401	-10,792	-17.02%
154	158	10936	Seneca Ins Co Inc	178,903	0.0072%	109,051	70,826	64.95%
155	3548	19038	Travelers Cas & Surety Co	175,712	0.0071%	128,707	50,320	39.10%
156	626	20702	Ace Fire Underwriters Ins Co	171,637	0.0069%	217,992	19,992	9.17%
157	111	18333	Peerless Ind Ins Co	166,423	0.0067%	116,119	1,846	1.59%
158	1325	24899	Alea North America Ins Co	158,613	0.0064%	196,524	44,112	22.45%
159	140	11991	National Cas Co	155,395	0.0063%	61,669	4,750	7.70%
160	158	25054	Hudson Ins Co	147,110	0.0059%	331,804	-371,828	-112.06%
161	212	19305	Assurance Co Of Amer	143,506	0.0058%	555,304	-7,187,176	-1294.28%
162	62	21415	Employers Mut Cas Co	140,783	0.0057%	147,651	86,302	58.45%
163	553	24678	Royal Ind Co	139,851	0.0056%	706,193	-858,137	-121.52%
164	3548	25658	Travelers Ind Co	128,245	0.0052%	2,054,354	-264,783	-12.89%
165	88	22292	Hanover Ins Co	122,558	0.0049%	136,972	11,931	8.71%
166	1129	20621	OneBeacon America Ins Co	107,922	0.0043%	91,236	152,559	167.21%
167	218	20435	CNA Cas Of CA	103,985	0.0042%	103,985	24,514	23.57%
168	212	10317	Neighborhood Spirit Prop & Cas Co	92,724	0.0037%	80,214	-4,596	-5.73%
169	400	24449	Regent Ins Co	92,446	0.0037%	84,421	4,343	5.14%
170	8	10358	Encompass Ins Co	88,582	0.0036%	43,430	13,044	30.03%
171	244	10677	Cincinnati Ins Co	68,855	0.0028%	57,855	-24,460	-42.28%
172	400	24414	General Cas Co Of WI	68,480	0.0028%	53,581	4,630	8.64%
173	70	37710	First American Prop & Cas Ins Co	63,397	0.0025%	58,333	58,175	99.73%
174	1129	21970	OneBeacon Ins Co	53,672	0.0022%	64,258	216,673	337.19%
175	510	42307	Navigators Ins Co	49,751	0.0020%	46,615	-18,198	-39.04%
176		36790	Springfield Ins Co Inc	42,085	0.0017%	51,714	-66,041	-127.70%
177	3548	19070	Standard Fire Ins Co	41,640	0.0017%	92,392	-739	-0.80%
178	201	25984	Graphic Arts Mut Ins Co	32,099	0.0013%	36,034	-4	-0.01%
179	767	12262	Pennsylvania Manufacturers Asn Ins C	31,143	0.0013%	31,240	1,426	4.56%
180	866	37982	Tudor Ins Co	30,210	0.0012%	27,780	43	0.15%
181	158	21113	United States Fire Ins Co	27,760	0.0011%	242,368	243,463	100.45%
182	574	31089	Republic Western Ins Co	27,583	0.0011%	27,583	-872,078	-3161.65%
183	246	14265	Indiana Lumbermens Mut Ins Co	25,048	0.0010%	22,031	499	2.26%
184	350	21318	Coregis Ins Co	20,773	0.0008%	20,773	-25,143	-121.04%
185	140	25453	Nationwide Ins Co Of Amer	15,233	0.0006%	1,286	0	0.00%
186	108	22977	Lumbermens Mut Cas Co	10,850	0.0004%	11,563	-448,695	-3880.44%
187	124	23396	Amerisure Mut Ins Co	9,831	0.0004%	13,631	-27,067	-198.57%
188	201	25976	Utica Mut Ins Co	6,446	0.0003%	36,113	-2,395	-6.63%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL MULTIPLE PERIL(NON-LIABILITY) [05.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
189	108	30562	American Manufacturers Mut Ins Co	6,245	0.0003%	6,892	-219,152	-3179.80%
190	98	32603	Berkley Ins Co	5,122	0.0002%	6,828	3,456	50.62%
191	920	41335	United Natl Specialty Ins Co	3,171	0.0001%	3,039	-1,665	-54.79%
192	479	11177	First Financial Ins Co	3,090	0.0001%	4,747	34,153	719.46%
193	38	20338	Northwestern Pacific Ind Co	2,833	0.0001%	4,536	355,431	7835.78%
194	1330	24813	Balboa Ins Co	2,564	0.0001%	5,421	-122,556	-2260.76%
195	3548	24791	St Paul Mercury Ins Co	2,419	0.0001%	1,686,921	-1,957,837	-116.06%
196	626	43575	Indemnity Ins Co Of North Amer	2,063	0.0001%	879	-359,626	-40913.08%
197	1129	38369	Northern Assur Co Of Amer	1,800	0.0001%	1,829	-11,609	-634.72%
198	748	25780	Williamsburg Natl Ins Co	1,188	0.0000%	3,908	-23,478	-600.77%
199	626	18279	Bankers Standard Ins Co	1,068	0.0000%	1,064	2,841	267.01%
200	212	34347	Colonial American Cas & Surety Co	974	0.0000%	876	15	1.71%
201	218	20850	Firemens Ins Co Of Newark NJ	773	0.0000%	773	59	7.63%
202	1129	21962	Pennsylvania General Ins Co	614	0.0000%	2,188	411,130	18790.22%
203	961	34266	Frontier Ins Co	198	0.0000%	198	0	0.00%
204	3548	22233	Select Ins Co	192	0.0000%	57,338	15,474	26.99%
205	968	16187	AXA Re Prop & Cas Ins Co	148	0.0000%	8,392	58,186	693.35%
206	98	25224	Great Divide Ins Co	126	0.0000%	103	82	79.61%
207	38	10052	Chubb Natl Ins Co	101	0.0000%	112	-10,947	-9774.11%
208	626	22713	Insurance Co Of North Amer	88	0.0000%	79	-21,109	-26720.25%
209	83	22128	Rocky Mountain Fire & Cas Co	41	0.0000%	70	7	10.00%
210	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	25	0.0000%	25	1	4.00%
			Line Total:	**2,486,232,181**	**100.0000%**	**2,424,227,211**	**921,989,603**	**38.03%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL MULTIPLE PERIL(LIABILITY) [05.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	176	25151	State Farm General Ins Co	126,527,184	6.9507%	120,012,876	46,490,908	38.74%
2	3548	25674	Travelers Property Cas Co Of Amer	113,304,777	6.2243%	116,275,715	59,797,514	51.43%
3	140	19100	Amco Ins Co	95,776,323	5.2614%	88,779,035	33,966,205	38.26%
4	111	24198	Peerless Ins Co	85,140,083	4.6771%	84,485,101	27,624,438	32.70%
5	38	20281	Federal Ins Co	81,781,397	4.4926%	83,762,149	6,572,321	7.85%
6	212	21652	Farmers Ins Exch	81,317,300	4.4671%	84,928,480	42,278,722	49.78%
7	761	21857	American Ins Co	66,405,425	3.6479%	70,451,028	25,478,282	36.16%
8	1114	31453	Financial Pacific Ins Co	66,121,465	3.6323%	64,980,882	33,014,590	50.81%
9	677	18058	Philadelphia Ind Ins Co	54,850,164	3.0131%	49,962,055	28,163,844	56.37%
10	212	21709	Truck Ins Exch	53,750,661	2.9527%	59,063,988	32,346,747	54.77%
11	91	29424	Hartford Cas Ins Co	49,739,556	2.7324%	47,190,319	14,434,121	30.59%
12	761	21881	National Surety Corp	43,238,411	2.3753%	40,989,841	20,954,239	51.12%
13	8	19232	Allstate Ins Co	41,507,653	2.2802%	39,277,896	15,127,940	38.52%
14	91	19682	Hartford Fire In Co	35,324,065	1.9405%	35,971,038	11,538,702	32.08%
15	802	13544	California Capital Ins Co	35,183,301	1.9328%	34,636,672	8,488,294	24.51%
16		14010	Crusader Ins Co	32,794,203	1.8015%	34,985,506	24,751,016	70.75%
17	163	19690	American Economy Ins Co	31,403,726	1.7251%	30,146,454	6,216,690	20.62%
18	91	37478	Hartford Ins Co Of The Midwest	30,021,095	1.6492%	31,262,923	11,321,592	36.21%
19	3548	25682	Travelers Ind Co Of CT	29,399,007	1.6150%	35,620,751	17,354,328	48.72%
20	212	21660	Fire Ins Exch	26,119,634	1.4349%	25,118,885	10,078,532	40.12%
21	1120	10120	Everest Natl Ins Co	24,214,953	1.3302%	24,362,291	10,541,890	43.27%
22	761	21873	Firemans Fund Ins Co	23,993,984	1.3181%	20,374,807	11,590,640	56.89%
23	761	21849	American Automobile Ins Co	22,912,463	1.2587%	22,184,060	7,875,117	35.50%
24	212	40142	American Zurich Ins Co	22,097,783	1.2139%	20,881,277	10,529,507	50.43%
25	111	10836	Golden Eagle Ins Corp	18,836,931	1.0348%	14,548,908	7,637,901	52.50%
26	1129	27154	Atlantic Specialty Ins Co	18,555,906	1.0194%	17,933,157	4,610,000	25.71%
27	761	21865	Associated Ind Corp	17,355,375	0.9534%	19,506,594	4,745,406	24.33%
28	218	20508	Valley Forge Ins Co	16,942,388	0.9307%	13,830,558	6,719,585	48.59%
29	218	20486	Transcontinental Ins Co	16,833,657	0.9247%	17,847,718	-12,563,363	-70.39%
30	212	21687	Mid-Century Ins Co	13,854,948	0.7611%	15,923,927	3,475,736	21.83%
31	303	14559	Guideone Specialty Mut Ins Co	13,599,674	0.7471%	12,906,273	4,049,418	31.38%
32	163	19704	American States Ins Co	13,582,570	0.7461%	13,390,617	-1,495,169	-11.17%
33	400	25747	Unigard Ins Co	13,314,691	0.7314%	13,354,397	3,414,862	25.57%
34	361	19720	American Alt Ins Corp	13,223,524	0.7264%	13,107,472	9,654,353	73.66%
35	9	22985	Sequoia Ins Co	13,188,480	0.7245%	13,249,313	887,858	6.70%
36	2978	20362	Mitsui Sumitomo Ins Co of Amer	12,892,741	0.7083%	13,460,926	5,781,915	42.95%
37	38	20397	Vigilant Ins Co	12,846,403	0.7057%	14,326,078	1,534,276	10.71%
38	161	18031	Topa Ins Co	12,116,930	0.6656%	12,241,568	6,527,991	53.33%
39	140	23787	Nationwide Mut Ins Co	11,947,248	0.6563%	11,824,509	8,628,273	72.97%
40		18767	Church Mut Ins Co	11,776,585	0.6469%	11,487,531	3,140,862	27.34%
41	303	15032	Guideone Mut Ins Co	11,318,176	0.6218%	10,939,099	4,420,241	40.41%
42		37206	Contractors Bonding & Ins Co	11,315,814	0.6216%	10,931,925	3,121,392	28.55%
43	163	24732	General Ins Co Of Amer	10,776,060	0.5920%	12,911,799	862,874	6.68%
44	84	26344	Great American Assur Co	9,786,395	0.5376%	10,304,031	1,894,041	18.38%
45	12	23809	Granite State Ins Co	9,630,931	0.5291%	10,394,153	1,949,847	18.76%
46	1325	24899	Alea North America Ins Co	9,469,692	0.5202%	9,452,856	4,205,361	44.49%
47	785	38970	Markel Ins Co	9,237,611	0.5075%	10,476,595	-1,223,241	-11.68%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL MULTIPLE PERIL(LIABILITY) [05.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
48	212	16535	Zurich American Ins Co	9,133,455	0.5017%	10,005,901	7,309,773	73.05%
49	853	15059	Public Service Mut Ins Co	8,830,972	0.4851%	10,273,546	4,038,329	39.31%
50	218	20494	Transportation Ins Co	8,821,225	0.4846%	10,168,427	4,123,333	40.55%
51	1129	35408	Sirius Amer Ins Co	8,439,510	0.4636%	9,430,150	3,982,985	42.24%
52	93	12831	State Natl Ins Co Inc	8,031,582	0.4412%	6,418,042	5,459,929	85.07%
53	98	40045	Starnet Ins Co	7,954,407	0.4370%	6,438,558	2,897,823	45.01%
54		10830	Business Alliance Ins Co	7,741,106	0.4253%	7,852,159	1,809,253	23.04%
55	218	20478	National Fire Ins Co Of Hartford	7,167,889	0.3938%	6,234,705	5,210,897	83.58%
56	218	20427	American Cas Co Of Reading PA	7,167,422	0.3937%	8,289,213	-196,507	-2.37%
57	111	24171	Netherlands Ins Co The	6,844,960	0.3760%	3,878,320	4,132,954	106.57%
58	660	11908	Mercury Cas Co	6,485,985	0.3563%	5,953,740	1,656,798	27.83%
59	3098	12904	Tokio Marine & Nichido Fire Ins Co	6,370,103	0.3499%	6,462,128	563,722	8.72%
60	218	20443	Continental Cas Co	6,093,749	0.3348%	6,619,664	2,325,995	35.14%
61	7	13935	Federated Mut Ins Co	6,057,820	0.3328%	6,375,854	1,670,090	26.19%
62	91	29459	Twin City Fire Ins Co Co	5,529,274	0.3037%	6,471,611	3,097,141	47.86%
63	323	10693	Civil Svc Employees Ins Co	5,142,520	0.2825%	4,808,474	2,587,707	53.82%
64	212	26247	American Guarantee & Liability Ins	5,134,721	0.2821%	4,200,640	2,774,674	66.05%
65	645	14907	Oregon Mut Ins Co	4,744,763	0.2606%	4,719,355	1,652,498	35.02%
66	748	18023	Star Ins Co	4,743,614	0.2606%	4,450,629	1,638,132	36.81%
67	163	24724	First Natl Ins Co Of Amer	4,650,880	0.2555%	4,312,963	450,580	10.45%
68	785	35378	Evanston Ins Co	4,433,644	0.2436%	4,288,108	1,999,282	46.62%
69	84	16691	Great American Ins Co	4,306,324	0.2366%	4,242,205	6,278,438	148.00%
70	12	23841	New Hampshire Ins Co	4,210,929	0.2313%	4,182,853	106,453	2.54%
71	140	28223	Nationwide Agribusiness Ins Co	3,789,891	0.2082%	4,613,492	4,703,567	101.95%
72	158	24384	Fairmont Specialty Ins Co	3,654,793	0.2008%	3,482,274	946,983	27.19%
73	457	19860	Argonaut Great Central Ins Co	3,404,233	0.1870%	2,734,703	1,068,635	39.08%
74	517	37257	Insurance Corp Of Hannover	3,388,640	0.1862%	1,844,847	1,847,810	100.16%
75	1279	11150	Arch Ins Co	3,383,263	0.1859%	3,075,261	1,219,396	39.65%
76	1218	32859	Penn-Amer Ins Co	3,206,110	0.1761%	3,633,850	448,260	12.34%
77	3548	25887	US Fidelity & Guaranty Co	2,998,386	0.1647%	3,703,446	6,856,947	185.15%
78	1331	10340	Stonington Ins Co	2,960,603	0.1626%	2,873,608	1,468,042	51.09%
79	626	22667	Ace American Ins Co	2,830,568	0.1555%	2,812,233	1,137,613	40.45%
80	796	39217	QBE Ins Corp	2,656,235	0.1459%	2,196,749	715,580	32.57%
81	212	39306	Fidelity & Deposit Co Of MD	2,555,119	0.1404%	2,590,626	115,976	4.48%
82	3548	24767	St Paul Fire & Marine Ins Co	2,551,936	0.1402%	2,819,753	185,960	6.59%
83	38	20303	Great Northern Ins Co	2,518,844	0.1384%	2,397,540	223,512	9.32%
84	163	24740	Safeco Ins Co Of Amer	2,394,028	0.1315%	2,335,362	-9,568,236	-409.71%
85	920	13064	United Natl Ins Co	2,363,924	0.1299%	1,782,904	-16,545,622	-928.02%
86	2898	37850	Pacific Specialty Ins Co	2,232,404	0.1226%	2,358,227	2,126,871	90.19%
87	2978	22551	Mitsui Sumitomo Ins USA Inc	2,197,373	0.1207%	2,362,672	1,208,667	51.16%
88	91	30104	Hartford Underwriters Ins Co	2,179,514	0.1197%	1,286,117	212,013	16.48%
89	1129	20648	Employers Fire Ins Co	2,172,029	0.1193%	1,059,018	-1,743,311	-164.62%
90	169	24988	Sentry Ins A Mut Co	2,024,641	0.1112%	2,312,115	334,618	14.47%
91	920	42048	Diamond State Ins Co	2,023,222	0.1111%	2,025,105	2,444,573	120.71%
92	802	23540	Monterey Ins Co	1,989,066	0.1093%	2,027,299	340,660	16.80%
93	3219	11126	Sompo Japan Ins Co of Amer	1,886,629	0.1036%	1,982,609	931,949	47.01%
94	212	27855	Zurich American Ins Co Of IL	1,780,061	0.0978%	2,061,237	987,797	47.92%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL MULTIPLE PERIL(LIABILITY) [05.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	38	20346	Pacific Ind Co	1,696,844	0.0932%	1,629,174	-1,163,741	-71.43%
96	306	10847	Cumis Ins Society Inc	1,694,487	0.0931%	1,635,293	252,711	15.45%
97	3548	25879	Fidelity & Guaranty Ins Underwriters	1,646,850	0.0905%	2,410,416	7,565,028	313.85%
98	212	19356	Maryland Cas Co	1,599,124	0.0878%	1,549,118	902,324	58.25%
99		27480	Mid-State Mut Ins Co	1,385,546	0.0761%	1,650,880	188,432	11.41%
100	1129	38776	Folksamerica Rein Co	1,373,408	0.0754%	1,400,962	785,529	56.07%
101	212	21326	Empire Fire & Marine Ins Co	1,373,271	0.0754%	1,315,987	2,801,493	212.88%
102	111	26042	Wausau Underwriters Ins Co	1,243,502	0.0683%	1,403,785	5,107,331	363.83%
103	111	26069	Wausau Business Ins Co	1,148,750	0.0631%	1,119,382	249,841	22.32%
104	111	23035	Liberty Mut Fire Ins Co	1,105,031	0.0607%	1,285,816	-259,610	-20.19%
105	785	28932	Markel American Ins Co	1,100,309	0.0604%	1,016,958	305,071	30.00%
106	111	42404	Liberty Ins Corp	1,063,585	0.0584%	913,931	35,645	3.90%
107	212	10318	Exact Prop & Cas Co Inc	1,056,189	0.0580%	999,039	313,982	31.43%
108	626	20699	Ace Prop & Cas Ins Co	1,028,720	0.0565%	1,201,806	192,638	16.03%
109	349	13978	Florists Mut Ins Co	1,008,429	0.0554%	1,029,744	246,077	23.90%
110	866	13196	Western World Ins Co	971,802	0.0534%	932,152	219,777	23.58%
111	84	22136	Great American Ins Co of NY	947,335	0.0520%	1,105,295	-205,285	-18.57%
112		37931	General Fire & Cas Co	876,235	0.0481%	2,608,127	1,708,122	65.49%
113	3548	35386	Fidelity & Guaranty Ins Co	786,993	0.0432%	1,235,951	3,841,310	310.80%
114		14354	Jewelers Mut Ins Co	637,983	0.0350%	576,339	55,901	9.70%
115	84	26832	Great American Alliance Ins Co	591,353	0.0325%	393,945	531,688	134.97%
116	400	25798	Unigard Ind Co	571,054	0.0314%	796,689	334,202	41.95%
117	212	10315	Civic Property & Cas Co	508,989	0.0280%	526,626	167,640	31.83%
118	111	18333	Peerless Ind Ins Co	483,166	0.0265%	260,715	-109,016	-41.81%
119	212	19372	Northern Ins Co Of NY	463,592	0.0255%	1,098,542	3,085,672	280.89%
120	225	20010	Acceptance Ind Ins Co	453,745	0.0249%	460,015	101,808	22.13%
121	111	21458	Employers Ins of Wausau	425,329	0.0234%	779,231	949,992	121.91%
122	291	13331	American Hardware Mut Ins Co	421,451	0.0232%	466,984	-65,529	-14.03%
123	70	37710	First American Prop & Cas Ins Co	365,359	0.0201%	325,137	37,796	11.62%
124	626	20702	Ace Fire Underwriters Ins Co	353,526	0.0194%	484,484	346,797	71.58%
125		18538	Bancinsure Inc	335,058	0.0184%	281,261	-10,735	-3.82%
126	244	10677	Cincinnati Ins Co	323,110	0.0177%	322,157	19,329	6.00%
127	783	13056	RLI Ins Co	309,603	0.0170%	305,846	365,271	119.43%
128	1285	22322	Greenwich Ins Co	296,705	0.0163%	161,567	-518,835	-321.13%
129	3548	25658	Travelers Ind Co	244,702	0.0134%	2,042,658	664,416	32.53%
130	50	23647	Mutual Service Cas Ins Co	241,786	0.0133%	994,319	503,287	50.62%
131	91	22357	Hartford Accid & Ind Co	227,608	0.0125%	233,470	792,395	339.40%
132	866	37982	Tudor Ins Co	215,373	0.0118%	213,953	61,375	28.69%
133	91	34690	Property & Cas Ins Co Of Hartford	212,275	0.0117%	34,858	80,701	231.51%
134	350	34207	Westport Ins Corp	211,250	0.0116%	3,546,543	10,735,854	302.71%
135	3548	36463	Discover Prop & Cas Ins Co	203,529	0.0112%	145,307	350,820	241.43%
136	344	10669	Church Ins Co	196,684	0.0108%	201,151	3,633,323	1806.27%
137	88	22292	Hanover Ins Co	194,623	0.0107%	143,680	-1,596,005	-1110.81%
138	212	10317	Neighborhood Spirit Prop & Cas Co	181,775	0.0100%	231,598	149,187	64.42%
139	88	22306	Massachusetts Bay Ins Co	178,354	0.0098%	84,538	-1,433,275	-1695.42%
140		10048	Hyundai Marine & Fire Ins Co Ltd	159,400	0.0088%	144,356	-55,829	-38.67%
141	140	15580	Scottsdale Ind Co	148,483	0.0082%	80,495	6,256	7.77%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL MULTIPLE PERIL(LIABILITY) [05.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
142	3548	19070	Standard Fire Ins Co	136,024	0.0075%	91,579	51,425	56.15%
143	158	10936	Seneca Ins Co Inc	129,550	0.0071%	86,013	34,801	40.46%
144	111	19917	Liberty Ins Underwriters Inc	123,399	0.0068%	298,172	152,696	51.21%
145	3548	24015	Northland Ins Co	95,778	0.0053%	90,823	190,109	209.32%
146	111	23043	Liberty Mut Ins Co	90,169	0.0050%	5,062	362,001	7151.34%
147	400	24449	Regent Ins Co	85,607	0.0047%	67,863	29,913	44.08%
148	62	21415	Employers Mut Cas Co	74,934	0.0041%	78,840	5,263	6.68%
149		36790	Springfield Ins Co Inc	66,835	0.0037%	69,150	-71,449	-103.32%
150	400	24414	General Cas Co Of WI	64,248	0.0035%	63,094	-5,497	-8.71%
151	19	19615	American Reliable Ins Co	61,033	0.0034%	49,651	23,434	47.20%
152	1129	20621	OneBeacon America Ins Co	59,517	0.0033%	33,324	-5,382,237	-16151.23%
153	158	25054	Hudson Ins Co	57,562	0.0032%	337,934	655,464	193.96%
154	510	42307	Navigators Ins Co	52,263	0.0029%	55,796	689,718	1236.14%
155	201	25984	Graphic Arts Mut Ins Co	49,315	0.0027%	49,326	22,839	46.30%
156	3548	19038	Travelers Cas & Surety Co	46,948	0.0026%	106,252	7,968,391	7499.52%
157	140	11991	National Cas Co	42,892	0.0024%	7,315	404,822	5534.14%
158	517	20532	Clarendon Natl Ins Co	42,285	0.0023%	1,303,859	4,704,425	360.81%
159	124	23396	Amerisure Mut Ins Co	41,996	0.0023%	42,964	-7,979	-18.57%
160	1129	21962	Pennsylvania General Ins Co	38,725	0.0021%	39,609	22,015,176	55581.25%
161	201	25976	Utica Mut Ins Co	38,472	0.0021%	39,595	-59,117	-149.30%
162	1326	33855	Lincoln General Ins Co	37,727	0.0021%	18,679	0	0.00%
163	74	15105	Safety Natl Cas Corp	28,601	0.0016%	28,607	280,941	982.07%
164	767	12262	Pennsylvania Manufacturers Asn Ins C	25,403	0.0014%	25,328	-218	-0.86%
165	8	10358	Encompass Ins Co	22,146	0.0012%	10,857	0	0.00%
166	140	25453	Nationwide Ins Co Of Amer	12,697	0.0007%	1,091	2	0.18%
167	212	34347	Colonial American Cas & Surety Co	12,582	0.0007%	7,577	1,961	25.88%
168	140	13838	Farmland Mut Ins Co	10,218	0.0006%	2,198	-54,047	-2458.92%
169	83	22101	Grange Ins Assn	7,700	0.0004%	8,200	126,499	1542.67%
170	3548	22233	Select Ins Co	5,426	0.0003%	34,201	-164,452	-480.84%
171	98	32603	Berkley Ins Co	4,736	0.0003%	5,601	3,017	53.87%
172	961	34266	Frontier Ins Co	4,701	0.0003%	4,701	0	0.00%
173	479	11177	First Financial Ins Co	4,338	0.0002%	6,014	-259,654	-4317.49%
174	574	31089	Republic Western Ins Co	4,010	0.0002%	4,010	4,671,865	16505.36%
175	1129	21970	OneBeacon Ins Co	3,324	0.0002%	28,226	12,491,892	44256.69%
176	98	25224	Great Divide Ins Co	3,225	0.0002%	2,120	571	26.93%
177	920	41335	United Natl Specialty Ins Co	3,058	0.0002%	2,166	248,193	11458.59%
178	38	20338	Northwestern Pacific Ind Co	2,634	0.0001%	3,129	-182,661	-5837.68%
179		38733	Alaska Nat Ins Co	2,180	0.0001%	1,682	1,994	118.55%
180	12	19410	Commerce & Industry Ins Co	2,020	0.0001%	7,820	80,969	1035.41%
181	626	22713	Insurance Co Of North Amer	1,143	0.0001%	1,109	21,307	1921.28%
182	212	19305	Assurance Co Of Amer	668	0.0000%	13,007	1,453,391	11173.91%
183	968	16187	AXA Re Prop & Cas Ins Co	130	0.0000%	193	-235,006	21764.77%
184	38	10052	Chubb Natl Ins Co	95	0.0000%	105	-3,882	-3697.14%
185	150	20095	Bituminous Cas Corp	66	0.0000%	66	0	0.00%
186	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	22	0.0000%	22	8	36.36%
187	350	21318	Coregis Ins Co	4	0.0000%	4	-6,201,786	44650.00%
188	748	25780	Williamsburg Natl Ins Co	3	0.0000%	7	-190,765	25214.29%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL MULTIPLE PERIL(LIABILITY) [05.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
			Line Total:	**1,820,364,393**	**100.0000%**	**1,821,415,546**	**741,900,635**	**40.73%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MORTGAGE GUARANTY [06]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	105	29858	Mortgage Guaranty Ins Corp	135,094,969	30.7181%	128,273,080	57,632,520	44.93%
2	766	33790	Radian Guaranty Inc	95,824,659	21.7888%	95,681,690	3,332,340	3.48%
3	1135	27251	PMI Mortgage Ins Co	76,095,939	17.3028%	69,297,999	-2,478,342	-3.58%
4	421	24350	Triad Guaranty Ins Corp	48,465,131	11.0201%	48,509,563	22,475,398	46.33%
5	12	15873	United Gty Residential Ins Co	32,275,087	7.3388%	32,424,797	-5,540,023	-17.09%
6	4011	38458	Genworth Mortgage Ins Corp	22,548,596	5.1271%	22,968,839	2,490,759	10.84%
7	150	28452	Republic Mortgage Ins Co	18,210,393	4.1407%	18,291,739	-757,967	-4.14%
8	306	40266	CMG Mortgage Ins Co	4,225,160	0.9607%	3,610,473	-74,482	-2.06%
9	766	30872	Amerin Guaranty Corp	3,389,990	0.7708%	3,389,990	1,934,495	57.06%
10	12	26999	United Guaranty Mtg Indem Co	3,147,703	0.7157%	2,962,643	2,226,094	75.14%
11	105	10682	MGIC Credit Assur Corp	326,952	0.0743%	326,952	-1,063,792	-325.37%
12	4011	29823	Genworth Residential Mrt Ins Corp NC	81,789	0.0186%	73,801	0	0.00%
13	12	40525	United Guaranty Credit Ins Co	60,909	0.0138%	93,836	17,947	19.13%
14	306	29114	CMG Mortgage Assur Co	17,787	0.0040%	17,555	1,483	8.45%
15	105	18740	MGIC Ind Corp	17,639	0.0040%	25,104	-105,020	-418.34%
16	4011	18759	Verex Assure Inc	6,167	0.0014%	9,072	-9,190	-101.30%
17	4011	16675	Genworth Mortgage Ins Corp Of NC	65	0.0000%	65	0	0.00%
			Line Total:	**439,788,935**	**100.0000%**	**425,957,198**	**80,082,220**	**18.80%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	12	19380	American Home Assur Co	43,377,123	15.6977%	43,377,123	46,625,861	107.49%
2	3098	12904	Tokio Marine & Nichido Fire Ins Co	28,592,530	10.3473%	25,168,688	7,947,230	31.58%
3	761	21873	Firemans Fund Ins Co	27,312,919	9.8843%	25,596,216	5,782,143	22.59%
4	3548	24767	St Paul Fire & Marine Ins Co	18,947,463	6.8569%	18,592,322	9,166,507	49.30%
5	510	42307	Navigators Ins Co	15,534,478	5.6218%	15,269,789	8,752,199	57.32%
6	218	35289	Continental Ins Co	14,360,100	5.1968%	12,830,619	14,471,964	112.79%
7	1129	38369	Northern Assur Co Of Amer	13,242,381	4.7923%	11,573,880	3,347,091	28.92%
8	38	20281	Federal Ins Co	10,310,113	3.7311%	9,814,851	2,871,453	29.26%
9	256	16608	New York Marine & Gnrl Ins Co	8,578,821	3.1046%	9,027,740	18,799,006	208.24%
10	626	43575	Indemnity Ins Co Of North Amer	8,512,109	3.0804%	9,479,486	-1,076,169	-11.35%
11	3548	19070	Standard Fire Ins Co	8,381,145	3.0330%	8,218,839	2,948,520	35.88%
12	218	20850	Firemens Ins Co Of Newark NJ	7,854,762	2.8426%	9,364,343	7,514,084	80.24%
13	212	19372	Northern Ins Co Of NY	7,722,557	2.7947%	7,560,012	3,250,863	43.00%
14	84	22136	Great American Ins Co of NY	7,023,925	2.5419%	6,992,526	3,545,126	50.70%
15	785	28932	Markel American Ins Co	5,666,101	2.0505%	6,000,966	2,016,448	33.60%
16	212	11185	Foremost Ins Co	5,324,548	1.9269%	5,141,585	2,272,703	44.20%
17	1285	37885	XL Specialty Ins Co	3,567,747	1.2911%	3,337,039	-7,163,926	-214.68%
18	91	19682	Hartford Fire In Co	3,426,575	1.2400%	3,273,864	83,055	2.54%
19	212	16535	Zurich American Ins Co	3,331,639	1.2057%	2,922,979	2,168,692	74.19%
20		10048	Hyundai Marine & Fire Ins Co Ltd	2,990,221	1.0821%	2,928,047	5,242,750	179.05%
21	12	19445	National Union Fire Ins Co Of Pitts	2,818,037	1.0198%	2,795,086	52,743,017	1886.99%
22	1279	11150	Arch Ins Co	2,602,146	0.9417%	2,402,985	1,846,065	76.82%
23	12	23841	New Hampshire Ins Co	2,482,642	0.8984%	2,086,405	1,240,619	59.46%
24	65	10014	Affiliated Fm Ins Co	2,347,127	0.8494%	2,256,659	-246,898	-10.94%
25	3416	20370	AXIS Reins Co	2,281,103	0.8255%	1,213,497	1,084,668	89.38%
26	2978	20362	Mitsui Sumitomo Ins Co of Amer	2,191,689	0.7931%	2,039,582	311,027	15.25%
27	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	1,595,772	0.5775%	1,485,885	730,129	49.14%
28	697	37060	Old United Cas Co	1,401,644	0.5072%	1,355,364	384,167	28.34%
29	200	25941	USAA	1,203,687	0.4356%	1,193,795	304,961	25.55%
30	626	22667	Ace American Ins Co	1,203,219	0.4354%	1,105,394	249,540	22.57%
31	984	42374	Houston Cas Co	1,183,516	0.4283%	1,155,925	69,105,879	5978.41%
32	783	13056	RLI Ins Co	1,059,039	0.3833%	330,535	580,000	175.47%
33	140	11991	National Cas Co	1,022,569	0.3701%	1,587,566	993,985	62.61%
34	158	10220	Commonwealth Ins Co Of Amer	938,446	0.3396%	892,461	803,048	89.98%
35	200	25968	USAA Cas Ins Co	857,682	0.3104%	821,733	168,467	20.50%
36	38	10829	Quadrant Ind Co	797,026	0.2884%	653,075	316,280	48.43%
37	212	21687	Mid-Century Ins Co	769,091	0.2783%	813,446	536,952	66.01%
38	111	23043	Liberty Mut Ins Co	736,127	0.2664%	1,368,105	1,207,543	88.26%
39	19	19615	American Reliable Ins Co	722,515	0.2615%	247,635	71,212	28.76%
40	1326	33855	Lincoln General Ins Co	467,473	0.1692%	465,499	75,718	16.27%
41	111	19917	Liberty Ins Underwriters Inc	456,669	0.1653%	377,240	-356,973	-94.63%
42	218	20443	Continental Cas Co	415,350	0.1503%	466,799	429,011	91.90%
43	2978	22551	Mitsui Sumitomo Ins USA Inc	354,192	0.1282%	342,022	31,814	9.30%
44	3485	41580	Red Shield Ins Co	346,598	0.1254%	325,224	152,676	46.94%
45	350	34207	Westport Ins Corp	340,248	0.1231%	667,132	911,576	136.64%
46	3548	25674	Travelers Property Cas Co Of Amer	249,289	0.0902%	568,391	409,624	72.07%
47	215	10914	Kemper Independence Ins Co	238,855	0.0864%	223,735	14,737	6.59%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
48	111	23035	Liberty Mut Fire Ins Co	184,738	0.0669%	191,238	125,286	65.51%
49	1129	20621	OneBeacon America Ins Co	158,369	0.0573%	2,077,939	-422,445	-20.33%
50	65	21482	Factory Mut Ins Co	129,181	0.0467%	219,146	818,666	373.57%
51	91	29424	Hartford Cas Ins Co	97,493	0.0353%	91,781	5,637	6.14%
52	127	23450	American Family Home Ins Co	96,714	0.0350%	90,987	-18,301	-20.11%
53	28	19976	Amica Mut Ins Co	84,605	0.0306%	85,602	26,024	30.40%
54	626	22713	Insurance Co Of North Amer	82,873	0.0300%	73,741	-213,279	-289.23%
55	91	30104	Hartford Underwriters Ins Co	81,540	0.0295%	78,191	-6,615	-8.46%
56	19	10111	American Bankers Ins Co Of FL	70,628	0.0256%	36,383	251,437	691.08%
57	93	12831	State Natl Ins Co Inc	50,225	0.0182%	0	0	0.00%
58		15563	SeaBright Ins Co	44,711	0.0162%	27,716	11,275	40.68%
59	2558	12190	NIPPONKOA Ins Co of America	29,545	0.0107%	29,545	-807,318	-2732.50%
60	38	20397	Vigilant Ins Co	26,691	0.0097%	15,477	1,628	10.52%
61	218	34622	Glens Falls Ins Co	12,865	0.0047%	346,931	130,222	37.54%
62	24	19909	Centennial Ins Co	12,021	0.0044%	12,021	-71,831	-597.55%
63	3548	24791	St Paul Mercury Ins Co	11,316	0.0041%	9,600	2,194	22.85%
64	215	14133	Valley Ins Co	4,882	0.0018%	5,187	97	1.87%
65	3548	36161	Travelers Prop Cas Ins Co	3,044	0.0011%	3,101	-490	-15.80%
66	215	16063	Unitrin Auto & Home Ins Co	2,602	0.0009%	1,891	106	5.61%
67	57	21261	Electric Ins Co	1,816	0.0007%	2,244	0	0.00%
68	88	22292	Hanover Ins Co	1,771	0.0006%	1,771	27	1.52%
69	1285	24554	XL Ins Amer Inc	1,000	0.0004%	6,242	-3,146	-50.40%
			Line Total:	**276,327,638**	**100.0000%**	**269,118,823**	**272,493,618**	**101.25%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	65	21482	Factory Mut Ins Co	123,851,042	8.8805%	116,097,380	-5,892,514	-5.08%
2	218	20443	Continental Cas Co	119,983,243	8.6032%	118,928,979	69,480,592	58.42%
3	761	21873	Firemans Fund Ins Co	117,646,511	8.4357%	108,880,181	40,610,483	37.30%
4	91	19682	Hartford Fire In Co	70,561,118	5.0595%	69,501,145	50,985,183	73.36%
5	176	25151	State Farm General Ins Co	53,791,079	3.8570%	52,343,856	19,769,279	37.77%
6	111	23043	Liberty Mut Ins Co	53,742,100	3.8535%	53,713,904	46,834,458	87.19%
7	212	19305	Assurance Co Of Amer	46,196,730	3.3125%	42,662,558	14,894,514	34.91%
8	38	20281	Federal Ins Co	45,250,674	3.2446%	45,705,698	21,264,398	46.52%
9	212	16535	Zurich American Ins Co	42,702,959	3.0620%	45,706,788	10,246,615	22.42%
10	1285	37885	XL Specialty Ins Co	37,190,441	2.6667%	36,534,399	3,528,134	9.66%
11	3548	25674	Travelers Property Cas Co Of Amer	34,985,147	2.5086%	26,734,885	8,462,575	31.65%
12	19	35971	Voyager Property & Cas Ins Co	32,710,686	2.3455%	31,388,097	23,500,112	74.87%
13	517	37303	Redland Ins Co	32,541,930	2.3334%	33,210,353	-6,931,971	-20.87%
14	12	19380	American Home Assur Co	21,983,559	1.5763%	20,600,147	14,589,559	70.82%
15	3548	24767	St Paul Fire & Marine Ins Co	21,836,657	1.5658%	27,612,149	5,701,563	20.65%
16	84	22136	Great American Ins Co of NY	21,270,970	1.5252%	20,687,705	2,341,789	11.32%
17	8	19232	Allstate Ins Co	19,405,330	1.3914%	19,118,465	6,341,544	33.17%
18	468	10952	Stonebridge Casualty Ins Co	19,300,795	1.3839%	18,815,201	10,888,652	57.87%
19	12	43761	American Intl Ins Co Of CA	18,562,185	1.3310%	16,910,954	2,932,641	17.34%
20	677	18058	Philadelphia Ind Ins Co	18,481,971	1.3252%	14,014,769	786,389	5.61%
21	65	10014	Affiliated Fm Ins Co	17,925,311	1.2853%	15,288,288	9,696,577	63.42%
22	3098	12904	Tokio Marine & Nichido Fire Ins Co	17,552,208	1.2586%	17,486,049	31,818,993	181.97%
23	84	26344	Great American Assur Co	15,428,768	1.1063%	14,357,973	9,245,907	64.40%
24	761	35300	Allianz Global Risks US Ins Co	14,576,990	1.0452%	15,223,974	4,862,077	31.94%
25	4	27928	Amex Assur Co	13,509,588	0.9687%	13,457,508	1,282,392	9.53%
26	158	25054	Hudson Ins Co	11,607,109	0.8323%	11,370,610	2,412,974	21.22%
27	12	19445	National Union Fire Ins Co Of Pitts	10,958,946	0.7858%	13,710,997	-2,182,117	-15.92%
28		14354	Jewelers Mut Ins Co	10,679,148	0.7657%	10,455,094	5,848,133	55.94%
29	155	24260	Progressive Cas Ins Co	10,611,434	0.7609%	9,958,889	5,213,020	52.35%
30	626	22667	Ace American Ins Co	9,760,766	0.6999%	9,952,947	87,574,485	879.88%
31	212	21660	Fire Ins Exch	9,201,437	0.6598%	9,055,838	338,817	3.74%
32	1318	15598	Interins Exch Of The Automobile Club	8,976,836	0.6437%	8,938,557	2,478,748	27.73%
33	1326	33855	Lincoln General Ins Co	8,910,825	0.6389%	8,698,858	4,667,073	53.65%
34	1278	15539	California State Auto Asn Inter-Ins	8,316,701	0.5963%	8,079,372	2,308,311	28.57%
35	140	23787	Nationwide Mut Ins Co	7,702,308	0.5523%	7,129,047	3,570,790	50.09%
36	19	10111	American Bankers Ins Co Of FL	7,501,971	0.5379%	9,204,293	2,803,049	30.45%
37	3548	25887	US Fidelity & Guaranty Co	7,310,594	0.5242%	7,741,251	3,620,899	46.77%
38	98	40045	Starnet Ins Co	7,119,501	0.5105%	5,241,077	2,554,742	48.74%
39	517	37257	Insurance Corp Of Hannover	7,013,750	0.5029%	7,492,467	25,738,921	343.53%
40	111	24198	Peerless Ins Co	6,887,630	0.4939%	6,415,582	2,249,766	35.07%
41	19	19615	American Reliable Ins Co	6,527,267	0.4680%	4,922,834	558,585	11.35%
42	200	25941	USAA	6,183,726	0.4434%	6,131,541	2,209,963	36.04%
43	697	37060	Old United Cas Co	6,177,005	0.4429%	6,084,991	3,926,704	64.53%
44	517	20532	Clarendon Natl Ins Co	5,912,370	0.4239%	7,285,162	-516,303	-7.09%
45	163	19704	American States Ins Co	5,509,575	0.3951%	5,285,712	1,027,098	19.43%
46	200	25968	USAA Cas Ins Co	5,413,415	0.3882%	5,388,498	1,333,462	24.75%
47	783	13056	RLI Ins Co	5,353,639	0.3839%	6,423,502	1,122,769	17.48%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	163	24740	Safeco Ins Co Of Amer	5,351,762	0.3837%	5,416,150	1,175,911	21.71%
49	248	13021	United Fire & Cas Co	5,230,287	0.3750%	5,721,731	0	0.00%
50	1279	11150	Arch Ins Co	5,170,707	0.3708%	5,093,113	3,971,609	77.98%
51	98	10510	Carolina Cas Ins Co	5,169,315	0.3707%	5,009,318	1,006,972	20.10%
52	38	20346	Pacific Ind Co	5,164,840	0.3703%	5,689,146	4,209,165	73.99%
53		29530	AXA Art Ins Corp	5,056,991	0.3626%	5,424,253	3,566,942	65.76%
54	785	27189	Associated Intl Ins Co	4,856,837	0.3483%	5,328,941	415,591	7.80%
55	796	39217	QBE Ins Corp	4,423,033	0.3171%	3,657,247	1,305,479	35.70%
56	1285	22322	Greenwich Ins Co	4,286,144	0.3073%	5,085,830	-1,441,090	-28.34%
57	181	29874	North American Specialty Ins Co	4,129,021	0.2961%	3,737,305	478,871	12.81%
58	626	43575	Indemnity Ins Co Of North Amer	3,872,824	0.2777%	5,840,608	7,650,321	130.99%
59	761	21857	American Ins Co	3,843,746	0.2756%	3,847,093	182,374	4.74%
60	3569	11255	Caterpillar Ins Co	3,792,250	0.2719%	1,878,046	1,075,626	57.27%
61	140	19100	Amco Ins Co	3,578,422	0.2566%	3,614,711	926,274	25.63%
62	212	11185	Foremost Ins Co	3,547,235	0.2543%	3,509,126	766,822	21.85%
63	920	42048	Diamond State Ins Co	3,438,721	0.2466%	3,373,216	1,858,147	55.09%
64	626	22713	Insurance Co Of North Amer	3,342,259	0.2397%	3,954,438	288,161	7.29%
65	3496	23752	Quanta Ind Co	3,148,337	0.2257%	1,629,952	609,956	37.42%
66	150	11371	Great West Cas Co	3,069,814	0.2201%	2,877,999	1,225,606	42.59%
67	12	23841	New Hampshire Ins Co	2,996,332	0.2148%	2,469,913	1,705,623	69.06%
68	93	12831	State Natl Ins Co Inc	2,807,483	0.2013%	2,512,004	2,040,347	81.22%
69	2898	37850	Pacific Specialty Ins Co	2,737,828	0.1963%	2,746,588	738,787	26.90%
70	8	10358	Encompass Ins Co	2,638,793	0.1892%	1,316,931	579,639	44.01%
71	225	13234	Wilshire Ins Co	2,579,032	0.1849%	2,593,253	790,465	30.48%
72	3548	19070	Standard Fire Ins Co	2,464,667	0.1767%	2,342,065	845,570	36.10%
73	111	23035	Liberty Mut Fire Ins Co	2,440,646	0.1750%	2,341,793	326,910	13.96%
74	163	39012	Safeco Ins Co Of IL	2,438,574	0.1749%	2,469,510	614,179	24.87%
75	785	38970	Markel Ins Co	2,417,806	0.1734%	2,312,832	896,096	38.74%
76	1129	21970	OneBeacon Ins Co	2,406,885	0.1726%	1,240,743	336,589	27.13%
77	3548	24015	Northland Ins Co	2,380,468	0.1707%	2,341,149	146,253	6.25%
78	169	21180	Sentry Select Ins Co	2,280,728	0.1635%	2,008,507	2,720	0.14%
79	802	13544	California Capital Ins Co	2,237,523	0.1604%	2,197,515	356,391	16.22%
80	1330	24813	Balboa Ins Co	2,186,074	0.1567%	608,141	267,782	44.03%
81	225	28886	Transguard Ins Co Of Amer Inc	2,077,928	0.1490%	2,280,826	871,300	38.20%
82	510	42307	Navigators Ins Co	2,068,093	0.1483%	2,089,269	306,195	14.66%
83	501	22314	RSUI Ind Co	2,035,358	0.1459%	1,481,380	691,910	46.71%
84	352	25011	Wesco Ins Co	1,928,893	0.1383%	1,977,055	52,800	2.67%
85	140	11991	National Cas Co	1,830,779	0.1313%	1,889,629	280,802	14.86%
86	212	21326	Empire Fire & Marine Ins Co	1,793,470	0.1286%	1,349,897	158,409	11.73%
87	12	19410	Commerce & Industry Ins Co	1,781,898	0.1278%	1,820,083	210,689	11.58%
88	574	31089	Republic Western Ins Co	1,753,238	0.1257%	1,752,530	299,433	17.09%
89	84	16691	Great American Ins Co	1,718,416	0.1232%	21,094	106,860	506.59%
90	158	21105	North River Ins Co	1,717,070	0.1231%	1,824,289	567,988	31.13%
91	761	21865	Associated Ind Corp	1,714,944	0.1230%	1,669,364	637,579	38.19%
92	7	13935	Federated Mut Ins Co	1,587,345	0.1138%	1,525,378	484,737	31.78%
93	215	10914	Kemper Independence Ins Co	1,586,729	0.1138%	1,518,676	358,405	23.60%
94	400	25747	Unigard Ins Co	1,503,679	0.1078%	1,570,739	753,085	47.94%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	3548	25682	Travelers Ind Co Of CT	1,406,485	0.1008%	1,364,823	214,633	15.73%
96	140	42579	Allied Prop & Cas Ins Co	1,278,351	0.0917%	1,278,128	357,419	27.96%
97	802	23540	Monterey Ins Co	1,260,274	0.0904%	1,204,165	182,602	15.16%
98	88	22292	Hanover Ins Co	1,139,597	0.0817%	575,531	179,158	31.13%
99	91	29424	Hartford Cas Ins Co	1,133,421	0.0813%	1,115,279	377,304	33.83%
100	12	23809	Granite State Ins Co	1,098,492	0.0788%	1,042,724	162,877	15.62%
101	169	24988	Sentry Ins A Mut Co	1,019,778	0.0731%	963,022	198,978	20.66%
102	3548	24791	St Paul Mercury Ins Co	1,000,105	0.0717%	1,071,779	274,375	25.60%
103	18	19631	American Road Ins Co	997,555	0.0715%	997,555	92,790	9.30%
104	2978	20362	Mitsui Sumitomo Ins Co of Amer	991,937	0.0711%	1,051,097	314,300	29.90%
105	127	23469	American Modern Home Ins Co	973,331	0.0698%	1,110,599	473,520	42.64%
106	163	24724	First Natl Ins Co Of Amer	952,664	0.0683%	988,051	174,992	17.71%
107		40010	Anchor General Ins Co	938,932	0.0673%	938,932	54,792	5.84%
108	91	30104	Hartford Underwriters Ins Co	899,720	0.0645%	902,791	203,497	22.54%
109	84	32620	National Interstate Ins Co	895,001	0.0642%	880,197	107,304	12.19%
110	218	35289	Continental Ins Co	885,773	0.0635%	890,971	-1,143,749	-128.37%
111	3548	36161	Travelers Prop Cas Ins Co	849,607	0.0609%	801,511	193,271	24.11%
112	163	19690	American Economy Ins Co	816,853	0.0586%	776,610	158,883	20.46%
113		34711	Computer Ins Co	806,957	0.0579%	871,949	-4,240	-0.49%
114	155	16322	Progressive Direct Ins Co	804,745	0.0577%	334,081	179,009	53.58%
115	785	28932	Markel American Ins Co	778,070	0.0558%	726,868	57,377	7.89%
116	785	35378	Evanston Ins Co	773,852	0.0555%	1,368,076	382,015	27.92%
117	218	20850	Firemens Ins Co Of Newark NJ	772,476	0.0554%	837,332	412,311	49.24%
118	12	24376	American General Ind Co	767,927	0.0551%	767,927	140,338	18.27%
119		41459	Armed Forces Ins Exchange	761,390	0.0546%	777,985	226,337	29.09%
120	8	36455	Northbrook Ind Co	753,298	0.0540%	-326,743	185,121	-56.66%
121	158	21113	United States Fire Ins Co	719,163	0.0516%	1,434,927	4,838,009	337.16%
122	98	25224	Great Divide Ins Co	709,127	0.0508%	407,069	168,622	41.42%
123	212	41181	Universal Underwriters Ins Co	696,568	0.0499%	630,300	262,442	41.64%
124	62	21415	Employers Mut Cas Co	686,267	0.0492%	671,051	133,876	19.95%
125	38	20397	Vigilant Ins Co	684,923	0.0491%	680,998	45,273	6.65%
126	3219	11126	Sompo Japan Ins Co of Amer	661,112	0.0474%	1,798,796	1,456,294	80.96%
127	458	35769	Lyndon Property Ins Co	658,516	0.0472%	1,818,708	323,113	17.77%
128	12	11452	Hartford Steam Boil Inspec & Ins Co	628,465	0.0451%	1,256,973	166,766	13.27%
129	212	40142	American Zurich Ins Co	604,063	0.0433%	699,449	-21,819	-3.12%
130	91	29459	Twin City Fire Ins Co Co	568,828	0.0408%	560,478	5,016,502	895.04%
131	3548	25658	Travelers Ind Co	565,240	0.0405%	538,985	-7,914,862	-1468.48%
132	225	26433	Harco Natl Ins Co	526,357	0.0377%	522,881	41,759	7.99%
133	306	10847	Cumis Ins Society Inc	519,022	0.0372%	523,158	269,107	51.44%
134	748	25780	Williamsburg Natl Ins Co	516,642	0.0370%	543,372	182,058	33.51%
135	626	20702	Ace Fire Underwriters Ins Co	490,479	0.0352%	588,405	-39,667	-6.74%
136	212	21687	Mid-Century Ins Co	489,928	0.0351%	604,020	1,083,828	179.44%
137	3018	22730	Converium Ins North Amer Inc	482,070	0.0346%	2,666,447	17,422	0.65%
138	323	10693	Civil Svc Employees Ins Co	465,696	0.0334%	486,304	26,432	5.44%
139	158	10220	Commonwealth Ins Co Of Amer	433,574	0.0311%	409,655	15,467	3.78%
140	218	20494	Transportation Ins Co	430,535	0.0309%	472,777	43,212	9.14%
141	28	19976	Amica Mut Ins Co	422,687	0.0303%	419,009	125,372	29.92%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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142	212	21709	Truck Ins Exch	421,189	0.0302%	455,241	-34,631	-7.61%
143	218	34622	Glens Falls Ins Co	420,506	0.0302%	4,391,649	-1,157,150	-26.35%
144	3548	35386	Fidelity & Guaranty Ins Co	404,820	0.0290%	387,126	82,106	21.21%
145	645	14907	Oregon Mut Ins Co	393,007	0.0282%	397,851	176,913	44.47%
146	215	14133	Valley Ins Co	373,370	0.0268%	381,141	26,644	6.99%
147	400	25798	Unigard Ind Co	372,585	0.0267%	403,660	134,063	33.21%
148	140	23779	Nationwide Mut Fire Ins Co	359,005	0.0257%	372,401	30,600	8.22%
149	212	19356	Maryland Cas Co	351,503	0.0252%	706,289	133,341	18.88%
150		32107	Sutter Ins Co	343,620	0.0246%	353,329	-35,620	-10.08%
151	12	19402	Birmingham Fire Ins Co Of PA	335,835	0.0241%	567,548	859,223	151.39%
152	291	13331	American Hardware Mut Ins Co	310,496	0.0223%	332,296	71,963	21.66%
153	98	36684	Riverport Ins Co	305,566	0.0219%	309,062	-3,688	-1.19%
154	218	20427	American Cas Co Of Reading PA	283,715	0.0203%	193,264	-18,546	-9.60%
155	111	10836	Golden Eagle Ins Corp	282,831	0.0203%	255,378	-26,453	-10.36%
156	241	25321	Metropolitan Drt Prop & Cas Ins Co	282,196	0.0202%	262,814	80,602	30.67%
157	350	34207	Westport Ins Corp	279,678	0.0201%	251,804	355,288	141.10%
158	33	20125	California Cas Ins Co	272,061	0.0195%	277,954	63,504	22.85%
159	796	16217	National Farmers Union Prop & Cas	259,211	0.0186%	145,735	82,997	56.95%
160	108	22977	Lumbermens Mut Cas Co	254,133	0.0182%	254,133	-172,619	-67.92%
161	3548	36463	Discover Prop & Cas Ins Co	252,697	0.0181%	274,427	117,743	42.91%
162	604	41343	Gerling Amer Ins Co	239,466	0.0172%	163,204	71,631	43.89%
163		21172	Vanliner Ins Co	216,408	0.0155%	217,482	172,145	79.15%
164	3636	26077	Lancer Ins Co	205,305	0.0147%	201,174	58,008	28.83%
165	31	20052	National Liab & Fire Ins Co	199,745	0.0143%	208,846	81,600	39.07%
166	922	27847	Insurance Co Of The West	196,175	0.0141%	144,835	10,000	6.90%
167	212	26247	American Guarantee & Liability Ins	195,198	0.0140%	131,858	23,319	17.68%
168		10200	American Live Stock Ins Co	194,412	0.0139%	218,950	328,130	149.87%
169	3548	25879	Fidelity & Guaranty Ins Underwriters	185,178	0.0133%	208,181	69,709	33.48%
170	748	18023	Star Ins Co	176,951	0.0127%	175,803	51,585	29.34%
171	212	19372	Northern Ins Co Of NY	174,490	0.0125%	480,879	301,252	62.65%
172	7	28304	Federated Service Ins Co	173,367	0.0124%	77,203	35,524	46.01%
173	361	19720	American Alt Ins Corp	164,592	0.0118%	46,733	43,079	92.18%
174	163	24732	General Ins Co Of Amer	163,265	0.0117%	106,493	-21,928	-20.59%
175		40134	SUA Ins Co	150,346	0.0108%	49,968	11,793	23.60%
176		23108	Lumbermens Underwriting Alliance	150,312	0.0108%	131,882	98,335	74.56%
177	256	16608	New York Marine & Gnrl Ins Co	141,155	0.0101%	94,270	239,739	254.31%
178	218	20478	National Fire Ins Co Of Hartford	140,654	0.0101%	87,987	6,707	7.62%
179	866	40436	Stratford Ins Co	138,171	0.0099%	135,681	36,982	27.26%
180	158	10936	Seneca Ins Co Inc	133,837	0.0096%	91,143	14,420	15.82%
181	867	40460	Sagamore Ins Co	126,531	0.0091%	139,472	7,490	5.37%
182	8	19240	Allstate Ind Co	126,252	0.0091%	123,404	84,489	68.47%
183	83	22101	Grange Ins Assn	123,227	0.0088%	126,525	15,100	11.93%
184	212	21652	Farmers Ins Exch	122,316	0.0088%	132,555	26,713	20.15%
185	218	20486	Transcontinental Ins Co	119,823	0.0086%	34,426	-1,700	-4.94%
186		26905	Century-Natl Ins Co	111,692	0.0080%	116,588	-31	-0.03%
187	408	11048	Pacific Prop & Cas Co	101,883	0.0073%	98,203	11,592	11.80%
188	127	23450	American Family Home Ins Co	100,620	0.0072%	246,413	83,775	34.00%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
189	670	25180	Fidelity Natl Ins Co	98,674	0.0071%	79,358	36,906	46.51%
190	1218	32859	Penn-Amer Ins Co	96,933	0.0070%	112,513	-42,246	-37.55%
191	212	39306	Fidelity & Deposit Co Of MD	88,876	0.0064%	88,143	-9,173	-10.41%
192	140	28223	Nationwide Agribusiness Ins Co	87,255	0.0063%	95,466	21,465	22.48%
193	400	24449	Regent Ins Co	79,978	0.0057%	81,296	3,916	4.82%
194		15768	Merced Mut Ins Co	79,472	0.0057%	82,285	1,770	2.15%
195	300	22578	Horace Mann Ins Co	78,983	0.0057%	77,223	27,483	35.59%
196	246	14265	Indiana Lumbermens Mut Ins Co	77,237	0.0055%	33,633	0	0.00%
197	968	11835	AXA Re Amer Ins Co	76,820	0.0055%	272,788	-1,754,573	-643.20%
198	323	18953	CSE Safeguard Ins Co	71,646	0.0051%	71,256	14,324	20.10%
199	1129	38369	Northern Assur Co Of Amer	66,080	0.0047%	33,733	1,103	3.27%
200	33	20117	California Cas Ind Exch	57,642	0.0041%	58,492	26,290	44.95%
201	1179	10683	Wawanesa General Ins Co	56,415	0.0040%	54,812	0	0.00%
202	300	22756	Horace Mann Prop & Cas Ins Co	55,887	0.0040%	55,431	22,090	39.85%
203	218	20508	Valley Forge Ins Co	53,097	0.0038%	55,597	-178	-0.32%
204	1129	27154	Atlantic Specialty Ins Co	52,524	0.0038%	72,453	37,019	51.09%
205	12	20796	AIG Premier Ins Co	48,677	0.0035%	48,677	-886	-1.82%
206	91	37478	Hartford Ins Co Of The Midwest	45,780	0.0033%	33,856	-658	-1.94%
207	57	21261	Electric Ins Co	37,385	0.0027%	35,329	135	0.38%
208	150	24147	Old Republic Ins Co	35,100	0.0025%	35,100	0	0.00%
209	140	15580	Scottsdale Ind Co	34,501	0.0025%	25,407	16,341	64.32%
210		40398	American Fuji Fire & Marine Ins Co	31,389	0.0023%	40,551	4,492	11.08%
211	111	19917	Liberty Ins Underwriters Inc	26,799	0.0019%	113,262	-371,110	-327.66%
212	802	12890	Eagle West Ins Co	25,205	0.0018%	24,555	1,300	5.29%
213	1330	24848	Newport Ins Co	24,524	0.0018%	26,957	906	3.36%
214	408	28401	American Natl Prop & Cas Co	24,158	0.0017%	15,297	1,479	9.67%
215	958	22438	Hawaiian Ins & Gty Co Ltd	23,158	0.0017%	24,181	133	0.55%
216	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	22,972	0.0016%	31,004	-1,051	-3.39%
217	155	27804	Progressive West Ins Co	22,771	0.0016%	28,770	12,802	44.50%
218	212	27855	Zurich American Ins Co Of IL	21,643	0.0016%	21,652	631	2.91%
219	1179	31526	Wawanesa Mut Ins Co Us Branch	21,440	0.0015%	22,526	-85	-0.38%
220	1330	24821	Meritplan Ins Co	20,769	0.0015%	20,806	-1,490	-7.16%
221	350	21318	Coregis Ins Co	19,159	0.0014%	35,108	2,080	5.92%
222		10815	Verlan Fire Ins Co MD	16,327	0.0012%	16,684	17,185	103.00%
223	201	25976	Utica Mut Ins Co	15,001	0.0011%	11,716	12,994	110.91%
224	626	21121	Westchester Fire Ins Co	14,871	0.0011%	20,165	-2,091,468	-10371.77%
225	215	16063	Unitrin Auto & Home Ins Co	14,815	0.0011%	12,010	3,470	28.89%
226	31	34274	Central States Ind Co Of Omaha	12,684	0.0009%	324	0	0.00%
227	958	11762	Vesta Fire Ins Corp	12,473	0.0009%	8,513	9,311	109.37%
228	212	10317	Neighborhood Spirit Prop & Cas Co	11,504	0.0008%	11,839	0	0.00%
229	240	10499	DaimlerChrysler Ins Co	10,316	0.0007%	10,478	684	6.53%
230	84	26832	Great American Alliance Ins Co	9,647	0.0007%	9,203	-420	-4.56%
231	3548	24775	St Paul Guardian Ins Co	9,474	0.0007%	49,871	41,027	82.27%
232		31968	Merastar Ins Co	7,776	0.0006%	7,671	0	0.00%
233	761	21881	National Surety Corp	7,043	0.0005%	5,694	-6,344	-111.42%
234	140	25453	Nationwide Ins Co Of Amer	6,187	0.0004%	1,331	89	6.69%
235	50	23647	Mutual Service Cas Ins Co	5,442	0.0004%	61,778	21,448	34.72%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
236	215	19852	Financial Ind Co	4,496	0.0003%	5,742	-170	-2.96%
237	158	24384	Fairmont Specialty Ins Co	4,492	0.0003%	3,010	-724	-24.05%
238	212	10315	Civic Property & Cas Co	4,426	0.0003%	5,033	0	0.00%
239	84	33723	Great American Spirit Ins Co	4,422	0.0003%	23,128	-8,375	-36.21%
240	111	24171	Netherlands Ins Co The	4,259	0.0003%	868	12	1.38%
241	111	18333	Peerless Ind Ins Co	4,183	0.0003%	3,733	-2,315	-62.01%
242		37931	General Fire & Cas Co	4,056	0.0003%	1,037	813	78.40%
243	626	20699	Ace Prop & Cas Ins Co	3,560	0.0003%	73,694	945,475	1282.97%
244	244	10677	Cincinnati Ins Co	3,049	0.0002%	3,013	0	0.00%
245		18767	Church Mut Ins Co	3,035	0.0002%	3,309	1,001	30.25%
246	1129	35408	Sirius Amer Ins Co	3,010	0.0002%	2,675	909	33.98%
247	400	24414	General Cas Co Of WI	2,870	0.0002%	2,307	0	0.00%
248	24	19895	Atlantic Mut Ins Co	2,201	0.0002%	3,426	-53,391	-1558.41%
249	111	33600	LM Ins Corp	2,054	0.0001%	283	0	0.00%
250	670	16578	Fidelity Natl Prop and Cas Ins Co	1,918	0.0001%	1,426	0	0.00%
251	212	10318	Exact Prop & Cas Co Inc	1,593	0.0001%	1,933	1,702	88.05%
252	31	27812	Columbia Ins Co	1,429	0.0001%	5,014	-669	-13.34%
253		41106	Triumphe Cas Co	1,368	0.0001%	4,868	52,662	1081.80%
254		11118	Federated Rural Electric Ins Exch	1,187	0.0001%	1,183	-17	-1.44%
255	98	23612	Midwest Employers Cas Co	1,040	0.0001%	886	411	46.39%
256	479	11177	First Financial Ins Co	856	0.0001%	856	21,230	2480.14%
257	140	13838	Farmland Mut Ins Co	759	0.0001%	1,402	-4	-0.29%
258	31	11673	Redwood Fire & Cas Ins Co	646	0.0000%	646	-3,713	-574.77%
259	1129	20648	Employers Fire Ins Co	555	0.0000%	527	26	4.93%
260	91	27120	Trumbull Ins Co	505	0.0000%	24	0	0.00%
261		18538	Bancinsure Inc	500	0.0000%	295	0	0.00%
262	1129	20621	OneBeacon America Ins Co	423	0.0000%	4,325	-107,571	-2487.19%
263	831	34495	Doctors Co An Interins Exchn	258	0.0000%	258	32,123	12450.78%
264	1129	21962	Pennsylvania General Ins Co	250	0.0000%	604	-11,246	-1861.92%
265	3416	20370	AXIS Reins Co	171	0.0000%	171	23	13.45%
266	3548	33650	Mendota Ins Co	87	0.0000%	216	93	43.06%
267	553	24902	Security Ins Co Of Hartford	55	0.0000%	4,059	78,760	1940.38%
268	88	22306	Massachusetts Bay Ins Co	40	0.0000%	300	-91	-30.33%
269	761	22837	Interstate Ind Co	7	0.0000%	-24,464	15,645	-63.95%
270	225	20010	Acceptance Ind Ins Co	7	0.0000%	1,346	1,551	115.23%
			Line Total:	**1,394,632,693**	**100.0000%**	**1,361,188,089**	**610,843,609**	**44.88%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FINANCIAL GUARANTY [10]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	1248	18708	Ambac Assur Corp	116,863,593	32.5800%	110,107,412	-1,405,016	-1.28%
2	1135	12815	Financial Guaranty Ins Co	73,862,583	20.5919%	15,923,596	0	0.00%
3	528	12041	MBIA Ins Corp	68,942,027	19.2201%	87,658,866	0	0.00%
4	194	18287	Financial Security Assur Inc	50,973,392	14.2107%	34,537,415	0	0.00%
5	1285	20311	XL Capital Assurance Inc	34,775,236	9.6949%	14,743,621	0	0.00%
6	766	36250	Radian Asset Assur Inc	9,985,055	2.7837%	485,656	0	0.00%
7		22896	Aca Financial Guaranty Corp	1,993,093	0.5556%	1,618,312	0	0.00%
8	626	30180	Assured Guaranty Corp	1,278,267	0.3564%	707,245	0	0.00%
9	528	20877	Capital Markets Assr Corp	23,595	0.0066%	66,966	0	0.00%
			Line Total:	**358,696,841**	**100.0000%**	**265,849,089**	**-1,405,016**	**-0.53%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MEDICAL MALPRACTICE [11]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	1282	33200	Norcal Mut Ins Co	182,961,839	26.2675%	177,364,883	56,965,354	32.12%
2	831	34495	Doctors Co An Interins Exchn	153,785,194	22.0787%	151,626,079	62,938,038	41.51%
3	1125	10352	Scpie Ind Co	106,511,989	15.2917%	107,032,692	29,095,077	27.18%
4	608	32433	Medical Ins Exch Of CA	37,248,339	5.3477%	36,289,747	14,934,059	41.15%
5	831	34487	Professional Undrwtrs Liab Ins Co	31,702,898	4.5515%	33,673,419	2,220,123	6.59%
6	1125	39152	American Healthcare Ind Co	31,132,772	4.4697%	29,497,364	9,128,378	30.95%
7	31	11843	Medical Protective Co	28,882,647	4.1466%	28,572,079	15,817,512	55.36%
8		40975	Dentists Ins Co	25,227,394	3.6219%	24,843,988	-1,586,587	-6.39%
9	785	35378	Evanston Ins Co	18,791,007	2.6978%	20,250,267	5,572,169	27.52%
10	761	21857	American Ins Co	15,965,890	2.2922%	15,801,917	7,199,801	45.56%
11	218	20427	American Cas Co Of Reading PA	11,830,223	1.6984%	11,482,642	5,487,601	47.79%
12	2638	15865	NCMIC Ins Co	8,197,266	1.1769%	7,978,249	1,324,988	16.61%
13	12	19445	National Union Fire Ins Co Of Pitts	6,740,940	0.9678%	6,056,780	2,937,391	48.50%
14	3504	14460	Podiatry Ins Co Of Amer A Mut Co	6,726,867	0.9658%	6,237,770	1,318,294	21.13%
15	626	22667	Ace American Ins Co	6,631,031	0.9520%	5,308,234	2,964,066	55.84%
16	761	22810	Chicago Ins Co	5,654,594	0.8118%	7,350,250	4,617,671	62.82%
17		11840	Fairway Physicians Ins Co RRG	2,554,426	0.3667%	1,795,406	261,941	14.59%
18	212	16535	Zurich American Ins Co	1,999,504	0.2871%	7,784,647	4,151,344	53.33%
19	218	20443	Continental Cas Co	1,850,924	0.2657%	1,773,062	3,039,299	171.42%
20	38	35181	Executive Risk Ind Inc	1,847,072	0.2652%	4,867,299	3,214,148	66.04%
21	608	36412	Claremont Liability Ins Co	1,660,581	0.2384%	1,650,670	3,754,300	227.44%
22	361	19720	American Alt Ins Corp	1,213,789	0.1743%	1,308,337	875,795	66.94%
23	12	23809	Granite State Ins Co	1,027,371	0.1475%	1,179,568	900,416	76.33%
24	212	26247	American Guarantee & Liability Ins	800,000	0.1149%	813,880	424,874	52.20%
25		36234	Preferred Professional Ins Co	736,282	0.1057%	679,703	268,231	39.46%
26		11847	Gynecologic Oncologists RRG Inc	664,186	0.0954%	664,186	-222,591	-33.51%
27	3504	10222	PACO Assur Co Inc	634,592	0.0911%	220,896	272,904	123.54%
28	866	13196	Western World Ins Co	608,370	0.0873%	782,716	-52,852	-6.75%
29		43583	Northwest Physicians Mut Ins Co	552,722	0.0794%	1,244,280	-166,455	-13.38%
30	761	21873	Firemans Fund Ins Co	473,578	0.0680%	535,590	3,634,065	678.52%
31	176	25143	State Farm Fire And Cas Co	314,596	0.0452%	282,239	107,940	38.24%
32	501	18619	Platte River Ins Co.	294,839	0.0423%	312,119	141,694	45.40%
33	3548	25658	Travelers Ind Co	181,487	0.0261%	614,935	-471,232	-76.63%
34	163	24732	General Ins Co Of Amer	169,454	0.0243%	150,972	1,037,367	687.13%
35	350	34207	Westport Ins Corp	153,345	0.0220%	175,643	6,711	3.82%
36	761	21865	Associated Ind Corp	136,150	0.0195%	196,172	339,398	173.01%
37	12	19380	American Home Assur Co	131,917	0.0189%	137,075	-20,125	-14.68%
38	1129	21970	OneBeacon Ins Co	117,475	0.0169%	192,257	147,959	76.96%
39	761	21849	American Automobile Ins Co	99,645	0.0143%	131,507	754,723	573.90%
40	218	20478	National Fire Ins Co Of Hartford	82,638	0.0119%	77,425	3,483,102	4498.68%
41	12	35637	Landmark Ins Co	71,816	0.0103%	71,816	31,913	44.44%
42	176	25151	State Farm General Ins Co	65,675	0.0094%	65,027	0	0.00%
43	761	21881	National Surety Corp	57,121	0.0082%	72,079	27,077	37.57%
44		11941	Green Hills Ins Co RRG	35,863	0.0051%	33,920	9,920	29.25%
45		18767	Church Mut Ins Co	5,002	0.0007%	5,136	-1,405	-27.36%
46	3548	24791	St Paul Mercury Ins Co	1,224	0.0002%	1,245	-484,288	-38898.63%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MEDICAL MALPRACTICE [11]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
			Line Total:	**696,532,534**	**100.0000%**	**697,186,167**	**246,400,108**	**35.34%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1		10779	CALIFORNIA EARTHQUAKE AUTHORITY	503,357,794	49.1166%	473,111,347	-10,340	0.00%
2	3829	10799	Geovera Ins Co	81,089,022	7.9125%	72,023,977	-66,000	-0.09%
3	176	25151	State Farm General Ins Co	56,354,729	5.4990%	54,779,292	-2,337,841	-4.27%
4	922	27847	Insurance Co Of The West	46,128,300	4.5011%	43,987,022	0	0.00%
5	163	39012	Safeco Ins Co Of IL	24,727,615	2.4129%	24,251,427	79	0.00%
6	3416	20370	AXIS Reins Co	24,167,572	2.3582%	20,642,233	-67,751	-0.33%
7	3829	10887	Pacific Select Property Ins Co	23,250,901	2.2688%	22,144,478	-59,702	-0.27%
8	38	20281	Federal Ins Co	18,025,435	1.7589%	17,201,174	12,321	0.07%
9	350	34207	Westport Ins Corp	16,843,950	1.6436%	15,542,647	0	0.00%
10	761	21873	Firemans Fund Ins Co	16,817,937	1.6411%	15,953,237	313,852	1.97%
11	12	43761	American Intl Ins Co Of CA	14,980,516	1.4618%	12,747,684	126,472	0.99%
12	84	26344	Great American Assur Co	14,470,544	1.4120%	16,068,349	491,038	3.06%
13	783	13056	RLI Ins Co	11,668,843	1.1386%	14,417,213	-11,325	-0.08%
14	761	35300	Allianz Global Risks US Ins Co	10,799,223	1.0538%	9,841,495	7,461,914	75.82%
15	140	19100	Amco Ins Co	9,963,836	0.9723%	10,778,859	169,979	1.58%
16	28	19976	Amica Mut Ins Co	9,925,051	0.9685%	9,544,345	100,000	1.05%
17	158	21113	United States Fire Ins Co	9,537,414	0.9306%	13,075,088	-12,841	-0.10%
18	91	30104	Hartford Underwriters Ins Co	8,979,901	0.8762%	8,638,701	65,431	0.76%
19	785	38970	Markel Ins Co	7,822,417	0.7633%	7,453,531	0	0.00%
20		26905	Century-Natl Ins Co	6,419,746	0.6264%	6,528,339	944,047	14.46%
21	84	26832	Great American Alliance Ins Co	6,360,854	0.6207%	8,630,329	-1,902	-0.02%
22	111	23035	Liberty Mut Fire Ins Co	6,199,740	0.6050%	4,103,184	-85,994	-2.10%
23	501	22314	RSUI Ind Co	5,954,239	0.5810%	5,262,119	-132,047	-2.51%
24		39861	Golden Bear Ins Co	5,942,837	0.5799%	5,573,438	-220,480	-3.96%
25	3548	36161	Travelers Prop Cas Ins Co	5,398,837	0.5268%	5,139,294	-1,950,914	-37.96%
26	212	26247	American Guarantee & Liability Ins	5,088,532	0.4965%	5,239,324	0	0.00%
27	761	21865	Associated Ind Corp	4,801,585	0.4685%	4,777,874	105,307	2.20%
28	1285	24554	XL Ins Amer Inc	4,659,495	0.4547%	4,601,311	470,143	10.22%
29	2898	37850	Pacific Specialty Ins Co	4,282,327	0.4179%	4,140,887	7,618	0.18%
30	802	13544	California Capital Ins Co	3,740,016	0.3649%	3,709,889	-16,726	-0.45%
31	212	16535	Zurich American Ins Co	3,459,581	0.3376%	3,072,115	-7,821	-0.25%
32	140	42579	Allied Prop & Cas Ins Co	3,443,178	0.3360%	3,813,730	62,058	1.63%
33	8	19232	Allstate Ins Co	3,391,580	0.3309%	3,346,231	-4,894,794	-146.28%
34	91	29424	Hartford Cas Ins Co	3,382,497	0.3301%	3,247,247	0	0.00%
35	215	10914	Kemper Independence Ins Co	3,219,788	0.3142%	3,179,142	-203,433	-6.40%
36	3548	19070	Standard Fire Ins Co	3,066,142	0.2992%	3,013,970	-1,346,473	-44.67%
37	800	15776	Residence Mut Ins Co	2,247,693	0.2193%	2,114,198	70,398	3.33%
38	3548	25674	Travelers Property Cas Co Of Amer	2,228,866	0.2175%	2,317,474	890,467	38.42%
39	1179	10683	Wawanesa General Ins Co	2,012,693	0.1964%	1,920,376	0	0.00%
40	212	39306	Fidelity & Deposit Co Of MD	2,011,175	0.1962%	1,535,411	-137,043	-8.93%
41	12	23841	New Hampshire Ins Co	1,936,437	0.1890%	962,041	116,769	12.14%
42	33	20125	California Cas Ins Co	1,706,942	0.1666%	1,668,865	-8,767	-0.53%
43	140	23787	Nationwide Mut Ins Co	1,342,260	0.1310%	1,453,085	46,175	3.18%
44	645	14907	Oregon Mut Ins Co	1,209,463	0.1180%	1,240,881	-8,250	-0.66%
45	140	23779	Nationwide Mut Fire Ins Co	1,187,314	0.1159%	1,178,875	-3,897	-0.33%
46	241	25321	Metropolitan Drt Prop & Cas Ins Co	1,181,193	0.1153%	1,146,960	20,898	1.82%
47	163	24740	Safeco Ins Co Of Amer	1,177,820	0.1149%	1,144,861	-187,338	-16.36%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	1279	11150	Arch Ins Co	1,009,685	0.0985%	306,391	85,180	27.80%
49	626	21121	Westchester Fire Ins Co	988,874	0.0965%	1,046,878	-30,954	-2.96%
50	70	34525	First American Specilaty Ins Co	938,422	0.0916%	951,704	0	0.00%
51	300	22578	Horace Mann Ins Co	922,705	0.0900%	877,488	0	0.00%
52	225	26433	Harco Natl Ins Co	803,357	0.0784%	825,314	0	0.00%
53	300	22756	Horace Mann Prop & Cas Ins Co	781,387	0.0762%	812,173	90,000	11.08%
54	111	24198	Peerless Ins Co	756,798	0.0738%	750,876	-35,526	-4.73%
55	1285	22322	Greenwich Ins Co	722,103	0.0705%	1,207,445	-139,490	-11.55%
56	38	20397	Vigilant Ins Co	710,676	0.0693%	702,475	908	0.13%
57	517	20532	Clarendon Natl Ins Co	691,945	0.0675%	610,763	14,518	2.38%
58	9	22985	Sequoia Ins Co	677,724	0.0661%	697,215	-222,147	-31.86%
59	212	41181	Universal Underwriters Ins Co	610,630	0.0596%	638,583	-2,422	-0.38%
60	1179	31526	Wawanesa Mut Ins Co Us Branch	590,003	0.0576%	590,337	147	0.02%
61	400	25747	Unigard Ins Co	569,796	0.0556%	572,897	-37,136	-6.48%
62	212	21652	Farmers Ins Exch	516,075	0.0504%	551,485	-835,330	-151.47%
63	91	19682	Hartford Fire In Co	510,501	0.0498%	472,950	-2,619	-0.55%
64	670	25180	Fidelity Natl Ins Co	452,725	0.0442%	228,169	0	0.00%
65	660	11908	Mercury Cas Co	418,527	0.0408%	371,121	3,892	1.05%
66	7	13935	Federated Mut Ins Co	415,036	0.0405%	427,925	-1,891	-0.44%
67	111	10836	Golden Eagle Ins Corp	339,337	0.0331%	282,796	-7,335	-2.59%
68	800	13625	Western Mut Ins Co	318,731	0.0311%	325,075	48,998	15.07%
69	38	20346	Pacific Ind Co	303,286	0.0296%	336,127	154	0.05%
70	12	19380	American Home Assur Co	290,303	0.0283%	187,425	22,491	12.00%
71	163	19690	American Economy Ins Co	253,733	0.0248%	177,050	-32,950	-18.61%
72	291	13331	American Hardware Mut Ins Co	250,977	0.0245%	244,569	-1,740	-0.71%
73	163	24724	First Natl Ins Co Of Amer	242,674	0.0237%	218,478	-4,898	-2.24%
74	33	20117	California Cas Ind Exch	226,135	0.0221%	216,834	-48,652	-22.44%
75	212	40142	American Zurich Ins Co	223,459	0.0218%	191,288	0	0.00%
76	215	11142	United Cas Ins Co Of Amer	211,737	0.0207%	212,622	91	0.04%
77	1330	24821	Meritplan Ins Co	210,342	0.0205%	206,500	14,920	7.23%
78	984	42374	Houston Cas Co	181,344	0.0177%	718,178	117,455	16.35%
79	163	24732	General Ins Co Of Amer	175,894	0.0172%	185,372	-12,037	-6.49%
80	958	22438	Hawaiian Ins & Gty Co Ltd	166,886	0.0163%	170,600	0	0.00%
81	7	28304	Federated Service Ins Co	159,397	0.0156%	140,882	0	0.00%
82	111	21458	Employers Ins of Wausau	157,488	0.0154%	1,127,215	-2,117	-0.19%
83	3219	11126	Sompo Japan Ins Co of Amer	152,536	0.0149%	170,722	0	0.00%
84	70	37710	First American Prop & Cas Ins Co	149,779	0.0146%	139,439	0	0.00%
85	163	19704	American States Ins Co	128,348	0.0125%	142,176	-9,221	-6.49%
86		23108	Lumbermens Underwriting Alliance	123,735	0.0121%	105,221	0	0.00%
87	84	33723	Great American Spirit Ins Co	96,473	0.0094%	125,027	-15,147	-12.11%
88	111	26069	Wausau Business Ins Co	91,829	0.0090%	162,328	0	0.00%
89		27480	Mid-State Mut Ins Co	79,281	0.0077%	77,852	0	0.00%
90		15768	Merced Mut Ins Co	79,250	0.0077%	80,449	109	0.14%
91	200	25941	USAA	74,732	0.0073%	67,945	-67,285	-99.03%
92	802	12890	Eagle West Ins Co	65,554	0.0064%	58,429	-2,252	-3.85%
93	212	21709	Truck Ins Exch	64,269	0.0063%	74,408	182,107,896	244742.36%
94		10935	Western Underwriters Ins Co	60,557	0.0059%	17,918	0	0.00%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	796	39217	QBE Ins Corp	55,116	0.0054%	53,443	6,279	11.75%
96	958	11762	Vesta Fire Ins Corp	48,988	0.0048%	26,785	0	0.00%
97	212	19356	Maryland Cas Co	46,524	0.0045%	45,202	-1,153	-2.55%
98	84	16691	Great American Ins Co	44,904	0.0044%	55,264	-7,920	-14.33%
99	215	14133	Valley Ins Co	44,343	0.0043%	47,355	-9,499	-20.06%
100	3548	24791	St Paul Mercury Ins Co	43,040	0.0042%	50,423	17,327	34.36%
101	111	24171	Netherlands Ins Co The	40,607	0.0040%	40,216	-1,685	-4.19%
102	3548	36463	Discover Prop & Cas Ins Co	39,220	0.0038%	62,934	28,439	45.19%
103	3548	25887	US Fidelity & Guaranty Co	35,754	0.0035%	26,611	16,185	60.82%
104	323	10693	Civil Svc Employees Ins Co	35,069	0.0034%	29,085	-206,801	-711.02%
105	84	22136	Great American Ins Co of NY	27,088	0.0026%	27,289	-8,257	-30.26%
106	200	25968	USAA Cas Ins Co	26,911	0.0026%	25,716	4,959	19.28%
107	761	21857	American Ins Co	26,488	0.0026%	28,223	1,285	4.55%
108	3548	25879	Fidelity & Guaranty Ins Underwriters	25,601	0.0025%	42,547	11,014	25.89%
109	670	16578	Fidelity Natl Prop and Cas Ins Co	24,218	0.0024%	14,229	0	0.00%
110	3548	24767	St Paul Fire & Marine Ins Co	23,762	0.0023%	28,040	8,242	29.39%
111	111	26042	Wausau Underwriters Ins Co	23,633	0.0023%	14,049	0	0.00%
112	626	22667	Ace American Ins Co	21,799	0.0021%	42,007	-305,790	-727.95%
113	140	25453	Nationwide Ins Co Of Amer	21,330	0.0021%	6,227	17	0.27%
114	50	23647	Mutual Service Cas Ins Co	20,704	0.0020%	91,600	0	0.00%
115	215	16063	Unitrin Auto & Home Ins Co	20,648	0.0020%	19,457	-949	-4.88%
116	802	23540	Monterey Ins Co	16,750	0.0016%	14,977	-842	-5.62%
117	3548	35386	Fidelity & Guaranty Ins Co	16,602	0.0016%	20,112	8,826	43.88%
118	1129	35408	Sirius Amer Ins Co	15,298	0.0015%	12,435	218	1.75%
119	3548	25682	Travelers Ind Co Of CT	13,730	0.0013%	12,839	3,144	24.49%
120	761	21881	National Surety Corp	12,574	0.0012%	10,355	18,299	176.72%
121	111	42404	Liberty Ins Corp	12,484	0.0012%	13,355	-6,462	-48.39%
122	62	21415	Employers Mut Cas Co	12,322	0.0012%	23,907	0	0.00%
123	108	30562	American Manufacturers Mut Ins Co	12,175	0.0012%	14,840	-2,712	-18.27%
124	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	11,524	0.0011%	11,159	1,155	10.35%
125	212	19372	Northern Ins Co Of NY	11,174	0.0011%	24,882	49,815	200.20%
126	626	43575	Indemnity Ins Co Of North Amer	10,000	0.0010%	10,000	-52,021	-520.21%
127	626	20702	Ace Fire Underwriters Ins Co	9,031	0.0009%	10,044	1,443	14.37%
128	1129	27154	Atlantic Specialty Ins Co	7,501	0.0007%	7,024	36	0.51%
129	1330	24813	Balboa Ins Co	6,987	0.0007%	1,300	-111	-8.54%
130	240	10499	DaimlerChrysler Ins Co	5,765	0.0006%	6,336	-474	-7.48%
131	19	19615	American Reliable Ins Co	5,694	0.0006%	4,277	170	3.97%
132	111	18333	Peerless Ind Ins Co	4,030	0.0004%	2,779	-2,732	-98.31%
133	212	21326	Empire Fire & Marine Ins Co	3,806	0.0004%	56,499	-17,419	-30.83%
134	212	21687	Mid-Century Ins Co	3,572	0.0003%	5,469	1,073,965	19637.32%
135	161	18031	Topa Ins Co	1,852	0.0002%	1,594	2,595,565	62833.44%
136	323	18953	CSE Safeguard Ins Co	1,485	0.0001%	585	0	0.00%
137		32107	Sutter Ins Co	1,250	0.0001%	1,194	0	0.00%
138	1330	24848	Newport Ins Co	465	0.0000%	539	-15	-2.78%
139	1278	15539	California State Auto Asn Inter-Ins	457	0.0000%	-14,082	-51,344	364.61%
140	244	10677	Cincinnati Ins Co	408	0.0000%	389	0	0.00%
141	1169	11231	Generali Us Branch	257	0.0000%	203	85	41.87%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
142	83	22101	Grange Ins Assn	192	0.0000%	-405	-10,040	2479.01%
143	3548	25658	Travelers Ind Co	159	0.0000%	159	91	57.23%
144	88	22306	Massachusetts Bay Ins Co	56	0.0000%	51	0	0.00%
145	218	20494	Transportation Ins Co	7	0.0000%	406	0	0.00%
146	181	29874	North American Specialty Ins Co	2	0.0000%	3	0	0.00%
			Line Total:	**1,024,822,221**	**100.0000%**	**976,098,590**	**183,859,230**	**18.84%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GROUP A AND H [13]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	218	20443	Continental Cas Co	68,217,285	27.4658%	50,954,460	6,182,510	12.13%
2	176	25178	State Farm Mut Auto Ins Co	64,756,410	26.0724%	64,756,410	47,850,467	73.89%
3	626	22667	Ace American Ins Co	27,633,117	11.1257%	25,918,988	25,650,139	98.96%
4	4	27928	Amex Assur Co	22,672,997	9.1286%	23,174,920	4,278,156	18.46%
5	12	19445	National Union Fire Ins Co Of Pitts	9,568,689	3.8526%	9,437,507	9,062,615	96.03%
6	796	39217	QBE Ins Corp	8,711,978	3.5076%	8,711,978	5,610,028	64.39%
7	23	38245	BCS Ins Co	8,461,766	3.4069%	8,110,286	4,068,867	50.17%
8	350	39845	Employers Reins Corp	6,969,988	2.8063%	6,949,657	5,153,959	74.16%
9	38	20281	Federal Ins Co	6,036,330	2.4304%	5,906,734	2,207,900	37.38%
10	212	16535	Zurich American Ins Co	5,205,986	2.0960%	4,762,748	4,137,966	86.88%
11	984	10367	Avemco Ins Co	4,717,606	1.8994%	4,717,606	-35,772	-0.76%
12	158	25518	Fairmont Premier Ins Co	4,441,498	1.7882%	4,441,498	3,096,720	69.72%
13	12	19380	American Home Assur Co	4,054,677	1.6325%	4,024,712	2,161,554	53.71%
14	84	16691	Great American Ins Co	1,319,649	0.5313%	1,016,613	326,497	32.12%
15	19	19615	American Reliable Ins Co	854,810	0.3442%	854,810	649,767	76.01%
16	31	34274	Central States Ind Co Of Omaha	792,974	0.3193%	773,060	234,426	30.32%
17	19	10111	American Bankers Ins Co Of FL	678,422	0.2731%	678,768	138,543	20.41%
18	313	33898	Aegis Security Ins Co	653,725	0.2632%	638,464	168,735	26.43%
19	1330	24813	Balboa Ins Co	544,560	0.2193%	546,163	115,937	21.23%
20	984	29599	US Specialty Ins Co	339,959	0.1369%	214,978	469,319	218.31%
21	169	24988	Sentry Ins A Mut Co	295,832	0.1191%	48,708	0	0.00%
22	1129	35408	Sirius Amer Ins Co	243,925	0.0982%	243,925	76,122	31.21%
23	1279	11150	Arch Ins Co	240,399	0.0968%	240,400	163,420	67.98%
24	12	20796	AIG Premier Ins Co	234,932	0.0946%	244,697	218,169	89.16%
25	517	20532	Clarendon Natl Ins Co	216,291	0.0871%	223,402	370,528	165.86%
26	12	19429	Insurance Co Of The State Of PA	156,866	0.0632%	175,804	1,316,530	748.86%
27	984	42374	Houston Cas Co	105,977	0.0427%	113,378	-126,540	-111.61%
28	140	11991	National Cas Co	53,719	0.0216%	75,619	-6,879	-9.10%
29	158	25534	TIG Ins Co	52,600	0.0212%	52,600	-166,685	-316.89%
30	468	10952	Stonebridge Casualty Ins Co	46,460	0.0187%	46,930	-84,560	-180.18%
31	91	19682	Hartford Fire In Co	44,205	0.0178%	52,863	31,870	60.29%
32	1129	20621	OneBeacon America Ins Co	36,392	0.0147%	36,631	7,375	20.13%
33	7	13935	Federated Mut Ins Co	8,820	0.0036%	8,820	7,787	88.29%
34	626	22713	Insurance Co Of North Amer	1,093	0.0004%	1,093	529,626	48456.18%
35	31	22063	Government Employees Ins Co	1,039	0.0004%	1,021	138	13.52%
36	19	42978	American Security Ins Co	555	0.0002%	555	-183	-32.97%
37	12	34789	AIG Centennial Ins Co	368	0.0001%	348	165	47.41%
			Line Total:	**248,371,899**	**100.0000%**	**228,157,154**	**123,865,216**	**54.29%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: CREDIT A&H(GRP&IND) [14]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	19	42978	American Security Ins Co	19,805,089	50.9338%	19,805,183	582,221	2.94%
2	19	10111	American Bankers Ins Co Of FL	14,023,969	36.0662%	14,115,590	838,712	5.94%
3	31	34274	Central States Ind Co Of Omaha	3,432,403	8.8273%	3,432,403	856,067	24.94%
4	19	19615	American Reliable Ins Co	677,287	1.7418%	642,055	585	0.09%
5	19	42986	Standard Guaranty Ins Co	509,511	1.3103%	1,158,616	-21,332	-1.84%
6	176	25178	State Farm Mut Auto Ins Co	435,711	1.1205%	327,037	68,997	21.10%
			Line Total:	**38,883,970**	**100.0000%**	**39,480,884**	**2,325,250**	**5.89%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COLLECTIVELY RENEWABLE A&H [15.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	1278	15539	California State Auto Asn Inter-Ins	1,894,007	88.0691%	1,987,983	781,875	39.33%
2	140	11991	National Cas Co	247,254	11.4970%	261,868	1,288,209	491.93%
3	31	38962	Genesis Ins Co	5,219	0.2427%	738	0	0.00%
4	218	20443	Continental Cas Co	2,861	0.1330%	2,861	4,015	140.34%
5	31	22063	Government Employees Ins Co	1,210	0.0563%	1,414	1	0.07%
6	12	20796	AIG Premier Ins Co	40	0.0019%	40	-13,300	-33250.00%
			Line Total:	**2,150,591**	**100.0000%**	**2,254,904**	**2,060,800**	**91.39%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: NON-CANCELLABLE A&H [15.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	111	23043	Liberty Mut Ins Co	5,870	98.4074%	5,870	83,867	1428.74%
2	468	10952	Stonebridge Casualty Ins Co	95	1.5926%	95	0	0.00%
			Line Total:	**5,965**	**100.0000%**	**5,965**	**83,867**	**1405.98%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GUARANTEED RENEWABLE A&H [15.3]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	218	20443	Continental Cas Co	52,077,430	61.3068%	11,953,698	33,777,291	282.57%
2	176	25178	State Farm Mut Auto Ins Co	32,733,082	38.5342%	18,718,386	14,286,784	76.32%
3	163	19704	American States Ins Co	104,403	0.1229%	114,754	137,133	119.50%
4	12	19445	National Union Fire Ins Co Of Pitts	17,913	0.0211%	17,860	29,263	163.85%
5	140	11991	National Cas Co	5,512	0.0065%	-7,958	13,039	-163.85%
6	12	20796	AIG Premier Ins Co	5,079	0.0060%	5,285	6,198	117.28%
7	4	27928	Amex Assur Co	1,337	0.0016%	1,337	0	0.00%
8	111	23043	Liberty Mut Ins Co	355	0.0004%	355	-210	-59.15%
9	12	34789	AIG Centennial Ins Co	319	0.0004%	333	199	59.76%
10	1129	21962	Pennsylvania General Ins Co	205	0.0002%	52	0	0.00%
			Line Total:	**84,945,635**	**100.0000%**	**30,804,102**	**48,249,697**	**156.63%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: NON-RENEWABLE FOR STATED REASONS ONLY [15.4]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	176	25178	State Farm Mut Auto Ins Co	10,537,576	99.9700%	10,641,154	6,835,021	64.23%
2	218	20443	Continental Cas Co	2,986	0.0283%	2,986	0	0.00%
3	218	20427	American Cas Co Of Reading PA	120	0.0011%	120	0	0.00%
4	140	11991	National Cas Co	56	0.0005%	2,704	0	0.00%
			Line Total:	**10,540,738**	**100.0000%**	**10,646,964**	**6,835,021**	**64.20%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER ACCIDENT ONLY [15.5]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	150	24147	Old Republic Ins Co	8,508,499	60.3376%	8,651,859	4,335,323	50.11%
2	3548	25658	Travelers Ind Co	5,448,051	38.6346%	5,448,051	-699,784	-12.84%
3	12	19380	American Home Assur Co	107,778	0.7643%	105,718	-141,791	-134.12%
4	140	11991	National Cas Co	23,381	0.1658%	-40,423	3,966	-9.81%
5	38	20281	Federal Ins Co	11,894	0.0843%	8,398	-777	-9.25%
6	176	25178	State Farm Mut Auto Ins Co	1,241	0.0088%	1,241	-8	-0.64%
7	4	27928	Amex Assur Co	496	0.0035%	490	0	0.00%
8	140	23787	Nationwide Mut Ins Co	144	0.0010%	79	100	126.58%
9	626	22713	Insurance Co Of North Amer	7	0.0000%	155	0	0.00%
			Line Total:	**14,101,491**	**100.0000%**	**14,175,568**	**3,497,029**	**24.67%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALL OTHER A&H [15.6]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	1129	20648	Employers Fire Ins Co	5,276,515	41.5519%	1,867,480	2,018,276	108.07%
2	176	25178	State Farm Mut Auto Ins Co	3,253,537	25.6212%	3,268,110	1,795,082	54.93%
3	785	38970	Markel Ins Co	1,887,237	14.8618%	2,022,310	684,350	33.84%
4	1279	11150	Arch Ins Co	1,019,615	8.0293%	1,026,934	1,395,938	135.93%
5	574	31089	Republic Western Ins Co	495,722	3.9038%	495,722	27,022	5.45%
6	31	34274	Central States Ind Co Of Omaha	283,371	2.2315%	263,897	41,400	15.69%
7	19	10111	American Bankers Ins Co Of FL	261,088	2.0560%	261,140	37,838	14.49%
8	158	25518	Fairmont Premier Ins Co	175,233	1.3799%	175,233	89,127	50.86%
9	1129	20621	OneBeacon America Ins Co	36,853	0.2902%	17,975	300	1.67%
10	291	13331	American Hardware Mut Ins Co	9,402	0.0740%	9,402	26,140	278.03%
11	140	11991	National Cas Co	35	0.0003%	-69	-189	273.91%
			Line Total:	**12,698,608**	**100.0000%**	**9,408,134**	**6,115,284**	**65.00%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1		35076	State Compensation Ins Fund	6,141,322,743	42.0848%	6,137,883,994	4,134,891,453	67.37%
2	336	13269	Zenith Ins Co	723,667,241	4.9591%	752,474,273	149,595,634	19.88%
3	12	19380	American Home Assur Co	594,207,756	4.0719%	509,230,494	311,913,386	61.25%
4	212	16535	Zurich American Ins Co	367,826,378	2.5206%	379,112,291	190,365,587	50.21%
5	3363	11512	Employers Compensation Ins Co	350,038,869	2.3987%	348,517,399	166,616,241	47.81%
6	317	40827	Virginia Surety Co Inc	313,007,626	2.1450%	276,828,416	121,841,945	44.01%
7	84	43753	Republic Ind Co of CA	250,929,639	1.7196%	257,784,997	73,762,836	28.61%
8	31	20052	National Liab & Fire Ins Co	233,321,915	1.5989%	189,467,298	106,551,282	56.24%
9	1120	10120	Everest Natl Ins Co	230,299,548	1.5782%	295,648,368	76,307,115	25.81%
10	12	19410	Commerce & Industry Ins Co	227,304,482	1.5577%	285,587,614	175,393,355	61.41%
11	3548	25674	Travelers Property Cas Co Of Amer	221,135,828	1.5154%	228,593,603	104,185,827	45.58%
12	31	11673	Redwood Fire & Cas Ins Co	218,570,471	1.4978%	205,649,864	118,843,642	57.79%
13	38	20281	Federal Ins Co	187,361,548	1.2839%	202,832,204	120,425,132	59.37%
14	98	10900	Preferred Employers Ins Co	179,964,327	1.2332%	183,881,733	46,732,456	25.41%
15	212	21709	Truck Ins Exch	173,032,114	1.1857%	172,204,100	85,687,958	49.76%
16	626	22667	Ace American Ins Co	172,042,767	1.1790%	174,682,338	25,037,721	14.33%
17	176	25143	State Farm Fire And Cas Co	163,859,889	1.1229%	160,735,302	67,016,580	41.69%
18	12	19445	National Union Fire Ins Co Of Pitts	163,692,051	1.1217%	172,937,183	179,496,367	103.79%
19	181	11555	Employers Direct Ins Co	160,964,965	1.1030%	163,067,069	78,821,401	48.34%
20	517	20532	Clarendon Natl Ins Co	148,411,700	1.0170%	168,388,738	63,634,313	37.79%
21	3548	25887	US Fidelity & Guaranty Co	141,310,245	0.9684%	151,401,972	99,874,776	65.97%
22	3890	38865	California Ins Co	138,541,829	0.9494%	138,541,829	72,321,521	52.20%
23	12	23809	Granite State Ins Co	131,915,085	0.9040%	135,932,096	84,778,234	62.37%
24	158	21113	United States Fire Ins Co	122,169,906	0.8372%	142,390,980	62,493,164	43.89%
25		15563	SeaBright Ins Co	121,078,766	0.8297%	108,396,455	43,426,789	40.06%
26	91	37478	Hartford Ins Co Of The Midwest	116,921,322	0.8012%	92,527,099	41,846,637	45.23%
27	111	42404	Liberty Ins Corp	111,997,096	0.7675%	112,695,563	83,869,648	74.42%
28	1279	11150	Arch Ins Co	97,579,493	0.6687%	101,965,344	60,484,979	59.32%
29	91	19682	Hartford Fire In Co	92,071,744	0.6309%	60,468,747	18,422,557	30.47%
30		42269	Majestic Ins Co	84,077,473	0.5762%	81,130,528	32,216,429	39.71%
31	12	19429	Insurance Co Of The State Of PA	82,198,950	0.5633%	72,900,084	28,739,402	39.42%
32	111	26042	Wausau Underwriters Ins Co	80,924,187	0.5546%	69,507,772	33,264,616	47.86%
33	3548	24767	St Paul Fire & Marine Ins Co	75,512,507	0.5175%	101,130,707	39,544,949	39.10%
34	212	21687	Mid-Century Ins Co	71,978,246	0.4932%	78,208,701	65,053,089	83.18%
35	91	29459	Twin City Fire Ins Co Co	65,855,687	0.4513%	58,006,916	17,672,123	30.47%
36	31	10855	Cypress Ins Co	63,293,456	0.4337%	61,117,419	35,504,420	58.09%
37	84	22179	Republic Ind Co Of Amer	63,138,161	0.4327%	59,126,284	36,061,496	60.99%
38	169	24988	Sentry Ins A Mut Co	61,762,628	0.4232%	62,639,114	25,467,917	40.66%
39	3548	25682	Travelers Ind Co Of CT	61,174,491	0.4192%	45,441,608	16,281,889	35.83%
40	922	27847	Insurance Co Of The West	59,927,342	0.4107%	58,860,434	24,971,171	42.42%
41	111	23035	Liberty Mut Fire Ins Co	53,717,620	0.3681%	48,822,356	45,428,583	93.05%
42	91	30104	Hartford Underwriters Ins Co	53,184,870	0.3645%	46,107,518	26,187,948	56.80%
43	761	21849	American Automobile Ins Co	51,455,758	0.3526%	52,598,037	17,088,449	32.49%
44	91	29424	Hartford Cas Ins Co	48,553,770	0.3327%	41,381,785	13,152,980	31.78%
45	1325	24899	Alea North America Ins Co	47,187,823	0.3234%	68,834,031	50,903,715	73.95%
46	212	21652	Farmers Ins Exch	47,100,742	0.3228%	49,748,357	23,516,192	47.27%
47	336	30120	Znat Ins Co	43,064,007	0.2951%	33,931,345	12,194,562	35.94%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	212	40142	American Zurich Ins Co	42,605,492	0.2920%	41,228,027	24,712,459	59.94%
49	150	24147	Old Republic Ins Co	42,336,171	0.2901%	32,635,030	20,827,170	63.82%
50	218	20427	American Cas Co Of Reading PA	42,197,877	0.2892%	52,998,826	111,573,137	210.52%
51		12177	Compwest Ins Co	39,739,852	0.2723%	35,729,227	19,293,783	54.00%
52	212	26247	American Guarantee & Liability Ins	38,253,548	0.2621%	40,277,017	25,537,984	63.41%
53		38733	Alaska Nat Ins Co	37,984,363	0.2603%	33,991,606	8,145,496	23.96%
54	303	15032	Guideone Mut Ins Co	36,016,836	0.2468%	39,037,241	9,452,285	24.21%
55	517	37303	Redland Ins Co	33,778,546	0.2315%	41,928,060	19,003,245	45.32%
56	111	26069	Wausau Business Ins Co	33,199,529	0.2275%	24,869,280	11,539,007	46.40%
57	1285	37885	XL Specialty Ins Co	31,832,624	0.2181%	23,037,628	24,964,557	108.36%
58	3098	12904	Tokio Marine & Nichido Fire Ins Co	31,726,216	0.2174%	32,489,226	17,156,107	52.81%
59	457	19801	Argonaut Ins Co	30,636,901	0.2099%	39,794,120	9,804,725	24.64%
60	761	21857	American Ins Co	30,388,344	0.2082%	29,574,219	11,132,829	37.64%
61	111	21458	Employers Ins of Wausau	27,272,497	0.1869%	22,652,503	39,741,520	175.44%
62	626	20699	Ace Prop & Cas Ins Co	24,338,816	0.1668%	25,141,056	15,687,751	62.40%
63		40134	SUA Ins Co	23,781,652	0.1630%	9,926,225	5,086,082	51.24%
64	218	20508	Valley Forge Ins Co	22,525,318	0.1544%	20,530,690	486,309	2.37%
65	3548	19224	St Paul Protective Ins Co	21,967,923	0.1505%	15,362,041	6,146,862	40.01%
66	163	19704	American States Ins Co	21,133,794	0.1448%	23,710,426	5,480,902	23.12%
67	111	23043	Liberty Mut Ins Co	20,683,733	0.1417%	22,039,355	37,672,079	170.93%
68	169	21180	Sentry Select Ins Co	20,647,698	0.1415%	23,559,262	10,771,141	45.72%
69	218	20443	Continental Cas Co	20,558,208	0.1409%	22,503,395	42,553,490	189.10%
70		36790	Springfield Ins Co Inc	19,749,591	0.1353%	20,283,127	7,014,310	34.58%
71	2978	20362	Mitsui Sumitomo Ins Co of Amer	19,131,627	0.1311%	19,916,230	9,450,815	47.45%
72	3548	24775	St Paul Guardian Ins Co	17,535,206	0.1202%	14,583,487	8,073,828	55.36%
73	922	40029	Explorer Ins Co	17,172,580	0.1177%	16,201,983	-1,686,025	-10.41%
74		10520	Care West Ins Co	16,590,286	0.1137%	21,094,122	10,114,299	47.95%
75	3548	35386	Fidelity & Guaranty Ins Co	16,068,395	0.1101%	17,358,343	2,687,294	15.48%
76		18767	Church Mut Ins Co	15,981,524	0.1095%	16,097,519	2,462,744	15.30%
77	163	24724	First Natl Ins Co Of Amer	15,035,376	0.1030%	16,019,100	7,308,308	45.62%
78	38	20397	Vigilant Ins Co	14,652,424	0.1004%	14,342,645	6,505,209	45.36%
79	84	32620	National Interstate Ins Co	14,573,201	0.0999%	14,338,940	5,561,212	38.78%
80	158	21105	North River Ins Co	14,452,679	0.0990%	9,162,150	5,394,864	58.88%
81	3548	24791	St Paul Mercury Ins Co	13,851,913	0.0949%	15,628,550	3,981,091	25.47%
82	3548	19038	Travelers Cas & Surety Co	13,375,759	0.0917%	11,058,164	3,219,349	29.11%
83	38	20346	Pacific Ind Co	13,058,619	0.0895%	11,046,680	6,033,886	54.62%
84	169	23434	Middlesex Ins Co	11,582,781	0.0794%	12,037,261	2,147,667	17.84%
85	2978	22551	Mitsui Sumitomo Ins USA Inc	11,387,071	0.0780%	11,885,277	4,151,247	34.93%
86		21172	Vanliner Ins Co	11,366,241	0.0779%	11,938,237	6,038,299	50.58%
87	74	15105	Safety Natl Cas Corp	11,361,079	0.0779%	11,272,524	7,173,792	63.64%
88	3219	11126	Sompo Japan Ins Co of Amer	11,169,362	0.0765%	11,518,907	4,222,524	36.66%
89	84	22136	Great American Ins Co of NY	11,004,472	0.0754%	11,173,281	2,311,032	20.68%
90	218	20478	National Fire Ins Co Of Hartford	10,927,366	0.0749%	11,113,090	2,168,783	19.52%
91	57	21261	Electric Ins Co	8,927,196	0.0612%	8,927,196	12,241,723	137.13%
92	761	21881	National Surety Corp	8,557,488	0.0586%	8,880,904	1,279,500	14.41%
93	31	34630	Oak River Ins Co	8,268,970	0.0567%	8,373,713	524,550	6.26%
94	225	26433	Harco Natl Ins Co	7,885,803	0.0540%	7,532,165	5,619,939	74.61%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	98	29580	Berkley Regional Ins Co	7,530,674	0.0516%	5,681,773	2,838,203	49.95%
96	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	6,990,323	0.0479%	5,933,682	2,813,002	47.41%
97	761	21873	Firemans Fund Ins Co	6,918,745	0.0474%	8,859,565	8,214,582	92.72%
98	225	28886	Transguard Ins Co Of Amer Inc	6,849,874	0.0469%	6,867,686	5,336,123	77.70%
99	3098	41238	Trans Pacific Ins Co	6,480,282	0.0444%	7,036,966	3,860,783	54.86%
100	111	41939	Liberty Northwest Ins Corp	6,389,091	0.0438%	6,343,184	2,048,379	32.29%
101	1129	27154	Atlantic Specialty Ins Co	5,368,913	0.0368%	7,552,616	581,274	7.70%
102	828	31470	Norguard Ins Co	5,084,135	0.0348%	2,443,434	887,547	36.32%
103	163	19712	American States Ins Co Of TX	5,082,920	0.0348%	5,681,345	810,868	14.27%
104	163	19690	American Economy Ins Co	4,795,274	0.0329%	4,550,271	1,496,129	32.88%
105	111	33588	First Liberty Ins Corp	4,551,949	0.0312%	3,667,629	1,535,274	41.86%
106	12	23841	New Hampshire Ins Co	4,346,873	0.0298%	4,169,369	2,737,331	65.65%
107	1129	20648	Employers Fire Ins Co	4,338,620	0.0297%	1,821,910	656,736	36.05%
108	828	42390	Amguard Ins Co	4,318,008	0.0296%	2,044,692	1,164,527	56.95%
109	111	33600	LM Ins Corp	3,877,299	0.0266%	6,207,051	2,286,317	36.83%
110	853	15059	Public Service Mut Ins Co	3,711,313	0.0254%	2,509,929	1,080,369	43.04%
111	212	10317	Neighborhood Spirit Prop & Cas Co	3,622,446	0.0248%	3,634,440	1,758,722	48.39%
112	161	18031	Topa Ins Co	3,612,146	0.0248%	3,612,941	4,316,868	119.48%
113	3548	25658	Travelers Ind Co	3,600,343	0.0247%	7,383,519	-1,917,059	-25.96%
114	781	37893	Ulico Cas Co	3,588,301	0.0246%	3,649,674	-6,467,591	-177.21%
115	626	20702	Ace Fire Underwriters Ins Co	3,515,843	0.0241%	3,749,831	2,908,019	77.55%
116	349	13978	Florists Mut Ins Co	3,404,214	0.0233%	7,094,192	2,663,708	37.55%
117	761	21865	Associated Ind Corp	3,266,967	0.0224%	3,625,669	4,689,566	129.34%
118		23108	Lumbermens Underwriting Alliance	2,978,471	0.0204%	3,073,201	-203,057	-6.61%
119	38	20303	Great Northern Ins Co	2,976,523	0.0204%	3,374,697	1,064,979	31.56%
120		18538	Bancinsure Inc	2,896,397	0.0198%	3,105,116	1,596,938	51.43%
121	767	12262	Pennsylvania Manufacturers Asn Ins C	2,728,502	0.0187%	2,646,358	1,654,527	62.52%
122	212	39306	Fidelity & Deposit Co Of MD	2,701,620	0.0185%	2,974,816	2,193,336	73.73%
123	91	22357	Hartford Accid & Ind Co	2,601,549	0.0178%	1,741,100	1,858,201	106.73%
124	3548	36463	Discover Prop & Cas Ins Co	2,549,856	0.0175%	2,445,237	1,812,063	74.11%
125	212	10315	Civic Property & Cas Co	2,468,623	0.0169%	2,238,467	814,342	36.38%
126	361	19720	American Alt Ins Corp	1,737,305	0.0119%	974,155	10,279,918	1055.27%
127	212	27855	Zurich American Ins Co Of IL	1,691,574	0.0116%	1,780,383	394,682	22.17%
128	12	43761	American Intl Ins Co Of CA	1,654,352	0.0113%	1,557,112	-1,698	-0.11%
129	62	21415	Employers Mut Cas Co	1,644,657	0.0113%	1,405,586	900,163	64.04%
130		40398	American Fuji Fire & Marine Ins Co	1,559,056	0.0107%	1,587,948	1,197,600	75.42%
131	218	35289	Continental Ins Co	1,403,766	0.0096%	1,528,798	7,500,062	490.59%
132	218	20486	Transcontinental Ins Co	1,371,619	0.0094%	1,831,837	2,190,643	119.59%
133	748	18023	Star Ins Co	1,293,962	0.0089%	1,429,455	1,432,475	100.21%
134	212	10318	Exact Prop & Cas Co Inc	1,290,194	0.0088%	1,591,554	608,091	38.21%
135		36234	Preferred Professional Ins Co	1,237,510	0.0085%	1,407,317	-1,653,164	-117.47%
136	626	22713	Insurance Co Of North Amer	1,129,262	0.0077%	1,099,840	3,225,824	293.30%
137	108	22918	American Motorists Ins Co	1,125,408	0.0077%	1,480,206	19,732,971	1333.12%
138	626	22748	Pacific Employers Ins Co	1,092,626	0.0075%	274,461	69,046,712	25157.20%
139	244	10677	Cincinnati Ins Co	1,085,833	0.0074%	1,087,550	342,636	31.51%
140	150	11371	Great West Cas Co	1,074,445	0.0074%	1,045,067	610,169	58.39%
141	767	41424	Pennsylvania Manufacturers Ind Co	1,058,717	0.0073%	390,725	210,194	53.80%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
142	1129	20621	OneBeacon America Ins Co	1,029,086	0.0071%	492,946	1,223,886	248.28%
143	212	41181	Universal Underwriters Ins Co	1,024,327	0.0070%	960,215	1,950,915	203.17%
144	604	32190	Constitution Ins Co	1,021,148	0.0070%	1,021,148	-62,826	-6.15%
145	828	14702	Eastguard Ins Co	1,007,316	0.0069%	475,714	692,768	145.63%
146	212	19356	Maryland Cas Co	978,362	0.0067%	749,811	100,561	13.41%
147	400	24414	General Cas Co Of WI	973,255	0.0067%	869,315	117,428	13.51%
148	3548	19046	Travelers Cas Ins Co Of Amer	855,832	0.0059%	213,237	-1,285,684	-602.94%
149	3548	36161	Travelers Prop Cas Ins Co	793,536	0.0054%	744,532	462,599	62.13%
150	867	12416	Protective Ins Co	768,356	0.0053%	768,356	364,835	47.48%
151	84	26832	Great American Alliance Ins Co	752,723	0.0052%	713,597	2,183,820	306.03%
152	124	23396	Amerisure Mut Ins Co	739,784	0.0051%	731,405	1,497,591	204.76%
153	158	25534	TIG Ins Co	723,584	0.0050%	-2,668,325	23,183,013	-868.82%
154		12297	Petroleum Cas Co	668,601	0.0046%	668,601	-356,219	-53.28%
155	400	24449	Regent Ins Co	666,859	0.0046%	664,582	-89,440	-13.46%
156	215	10914	Kemper Independence Ins Co	636,985	0.0044%	575,352	118,548	20.60%
157	150	24139	International Bus & Merc Reassur Co	555,693	0.0038%	572,067	174,016	30.42%
158	3548	36170	Travelers Cas Co Of CT	535,635	0.0037%	705,800	-78,746	-11.16%
159	24	19895	Atlantic Mut Ins Co	517,505	0.0035%	627,744	2,606,326	415.19%
160	767	36897	Manufacturers Alliance Ins Co	509,478	0.0035%	578,230	-21,235	-3.67%
161	163	24740	Safeco Ins Co Of Amer	509,183	0.0035%	709,846	1,023,087	144.13%
162	350	39845	Employers Reins Corp	473,106	0.0032%	301,826	45,739	15.15%
163	163	39012	Safeco Ins Co Of IL	456,599	0.0031%	465,419	3,161,976	679.38%
164	594	19984	ACIG Ins Co	456,177	0.0031%	456,177	-6,956	-1.52%
165	181	29874	North American Specialty Ins Co	406,091	0.0028%	406,091	4,258,547	1048.67%
166	240	10499	DaimlerChrysler Ins Co	367,193	0.0025%	401,744	1,166,666	290.40%
167	457	19844	Argonaut-Southwest Ins Co	363,738	0.0025%	-708,042	-48,289	6.82%
168	108	22977	Lumbermens Mut Cas Co	362,012	0.0025%	362,012	13,505,209	3730.60%
169	241	39357	Travelers Ins Co Accident Dept	313,313	0.0021%	937,017	-5,549,437	-592.25%
170	88	22292	Hanover Ins Co	312,821	0.0021%	277,517	1,385,557	499.27%
171	457	19828	Argonaut-Midwest Ins Co	292,597	0.0020%	347,081	125,423	36.14%
172	212	19372	Northern Ins Co Of NY	281,081	0.0019%	176,940	-622,997	-352.10%
173	291	13331	American Hardware Mut Ins Co	262,253	0.0018%	287,013	-1,745,272	-608.08%
174	796	16217	National Farmers Union Prop & Cas	249,719	0.0017%	708,675	592,706	83.64%
175	748	25780	Williamsburg Natl Ins Co	218,939	0.0015%	306,946	-245,355	-79.93%
176	1285	22322	Greenwich Ins Co	212,311	0.0015%	89,995	983,831	1093.21%
177	98	23612	Midwest Employers Cas Co	192,586	0.0013%	9,895	18,385	185.80%
178	201	25976	Utica Mut Ins Co	184,477	0.0013%	400,105	775,308	193.78%
179	33	20125	California Cas Ins Co	183,640	0.0013%	187,658	-29,118	-15.52%
180	306	10847	Cumis Ins Society Inc	173,426	0.0012%	173,426	14,227	8.20%
181	3384	26549	Reinsurance Co Of Amer Inc	160,202	0.0011%	160,202	1,406,260	877.80%
182	3548	41769	Athena Assur Co	128,079	0.0009%	143,029	32,472	22.70%
183	212	19305	Assurance Co Of Amer	110,975	0.0008%	80,710	20,798	25.77%
184	31	44784	Fairfield Ins Co	109,103	0.0007%	163,863	477,709	291.53%
185		41394	Benchmark Ins Co	76,628	0.0005%	79,240	-28,977	-36.57%
186	961	34266	Frontier Ins Co	69,956	0.0005%	69,956	0	0.00%
187	350	34207	Westport Ins Corp	60,283	0.0004%	169,086	3,785,400	2238.74%
188	212	26611	Valiant Ins Co	59,041	0.0004%	65,801	-97,157	-147.65%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
189	626	18279	Bankers Standard Ins Co	57,018	0.0004%	56,416	-1,895,467	-3359.80%
190	350	21318	Coregis Ins Co	48,204	0.0003%	350,556	7,005,152	1998.30%
191	140	23779	Nationwide Mut Fire Ins Co	46,075	0.0003%	50,927	4,622	9.08%
192	3548	22209	Atlantic Ins Co	42,883	0.0003%	42,883	200,983	468.68%
193	33	20117	California Cas Ind Exch	37,699	0.0003%	39,651	4,099,382	10338.66%
194		11118	Federated Rural Electric Ins Exch	26,998	0.0002%	26,998	1,166,289	4319.91%
195	12	19399	AIU Ins Co	26,855	0.0002%	53,077	733,869	1382.65%
196	111	24198	Peerless Ins Co	22,778	0.0002%	21,687	671	3.09%
197	3548	31194	Travelers Cas & Surety Co Of Amer	19,811	0.0001%	-414,626	177,185	-42.73%
198	140	28223	Nationwide Agribusiness Ins Co	13,021	0.0001%	18,731	163,882	874.92%
199	84	26344	Great American Assur Co	12,711	0.0001%	199,493	-967,605	-485.03%
200	38	20338	Northwestern Pacific Ind Co	11,794	0.0001%	11,501	819	7.12%
201	84	16691	Great American Ins Co	9,758	0.0001%	18,120	-516,862	-2852.44%
202	201	25984	Graphic Arts Mut Ins Co	7,859	0.0001%	6,861	910,799	13275.02%
203	215	16063	Unitrin Auto & Home Ins Co	5,127	0.0000%	4,693	-2,388,605	-50897.19%
204	12	19402	Birmingham Fire Ins Co Of PA	2,428	0.0000%	2,409	250,147	10383.85%
205	680	31895	American Interstate Ins Co	1,878	0.0000%	1,878	-99,999	-5324.76%
206	158	10936	Seneca Ins Co Inc	859	0.0000%	859	286	33.29%
207	150	20095	Bituminous Cas Corp	337	0.0000%	337	-17,290	-5130.56%
208	1129	20613	American Employers Ins Co	9	0.0000%	9	-1,119,660	-40666.67%
209	1129	38369	Northern Assur Co Of Amer	5	0.0000%	5	-137,937	-58740.00%
210	400	25747	Unigard Ins Co	1	0.0000%	4	-84,547	-13675.00%
			Line Total:	**14,592,722,090**	**100.0000%**	**14,557,496,792**	**8,346,439,922**	**57.33%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	12	19445	National Union Fire Ins Co Of Pitts	535,274,393	12.1555%	543,318,015	510,266,370	93.92%
2	38	20281	Federal Ins Co	255,231,424	5.7960%	251,164,325	114,908,086	45.75%
3	12	19429	Insurance Co Of The State Of PA	193,588,057	4.3962%	170,730,647	178,159,835	104.35%
4	626	22667	Ace American Ins Co	167,860,631	3.8119%	161,458,615	124,332,998	77.01%
5	218	20443	Continental Cas Co	161,823,385	3.6748%	157,042,688	68,410,718	43.56%
6	212	16535	Zurich American Ins Co	142,178,271	3.2287%	158,665,140	106,808,922	67.32%
7	1285	37885	XL Specialty Ins Co	117,092,146	2.6590%	117,334,684	55,068,147	46.93%
8	176	25151	State Farm General Ins Co	107,522,191	2.4417%	104,188,696	47,556,832	45.64%
9	3548	24767	St Paul Fire & Marine Ins Co	107,225,933	2.4350%	115,571,911	64,407,348	55.73%
10	3548	25674	Travelers Property Cas Co Of Amer	100,337,114	2.2786%	71,170,186	46,715,867	65.64%
11	761	21873	Firemans Fund Ins Co	95,323,246	2.1647%	101,138,268	41,032,078	40.57%
12	1279	11150	Arch Ins Co	83,679,036	1.9003%	81,714,359	28,186,897	34.49%
13	91	29459	Twin City Fire Ins Co Co	80,914,965	1.8375%	76,905,909	-9,110,611	-11.85%
14	38	35181	Executive Risk Ind Inc	79,793,082	1.8120%	82,171,901	47,302,781	57.57%
15	501	22314	RSUI Ind Co	74,560,969	1.6932%	70,129,635	39,330,647	56.08%
16	1326	33855	Lincoln General Ins Co	70,486,578	1.6007%	67,506,572	27,666,548	40.98%
17	785	35378	Evanston Ins Co	61,833,363	1.4042%	65,372,329	26,749,601	40.92%
18		36706	Lawyers Mut Ins Co	54,598,040	1.2399%	53,723,628	15,123,452	28.15%
19	150	24147	Old Republic Ins Co	53,747,824	1.2206%	53,724,641	58,720,137	109.30%
20	3548	24791	St Paul Mercury Ins Co	50,087,330	1.1374%	52,554,580	45,369,259	86.33%
21	91	19682	Hartford Fire In Co	49,804,592	1.1310%	46,761,766	56,401,965	120.62%
22	984	42374	Houston Cas Co	47,945,641	1.0888%	50,329,013	21,744,452	43.20%
23	212	26247	American Guarantee & Liability Ins	47,356,294	1.0754%	49,168,557	16,435,851	33.43%
24	84	16691	Great American Ins Co	46,010,095	1.0448%	45,574,302	37,793,285	82.93%
25	212	21709	Truck Ins Exch	41,656,930	0.9460%	40,508,595	24,895,531	61.46%
26	98	10510	Carolina Cas Ins Co	41,198,984	0.9356%	47,421,923	26,525,767	55.94%
27	677	18058	Philadelphia Ind Ins Co	40,708,136	0.9244%	36,490,008	8,771,787	24.04%
28	984	29599	US Specialty Ins Co	39,566,103	0.8985%	24,410,202	9,975,320	40.87%
29	3416	20370	AXIS Reins Co	38,429,951	0.8727%	35,131,469	19,751,402	56.22%
30	3548	31194	Travelers Cas & Surety Co Of Amer	37,536,167	0.8524%	35,103,996	22,347,607	63.66%
31	12	19380	American Home Assur Co	36,592,358	0.8310%	21,219,065	32,374,781	152.57%
32	84	26344	Great American Assur Co	35,920,868	0.8157%	38,200,282	9,010,109	23.59%
33	161	18031	Topa Ins Co	34,829,356	0.7909%	35,524,453	16,495,890	46.44%
34	111	19917	Liberty Ins Underwriters Inc	32,845,567	0.7459%	34,028,559	21,241,824	62.42%
35		37621	Toyota Motor Ins Co	31,554,681	0.7166%	16,653,328	10,963,729	65.84%
36	510	42307	Navigators Ins Co	30,940,738	0.7026%	25,770,838	7,256,672	28.16%
37		36340	Camico Mut Ins Co	29,283,666	0.6650%	29,714,937	3,685,328	12.40%
38	626	21121	Westchester Fire Ins Co	28,584,235	0.6491%	26,065,133	-3,224,811	-12.37%
39	91	29424	Hartford Cas Ins Co	27,817,748	0.6317%	26,406,442	-415,925	-1.58%
40	1285	22322	Greenwich Ins Co	27,629,584	0.6274%	27,136,417	22,855,053	84.22%
41	212	41181	Universal Underwriters Ins Co	27,231,693	0.6184%	27,455,136	21,380,915	77.88%
42	111	23043	Liberty Mut Ins Co	27,192,088	0.6175%	20,199,247	81,380,187	402.89%
43	920	13064	United Natl Ins Co	27,018,565	0.6136%	27,513,343	14,672,175	53.33%
44	7	13935	Federated Mut Ins Co	26,823,111	0.6091%	26,715,174	24,733,765	92.58%
45	517	20532	Clarendon Natl Ins Co	24,585,682	0.5583%	24,932,459	45,430,046	182.21%
46	3098	12904	Tokio Marine & Nichido Fire Ins Co	23,480,107	0.5332%	22,384,522	13,117,542	58.60%
47		39861	Golden Bear Ins Co	21,381,647	0.4856%	20,221,812	8,922,085	44.12%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	317	40827	Virginia Surety Co Inc	20,530,865	0.4662%	18,996,154	13,985,952	73.63%
49	31	25895	United States Liability Ins Co	19,575,981	0.4446%	19,383,729	4,431,775	22.86%
50		10639	Attorneys Liab Assur Society Inc RRG	19,353,557	0.4395%	18,591,000	14,000,614	75.31%
51	3548	36463	Discover Prop & Cas Ins Co	18,686,717	0.4244%	16,750,632	7,157,290	42.73%
52	111	10836	Golden Eagle Ins Corp	18,012,123	0.4090%	17,445,034	4,344,967	24.91%
53	111	23035	Liberty Mut Fire Ins Co	17,821,625	0.4047%	17,333,312	7,406,689	42.73%
54	163	19704	American States Ins Co	16,570,026	0.3763%	15,188,771	8,647,179	56.93%
55	140	11991	National Cas Co	16,562,811	0.3761%	16,152,454	6,657,300	41.22%
56	158	25054	Hudson Ins Co	16,070,716	0.3649%	16,193,004	11,070,391	68.37%
57	140	19100	Amco Ins Co	15,899,166	0.3611%	14,563,524	9,135,381	62.73%
58	163	24732	General Ins Co Of Amer	15,704,959	0.3566%	16,308,615	5,394,681	33.08%
59	140	15580	Scottsdale Ind Co	14,829,075	0.3368%	14,749,828	2,357,641	15.98%
60	31	38962	Genesis Ins Co	14,653,728	0.3328%	17,290,379	23,256,414	134.50%
61	1285	24554	XL Ins Amer Inc	14,385,679	0.3267%	14,422,420	-36,733,098	-254.69%
62	866	37982	Tudor Ins Co	13,692,092	0.3109%	13,646,672	5,551,189	40.68%
63	689	33162	Bankers Ins Co	12,813,946	0.2910%	13,165,226	4,280,998	32.52%
64	1120	10120	Everest Natl Ins Co	12,510,362	0.2841%	12,048,965	7,087,009	58.82%
65	163	24740	Safeco Ins Co Of Amer	11,950,256	0.2714%	12,113,197	13,319,236	109.96%
66	8	19232	Allstate Ins Co	11,909,284	0.2704%	11,732,592	-1,456,742	-12.42%
67	111	24198	Peerless Ins Co	11,559,848	0.2625%	10,467,934	1,111,123	10.61%
68	200	25941	USAA	11,490,411	0.2609%	11,371,872	6,786,352	59.68%
69	12	19399	AIU Ins Co	11,389,567	0.2586%	11,024,079	21,491,996	194.96%
70	783	13056	RLI Ins Co	11,069,688	0.2514%	8,772,269	1,515,173	17.27%
71	169	21180	Sentry Select Ins Co	10,681,420	0.2426%	11,418,203	5,343,661	46.80%
72		40134	SUA Ins Co	10,574,087	0.2401%	4,602,955	1,404,831	30.52%
73	408	28401	American Natl Prop & Cas Co	10,520,647	0.2389%	1,606,190	2,368,520	147.46%
74	140	23787	Nationwide Mut Ins Co	10,061,687	0.2285%	8,924,210	926,743	10.38%
75	350	34207	Westport Ins Corp	9,739,448	0.2212%	10,600,679	66,182,328	624.32%
76	1318	15598	Interins Exch Of The Automobile Club	9,629,293	0.2187%	9,404,738	6,109,900	64.97%
77	400	25747	Unigard Ins Co	9,342,968	0.2122%	9,086,152	4,033,276	44.39%
78	31	11967	General Star Natl Ins Co	8,897,207	0.2020%	9,090,413	-522,063	-5.74%
79	155	24260	Progressive Cas Ins Co	8,564,683	0.1945%	9,652,218	4,824,859	49.99%
80	306	10847	Cumis Ins Society Inc	8,478,584	0.1925%	7,468,071	6,412,427	85.86%
81	218	20494	Transportation Ins Co	8,432,582	0.1915%	8,279,721	13,696,105	165.42%
82	98	36684	Riverport Ins Co	8,251,865	0.1874%	9,324,829	-220,469	-2.36%
83	1278	15539	California State Auto Asn Inter-Ins	8,191,101	0.1860%	7,468,151	8,639,777	115.69%
84	361	19720	American Alt Ins Corp	7,636,155	0.1734%	8,504,261	3,898,159	45.84%
85	2638	15865	NCMIC Ins Co	7,569,842	0.1719%	6,651,434	2,144,873	32.25%
86	158	21113	United States Fire Ins Co	7,361,291	0.1672%	7,714,588	-122,713	-1.59%
87	1129	27154	Atlantic Specialty Ins Co	7,212,738	0.1638%	6,785,031	1,861,638	27.44%
88	158	21105	North River Ins Co	6,992,500	0.1588%	6,093,137	12,826,564	210.51%
89	802	13544	California Capital Ins Co	6,967,508	0.1582%	6,829,644	-2,539,407	-37.18%
90	785	28932	Markel American Ins Co	6,882,434	0.1563%	7,639,992	2,853,731	37.35%
91	761	21849	American Automobile Ins Co	6,824,054	0.1550%	8,033,621	12,452,809	155.01%
92	3482	11603	Contractors Ins Co of North Amer RRG	6,755,585	0.1534%	2,558,758	1,056,083	41.27%
93	212	21326	Empire Fire & Marine Ins Co	6,726,991	0.1528%	6,218,058	4,424,949	71.16%
94	12	23841	New Hampshire Ins Co	6,696,749	0.1521%	5,335,453	5,764,395	108.04%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95		11965	Allegiant Ins Co Inc A RRG	6,640,076	0.1508%	6,640,076	3,757,158	56.58%
96	1346	25448	American Safety RRG Inc	6,568,409	0.1492%	7,320,256	2,602,305	35.55%
97	761	21857	American Ins Co	6,403,988	0.1454%	6,442,681	5,737,566	89.06%
98	2378	44016	National Home Ins Co RRG	6,303,851	0.1432%	2,855,208	3,187,878	111.65%
99	479	11177	First Financial Ins Co	6,272,354	0.1424%	6,805,686	5,546,432	81.50%
100	303	15032	Guideone Mut Ins Co	6,167,290	0.1401%	5,948,713	-1,287,827	-21.65%
101	169	24988	Sentry Ins A Mut Co	5,921,841	0.1345%	5,878,225	1,890,298	32.16%
102	501	18619	Platte River Ins Co.	5,876,919	0.1335%	4,698,018	2,054,243	43.73%
103	3569	11255	Caterpillar Ins Co	5,874,770	0.1334%	4,670,318	3,709,795	79.43%
104	1346	39969	American Safety Cas Ins Co	5,863,872	0.1332%	5,716,274	1,259,182	22.03%
105	140	28223	Nationwide Agribusiness Ins Co	5,818,673	0.1321%	5,126,511	9,896,291	193.04%
106	93	12831	State Natl Ins Co Inc	5,642,601	0.1281%	5,764,708	4,348,028	75.42%
107	2978	20362	Mitsui Sumitomo Ins Co of Amer	5,618,442	0.1276%	5,716,842	1,304,175	22.81%
108	62	21415	Employers Mut Cas Co	5,491,320	0.1247%	5,471,300	1,963,075	35.88%
109	4	27928	Amex Assur Co	5,442,986	0.1236%	5,390,348	4,415,066	81.91%
110	866	13196	Western World Ins Co	5,307,462	0.1205%	5,598,414	1,819,538	32.50%
111	111	42404	Liberty Ins Corp	5,247,467	0.1192%	5,341,864	10,686,686	200.06%
112	660	11908	Mercury Cas Co	5,227,911	0.1187%	4,626,802	2,453,437	53.03%
113	3548	25887	US Fidelity & Guaranty Co	4,988,476	0.1133%	1,496,906	14,694,220	981.64%
114	176	25143	State Farm Fire And Cas Co	4,981,892	0.1131%	4,152,590	793,480	19.11%
115	225	26433	Harco Natl Ins Co	4,811,537	0.1093%	4,308,144	1,534,547	35.62%
116	218	24047	Surety Bonding Co Of Amer	4,742,822	0.1077%	4,566,503	746,676	16.35%
117	23	38245	BCS Ins Co	4,706,344	0.1069%	3,998,555	47,745	1.19%
118	98	25224	Great Divide Ins Co	4,520,727	0.1027%	3,999,297	-266,911	-6.67%
119	2898	37850	Pacific Specialty Ins Co	4,486,014	0.1019%	4,411,266	237,424	5.38%
120	9	22985	Sequoia Ins Co	4,411,556	0.1002%	4,476,323	2,018,495	45.09%
121	1129	20621	OneBeacon America Ins Co	4,375,368	0.0994%	4,673,275	8,416,947	180.11%
122	12	12963	21st Century Ins Co	4,157,131	0.0944%	3,976,026	3,345,958	84.15%
123	3219	11126	Sompo Japan Ins Co of Amer	4,023,584	0.0914%	4,169,470	4,412,222	105.82%
124	218	20486	Transcontinental Ins Co	3,959,916	0.0899%	3,146,961	1,539,133	48.91%
125	218	20508	Valley Forge Ins Co	3,951,499	0.0897%	3,324,993	3,075,621	92.50%
126	212	11185	Foremost Ins Co	3,810,374	0.0865%	3,337,102	632,125	18.94%
127	761	21881	National Surety Corp	3,733,256	0.0848%	3,220,228	3,030,652	94.11%
128	748	25780	Williamsburg Natl Ins Co	3,713,736	0.0843%	4,029,532	2,918,887	72.44%
129	785	38970	Markel Ins Co	3,683,686	0.0837%	3,414,331	-825,958	-24.19%
130	920	42048	Diamond State Ins Co	3,673,728	0.0834%	3,610,543	5,880,754	162.88%
131	31	22063	Government Employees Ins Co	3,631,114	0.0825%	3,600,724	2,696,414	74.89%
132	212	21660	Fire Ins Exch	3,466,946	0.0787%	3,061,205	5,574,164	182.09%
133	84	26832	Great American Alliance Ins Co	3,421,128	0.0777%	3,274,570	840,319	25.66%
134	2978	22551	Mitsui Sumitomo Ins USA Inc	3,243,278	0.0737%	2,863,592	1,230,108	42.96%
135	3548	25682	Travelers Ind Co Of CT	3,122,822	0.0709%	3,304,665	-2,941	-0.09%
136	200	25968	USAA Cas Ins Co	3,043,047	0.0691%	2,819,902	948,088	33.62%
137		21172	Vanliner Ins Co	2,996,479	0.0680%	2,950,079	1,129,831	38.30%
138	1129	21970	OneBeacon Ins Co	2,977,890	0.0676%	2,588,925	3,050,352	117.82%
139	215	14133	Valley Ins Co	2,963,161	0.0673%	3,141,265	344,030	10.95%
140	127	23469	American Modern Home Ins Co	2,907,139	0.0660%	2,881,120	804,378	27.92%
141	215	10914	Kemper Independence Ins Co	2,878,227	0.0654%	2,685,313	2,012,742	74.95%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
142	1218	32859	Penn-Amer Ins Co	2,861,514	0.0650%	3,176,674	3,352,604	105.54%
143	218	20427	American Cas Co Of Reading PA	2,808,530	0.0638%	3,336,684	7,044,471	211.12%
144	212	40142	American Zurich Ins Co	2,738,270	0.0622%	4,527,256	2,338,670	51.66%
145	98	40045	Starnet Ins Co	2,575,241	0.0585%	6,843,473	3,166,783	46.27%
146	645	14907	Oregon Mut Ins Co	2,558,603	0.0581%	2,859,351	596,860	20.87%
147	3548	19070	Standard Fire Ins Co	2,529,504	0.0574%	2,261,739	3,635,738	160.75%
148	3548	35386	Fidelity & Guaranty Ins Co	2,508,900	0.0570%	3,257,931	-3,368,183	-103.38%
149	91	37478	Hartford Ins Co Of The Midwest	2,342,891	0.0532%	2,314,686	-1,539,659	-66.52%
150		41394	Benchmark Ins Co	2,290,467	0.0520%	1,465,581	690,696	47.13%
151	7	28304	Federated Service Ins Co	2,265,871	0.0515%	2,171,463	664,735	30.61%
152	3548	25658	Travelers Ind Co	2,250,415	0.0511%	10,159,021	23,542,771	231.74%
153	761	21865	Associated Ind Corp	2,241,893	0.0509%	2,264,590	3,110,281	137.34%
154	212	39306	Fidelity & Deposit Co Of MD	2,107,989	0.0479%	2,426,883	330,675	13.63%
155	212	21652	Farmers Ins Exch	2,062,913	0.0468%	2,168,768	183,156	8.45%
156		18538	Bancinsure Inc	1,982,101	0.0450%	2,035,768	502,409	24.68%
157	291	13331	American Hardware Mut Ins Co	1,939,418	0.0440%	1,900,057	-1,144,285	-60.22%
158	91	22357	Hartford Accid & Ind Co	1,839,919	0.0418%	1,833,664	3,120,953	170.20%
159	323	10693	Civil Svc Employees Ins Co	1,830,062	0.0416%	1,842,713	562,900	30.55%
160	158	24384	Fairmont Specialty Ins Co	1,819,259	0.0413%	2,053,832	684,769	33.34%
161	12	23809	Granite State Ins Co	1,785,389	0.0405%	3,266,262	-5,168,414	-158.24%
162	3548	25879	Fidelity & Guaranty Ins Underwriters	1,784,765	0.0405%	2,291,735	548,432	23.93%
163	218	20478	National Fire Ins Co Of Hartford	1,759,452	0.0400%	1,347,842	2,390,441	177.35%
164	98	23612	Midwest Employers Cas Co	1,742,872	0.0396%	1,049,584	579,062	55.17%
165		18767	Church Mut Ins Co	1,630,400	0.0370%	1,566,529	-124,845	-7.97%
166		14010	Crusader Ins Co	1,626,146	0.0369%	1,430,306	2,306,125	161.23%
167	140	42579	Allied Prop & Cas Ins Co	1,621,335	0.0368%	1,372,221	409,233	29.82%
168	1125	10352	Scpie Ind Co	1,597,781	0.0363%	1,536,663	202,247	13.16%
169	19	10111	American Bankers Ins Co Of FL	1,586,954	0.0360%	1,329,345	-96,868	-7.29%
170	8	10358	Encompass Ins Co	1,584,456	0.0360%	799,267	108,415	13.56%
171	91	30104	Hartford Underwriters Ins Co	1,536,271	0.0349%	1,277,962	-36,564	-2.86%
172	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	1,531,719	0.0348%	1,513,822	483,977	31.97%
173	517	37257	Insurance Corp Of Hannover	1,525,141	0.0346%	2,816,753	-7,983,582	-283.43%
174	212	10317	Neighborhood Spirit Prop & Cas Co	1,509,023	0.0343%	1,469,840	1,814,505	123.45%
175	12	19410	Commerce & Industry Ins Co	1,459,156	0.0331%	3,676,419	1,534,597	41.74%
176	761	35300	Allianz Global Risks US Ins Co	1,434,516	0.0326%	1,328,067	2,209,933	166.40%
177	83	22101	Grange Ins Assn	1,402,488	0.0318%	1,301,617	1,338,666	102.85%
178	3636	26077	Lancer Ins Co	1,339,233	0.0304%	1,441,789	253,640	17.59%
179	70	34525	First American Specilaty Ins Co	1,306,885	0.0297%	1,278,511	667,386	52.20%
180	28	19976	Amica Mut Ins Co	1,273,593	0.0289%	1,240,863	1,775,177	143.06%
181	1278	10921	ACA Ins Co	1,273,079	0.0289%	532,318	59,633	11.20%
182	1114	31453	Financial Pacific Ins Co	1,251,594	0.0284%	1,206,959	-71	-0.01%
183	256	16608	New York Marine & Gnrl Ins Co	1,178,128	0.0268%	1,117,575	425,190	38.05%
184	8	36455	Northbrook Ind Co	1,174,740	0.0267%	561,130	110,322	19.66%
185	553	24902	Security Ins Co Of Hartford	1,151,410	0.0261%	5,189,651	-673,802	-12.98%
186	38	20397	Vigilant Ins Co	1,139,888	0.0259%	1,171,660	1,677,554	143.18%
187	349	13978	Florists Mut Ins Co	1,136,746	0.0258%	1,154,313	-417,036	-36.13%
188	218	35289	Continental Ins Co	1,097,630	0.0249%	1,110,134	-9,701,346	-873.89%

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Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
189	796	16217	National Farmers Union Prop & Cas	1,040,744	0.0236%	1,261,482	-277,115	-21.97%
190	3548	41483	Farmington Cas Co	1,002,499	0.0228%	583,063	355,192	60.92%
191	12	35637	Landmark Ins Co	1,000,000	0.0227%	493,981	-277,007	-56.08%
192	225	28886	Transguard Ins Co Of Amer Inc	968,442	0.0220%	991,776	461,925	46.58%
193	163	24724	First Natl Ins Co Of Amer	906,345	0.0206%	772,155	-56,947	-7.38%
194	761	22810	Chicago Ins Co	878,608	0.0200%	863,455	12,954,975	1500.36%
195		36790	Springfield Ins Co Inc	873,446	0.0198%	878,546	207,491	23.62%
196	1125	39152	American Healthcare Ind Co	866,859	0.0197%	971,885	-155,656	-16.02%
197	111	21458	Employers Ins of Wausau	815,230	0.0185%	720,758	25,158,148	3490.51%
198	3548	41769	Athena Assur Co	800,157	0.0182%	679,121	627,387	92.38%
199	108	27138	Kemper Cas Ins Co	800,000	0.0182%	800,000	585,276	73.16%
200	127	23450	American Family Home Ins Co	799,224	0.0181%	693,123	159,343	22.99%
201	111	26069	Wausau Business Ins Co	775,339	0.0176%	834,900	339,956	40.72%
202	853	15059	Public Service Mut Ins Co	767,810	0.0174%	763,297	-373,524	-48.94%
203	300	22578	Horace Mann Ins Co	755,975	0.0172%	745,231	1,069,496	143.51%
204	38	20346	Pacific Ind Co	753,875	0.0171%	828,292	6,096,801	736.07%
205	19	19615	American Reliable Ins Co	742,767	0.0169%	732,986	973,108	132.76%
206	176	25178	State Farm Mut Auto Ins Co	716,359	0.0163%	982,395	0	0.00%
207	670	25180	Fidelity Natl Ins Co	709,780	0.0161%	430,999	259,442	60.20%
208	802	23540	Monterey Ins Co	705,041	0.0160%	566,065	-134,844	-23.82%
209	457	19860	Argonaut Great Central Ins Co	692,322	0.0157%	499,284	209,000	41.86%
210	12	19402	Birmingham Fire Ins Co Of PA	674,119	0.0153%	750,150	885,755	118.08%
211	781	37893	Ulico Cas Co	658,142	0.0149%	912,067	4,222,255	462.93%
212	3548	24015	Northland Ins Co	656,003	0.0149%	871,828	3,048,268	349.64%
213	38	20303	Great Northern Ins Co	646,287	0.0147%	384,770	-12,655	-3.29%
214	1330	24813	Balboa Ins Co	638,128	0.0145%	772,108	344,721	44.65%
215	1	36153	Aetna Ins Co of CT	621,052	0.0141%	621,052	1,150,513	185.25%
216	12	20796	AIG Premier Ins Co	596,266	0.0135%	596,266	-304,662	-51.09%
217	212	27855	Zurich American Ins Co Of IL	574,575	0.0130%	516,355	39,606	7.67%
218	3548	36161	Travelers Prop Cas Ins Co	556,562	0.0126%	491,824	1,953,964	397.29%
219	1331	10340	Stonington Ins Co	546,281	0.0124%	503,482	782,726	155.46%
220	225	13234	Wilshire Ins Co	501,226	0.0114%	502,393	66,743	13.29%
221	3548	19038	Travelers Cas & Surety Co	477,133	0.0108%	485,104	7,183,209	1480.76%
222		44598	College Liability Ins Co A Recip RRG	448,340	0.0102%	562,450	26,071	4.64%
223	201	25976	Utica Mut Ins Co	448,011	0.0102%	491,223	-23,187	-4.72%
224	155	16322	Progressive Direct Ins Co	447,140	0.0102%	188,713	128,815	68.26%
225	212	10318	Exact Prop & Cas Co Inc	434,650	0.0099%	406,160	420,224	103.46%
226	408	11048	Pacific Prop & Cas Co	411,046	0.0093%	382,377	251,000	65.64%
227	218	13188	Western Surety Co	390,446	0.0089%	370,545	15,093	4.07%
228	111	26042	Wausau Underwriters Ins Co	376,841	0.0086%	569,322	36,367	6.39%
229		32107	Sutter Ins Co	362,738	0.0082%	244,025	69,925	28.65%
230	31	11843	Medical Protective Co	356,725	0.0081%	318,916	-353,000	-110.69%
231	150	11371	Great West Cas Co	350,276	0.0080%	347,539	940,600	270.65%
232	244	10677	Cincinnati Ins Co	349,520	0.0079%	332,136	3,801	1.14%
233	158	10936	Seneca Ins Co Inc	324,906	0.0074%	282,606	245,579	86.90%
234	350	32077	Heritage Casualty Ins Co	324,121	0.0074%	324,121	107,694	33.23%
235		36234	Preferred Professional Ins Co	318,240	0.0072%	305,228	-53,993	-17.69%

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236	31	20052	National Liab & Fire Ins Co	316,437	0.0072%	307,068	492,638	160.43%
237	163	19690	American Economy Ins Co	311,500	0.0071%	173,763	198,557	114.27%
238	88	22292	Hanover Ins Co	309,437	0.0070%	281,642	91,068	32.33%
239		16705	Dealers Assur Co	305,738	0.0069%	64,986	0	0.00%
240	303	14559	Guideone Specialty Mut Ins Co	305,502	0.0069%	328,617	1,495,473	455.08%
241	458	35769	Lyndon Property Ins Co	299,895	0.0068%	106,445	0	0.00%
242	57	21261	Electric Ins Co	284,413	0.0065%	288,053	-170,198	-59.09%
243	38	20338	Northwestern Pacific Ind Co	276,350	0.0063%	273,658	-141,791	-51.81%
244	84	32620	National Interstate Ins Co	270,481	0.0061%	252,080	-18,204	-7.22%
245	181	29874	North American Specialty Ins Co	262,927	0.0060%	399,352	49,609,322	12422.45%
246	84	22136	Great American Ins Co of NY	254,124	0.0058%	265,457	21,170,018	7974.93%
247	748	18023	Star Ins Co	249,356	0.0057%	257,629	-115,902	-44.99%
248	608	32433	Medical Ins Exch Of CA	247,856	0.0056%	244,968	91,283	37.26%
249	457	19801	Argonaut Ins Co	234,713	0.0053%	224,289	762,884	340.13%
250	3018	22730	Converium Ins North Amer Inc	225,716	0.0051%	477,429	-10,962	-2.30%
251	3479	14494	Merchants Bonding Co (Mutual)	220,994	0.0050%	57,070	20,254	35.49%
252	212	10315	Civic Property & Cas Co	220,928	0.0050%	205,962	34,623	16.81%
253		41459	Armed Forces Ins Exchange	219,832	0.0050%	225,583	-184,523	-81.80%
254	108	22977	Lumbermens Mut Cas Co	195,941	0.0044%	429,838	6,918,245	1609.50%
255	212	19356	Maryland Cas Co	179,659	0.0041%	192,745	3,051,681	1583.27%
256	108	30562	American Manufacturers Mut Ins Co	179,174	0.0041%	183,395	1,301,207	709.51%
257	400	25798	Unigard Ind Co	177,329	0.0040%	179,518	13,350	7.44%
258	626	43575	Indemnity Ins Co Of North Amer	177,180	0.0040%	193,855	-2,122,416	-1094.85%
259		22950	Acstar Ins Co	176,000	0.0040%	157,667	394,193	250.02%
260	767	12262	Pennsylvania Manufacturers Asn Ins C	168,784	0.0038%	68,764	25,746	37.44%
261		37540	Beazley Ins Co Inc	165,650	0.0038%	19,983	11,846	59.28%
262	212	19372	Northern Ins Co Of NY	164,124	0.0037%	270,158	7,544,872	2792.76%
263	140	13838	Farmland Mut Ins Co	162,156	0.0037%	157,877	71,069	45.02%
264	155	27804	Progressive West Ins Co	159,767	0.0036%	202,613	-4,363	-2.15%
265		11118	Federated Rural Electric Ins Exch	151,801	0.0034%	151,543	35,249	23.26%
266	604	41343	Gerling Amer Ins Co	149,809	0.0034%	136,426	-8,577,564	-6287.34%
267	124	23396	Amerisure Mut Ins Co	145,593	0.0033%	94,100	2,431	2.58%
268	350	39845	Employers Reins Corp	144,069	0.0033%	296,031	34,775,497	11747.25%
269	866	40436	Stratford Ins Co	143,403	0.0033%	178,947	232,608	129.99%
270	50	23647	Mutual Service Cas Ins Co	130,205	0.0030%	926,036	-725,395	-78.33%
271		15768	Merced Mut Ins Co	128,649	0.0029%	130,921	-16,219	-12.39%
272		40398	American Fuji Fire & Marine Ins Co	123,028	0.0028%	94,311	49,615	52.61%
273	323	18953	CSE Safeguard Ins Co	105,935	0.0024%	110,946	85,709	77.25%
274	241	25321	Metropolitan Drt Prop & Cas Ins Co	104,658	0.0024%	99,064	9,114	9.20%
275	108	22918	American Motorists Ins Co	98,473	0.0022%	1,934,326	10,014,303	517.72%
276		12172	Claim Professionals Liab ins Co RRG	79,296	0.0018%	57,176	30,518	53.38%
277		26905	Century-Natl Ins Co	72,625	0.0016%	52,690	15,809	30.00%
278		38733	Alaska Nat Ins Co	66,211	0.0015%	41,242	51,382	124.59%
279	212	43699	American Federation Ins Co	59,280	0.0013%	60,841	5,932	9.75%
280	3548	24031	Northland Cas Co	58,764	0.0013%	55,655	-6,505	-11.69%
281	831	41050	Underwriter For The Professions Ins	56,858	0.0013%	58,798	2,585,068	4396.52%
282	816	13161	Commerce West Ins Co	54,613	0.0012%	57,391	9,373	16.33%

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283	958	22438	Hawaiian Ins & Gty Co Ltd	53,451	0.0012%	56,548	7,352	13.00%
284		10991	Global Intl Ins Co Inc A RRG	53,072	0.0012%	53,072	0	0.00%
285	12	43761	American Intl Ins Co Of CA	47,287	0.0011%	41,660	-58	-0.14%
286	3548	24775	St Paul Guardian Ins Co	46,898	0.0011%	631,794	551,082	87.22%
287	1330	24821	Meritplan Ins Co	44,149	0.0010%	13,853	279	2.01%
288	626	20699	Ace Prop & Cas Ins Co	40,480	0.0009%	37,331	39,382	105.49%
289	400	24414	General Cas Co Of WI	39,261	0.0009%	39,759	57,928	145.70%
290	19	42978	American Security Ins Co	38,962	0.0009%	-48,854	14,870	-30.44%
291	111	24171	Netherlands Ins Co The	37,190	0.0008%	32,506	17,564	54.03%
292	802	12890	Eagle West Ins Co	36,198	0.0008%	33,091	4,258	12.87%
293	3504	14460	Podiatry Ins Co Of Amer A Mut Co	35,309	0.0008%	34,264	74,228	216.64%
294	3548	22535	Seaboard Surety Co	33,669	0.0008%	-1,151	1,761,315	53024.76%
295	150	40444	Old Republic Surety Co	31,682	0.0007%	11,550	-6,660	-57.66%
296	626	20702	Ace Fire Underwriters Ins Co	30,262	0.0007%	20,227	-302,986	-1497.93%
297	215	16063	Unitrin Auto & Home Ins Co	28,615	0.0006%	26,435	5,951	22.51%
298	968	16187	AXA Re Prop & Cas Ins Co	28,389	0.0006%	100,345	-332,442	-331.30%
299	961	34266	Frontier Ins Co	22,740	0.0005%	22,740	0	0.00%
300	626	18279	Bankers Standard Ins Co	22,076	0.0005%	1,815	-61,442	-3385.23%
301		27480	Mid-State Mut Ins Co	21,817	0.0005%	21,146	2,000	9.46%
302	140	25453	Nationwide Ins Co Of Amer	19,207	0.0004%	4,457	1,241	27.84%
303	626	22748	Pacific Employers Ins Co	18,221	0.0004%	18,001	-6,343,908	-35241.98%
304	12	11452	Hartford Steam Boil Inspec & Ins Co	15,843	0.0004%	17,007	6,564	38.60%
305	300	22756	Horace Mann Prop & Cas Ins Co	15,413	0.0004%	12,124	0	0.00%
306		23108	Lumbermens Underwriting Alliance	12,678	0.0003%	12,678	1,682,509	13271.09%
307	1129	20648	Employers Fire Ins Co	12,521	0.0003%	4,226	3,962,041	93753.93%
308	158	25518	Fairmont Premier Ins Co	11,130	0.0003%	11,130	483,902	4347.73%
309	958	11762	Vesta Fire Ins Corp	10,851	0.0002%	6,043	0	0.00%
310	31	20087	National Ind Co	9,093	0.0002%	-228,510	281,929	-123.38%
311	3548	22233	Select Ins Co	9,055	0.0002%	44,428	300,773	676.99%
312	767	41424	Pennsylvania Manufacturers Ind Co	8,846	0.0002%	8,846	-14,071	-159.07%
313	88	22306	Massachusetts Bay Ins Co	8,820	0.0002%	16,719	18,265	109.25%
314		31968	Merastar Ins Co	6,607	0.0002%	5,881	64	1.09%
315	8	19240	Allstate Ind Co	6,446	0.0001%	6,914	0	0.00%
316	626	10030	Ace Ind Ins Co	5,950	0.0001%	5,950	2,304	38.72%
317	1129	35408	Sirius Amer Ins Co	5,929	0.0001%	5,298	2,962	55.91%
318	240	10499	DaimlerChrysler Ins Co	5,555	0.0001%	5,555	-188,042	-3385.09%
319	111	33600	LM Ins Corp	4,920	0.0001%	4,669	1,186	25.40%
320	400	24449	Regent Ins Co	4,639	0.0001%	4,418	1,673	37.87%
321	84	33723	Great American Spirit Ins Co	3,697	0.0001%	39,046	1,420,616	3638.31%
322	3548	22209	Atlantic Ins Co	3,394	0.0001%	8,610	498	5.78%
323	31	27812	Columbia Ins Co	3,051	0.0001%	3,051	-46,562	-1526.12%
324		23663	National American Ins Co	2,989	0.0001%	6,730	-1,319	-19.60%
325	212	21687	Mid-Century Ins Co	2,317	0.0001%	84,965	-12,390	-14.58%
326	169	23434	Middlesex Ins Co	1,674	0.0000%	569	-625,945	10007.91%
327		37206	Contractors Bonding & Ins Co	531	0.0000%	762	-34,701	-4553.94%
328	1129	21946	Camden Fire Ins Assoc	500	0.0000%	301	149	49.50%
329	140	23779	Nationwide Mut Fire Ins Co	499	0.0000%	562	10,454	1860.14%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
330	761	22837	Interstate Ind Co	478	0.0000%	444,956	167,846	37.72%
331	218	34622	Glens Falls Ins Co	370	0.0000%	427,530	-389,484	-91.10%
332	225	20010	Acceptance Ind Ins Co	348	0.0000%	348	268	77.01%
333	1285	20583	XL Reins America Inc	284	0.0000%	284	85,976	30273.24%
334	670	16578	Fidelity Natl Prop and Cas Ins Co	205	0.0000%	228	0	0.00%
335	1330	24848	Newport Ins Co	138	0.0000%	70	2,690	3842.86%
336	83	22128	Rocky Mountain Fire & Cas Co	64	0.0000%	1,305	0	0.00%
337	3548	33650	Mendota Ins Co	11	0.0000%	36	17	47.22%
			Line Total:	**4,403,542,735**	**100.0000%**	**4,281,170,576**	**2,895,594,809**	**67.64%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	38	20281	Federal Ins Co	45,862,385	20.0628%	44,131,356	26,738,521	60.59%
2	785	35378	Evanston Ins Co	36,858,634	16.1240%	55,132,109	25,433,943	46.13%
3	57	21261	Electric Ins Co	10,558,924	4.6191%	9,769,996	9,246,489	94.64%
4	3548	24767	St Paul Fire & Marine Ins Co	9,863,533	4.3149%	19,266,089	11,890,239	61.72%
5	212	26247	American Guarantee & Liability Ins	9,659,030	4.2254%	12,022,269	4,200,148	34.94%
6	761	21873	Firemans Fund Ins Co	7,787,078	3.4065%	8,900,611	22,486,215	252.64%
7	317	40827	Virginia Surety Co Inc	7,641,755	3.3429%	6,918,961	1,291,622	18.67%
8	3098	12904	Tokio Marine & Nichido Fire Ins Co	7,599,777	3.3246%	7,699,040	3,770,979	48.98%
9	626	22667	Ace American Ins Co	5,693,733	2.4908%	5,576,861	1,577,923	28.29%
10	111	23035	Liberty Mut Fire Ins Co	5,478,490	2.3966%	5,299,100	5,072,227	95.72%
11	626	21121	Westchester Fire Ins Co	5,424,812	2.3731%	5,859,894	3,657,379	62.41%
12	761	35300	Allianz Global Risks US Ins Co	5,284,908	2.3119%	4,652,168	1,210,075	26.01%
13	212	41181	Universal Underwriters Ins Co	5,137,161	2.2473%	5,103,446	5,275,398	103.37%
14	7	13935	Federated Mut Ins Co	4,794,721	2.0975%	4,761,972	1,496,868	31.43%
15	3219	11126	Sompo Japan Ins Co of Amer	4,589,481	2.0077%	4,639,819	-14,753,384	-317.97%
16	12	19445	National Union Fire Ins Co Of Pitts	3,750,215	1.6406%	3,229,144	7,395,113	229.01%
17	169	24988	Sentry Ins A Mut Co	3,613,312	1.5807%	3,307,581	706,434	21.36%
18	3548	25674	Travelers Property Cas Co Of Amer	3,480,714	1.5227%	3,934,598	2,171,993	55.20%
19	150	24147	Old Republic Ins Co	2,951,647	1.2912%	2,714,747	1,277,083	47.04%
20	866	37982	Tudor Ins Co	2,416,853	1.0573%	2,334,297	9,067,709	388.46%
21	1113	22241	Medmarc Cas Ins Co	2,114,212	0.9249%	2,289,444	2,530,355	110.52%
22	3548	24791	St Paul Mercury Ins Co	2,086,810	0.9129%	3,038,769	3,111,445	102.39%
23	12	19380	American Home Assur Co	1,906,816	0.8341%	1,121,454	91,337	8.14%
24	140	23787	Nationwide Mut Ins Co	1,719,640	0.7523%	1,691,691	1,254,874	74.18%
25	920	13064	United Natl Ins Co	1,449,907	0.6343%	951,193	1,824,586	191.82%
26	140	19100	Amco Ins Co	1,399,994	0.6124%	1,336,632	944,097	70.63%
27	169	21180	Sentry Select Ins Co	1,260,949	0.5516%	1,319,092	331,832	25.16%
28	111	23043	Liberty Mut Ins Co	1,146,197	0.5014%	1,924,543	4,019,553	208.86%
29	218	20494	Transportation Ins Co	1,105,264	0.4835%	1,036,668	2,003,267	193.24%
30	38	20397	Vigilant Ins Co	1,098,236	0.4804%	1,185,075	-125,891	-10.62%
31	111	24198	Peerless Ins Co	1,066,667	0.4666%	1,018,900	657,875	64.57%
32	1279	11150	Arch Ins Co	975,543	0.4268%	1,069,140	438,991	41.06%
33	91	37478	Hartford Ins Co Of The Midwest	953,954	0.4173%	1,114,239	1,356,041	121.70%
34	1285	24554	XL Ins Amer Inc	910,163	0.3982%	1,139,745	270,881	23.77%
35	140	28223	Nationwide Agribusiness Ins Co	909,509	0.3979%	461,015	90,972	19.73%
36	212	21326	Empire Fire & Marine Ins Co	796,001	0.3482%	614,131	123,718	20.15%
37	212	40142	American Zurich Ins Co	795,665	0.3481%	1,138,178	875,876	76.95%
38	1285	22322	Greenwich Ins Co	790,239	0.3457%	933,881	1,476,870	158.14%
39	111	21458	Employers Ins of Wausau	770,606	0.3371%	409,840	6,516,997	1590.13%
40	218	20443	Continental Cas Co	757,955	0.3316%	463,957	-137,053	-29.54%
41	350	34207	Westport Ins Corp	658,738	0.2882%	600,731	2,010,642	334.70%
42	3548	35386	Fidelity & Guaranty Ins Co	632,631	0.2767%	836,231	191,145	22.86%
43	111	42404	Liberty Ins Corp	624,963	0.2734%	526,313	406,797	77.29%
44	98	25224	Great Divide Ins Co	596,789	0.2611%	477,619	6,031	1.26%
45	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	544,990	0.2384%	454,379	253,827	55.86%
46	38	20303	Great Northern Ins Co	539,416	0.2360%	509,553	191,410	37.56%
47	215	14133	Valley Ins Co	496,506	0.2172%	473,848	67,948	14.34%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	158	21113	United States Fire Ins Co	479,325	0.2097%	661,007	2,263,648	342.45%
49	3548	25887	US Fidelity & Guaranty Co	467,744	0.2046%	658,180	-2,862,995	-434.99%
50	218	20478	National Fire Ins Co Of Hartford	417,445	0.1826%	456,867	1,067,220	233.60%
51	12	23809	Granite State Ins Co	376,163	0.1646%	362,087	176,400	48.72%
52	1218	32859	Penn-Amer Ins Co	370,292	0.1620%	384,627	858,953	223.32%
53	785	28932	Markel American Ins Co	364,420	0.1594%	504,072	175,951	34.91%
54	163	19704	American States Ins Co	361,261	0.1580%	368,073	-307,413	-83.52%
55		36790	Springfield Ins Co Inc	360,331	0.1576%	358,447	-21,742	-6.07%
56	866	13196	Western World Ins Co	356,907	0.1561%	404,872	1,470,545	363.21%
57	91	29459	Twin City Fire Ins Co Co	355,489	0.1555%	254,475	-255,225	-100.29%
58	645	14907	Oregon Mut Ins Co	341,575	0.1494%	368,447	26,853	7.29%
59	3548	36463	Discover Prop & Cas Ins Co	341,349	0.1493%	479,820	815,491	169.96%
60	604	41343	Gerling Amer Ins Co	335,708	0.1469%	318,427	-336,681	-105.73%
61	62	21415	Employers Mut Cas Co	334,747	0.1464%	345,183	-415,905	-120.49%
62	400	25747	Unigard Ins Co	328,864	0.1439%	326,334	-51,733	-15.85%
63	218	20508	Valley Forge Ins Co	323,571	0.1415%	222,386	-2,619,022	-1177.69%
64	291	13331	American Hardware Mut Ins Co	311,506	0.1363%	277,966	-149,114	-53.64%
65	2978	22551	Mitsui Sumitomo Ins USA Inc	310,056	0.1356%	308,251	154,839	50.23%
66	761	21881	National Surety Corp	301,312	0.1318%	253,350	-287,022	-113.29%
67	163	24724	First Natl Ins Co Of Amer	300,523	0.1315%	243,909	-68,824	-28.22%
68	158	21105	North River Ins Co	287,523	0.1258%	214,085	220,995	103.23%
69	3548	25879	Fidelity & Guaranty Ins Underwriters	282,179	0.1234%	389,827	225,259	57.78%
70	8	19232	Allstate Ins Co	282,117	0.1234%	320,870	6,948,175	2165.42%
71	7	28304	Federated Service Ins Co	253,649	0.1110%	237,346	20,114	8.47%
72	1325	24899	Alea North America Ins Co	249,420	0.1091%	199,979	66,773	33.39%
73	158	24384	Fairmont Specialty Ins Co	248,787	0.1088%	695,919	-487,778	-70.09%
74	98	36684	Riverport Ins Co	239,581	0.1048%	223,786	133,129	59.49%
75	783	13056	RLI Ins Co	216,876	0.0949%	426,559	-705,204	-165.32%
76	12	19410	Commerce & Industry Ins Co	181,280	0.0793%	182,639	437,627	239.61%
77	84	26832	Great American Alliance Ins Co	168,438	0.0737%	38,863	17,818	45.85%
78	31	20052	National Liab & Fire Ins Co	158,264	0.0692%	156,913	385,638	245.77%
79	91	30104	Hartford Underwriters Ins Co	150,523	0.0658%	106,984	45,189	42.24%
80	163	24732	General Ins Co Of Amer	148,420	0.0649%	295,424	161,143	54.55%
81	761	21857	American Ins Co	141,695	0.0620%	145,044	248,945	171.63%
82	2978	20362	Mitsui Sumitomo Ins Co of Amer	138,645	0.0607%	261,689	104,800	40.05%
83	12	23841	New Hampshire Ins Co	138,423	0.0606%	140,680	958,935	681.64%
84	84	16691	Great American Ins Co	129,525	0.0567%	118,922	945,149	794.76%
85	38	20346	Pacific Ind Co	129,504	0.0567%	139,927	10,161,176	7261.77%
86	31	38962	Genesis Ins Co	112,151	0.0491%	110,187	-414,805	-376.46%
87	1120	10120	Everest Natl Ins Co	89,362	0.0391%	106,403	750	0.70%
88	244	10677	Cincinnati Ins Co	88,388	0.0387%	95,620	123,955	129.63%
89	1129	27154	Atlantic Specialty Ins Co	87,440	0.0383%	80,670	7,421	9.20%
90	111	26069	Wausau Business Ins Co	86,484	0.0378%	100,931	298,569	295.81%
91	218	20486	Transcontinental Ins Co	77,299	0.0338%	106,700	-154,837	-145.11%
92	3548	24015	Northland Ins Co	70,228	0.0307%	79,875	24,633	30.84%
93	212	21709	Truck Ins Exch	64,571	0.0282%	59,465	143,576	241.45%
94	163	19690	American Economy Ins Co	53,108	0.0232%	60,111	9,149	15.22%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	212	21652	Farmers Ins Exch	48,903	0.0214%	51,136	-87,350	-170.82%
96	761	21865	Associated Ind Corp	47,762	0.0209%	50,638	-366,623	-724.01%
97	212	27855	Zurich American Ins Co Of IL	45,545	0.0199%	39,350	-381,826	-970.33%
98	93	12831	State Natl Ins Co Inc	40,707	0.0178%	31,608	-118,420	-374.65%
99	920	42048	Diamond State Ins Co	33,817	0.0148%	42,269	26,143	61.85%
100	91	29424	Hartford Cas Ins Co	33,797	0.0148%	60,860	-172,498	-283.43%
101	866	40436	Stratford Ins Co	33,554	0.0147%	42,099	189,345	449.76%
102	761	21849	American Automobile Ins Co	33,436	0.0146%	44,505	-3,821	-8.59%
103		40398	American Fuji Fire & Marine Ins Co	32,761	0.0143%	30,041	18,233	60.69%
104	140	13838	Farmland Mut Ins Co	31,609	0.0138%	16,810	4,535	26.98%
105	108	30562	American Manufacturers Mut Ins Co	27,727	0.0121%	27,727	-167,658	-604.67%
106	517	37257	Insurance Corp Of Hannover	26,821	0.0117%	69,077	84,112	121.77%
107	181	29874	North American Specialty Ins Co	22,815	0.0100%	22,815	502,392	2202.02%
108	553	24902	Security Ins Co Of Hartford	18,674	0.0082%	19,782	57,387	290.10%
109	218	35289	Continental Ins Co	13,795	0.0060%	2,012	514,872	25590.06%
110	98	23612	Midwest Employers Cas Co	13,438	0.0059%	7,854	4,653	59.24%
111	748	18023	Star Ins Co	11,774	0.0052%	2,581	335	12.98%
112	31	25895	United States Liability Ins Co	11,611	0.0051%	1,664	998	59.98%
113	50	23647	Mutual Service Cas Ins Co	9,497	0.0042%	21,395	-223,122	-1042.87%
114	111	33600	LM Ins Corp	8,568	0.0037%	9,231	3,822	41.40%
115	84	26344	Great American Assur Co	8,167	0.0036%	18,748	-20,155	-107.50%
116	400	25798	Unigard Ind Co	8,014	0.0035%	8,338	8,443	101.26%
117	88	22306	Massachusetts Bay Ins Co	7,292	0.0032%	42,173	25,103	59.52%
118		38733	Alaska Nat Ins Co	6,940	0.0030%	5,253	3,240	61.68%
119	88	22292	Hanover Ins Co	6,780	0.0030%	2,371	10,000	421.76%
120	24	19895	Atlantic Mut Ins Co	6,330	0.0028%	7,003	120,634	1722.60%
121	84	22136	Great American Ins Co of NY	5,663	0.0025%	45,812	24,718	53.96%
122	111	24171	Netherlands Ins Co The	4,471	0.0020%	3,040	1,348	44.34%
123	111	10836	Golden Eagle Ins Corp	4,220	0.0018%	4,136	-33,520	-810.44%
124	626	20702	Ace Fire Underwriters Ins Co	4,176	0.0018%	2,792	6,956	249.14%
125	626	20699	Ace Prop & Cas Ins Co	3,725	0.0016%	3,311	9,787	295.59%
126	201	25976	Utica Mut Ins Co	2,760	0.0012%	2,749	1,119,336	40717.93%
127	169	23434	Middlesex Ins Co	2,356	0.0010%	800	4,990,793	623849.13%
128	968	16187	AXA Re Prop & Cas Ins Co	1,992	0.0009%	2,481	-38,267	-1542.40%
129	124	23396	Amerisure Mut Ins Co	1,143	0.0005%	626	-173	-27.64%
130	225	26433	Harco Natl Ins Co	1,118	0.0005%	1,116	0	0.00%
131	689	33162	Bankers Ins Co	833	0.0004%	833	-42,896	-5149.58%
132	400	24449	Regent Ins Co	800	0.0003%	800	0	0.00%
133		37206	Contractors Bonding & Ins Co	480	0.0002%	500	42,715	8543.00%
134	3548	25658	Travelers Ind Co	450	0.0002%	4,538	-65,081	-1434.13%
135	1331	10340	Stonington Ins Co	406	0.0002%	212	316	149.06%
136	3548	24031	Northland Cas Co	382	0.0002%	392	-1,074	-273.98%
137	400	24414	General Cas Co Of WI	331	0.0001%	257	0	0.00%
138	1129	20621	OneBeacon America Ins Co	275	0.0001%	264	29,849,013	806444.32%
139	140	25453	Nationwide Ins Co Of Amer	270	0.0001%	11	0	0.00%
140		23663	National American Ins Co	200	0.0001%	200	-1,678	-839.00%
141	31	20087	National Ind Co	39	0.0000%	199	-4,000,410	2010256.28%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
			Line Total:	**228,594,215**	**100.0000%**	**256,794,926**	**211,452,572**	**82.34%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO NO-FAULT [19.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	1326	33855	Lincoln General Ins Co	698,538	54.3548%	698,538	0	0.00%
2	12	19429	Insurance Co Of The State Of PA	585,926	45.5922%	117,790	17,662	14.99%
3	517	20532	Clarendon Natl Ins Co	619	0.0482%	619	76,965	12433.76%
4	127	23469	American Modern Home Ins Co	63	0.0049%	32	0	0.00%
			Line Total:	**1,285,146**	**100.0000%**	**816,979**	**94,627**	**11.58%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	176	25178	State Farm Mut Auto Ins Co	1,376,653,621	12.7413%	1,394,023,030	685,906,250	49.20%
2	212	21652	Farmers Ins Exch	1,017,313,262	9.4155%	1,019,351,238	599,286,362	58.79%
3	1318	15598	Interins Exch Of The Automobile Club	973,678,767	9.0117%	954,212,579	470,950,147	49.35%
4	1278	15539	California State Auto Asn Inter-Ins	844,106,411	7.8125%	846,397,967	415,358,193	49.07%
5	12	12963	21st Century Ins Co	700,794,178	6.4861%	715,922,390	411,484,813	57.48%
6	660	27553	Mercury Ins Co	683,573,524	6.3267%	674,298,338	325,996,702	48.35%
7	8	19240	Allstate Ind Co	637,369,263	5.8990%	621,817,691	352,677,870	56.72%
8	660	11908	Mercury Cas Co	258,570,464	2.3931%	257,391,763	127,597,229	49.57%
9	8	19232	Allstate Ins Co	250,976,160	2.3229%	255,159,150	112,978,081	44.28%
10	3495	22268	Infinity Ins Co	236,365,182	2.1876%	227,565,084	94,164,683	41.38%
11	155	44288	Progressive Choice Ins Co	187,725,074	1.7375%	173,153,192	74,401,342	42.97%
12	814	25089	Coast Natl Ins Co	185,962,321	1.7211%	218,029,732	101,294,384	46.46%
13	155	27804	Progressive West Ins Co	185,833,888	1.7199%	180,096,848	86,258,680	47.90%
14	163	24740	Safeco Ins Co Of Amer	176,827,691	1.6366%	176,777,058	116,240,712	65.76%
15	200	25941	USAA	169,368,014	1.5676%	169,249,290	115,221,875	68.08%
16	200	25968	USAA Cas Ins Co	156,891,239	1.4521%	155,797,913	98,393,161	63.15%
17	31	35882	Geico General Ins Co	148,047,253	1.3702%	141,788,227	83,672,244	59.01%
18	12	23809	Granite State Ins Co	122,732,629	1.1359%	109,270,755	66,985,294	61.30%
19	111	23035	Liberty Mut Fire Ins Co	119,279,862	1.1040%	116,769,750	64,013,210	54.82%
20	169	13137	Viking Ins Co Of WI	105,105,897	0.9728%	106,921,434	80,715,538	75.49%
21	1179	10683	Wawanesa General Ins Co	103,533,742	0.9582%	100,077,683	72,718,481	72.66%
22	660	38342	California Automobile Ins Co	102,276,850	0.9466%	101,305,292	48,459,051	47.83%
23	31	22063	Government Employees Ins Co	83,575,216	0.7735%	82,238,497	52,251,090	63.54%
24	4	27928	Amex Assur Co	81,187,764	0.7514%	78,708,663	64,836,139	82.37%
25	33	20117	California Cas Ind Exch	71,708,080	0.6637%	73,887,799	41,644,100	56.36%
26	91	30104	Hartford Underwriters Ins Co	68,719,104	0.6360%	66,901,396	48,746,004	72.86%
27	140	19100	Amco Ins Co	64,722,951	0.5990%	62,623,605	29,295,996	46.78%
28	1278	37770	Western United Ins Co	59,021,876	0.5463%	58,752,669	28,631,767	48.73%
29	215	19852	Financial Ind Co	57,210,372	0.5295%	55,762,880	34,343,742	61.59%
30	140	23787	Nationwide Mut Ins Co	56,393,741	0.5219%	58,832,844	24,484,325	41.62%
31	79	23728	National General Ins Co	55,587,878	0.5145%	55,632,216	30,790,064	55.35%
32	3548	19070	Standard Fire Ins Co	54,784,595	0.5070%	54,544,653	28,823,308	52.84%
33	140	42579	Allied Prop & Cas Ins Co	53,141,121	0.4918%	52,318,169	25,048,700	47.88%
34	12	43761	American Intl Ins Co Of CA	50,965,339	0.4717%	51,352,222	33,330,758	64.91%
35	31	22055	Geico Ind Co	49,417,097	0.4574%	47,791,758	30,391,017	63.59%
36	1326	33855	Lincoln General Ins Co	49,180,555	0.4552%	38,479,360	38,713,576	100.61%
37	158	25054	Hudson Ins Co	47,775,037	0.4422%	50,115,746	27,272,320	54.42%
38	3638	37648	Permanent General Assur Corp	39,683,524	0.3673%	39,620,957	21,530,846	54.34%
39	91	29424	Hartford Cas Ins Co	37,911,050	0.3509%	33,720,815	24,319,541	72.12%
40	1129	30210	Esurance Prop and Cas Ins Co	37,701,247	0.3489%	35,083,061	14,962,993	42.65%
41	1179	31526	Wawanesa Mut Ins Co Us Branch	34,640,435	0.3206%	35,388,405	24,232,656	68.48%
42	31	41491	Geico Cas Co	34,073,221	0.3154%	33,668,818	17,765,685	52.77%
43	215	10914	Kemper Independence Ins Co	34,006,240	0.3147%	32,715,135	14,013,004	42.83%
44	8	10358	Encompass Ins Co	32,712,547	0.3028%	16,435,026	7,283,202	44.32%
45	922	40029	Explorer Ins Co	32,502,548	0.3008%	31,311,499	19,202,222	61.33%
46	241	25321	Metropolitan Drt Prop & Cas Ins Co	31,979,557	0.2960%	31,212,042	21,609,867	69.24%
47		40010	Anchor General Ins Co	31,841,569	0.2947%	31,869,730	19,449,590	61.03%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	796	39217	QBE Ins Corp	31,113,392	0.2880%	30,958,804	22,724,136	73.40%
49		42277	Sterling Cas Ins Co	29,784,412	0.2757%	30,104,157	18,523,517	61.53%
50	958	22438	Hawaiian Ins & Gty Co Ltd	26,066,616	0.2413%	26,757,066	15,872,326	59.32%
51	802	13544	California Capital Ins Co	25,677,492	0.2377%	25,699,658	13,866,327	53.96%
52	215	10226	Unitrin Direct Ins Co	25,105,233	0.2324%	21,538,307	13,737,451	63.78%
53	28	19976	Amica Mut Ins Co	24,467,486	0.2265%	24,467,897	17,618,344	72.01%
54	212	21687	Mid-Century Ins Co	23,926,388	0.2214%	9,557,931	5,179,578	54.19%
55	155	24260	Progressive Cas Ins Co	23,503,935	0.2175%	23,719,448	7,754,381	32.69%
56	816	13161	Commerce West Ins Co	23,167,999	0.2144%	22,979,134	13,412,313	58.37%
57		27502	Western General Ins Co	20,606,669	0.1907%	20,175,384	14,466,018	71.70%
58	1330	24821	Meritplan Ins Co	19,916,924	0.1843%	13,577,719	8,808,561	64.88%
59	212	11185	Foremost Ins Co	17,351,053	0.1606%	16,099,221	5,686,420	35.32%
60	8	17230	Allstate Prop & Cas Ins Co	16,655,879	0.1542%	19,014,770	7,860,902	41.34%
61	257	12521	Safeway Ins Co	16,362,297	0.1514%	17,594,438	8,854,768	50.33%
62	761	21873	Firemans Fund Ins Co	15,594,921	0.1443%	15,185,790	7,377,109	48.58%
63	12	36404	21st Century Cas Co	15,564,521	0.1441%	15,320,916	9,684,665	63.21%
64	163	37214	American States Preferred Ins Co	15,220,317	0.1409%	14,908,526	8,534,568	57.25%
65	8	37907	Deerbrook Ins Co	14,653,149	0.1356%	14,682,165	7,551,226	51.43%
66	273	13250	Workmens Auto Ins Co	14,268,810	0.1321%	13,084,369	4,331,689	33.11%
67	323	10693	Civil Svc Employees Ins Co	14,061,626	0.1301%	14,557,460	7,078,516	48.62%
68	79	31488	Integon Preferred Ins Co	13,646,867	0.1263%	12,461,977	7,753,842	62.22%
69	3495	11738	Leader Ins Co	13,394,902	0.1240%	13,960,088	6,172,336	44.21%
70	12	19380	American Home Assur Co	12,514,035	0.1158%	13,358,363	7,079,700	53.00%
71	517	37303	Redland Ins Co	11,958,031	0.1107%	10,290,764	3,838,788	37.30%
72	93	12831	State Natl Ins Co Inc	11,418,737	0.1057%	11,407,155	8,906,831	78.08%
73		12360	Ocean Harbor Cas Ins Co	11,370,401	0.1052%	9,784,292	7,722,038	78.92%
74	400	25747	Unigard Ins Co	11,207,564	0.1037%	11,857,883	6,376,173	53.77%
75	161	18031	Topa Ins Co	11,192,062	0.1036%	12,366,543	10,847,385	87.72%
76	2898	37850	Pacific Specialty Ins Co	11,164,572	0.1033%	11,152,732	5,602,634	50.24%
77	517	21806	Harbor Specialty Ins Co	10,972,605	0.1016%	14,087,758	1,184,038	8.40%
78	84	43753	Republic Ind Co of CA	10,548,571	0.0976%	12,083,811	4,561,979	37.75%
79	140	23779	Nationwide Mut Fire Ins Co	10,128,940	0.0937%	10,361,500	3,751,458	36.21%
80	3495	10068	Infinity Natl Ins Co	10,056,908	0.0931%	9,079,921	3,938,438	43.38%
81	930	23671	National American Ins Co Of CA	9,543,647	0.0883%	9,758,617	3,981,587	40.80%
82	300	22578	Horace Mann Ins Co	9,414,466	0.0871%	9,337,584	5,495,556	58.85%
83	408	11048	Pacific Prop & Cas Co	9,411,969	0.0871%	9,188,431	4,643,162	50.53%
84	140	42587	Depositors Ins Co	9,353,208	0.0866%	9,400,287	5,829,025	62.01%
85	12	19429	Insurance Co Of The State Of PA	8,430,360	0.0780%	7,296,674	9,147,330	125.36%
86	79	38660	MIC General Ins Corp	8,308,683	0.0769%	7,894,493	4,929,384	62.44%
87	323	18953	CSE Safeguard Ins Co	8,121,251	0.0752%	8,464,891	4,655,680	55.00%
88	91	29459	Twin City Fire Ins Co Co	8,079,221	0.0748%	8,527,284	6,077,435	71.27%
89	225	23248	Occidental Fire & Cas Co Of NC	7,783,778	0.0720%	7,137,253	4,262,120	59.72%
90	922	27847	Insurance Co Of The West	7,659,936	0.0709%	6,791,251	4,492,790	66.16%
91	83	22101	Grange Ins Assn	7,633,482	0.0707%	7,812,339	4,421,931	56.60%
92	958	11762	Vesta Fire Ins Corp	7,507,358	0.0695%	12,009,763	21,075,414	175.49%
93	670	25180	Fidelity Natl Ins Co	7,437,006	0.0688%	7,212,463	7,608,729	105.49%
94	3098	12904	Tokio Marine & Nichido Fire Ins Co	6,547,444	0.0606%	6,601,806	3,456,908	52.36%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	200	18600	USAA General Ind Co	6,525,016	0.0604%	6,520,799	3,951,207	60.59%
96	852	40150	MGA Ins Co Inc	6,422,101	0.0594%	3,015,798	1,940,069	64.33%
97	140	42889	Victoria Fire & Cas Co	6,228,135	0.0576%	3,353,456	2,114,326	63.05%
98		10920	Alliance United Ins Co	6,060,335	0.0561%	5,770,083	3,793,260	65.74%
99	91	39098	Omni Ins Co	6,022,705	0.0557%	8,469,007	6,619,333	78.16%
100	300	22756	Horace Mann Prop & Cas Ins Co	5,938,008	0.0550%	6,163,472	3,459,463	56.13%
101	517	20532	Clarendon Natl Ins Co	5,868,255	0.0543%	10,510,227	7,018,498	66.78%
102	38	20338	Northwestern Pacific Ind Co	5,284,642	0.0489%	5,232,781	3,184,307	60.85%
103	9	22985	Sequoia Ins Co	5,202,792	0.0482%	5,237,271	3,751,440	71.63%
104	155	16322	Progressive Direct Ins Co	4,416,610	0.0409%	2,068,245	12,225,573	591.11%
105	930	19269	Danielson Natl Ins Co	4,203,133	0.0389%	4,198,442	2,638,483	62.84%
106	98	40045	Starnet Ins Co	3,825,076	0.0354%	4,572,366	2,879,024	62.97%
107		26905	Century-Natl Ins Co	3,786,517	0.0350%	3,777,108	2,438,878	64.57%
108	1129	35408	Sirius Amer Ins Co	3,647,445	0.0338%	4,236,569	1,542,964	36.42%
109		31968	Merastar Ins Co	3,559,248	0.0329%	3,582,946	1,889,078	52.72%
110	968	11835	AXA Re Amer Ins Co	3,555,791	0.0329%	5,396,911	1,880,207	34.84%
111	313	33898	Aegis Security Ins Co	3,343,726	0.0309%	3,343,726	912,508	27.29%
112	1330	24813	Balboa Ins Co	3,057,041	0.0283%	416,032	276,694	66.51%
113	3548	33650	Mendota Ins Co	2,932,733	0.0271%	680,839	478,267	70.25%
114	57	21261	Electric Ins Co	2,742,477	0.0254%	2,846,347	1,636,305	57.49%
115	12	19399	AIU Ins Co	2,554,476	0.0236%	2,717,621	1,493,056	54.94%
116	3596	42609	Affirmative Ins Co	2,492,629	0.0231%	1,442,236	901,004	62.47%
117	79	11044	GMAC Ins Co Online Inc	2,227,963	0.0206%	2,659,426	1,475,429	55.48%
118	140	37877	Nationwide Prop & Cas Ins Co	2,027,271	0.0188%	2,147,330	1,464,259	68.19%
119	1278	10921	ACA Ins Co	1,985,651	0.0184%	938,892	513,318	54.67%
120	257	10939	Safeway Direct Ins Co	1,934,981	0.0179%	2,012,854	1,454,342	72.25%
121	645	14907	Oregon Mut Ins Co	1,921,707	0.0178%	2,039,039	1,056,566	51.82%
122		11711	Access Ins Co	1,822,461	0.0169%	157,578	105,670	67.06%
123	215	10915	Unitrin Direct Property & Cas Co	1,712,245	0.0158%	5,704,820	3,661,598	64.18%
124	215	14133	Valley Ins Co	1,704,069	0.0158%	1,834,209	185,291	10.10%
125	163	24724	First Natl Ins Co Of Amer	1,401,861	0.0130%	1,424,270	613,483	43.07%
126	1285	22322	Greenwich Ins Co	1,309,961	0.0121%	1,309,960	-1,931,921	-147.48%
127	218	10201	Galway Ins Co	1,216,509	0.0113%	1,484,531	505,793	34.07%
128	127	23469	American Modern Home Ins Co	1,189,842	0.0110%	1,125,158	-571,003	-50.75%
129	1234	26050	Response Worldwide Ins Co	1,077,753	0.0100%	1,084,467	786,801	72.55%
130	785	28932	Markel American Ins Co	1,020,801	0.0094%	945,105	191,352	20.25%
131	140	26093	Nationwide Affinity Co of Amer	912,944	0.0084%	846,268	337,935	39.93%
132	84	16691	Great American Ins Co	809,869	0.0075%	1,126,183	605,833	53.80%
133	802	12890	Eagle West Ins Co	712,356	0.0066%	654,437	358,932	54.85%
134	38	35181	Executive Risk Ind Inc	668,794	0.0062%	1,404,736	93,743	6.67%
135	140	25453	Nationwide Ins Co Of Amer	656,498	0.0061%	276,837	159,335	57.56%
136	215	16063	Unitrin Auto & Home Ins Co	650,553	0.0060%	621,775	947,665	152.41%
137	84	32620	National Interstate Ins Co	624,079	0.0058%	557,157	31,309	5.62%
138		32107	Sutter Ins Co	600,201	0.0056%	897,023	471,357	52.55%
139	19	10111	American Bankers Ins Co Of FL	589,360	0.0055%	579,418	-432,983	-74.73%
140	1129	21962	Pennsylvania General Ins Co	547,148	0.0051%	286,635	283,133	98.78%
141	163	39012	Safeco Ins Co Of IL	423,851	0.0039%	362,463	43,003	11.86%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
142	1169	11231	Generali Us Branch	373,913	0.0035%	362,454	50,368	13.90%
143	84	22136	Great American Ins Co of NY	355,785	0.0033%	352,345	97,672	27.72%
144	111	23043	Liberty Mut Ins Co	345,942	0.0032%	351,627	9,001,094	2559.84%
145	212	34649	Centre Ins Co	342,726	0.0032%	344,571	118,167	34.29%
146	79	22004	CIM Ins Corp	341,436	0.0032%	352,840	118,772	33.66%
147	1234	10970	Response Ind Co Of CA	337,778	0.0031%	325,268	132,166	40.63%
148		40550	Pacific Pioneer Ins Co	326,610	0.0030%	429,515	125,529	29.23%
149	84	26832	Great American Alliance Ins Co	320,498	0.0030%	358,215	-39,461	-11.02%
150	3219	11126	Sompo Japan Ins Co of Amer	286,485	0.0027%	290,231	90,623	31.22%
151	3636	26077	Lancer Ins Co	232,621	0.0022%	232,621	1,582,450	680.27%
152	93	22608	National Specialty Ins Co	221,016	0.0020%	30,651	0	0.00%
153	1234	43044	Response Ins Co	206,090	0.0019%	159,550	192,267	120.51%
154	303	15032	Guideone Mut Ins Co	193,241	0.0018%	196,681	70,220	35.70%
155	553	24678	Royal Ind Co	167,194	0.0015%	165,021	119,410	72.36%
156	155	11851	Progressive Home Ins Co	163,552	0.0015%	172,645	-70,456	-40.81%
157	3018	22730	Converium Ins North Amer Inc	151,311	0.0014%	178,194	231,832	130.10%
158	3489	19216	Southern Ins Co	146,195	0.0014%	155,860	-38,830	-24.91%
159	19	19615	American Reliable Ins Co	123,989	0.0011%	120,339	75,206	62.50%
160	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	121,514	0.0011%	96,542	92,038	95.33%
161	212	43699	American Federation Ins Co	120,080	0.0011%	121,475	37,914	31.21%
162	920	42048	Diamond State Ins Co	114,495	0.0011%	117,932	-106,764	-90.53%
163	50	23647	Mutual Service Cas Ins Co	113,343	0.0010%	197,927	-772,723	-390.41%
164	79	29742	Integon Natl Ins Co	106,443	0.0010%	120,050	55,224	46.00%
165	108	30562	American Manufacturers Mut Ins Co	97,401	0.0009%	141,991	2,021,929	1423.98%
166	831	34495	Doctors Co An Interins Exchn	96,602	0.0009%	104,884	51,613	49.21%
167	24	19909	Centennial Ins Co	95,109	0.0009%	103,175	6,654	6.45%
168	24	19895	Atlantic Mut Ins Co	56,427	0.0005%	61,143	618,719	1011.92%
169		40800	American Sterling Ins Co	51,094	0.0005%	61,827	-22,923	-37.08%
170	88	22292	Hanover Ins Co	45,972	0.0004%	50,490	25,381	50.27%
171	3548	24015	Northland Ins Co	40,318	0.0004%	47,769	-2,235	-4.68%
172	253	14168	Harleysville Mut Ins Co	37,026	0.0003%	77,413	-885,060	-1143.30%
173	761	22837	Interstate Ind Co	36,168	0.0003%	136,348	141,849	104.03%
174	1346	39969	American Safety Cas Ins Co	32,941	0.0003%	35,812	-82,159	-229.42%
175	761	10079	Vintage Ins Co	14,308	0.0001%	22,654	-7,541	-33.29%
176	111	42404	Liberty Ins Corp	13,755	0.0001%	8,065	252,466	3130.39%
177	626	43575	Indemnity Ins Co Of North Amer	10,221	0.0001%	42,539	11,882	27.93%
178	91	34690	Property & Cas Ins Co Of Hartford	10,081	0.0001%	5,654	40,911	723.58%
179	84	33723	Great American Spirit Ins Co	9,583	0.0001%	15,593	2,249	14.42%
180	140	10723	Nationwide Assur Co	8,839	0.0001%	8,839	14,156	160.15%
181	12	23841	New Hampshire Ins Co	8,384	0.0001%	15,070	21,353	141.69%
182	201	25976	Utica Mut Ins Co	7,743	0.0001%	11,070	19,726	178.19%
183	212	19356	Maryland Cas Co	4,740	0.0000%	125,971	-349,272	-277.26%
184	626	22667	Ace American Ins Co	2,863	0.0000%	102,580	22,943	22.37%
185	12	19410	Commerce & Industry Ins Co	2,472	0.0000%	501	74	14.77%
186	553	24902	Security Ins Co Of Hartford	1,804	0.0000%	2,238	-40,513	-1810.23%
187	400	25798	Unigard Ind Co	1,757	0.0000%	-5,545	-676,819	12205.93%
188	1129	21970	OneBeacon Ins Co	1,371	0.0000%	1,371	21,644	1578.70%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
189	70	34525	First American Specilaty Ins Co	250	0.0000%	8,259	-20,080	-243.13%
190	761	11630	Jefferson Ins Co	119	0.0000%	2,068	-3,624,595	175270.55%
191	959	21903	Procentury Ins Co	109	0.0000%	109	-433,663	397855.96%
192	1129	20621	OneBeacon America Ins Co	60	0.0000%	60	-4	-6.67%
193	574	31089	Republic Western Ins Co	1	0.0000%	1	-204,272	127200.00%
			Line Total:	**10,804,620,473**	**100.0000%**	**10,716,466,808**	**5,802,003,635**	**54.14%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO NO-FAULT [19.3]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	517	20532	Clarendon Natl Ins Co	341,283	57.2704%	56,350	19,865	35.25%
2	1279	11150	Arch Ins Co	223,018	37.4245%	93,396	46,188	49.45%
3		21172	Vanliner Ins Co	13,871	2.3277%	14,824	-415	-2.80%
4	3219	11126	Sompo Japan Ins Co of Amer	7,048	1.1827%	8,768	0	0.00%
5	1326	33855	Lincoln General Ins Co	4,360	0.7316%	2,065	34,709	1680.82%
6	350	34207	Westport Ins Corp	2,274	0.3816%	41,377	4,732	11.44%
7	12	19445	National Union Fire Ins Co Of Pitts	2,126	0.3568%	2,126	-8,086	-380.34%
8	98	10510	Carolina Cas Ins Co	990	0.1661%	990	0	0.00%
9	3636	26077	Lancer Ins Co	600	0.1007%	352	-54	-15.34%
10	12	19410	Commerce & Industry Ins Co	165	0.0277%	164	-279	-170.12%
11	457	19860	Argonaut Great Central Ins Co	73	0.0123%	17	0	0.00%
12	98	25224	Great Divide Ins Co	63	0.0106%	45	64	142.22%
13	3548	25682	Travelers Ind Co Of CT	28	0.0047%	28	42	150.00%
14	748	18023	Star Ins Co	12	0.0020%	12	-25,000	208333.33%
15	3548	24015	Northland Ins Co	2	0.0003%	2	0	0.00%
16	761	35300	Allianz Global Risks US Ins Co	1	0.0002%	1	0	0.00%
17	922	27847	Insurance Co Of The West	1	0.0002%	1	0	0.00%
			Line Total:	**595,915**	**100.0000%**	**220,518**	**71,766**	**32.54%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	155	24260	Progressive Cas Ins Co	191,149,600	8.6852%	179,350,813	68,564,808	38.23%
2	3548	25674	Travelers Property Cas Co Of Amer	89,134,872	4.0500%	79,092,942	22,829,244	28.86%
3	1326	33855	Lincoln General Ins Co	66,939,319	3.0415%	70,862,774	47,346,053	66.81%
4	176	25178	State Farm Mut Auto Ins Co	65,990,692	2.9984%	65,257,372	30,968,567	47.46%
5	12	19429	Insurance Co Of The State Of PA	60,471,775	2.7476%	55,703,501	40,189,396	72.15%
6	140	23787	Nationwide Mut Ins Co	59,779,919	2.7162%	52,437,614	27,494,631	52.43%
7	111	24198	Peerless Ins Co	57,216,770	2.5998%	55,201,781	27,607,393	50.01%
8	660	11908	Mercury Cas Co	57,189,586	2.5985%	52,907,666	26,563,023	50.21%
9	212	16535	Zurich American Ins Co	49,275,442	2.2389%	50,326,830	24,221,115	48.13%
10		26905	Century-Natl Ins Co	48,006,450	2.1813%	50,532,566	23,738,903	46.98%
11	517	20532	Clarendon Natl Ins Co	45,005,010	2.0449%	38,112,027	24,064,833	63.14%
12	98	10510	Carolina Cas Ins Co	38,413,558	1.7454%	38,869,761	26,453,593	68.06%
13	215	19852	Financial Ind Co	37,847,369	1.7197%	38,054,045	21,788,899	57.26%
14	91	19682	Hartford Fire In Co	37,000,722	1.6812%	37,212,956	20,306,267	54.57%
15	12	19445	National Union Fire Ins Co Of Pitts	33,754,729	1.5337%	29,929,870	12,771,083	42.67%
16	8	19232	Allstate Ins Co	32,803,585	1.4905%	32,573,861	19,086,107	58.59%
17	12	19380	American Home Assur Co	32,798,975	1.4903%	28,498,640	32,418,444	113.75%
18	748	25780	Williamsburg Natl Ins Co	32,186,481	1.4625%	32,741,173	16,938,634	51.73%
19	38	20281	Federal Ins Co	31,854,065	1.4473%	32,533,949	11,277,200	34.66%
20	212	21326	Empire Fire & Marine Ins Co	29,588,546	1.3444%	27,850,112	7,984,889	28.67%
21	111	24171	Netherlands Ins Co The	29,379,516	1.3349%	27,233,725	13,982,056	51.34%
22	163	19704	American States Ins Co	28,470,210	1.2936%	29,979,554	9,623,402	32.10%
23	212	21709	Truck Ins Exch	28,465,373	1.2934%	27,926,142	13,876,121	49.69%
24	163	24732	General Ins Co Of Amer	28,245,700	1.2834%	20,894,249	8,735,306	41.81%
25	155	10243	National Continental Ins Co	26,157,067	1.1885%	27,043,304	15,078,189	55.76%
26	111	23043	Liberty Mut Ins Co	25,408,398	1.1545%	26,377,419	-4,938,262	-18.72%
27	225	13234	Wilshire Ins Co	24,868,546	1.1299%	24,955,725	15,226,748	61.02%
28	91	29424	Hartford Cas Ins Co	23,429,529	1.0646%	26,274,775	18,797,215	71.54%
29	626	22667	Ace American Ins Co	23,303,966	1.0589%	22,812,191	10,118,645	44.36%
30	400	25747	Unigard Ins Co	22,911,928	1.0410%	22,816,851	10,076,587	44.16%
31	3548	24767	St Paul Fire & Marine Ins Co	21,794,393	0.9903%	34,256,629	22,126,596	64.59%
32	218	20427	American Cas Co Of Reading PA	20,603,156	0.9361%	23,914,853	4,293,717	17.95%
33	111	23035	Liberty Mut Fire Ins Co	19,756,225	0.8977%	22,345,530	5,180,076	23.18%
34	7	13935	Federated Mut Ins Co	19,545,357	0.8881%	19,887,308	9,482,206	47.68%
35	158	21113	United States Fire Ins Co	19,316,247	0.8777%	20,425,959	7,490,964	36.67%
36	212	41181	Universal Underwriters Ins Co	18,949,982	0.8610%	18,979,532	18,132,190	95.54%
37	161	18031	Topa Ins Co	18,889,444	0.8583%	18,861,368	8,228,302	43.63%
38	150	11371	Great West Cas Co	18,739,000	0.8514%	18,353,749	9,671,131	52.69%
39	3548	24015	Northland Ins Co	18,734,960	0.8513%	18,269,256	16,309,860	89.27%
40	225	20010	Acceptance Ind Ins Co	18,642,478	0.8471%	22,161,022	13,374,024	60.35%
41	3548	36463	Discover Prop & Cas Ins Co	17,855,422	0.8113%	22,404,784	22,718,510	101.40%
42	169	21180	Sentry Select Ins Co	16,492,886	0.7494%	17,251,044	3,509,506	20.34%
43	84	32620	National Interstate Ins Co	15,992,053	0.7266%	12,791,978	6,758,408	52.83%
44	3636	26077	Lancer Ins Co	15,231,367	0.6921%	15,539,290	11,726,239	75.46%
45	3098	12904	Tokio Marine & Nichido Fire Ins Co	14,632,047	0.6648%	15,919,682	10,850,388	68.16%
46	212	21687	Mid-Century Ins Co	14,449,709	0.6565%	15,936,989	9,168,908	57.53%
47	225	26433	Harco Natl Ins Co	14,347,316	0.6519%	13,610,889	14,612,751	107.36%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
48	93	12831	State Natl Ins Co Inc	14,237,622	0.6469%	13,912,403	10,020,482	72.03%
49		32107	Sutter Ins Co	13,709,918	0.6229%	16,154,374	9,752,921	60.37%
50	218	20443	Continental Cas Co	13,235,600	0.6014%	16,082,886	13,221,089	82.21%
51	3548	25682	Travelers Ind Co Of CT	12,936,629	0.5878%	12,764,763	1,625,686	12.74%
52	802	23540	Monterey Ins Co	12,522,492	0.5690%	12,085,820	7,697,544	63.69%
53	1279	11150	Arch Ins Co	11,634,602	0.5286%	15,178,018	8,050,735	53.04%
54	1325	24899	Alea North America Ins Co	11,097,637	0.5042%	7,209,641	3,586,285	49.74%
55	163	19690	American Economy Ins Co	11,043,761	0.5018%	16,597,008	4,383,885	26.41%
56	212	21652	Farmers Ins Exch	10,848,043	0.4929%	11,116,146	3,973,734	35.75%
57	140	28223	Nationwide Agribusiness Ins Co	10,607,784	0.4820%	10,784,131	4,773,384	44.26%
58	163	24724	First Natl Ins Co Of Amer	10,552,765	0.4795%	10,544,139	3,363,030	31.89%
59	1114	31453	Financial Pacific Ins Co	10,512,894	0.4777%	10,390,237	3,591,052	34.56%
60	748	18023	Star Ins Co	10,401,272	0.4726%	9,632,072	6,041,612	62.72%
61	12	23841	New Hampshire Ins Co	9,855,100	0.4478%	9,832,109	1,737,085	17.67%
62	761	22837	Interstate Ind Co	9,833,431	0.4468%	11,956,976	8,601,707	71.94%
63	218	20494	Transportation Ins Co	9,832,065	0.4467%	8,748,491	8,354,786	95.50%
64	31	20052	National Liab & Fire Ins Co	9,803,351	0.4454%	10,644,746	5,666,883	53.24%
65	212	27855	Zurich American Ins Co Of IL	9,183,887	0.4173%	7,396,055	2,989,096	40.41%
66	317	40827	Virginia Surety Co Inc	8,399,814	0.3817%	7,729,394	2,813,373	36.40%
67	140	19100	Amco Ins Co	8,070,749	0.3667%	7,602,014	4,744,945	62.42%
68	140	11991	National Cas Co	7,703,843	0.3500%	6,942,363	4,198,763	60.48%
69	62	21415	Employers Mut Cas Co	7,607,485	0.3457%	7,798,175	2,549,910	32.70%
70	816	13161	Commerce West Ins Co	7,382,365	0.3354%	7,130,008	4,280,648	60.04%
71	140	15580	Scottsdale Ind Co	7,135,270	0.3242%	7,328,868	1,772,555	24.19%
72	1285	22322	Greenwich Ins Co	7,065,351	0.3210%	6,029,459	1,616,144	26.80%
73	361	19720	American Alt Ins Corp	7,030,652	0.3195%	6,859,287	3,109,351	45.33%
74	922	40029	Explorer Ins Co	6,817,209	0.3098%	6,824,649	2,367,588	34.69%
75	1129	27154	Atlantic Specialty Ins Co	6,671,777	0.3031%	6,893,578	2,747,007	39.85%
76	169	24988	Sentry Ins A Mut Co	6,337,107	0.2879%	6,522,597	1,552,888	23.81%
77	291	13331	American Hardware Mut Ins Co	6,127,312	0.2784%	6,530,001	-3,051,361	-46.73%
78	3495	11738	Leader Ins Co	6,010,862	0.2731%	5,045,058	-132,436	-2.63%
79	802	12890	Eagle West Ins Co	5,848,318	0.2657%	5,862,820	3,954,722	67.45%
80	91	30104	Hartford Underwriters Ins Co	5,763,781	0.2619%	2,124,696	1,077,661	50.72%
81		21172	Vanliner Ins Co	5,581,478	0.2536%	5,221,036	2,652,535	50.80%
82	12	19410	Commerce & Industry Ins Co	5,579,298	0.2535%	5,538,295	2,373,572	42.86%
83	176	25143	State Farm Fire And Cas Co	5,397,312	0.2452%	5,183,068	4,239,444	81.79%
84	802	13544	California Capital Ins Co	5,386,113	0.2447%	4,674,700	1,822,337	38.98%
85	783	13056	RLI Ins Co	5,385,073	0.2447%	6,688,619	5,184,060	77.51%
86	2978	20362	Mitsui Sumitomo Ins Co of Amer	5,171,916	0.2350%	5,898,807	2,233,769	37.87%
87		27502	Western General Ins Co	5,136,229	0.2334%	5,157,129	3,443,933	66.78%
88	225	28886	Transguard Ins Co Of Amer Inc	5,092,200	0.2314%	5,778,012	3,966,642	68.65%
89	761	21857	American Ins Co	5,075,363	0.2306%	5,619,340	5,954,217	105.96%
90	31	11673	Redwood Fire & Cas Ins Co	4,923,250	0.2237%	4,589,586	1,979,082	43.12%
91	218	20486	Transcontinental Ins Co	4,893,903	0.2224%	4,001,654	1,078,319	26.95%
92	150	24147	Old Republic Ins Co	4,866,238	0.2211%	4,755,042	2,749,463	57.82%
93	785	38970	Markel Ins Co	4,700,025	0.2136%	4,247,780	1,215,899	28.62%
94	3018	22730	Converium Ins North Amer Inc	4,566,620	0.2075%	8,972,097	1,942,060	21.65%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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Licensed companies only

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95	12	23809	Granite State Ins Co	4,545,438	0.2065%	3,953,526	1,530,281	38.71%
96	1331	10340	Stonington Ins Co	4,516,872	0.2052%	3,830,132	1,707,200	44.57%
97	158	25054	Hudson Ins Co	4,330,963	0.1968%	1,425,331	988,241	69.33%
98	111	21458	Employers Ins of Wausau	4,264,772	0.1938%	4,393,404	-3,237,298	-73.69%
99	111	42404	Liberty Ins Corp	4,241,105	0.1927%	3,945,169	2,406,740	61.00%
100	1120	10120	Everest Natl Ins Co	4,202,583	0.1910%	3,755,742	2,788,937	74.26%
101	303	15032	Guideone Mut Ins Co	4,031,474	0.1832%	4,075,368	865,886	21.25%
102	212	19356	Maryland Cas Co	3,974,933	0.1806%	3,191,016	1,668,519	52.29%
103	626	21121	Westchester Fire Ins Co	3,940,035	0.1790%	3,837,909	-68,915	-1.80%
104		39861	Golden Bear Ins Co	3,828,837	0.1740%	3,545,517	1,150,000	32.44%
105	84	26344	Great American Assur Co	3,768,799	0.1712%	4,480,197	1,831,140	40.87%
106	111	10836	Golden Eagle Ins Corp	3,713,173	0.1687%	3,139,600	1,530,671	48.75%
107	91	29459	Twin City Fire Ins Co Co	3,660,947	0.1663%	4,207,025	2,202,476	52.35%
108	31	27812	Columbia Ins Co	3,603,457	0.1637%	3,610,737	2,062,003	57.11%
109	3548	24791	St Paul Mercury Ins Co	3,462,851	0.1573%	5,604,289	4,231,641	75.51%
110		11948	Global Hawk Ins Co RRG	3,424,349	0.1556%	1,557,435	513,953	33.00%
111	761	21849	American Automobile Ins Co	3,374,739	0.1533%	3,176,662	585,283	18.42%
112	79	31488	Integon Preferred Ins Co	3,370,938	0.1532%	3,135,457	1,537,435	49.03%
113	1285	37885	XL Specialty Ins Co	3,262,437	0.1482%	2,547,780	415,231	16.30%
114	212	40142	American Zurich Ins Co	3,125,589	0.1420%	4,964,236	1,323,328	26.66%
115	9	22985	Sequoia Ins Co	3,102,473	0.1410%	3,321,195	3,528,433	106.24%
116	8	19240	Allstate Ind Co	3,039,556	0.1381%	3,111,074	38,113	1.23%
117	1129	20621	OneBeacon America Ins Co	3,036,477	0.1380%	2,689,371	813,408	30.25%
118	3219	11126	Sompo Japan Ins Co of Amer	2,996,416	0.1361%	3,307,604	1,015,072	30.69%
119	212	26247	American Guarantee & Liability Ins	2,770,670	0.1259%	2,485,348	-583,621	-23.48%
120	215	14133	Valley Ins Co	2,735,254	0.1243%	2,950,331	1,266,668	42.93%
121	3548	25887	US Fidelity & Guaranty Co	2,633,186	0.1196%	3,438,161	15,593,663	453.55%
122	677	18058	Philadelphia Ind Ins Co	2,606,354	0.1184%	2,490,235	1,537,352	61.74%
123	111	26042	Wausau Underwriters Ins Co	2,597,797	0.1180%	1,939,163	613,010	31.61%
124	761	21881	National Surety Corp	2,442,438	0.1110%	2,104,866	249,694	11.86%
125		18767	Church Mut Ins Co	2,336,428	0.1062%	2,350,481	1,487,543	63.29%
126	349	13978	Florists Mut Ins Co	2,324,939	0.1056%	2,461,899	46,048	1.87%
127	98	36684	Riverport Ins Co	2,298,816	0.1045%	2,343,151	590,470	25.20%
128	218	20508	Valley Forge Ins Co	2,295,065	0.1043%	1,772,246	2,254,424	127.21%
129	3548	35386	Fidelity & Guaranty Ins Co	2,203,283	0.1001%	2,925,547	-3,160,457	-108.03%
130	866	40436	Stratford Ins Co	2,043,446	0.0928%	1,992,702	489,772	24.58%
131		36790	Springfield Ins Co Inc	1,892,816	0.0860%	1,874,919	53,982	2.88%
132	761	21865	Associated Ind Corp	1,741,592	0.0791%	2,099,970	1,086,185	51.72%
133	350	34207	Westport Ins Corp	1,666,679	0.0757%	2,117,868	566,486	26.75%
134	91	34690	Property & Cas Ins Co Of Hartford	1,505,907	0.0684%	228,232	55,829	24.46%
135	212	19372	Northern Ins Co Of NY	1,491,064	0.0677%	3,762,941	-830,264	-22.06%
136		37931	General Fire & Cas Co	1,363,759	0.0620%	3,028,528	2,141,905	70.72%
137	218	20478	National Fire Ins Co Of Hartford	1,320,942	0.0600%	1,031,015	788,834	76.51%
138	408	28401	American Natl Prop & Cas Co	1,316,944	0.0598%	1,316,944	245,181	18.62%
139	98	40045	Starnet Ins Co	1,262,977	0.0574%	1,438,124	68,186	4.74%
140	626	20699	Ace Prop & Cas Ins Co	1,255,262	0.0570%	1,434,634	497,704	34.69%
141	84	16691	Great American Ins Co	1,245,103	0.0566%	841,028	-411,716	-48.95%

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142	57	21261	Electric Ins Co	1,207,864	0.0549%	1,207,864	867,032	71.78%
143	12	20796	AIG Premier Ins Co	1,169,988	0.0532%	380,035	257,934	67.87%
144	83	22101	Grange Ins Assn	1,009,971	0.0459%	1,008,115	493,972	49.00%
145		11824	Intermodal Ins Co RRG	1,002,327	0.0455%	2,059,700	546,749	26.55%
146	761	21873	Firemans Fund Ins Co	997,070	0.0453%	987,635	-389,196	-39.41%
147	867	40460	Sagamore Ins Co	982,883	0.0447%	1,045,841	305,172	29.18%
148	645	14907	Oregon Mut Ins Co	975,664	0.0443%	937,274	1,554,921	165.90%
149	7	28304	Federated Service Ins Co	961,770	0.0437%	936,040	942,230	100.66%
150	38	20303	Great Northern Ins Co	925,111	0.0420%	889,290	80,831	9.09%
151		40134	SUA Ins Co	884,302	0.0402%	289,502	109,863	37.95%
152	1129	21962	Pennsylvania General Ins Co	842,473	0.0383%	429,315	-162,026	-37.74%
153	626	20702	Ace Fire Underwriters Ins Co	822,187	0.0374%	792,272	827,998	104.51%
154	457	19801	Argonaut Ins Co	792,736	0.0360%	952,549	5,196,498	545.54%
155	1129	21970	OneBeacon Ins Co	791,453	0.0360%	1,348,746	1,837,717	136.25%
156	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	744,195	0.0338%	736,888	377,632	51.25%
157	127	23469	American Modern Home Ins Co	731,494	0.0332%	731,494	37,242	5.09%
158	111	26069	Wausau Business Ins Co	729,500	0.0331%	384,251	217,790	56.68%
159	3548	25879	Fidelity & Guaranty Ins Underwriters	708,288	0.0322%	1,104,563	462,072	41.83%
160	2978	22551	Mitsui Sumitomo Ins USA Inc	704,809	0.0320%	640,170	276,766	43.23%
161	400	25798	Unigard Ind Co	694,461	0.0316%	810,367	-13,547	-1.67%
162	1326	42862	Universal Cas Co	672,761	0.0306%	109,505	50,260	45.90%
163	306	10847	Cumis Ins Society Inc	667,944	0.0303%	626,752	-15,043	-2.40%
164	240	10499	DaimlerChrysler Ins Co	610,806	0.0278%	671,094	918,974	136.94%
165	457	19860	Argonaut Great Central Ins Co	578,488	0.0263%	483,538	196,274	40.59%
166	84	22136	Great American Ins Co of NY	565,322	0.0257%	534,163	18,681	3.50%
167	93	22608	National Specialty Ins Co	486,831	0.0221%	486,831	-22,498	-4.62%
168	212	39306	Fidelity & Deposit Co Of MD	483,512	0.0220%	443,991	103,353	23.28%
169	517	37257	Insurance Corp Of Hannover	480,473	0.0218%	1,066,853	-7,162,467	-671.36%
170	158	24384	Fairmont Specialty Ins Co	432,763	0.0197%	983,384	-268,727	-27.33%
171	98	25224	Great Divide Ins Co	414,277	0.0188%	224,390	330,315	147.21%
172	626	43575	Indemnity Ins Co Of North Amer	379,138	0.0172%	405,398	262,882	64.85%
173	457	19828	Argonaut-Midwest Ins Co	337,727	0.0153%	171,078	72,010	42.09%
174	1129	20648	Employers Fire Ins Co	303,088	0.0138%	209,842	279,302	133.10%
175	244	10677	Cincinnati Ins Co	288,585	0.0131%	304,721	174,937	57.41%
176	38	20346	Pacific Ind Co	282,158	0.0128%	312,244	318,351	101.96%
177	158	25070	Clearwater Ins Co	263,320	0.0120%	263,320	189,905	72.12%
178	140	13838	Farmland Mut Ins Co	221,959	0.0101%	215,799	63,044	29.21%
179	91	22357	Hartford Accid & Ind Co	217,959	0.0099%	182,592	26,524	14.53%
180	201	25976	Utica Mut Ins Co	215,293	0.0098%	342,957	66,154	19.29%
181	785	28932	Markel American Ins Co	193,287	0.0088%	224,346	-144,720	-64.51%
182	140	42889	Victoria Fire & Cas Co	188,518	0.0086%	16,766	1,639	9.78%
183		18538	Bancinsure Inc	151,363	0.0069%	135,413	34,605	25.56%
184	38	20397	Vigilant Ins Co	142,620	0.0065%	158,057	6,734	4.26%
185	796	16217	National Farmers Union Prop & Cas	124,479	0.0057%	143,812	-2,879	-2.00%
186	84	26832	Great American Alliance Ins Co	122,602	0.0056%	63,480	-100,146	-157.76%
187	767	12262	Pennsylvania Manufacturers Asn Ins C	115,072	0.0052%	105,142	-13,121	-12.48%
188	124	23396	Amerisure Mut Ins Co	105,919	0.0048%	85,817	-8,922	-10.40%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
189	111	33600	LM Ins Corp	103,326	0.0047%	77,775	12,799	16.46%
190	218	35289	Continental Ins Co	98,402	0.0045%	105,462	-2,896,903	-2746.87%
191	400	24414	General Cas Co Of WI	88,365	0.0040%	111,388	12,428	11.16%
192	961	34266	Frontier Ins Co	88,059	0.0040%	88,059	0	0.00%
193	88	22306	Massachusetts Bay Ins Co	85,761	0.0039%	57,445	-180,505	-314.22%
194	3548	22233	Select Ins Co	85,606	0.0039%	218,354	862,889	395.18%
195	88	22292	Hanover Ins Co	85,050	0.0039%	81,588	-668,162	-818.95%
196	212	10315	Civic Property & Cas Co	71,003	0.0032%	42,194	8,854	20.98%
197	12	19402	Birmingham Fire Ins Co Of PA	67,185	0.0031%	79,597	40,403	50.76%
198	50	23647	Mutual Service Cas Ins Co	55,446	0.0025%	179,778	-360,971	-200.79%
199	626	22748	Pacific Employers Ins Co	53,871	0.0024%	74,782	3,352,667	4483.25%
200		38733	Alaska Nat Ins Co	48,152	0.0022%	214,232	1,265	0.59%
201	3548	10819	American Equity Specialty Ins Co	45,400	0.0021%	26,148	6,423	24.56%
202	212	10318	Exact Prop & Cas Co Inc	44,298	0.0020%	28,830	7,046	24.44%
203	212	19305	Assurance Co Of Amer	35,920	0.0016%	45,367	-1,408,036	-3103.66%
204	3548	19038	Travelers Cas & Surety Co	35,277	0.0016%	35,277	-113,951	-323.02%
205		11118	Federated Rural Electric Ins Exch	34,199	0.0016%	34,213	3,884	11.35%
206	212	10317	Neighborhood Spirit Prop & Cas Co	33,317	0.0015%	40,554	15,895	39.19%
207		44598	College Liability Ins Co A Recip RRG	29,003	0.0013%	35,386	13,299	37.58%
208	31	20087	National Ind Co	23,179	0.0011%	20,131	-8,367	-41.56%
209	1129	35408	Sirius Amer Ins Co	21,211	0.0010%	373,169	-176,955	-47.42%
210	400	24449	Regent Ins Co	17,633	0.0008%	20,269	-31,351	-154.67%
211	968	16187	AXA Re Prop & Cas Ins Co	16,148	0.0007%	246,400	-1,373,632	-557.48%
212	215	16063	Unitrin Auto & Home Ins Co	14,825	0.0007%	14,825	-1,453,729	-9805.93%
213	158	21105	North River Ins Co	14,237	0.0006%	38,263	-48,800	-127.54%
214	140	25453	Nationwide Ins Co Of Amer	13,102	0.0006%	548	0	0.00%
215	38	20338	Northwestern Pacific Ind Co	13,082	0.0006%	12,535	-106,898	-852.80%
216	111	18333	Peerless Ind Ins Co	9,823	0.0004%	5,145	277	5.38%
217	767	36897	Manufacturers Alliance Ins Co	8,600	0.0004%	3,942	991	25.14%
218	111	33588	First Liberty Ins Corp	6,521	0.0003%	2,540	2,584	101.73%
219	201	25984	Graphic Arts Mut Ins Co	4,462	0.0002%	4,400	439	9.98%
220		23663	National American Ins Co	3,347	0.0002%	156,941	-8,431	-5.37%
221	510	42307	Navigators Ins Co	3,261	0.0001%	1,608	1,436	89.30%
222	19	19615	American Reliable Ins Co	2,114	0.0001%	498	-1,761,226	53659.84%
223	169	23434	Middlesex Ins Co	1,556	0.0001%	1,570	10,360	659.87%
224		37206	Contractors Bonding & Ins Co	1,255	0.0001%	1,269	-244,220	-19245.07%
225	767	41424	Pennsylvania Manufacturers Ind Co	1,024	0.0000%	569	143	25.13%
226		40398	American Fuji Fire & Marine Ins Co	629	0.0000%	5,914	4,812	81.37%
227	181	29874	North American Specialty Ins Co	355	0.0000%	355	255,271	71907.32%
228	479	11177	First Financial Ins Co	100	0.0000%	51	11,107	21778.43%
229	761	22810	Chicago Ins Co	97	0.0000%	97	201,467	207697.94%
230	922	27847	Insurance Co Of The West	55	0.0000%	55	-167,749	304998.18%
231	1169	11231	Generali Us Branch	46	0.0000%	46	-140,275	304945.65%
232	761	35300	Allianz Global Risks US Ins Co	1	0.0000%	1	0	0.00%
233	796	39217	QBE Ins Corp	1	0.0000%	1	-1,338,056	305600.00%
			Line Total:	**2,200,854,554**	**100.0000%**	**2,182,217,073**	**1,076,307,200**	**49.32%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO PHYSICAL DAMAGE [21.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	176	25178	State Farm Mut Auto Ins Co	1,087,838,399	12.8083%	1,083,602,387	613,138,689	56.58%
2	1318	15598	Interins Exch Of The Automobile Club	841,715,020	9.9105%	817,616,442	445,216,715	54.45%
3	212	21652	Farmers Ins Exch	767,453,376	9.0361%	784,376,811	436,471,206	55.65%
4	1278	15539	California State Auto Asn Inter-Ins	720,120,209	8.4788%	711,746,462	391,508,281	55.01%
5	8	19240	Allstate Ind Co	542,060,454	6.3823%	525,312,528	291,977,654	55.58%
6	660	27553	Mercury Ins Co	531,022,784	6.2523%	521,133,571	304,595,381	58.45%
7	12	12963	21st Century Ins Co	520,765,563	6.1316%	526,364,365	346,229,123	65.78%
8	8	19232	Allstate Ins Co	200,479,542	2.3605%	201,842,280	85,903,628	42.56%
9	660	11908	Mercury Cas Co	184,442,172	2.1716%	182,618,800	114,822,320	62.88%
10	3495	22268	Infinity Ins Co	159,081,828	1.8730%	150,521,172	66,868,426	44.42%
11	155	27804	Progressive West Ins Co	157,966,723	1.8599%	153,441,021	83,476,023	54.40%
12	200	25941	USAA	152,819,380	1.7993%	151,035,880	91,455,547	60.55%
13	200	25968	USAA Cas Ins Co	152,542,620	1.7961%	149,682,348	83,333,051	55.67%
14	163	24740	Safeco Ins Co Of Amer	130,676,545	1.5386%	129,147,481	70,444,592	54.55%
15	155	44288	Progressive Choice Ins Co	124,857,373	1.4701%	114,511,070	69,188,152	60.42%
16	31	35882	Geico General Ins Co	119,975,607	1.4126%	118,842,810	66,826,322	56.23%
17	111	23035	Liberty Mut Fire Ins Co	106,425,571	1.2531%	101,989,057	56,734,640	55.63%
18	814	25089	Coast Natl Ins Co	99,478,317	1.1713%	120,174,160	56,706,055	47.19%
19	12	23809	Granite State Ins Co	86,513,762	1.0186%	76,817,597	47,536,407	61.88%
20	1179	10683	Wawanesa General Ins Co	82,341,596	0.9695%	78,716,027	73,111,168	92.88%
21	4	27928	Amex Assur Co	70,639,386	0.8317%	67,905,271	43,368,641	63.87%
22	660	38342	California Automobile Ins Co	69,700,458	0.8207%	68,254,700	48,250,805	70.69%
23	31	22063	Government Employees Ins Co	69,465,306	0.8179%	70,851,600	38,719,868	54.65%
24	79	23728	National General Ins Co	65,901,791	0.7759%	65,233,758	33,142,101	50.81%
25	33	20117	California Cas Ind Exch	62,778,393	0.7392%	62,747,952	33,357,453	53.16%
26	91	30104	Hartford Underwriters Ins Co	54,238,935	0.6386%	51,412,183	25,778,864	50.14%
27	140	19100	Amco Ins Co	45,826,613	0.5396%	44,498,396	22,448,599	50.45%
28	140	42579	Allied Prop & Cas Ins Co	37,470,687	0.4412%	36,637,609	19,740,160	53.88%
29	241	25321	Metropolitan Drt Prop & Cas Ins Co	37,076,348	0.4365%	35,640,181	17,018,322	47.75%
30	12	43761	American Intl Ins Co Of CA	37,034,465	0.4360%	35,279,891	17,424,483	49.39%
31	140	23787	Nationwide Mut Ins Co	36,446,974	0.4291%	38,324,979	18,536,356	48.37%
32	1278	37770	Western United Ins Co	35,993,324	0.4238%	34,677,352	18,809,437	54.24%
33	31	22055	Geico Ind Co	35,894,713	0.4226%	35,561,685	24,789,279	69.71%
34	215	19852	Financial Ind Co	35,801,176	0.4215%	35,141,104	17,976,076	51.15%
35		40010	Anchor General Ins Co	33,906,975	0.3992%	33,936,249	17,908,541	52.77%
36	3548	19070	Standard Fire Ins Co	33,242,826	0.3914%	33,340,786	19,381,941	58.13%
37	8	10358	Encompass Ins Co	32,201,336	0.3791%	16,080,814	9,058,482	56.33%
38	169	13137	Viking Ins Co Of WI	31,561,244	0.3716%	31,749,691	16,054,354	50.57%
39	158	25054	Hudson Ins Co	31,318,795	0.3688%	33,654,820	26,625,110	79.11%
40	1129	30210	Esurance Prop and Cas Ins Co	30,906,745	0.3639%	28,709,278	18,228,964	63.50%
41	3638	37648	Permanent General Assur Corp	30,269,839	0.3564%	30,072,611	15,516,506	51.60%
42	91	29424	Hartford Cas Ins Co	29,319,185	0.3452%	26,438,785	14,439,867	54.62%
43	1179	31526	Wawanesa Mut Ins Co Us Branch	28,101,994	0.3309%	28,509,577	20,492,977	71.88%
44	215	10914	Kemper Independence Ins Co	26,506,214	0.3121%	24,971,421	14,083,966	56.40%
45		42277	Sterling Cas Ins Co	26,236,534	0.3089%	26,813,972	12,380,378	46.17%
46	212	11185	Foremost Ins Co	25,983,370	0.3059%	24,191,413	13,221,020	54.65%
47	922	40029	Explorer Ins Co	25,240,874	0.2972%	24,922,279	12,460,702	50.00%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO PHYSICAL DAMAGE [21.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	1326	33855	Lincoln General Ins Co	24,878,578	0.2929%	16,872,467	12,767,654	75.67%
49	155	24260	Progressive Cas Ins Co	21,844,318	0.2572%	20,148,198	10,872,859	53.96%
50		27502	Western General Ins Co	21,666,630	0.2551%	21,170,706	11,615,337	54.87%
51	802	13544	California Capital Ins Co	20,458,631	0.2409%	20,205,078	10,740,097	53.16%
52	215	10226	Unitrin Direct Ins Co	19,900,302	0.2343%	16,188,879	13,165,794	81.33%
53	28	19976	Amica Mut Ins Co	19,280,243	0.2270%	18,751,518	10,473,867	55.86%
54	212	21687	Mid-Century Ins Co	18,727,215	0.2205%	7,053,196	5,584,663	79.18%
55	1330	24821	Meritplan Ins Co	18,621,246	0.2192%	12,650,271	8,042,384	63.57%
56	31	41491	Geico Cas Co	18,532,536	0.2182%	18,330,701	8,742,025	47.69%
57	816	13161	Commerce West Ins Co	18,303,399	0.2155%	17,999,573	8,507,477	47.26%
58	761	21873	Firemans Fund Ins Co	14,392,258	0.1695%	13,847,398	16,071,169	116.06%
59	796	39217	QBE Ins Corp	13,922,324	0.1639%	14,125,076	8,300,155	58.76%
60	163	37214	American States Preferred Ins Co	13,748,816	0.1619%	13,320,517	5,861,808	44.01%
61	8	37907	Deerbrook Ins Co	13,011,554	0.1532%	12,829,659	8,530,478	66.49%
62	8	17230	Allstate Prop & Cas Ins Co	12,926,530	0.1522%	14,438,483	7,636,307	52.89%
63	79	31488	Integon Preferred Ins Co	11,868,678	0.1397%	10,640,597	7,011,025	65.89%
64	323	10693	Civil Svc Employees Ins Co	11,514,095	0.1356%	11,753,353	4,626,781	39.37%
65	3495	20260	Infinity Select Ins Co	10,765,717	0.1268%	13,493,456	5,641,221	41.81%
66	257	12521	Safeway Ins Co	10,085,174	0.1187%	11,102,730	5,628,759	50.70%
67	12	19429	Insurance Co Of The State Of PA	10,029,858	0.1181%	10,168,976	7,086,328	69.69%
68	12	19380	American Home Assur Co	9,979,719	0.1175%	10,441,315	4,773,600	45.72%
69	3495	10068	Infinity Natl Ins Co	9,836,827	0.1158%	8,758,548	4,587,084	52.37%
70	2898	37850	Pacific Specialty Ins Co	9,403,280	0.1107%	9,781,710	3,747,340	38.31%
71	38	20338	Northwestern Pacific Ind Co	9,284,425	0.1093%	8,840,483	2,433,996	27.53%
72	517	21806	Harbor Specialty Ins Co	8,560,280	0.1008%	10,785,601	6,839,370	63.41%
73	922	27847	Insurance Co Of The West	8,556,028	0.1007%	8,426,812	4,517,029	53.60%
74	400	25747	Unigard Ins Co	8,438,170	0.0994%	8,708,686	4,196,721	48.19%
75	300	22578	Horace Mann Ins Co	8,097,537	0.0953%	8,086,851	4,683,734	57.92%
76	12	36404	21st Century Cas Co	7,936,410	0.0934%	7,723,352	7,438,521	96.31%
77	273	13250	Workmens Auto Ins Co	7,474,702	0.0880%	6,010,381	3,140,717	52.25%
78	127	23450	American Family Home Ins Co	7,467,419	0.0879%	6,542,595	2,552,861	39.02%
79	3098	12904	Tokio Marine & Nichido Fire Ins Co	7,322,364	0.0862%	7,313,231	3,265,547	44.65%
80	79	38660	MIC General Ins Corp	7,285,341	0.0858%	6,893,251	4,097,125	59.44%
81	91	29459	Twin City Fire Ins Co Co	7,208,782	0.0849%	7,407,811	3,754,074	50.68%
82	3495	11738	Leader Ins Co	7,066,594	0.0832%	7,182,945	3,373,727	46.97%
83	200	18600	USAA General Ind Co	6,929,275	0.0816%	6,890,580	5,054,096	73.35%
84	140	42587	Depositors Ins Co	6,616,320	0.0779%	6,624,629	3,959,889	59.78%
85	958	11762	Vesta Fire Ins Corp	6,614,738	0.0779%	10,691,056	6,138,601	57.42%
86	140	23779	Nationwide Mut Fire Ins Co	6,608,642	0.0778%	6,799,641	3,021,834	44.44%
87	323	18953	CSE Safeguard Ins Co	6,491,547	0.0764%	7,080,207	3,065,094	43.29%
88	83	22101	Grange Ins Assn	6,403,149	0.0754%	6,451,192	2,971,222	46.06%
89	670	25180	Fidelity Natl Ins Co	6,067,412	0.0714%	5,881,604	4,394,923	74.72%
90	408	11048	Pacific Prop & Cas Co	6,017,832	0.0709%	6,062,729	4,109,602	67.78%
91	161	18031	Topa Ins Co	5,991,359	0.0705%	6,997,202	2,662,966	38.06%
92	127	23469	American Modern Home Ins Co	5,897,469	0.0694%	5,164,983	3,025,654	58.58%
93	84	43753	Republic Ind Co of CA	5,521,225	0.0650%	6,345,214	2,450,954	38.63%
94	300	22756	Horace Mann Prop & Cas Ins Co	5,497,139	0.0647%	5,667,854	2,079,603	36.69%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO PHYSICAL DAMAGE [21.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	313	33898	Aegis Security Ins Co	5,314,912	0.0626%	5,318,160	2,480,318	46.64%
96	91	39098	Omni Ins Co	5,058,260	0.0596%	7,165,902	4,356,688	60.80%
97	517	20532	Clarendon Natl Ins Co	4,976,058	0.0586%	8,934,452	3,553,781	39.78%
98	19	10111	American Bankers Ins Co Of FL	4,912,508	0.0578%	9,034,155	1,941,722	21.49%
99	9	22985	Sequoia Ins Co	4,539,092	0.0534%	4,494,586	2,245,837	49.97%
100	93	12831	State Natl Ins Co Inc	4,344,020	0.0511%	4,150,781	2,654,313	63.95%
101		12360	Ocean Harbor Cas Ins Co	4,223,271	0.0497%	3,529,078	1,710,158	48.46%
102	140	42889	Victoria Fire & Cas Co	4,172,971	0.0491%	2,132,615	1,420,044	66.59%
103	958	22438	Hawaiian Ins & Gty Co Ltd	4,157,827	0.0490%	4,222,374	2,311,316	54.74%
104	1129	35408	Sirius Amer Ins Co	3,899,474	0.0459%	4,167,664	1,085,548	26.05%
105	1279	11150	Arch Ins Co	3,746,073	0.0441%	4,821,708	1,564,681	32.45%
106	852	40150	MGA Ins Co Inc	3,712,836	0.0437%	1,734,489	859,777	49.57%
107	155	16322	Progressive Direct Ins Co	3,623,439	0.0427%	1,739,603	12,278	0.71%
108		26905	Century-Natl Ins Co	2,818,196	0.0332%	2,908,038	1,613,316	55.48%
109		10920	Alliance United Ins Co	2,738,267	0.0322%	2,827,300	1,642,241	58.09%
110	1330	24813	Balboa Ins Co	2,675,406	0.0315%	352,468	187,301	53.14%
111	3548	33650	Mendota Ins Co	2,673,340	0.0315%	708,036	446,082	63.00%
112	3489	19216	Southern Ins Co	2,646,297	0.0312%	3,094,247	2,148,588	69.44%
113	517	37303	Redland Ins Co	2,645,989	0.0312%	1,820,191	1,117,935	61.42%
114		31968	Merastar Ins Co	2,643,037	0.0311%	2,616,286	2,037,150	77.86%
115	212	41181	Universal Underwriters Ins Co	2,608,713	0.0307%	4,370,795	2,649,104	60.61%
116	930	19269	Danielson Natl Ins Co	2,581,887	0.0304%	2,587,587	1,797,711	69.47%
117	225	23248	Occidental Fire & Cas Co Of NC	2,217,899	0.0261%	1,891,720	1,239,988	65.55%
118	57	21261	Electric Ins Co	2,194,793	0.0258%	2,242,040	1,220,375	54.43%
119	517	37257	Insurance Corp Of Hannover	2,159,474	0.0254%	2,110,647	215,243	10.20%
120	84	32620	National Interstate Ins Co	2,118,312	0.0249%	1,947,781	998,267	51.25%
121	12	19399	AIU Ins Co	2,074,588	0.0244%	2,192,992	1,025,744	46.77%
122	930	23671	National American Ins Co Of CA	1,969,842	0.0232%	1,998,812	1,063,868	53.23%
123	79	11044	GMAC Ins Co Online Inc	1,839,037	0.0217%	2,172,364	1,003,968	46.22%
124	645	14907	Oregon Mut Ins Co	1,743,060	0.0205%	1,822,341	952,714	52.28%
125	215	14133	Valley Ins Co	1,733,463	0.0204%	1,834,059	845,781	46.12%
126	215	10915	Unitrin Direct Property & Cas Co	1,624,921	0.0191%	5,328,275	2,390,411	44.86%
127	317	40827	Virginia Surety Co Inc	1,588,776	0.0187%	1,444,449	583,435	40.39%
128	257	10939	Safeway Direct Ins Co	1,530,364	0.0180%	1,567,975	695,728	44.37%
129	84	22136	Great American Ins Co of NY	1,520,758	0.0179%	1,429,185	680,707	47.63%
130	1278	10921	ACA Ins Co	1,380,980	0.0163%	585,476	481,674	82.27%
131	140	37877	Nationwide Prop & Cas Ins Co	1,335,064	0.0157%	1,417,369	902,076	63.64%
132	19	19615	American Reliable Ins Co	1,291,389	0.0152%	1,363,073	743,259	54.53%
133	163	24724	First Natl Ins Co Of Amer	1,119,045	0.0132%	1,122,837	489,312	43.58%
134	785	28932	Markel American Ins Co	977,203	0.0115%	909,330	932,096	102.50%
135	84	16691	Great American Ins Co	925,112	0.0109%	1,124,214	676,091	60.14%
136	212	43699	American Federation Ins Co	922,315	0.0109%	916,094	600,194	65.52%
137	1234	26050	Response Worldwide Ins Co	900,555	0.0106%	881,036	366,261	41.57%
138	98	40045	Starnet Ins Co	780,328	0.0092%	979,329	591,250	60.37%
139	1285	22322	Greenwich Ins Co	664,083	0.0078%	664,083	-2,101,789	-316.49%
140	3596	42609	Affirmative Ins Co	655,257	0.0077%	141,992	63,246	44.54%
141	802	12890	Eagle West Ins Co	567,425	0.0067%	519,403	445,314	85.74%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO PHYSICAL DAMAGE [21.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
142	218	10201	Galway Ins Co	538,923	0.0063%	571,648	-223,086	-39.03%
143	140	26093	Nationwide Affinity Co of Amer	515,774	0.0061%	464,393	201,261	43.34%
144	215	16063	Unitrin Auto & Home Ins Co	489,194	0.0058%	449,903	478,839	106.43%
145	140	25453	Nationwide Ins Co Of Amer	429,162	0.0051%	178,814	146,194	81.76%
146	212	21326	Empire Fire & Marine Ins Co	407,352	0.0048%	629,886	318,531	50.57%
147	163	39012	Safeco Ins Co Of IL	383,866	0.0045%	327,617	101,520	30.99%
148	84	26832	Great American Alliance Ins Co	348,348	0.0041%	387,426	111,350	28.74%
149	1234	10970	Response Ind Co Of CA	329,493	0.0039%	315,872	253,834	80.36%
150	553	24678	Royal Ind Co	288,141	0.0034%	290,521	90,444	31.13%
151		32107	Sutter Ins Co	219,118	0.0026%	374,988	166,544	44.41%
152	1234	43044	Response Ins Co	199,177	0.0023%	150,583	92,997	61.76%
153	3219	11126	Sompo Japan Ins Co of Amer	187,697	0.0022%	180,825	55,335	30.60%
154	3018	22730	Converium Ins North Amer Inc	123,969	0.0015%	143,086	150,096	104.90%
155	79	22004	CIM Ins Corp	116,419	0.0014%	120,763	90,823	75.21%
156	3636	26077	Lancer Ins Co	110,344	0.0013%	110,344	109,525	99.26%
157	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	108,507	0.0013%	105,542	57,092	54.09%
158	831	34495	Doctors Co An Interins Exchn	103,615	0.0012%	107,449	14,592	13.58%
159	1169	11231	Generali Us Branch	100,755	0.0012%	95,422	21,291	22.31%
160	24	19909	Centennial Ins Co	100,427	0.0012%	105,554	15,925	15.09%
161	303	15032	Guideone Mut Ins Co	91,469	0.0011%	95,509	24,669	25.83%
162	79	29742	Integon Natl Ins Co	91,401	0.0011%	109,204	116,544	106.72%
163	38	20281	Federal Ins Co	86,342	0.0010%	97,519	-1,236	-1.27%
164	155	11851	Progressive Home Ins Co	82,553	0.0010%	82,758	-4,678	-5.65%
165	108	30562	American Manufacturers Mut Ins Co	80,314	0.0009%	116,285	-128,531	-110.53%
166	920	42048	Diamond State Ins Co	74,420	0.0009%	96,952	7,850	8.10%
167	24	19895	Atlantic Mut Ins Co	46,240	0.0005%	50,295	6,913	13.74%
168	212	34649	Centre Ins Co	45,594	0.0005%	50,339	15,000	29.80%
169	88	22292	Hanover Ins Co	42,307	0.0005%	45,229	23,346	51.62%
170	761	22837	Interstate Ind Co	29,895	0.0004%	116,177	-9,330,133	-8030.96%
171		40800	American Sterling Ins Co	27,828	0.0003%	31,909	11,292	35.39%
172	3548	24015	Northland Ins Co	26,476	0.0003%	29,882	2,635	8.82%
173	626	22667	Ace American Ins Co	23,567	0.0003%	510,851	355,613	69.61%
174	50	23647	Mutual Service Cas Ins Co	16,722	0.0002%	34,787	-90,205	-259.31%
175	253	14168	Harleysville Mut Ins Co	14,810	0.0002%	35,964	1,139	3.17%
176	38	35181	Executive Risk Ind Inc	14,117	0.0002%	17,175	-35,275	-205.39%
177	761	10079	Vintage Ins Co	11,393	0.0001%	17,711	7,636	43.11%
178	111	42404	Liberty Ins Corp	10,806	0.0001%	6,336	35,338	557.73%
179	12	23841	New Hampshire Ins Co	9,128	0.0001%	11,767	4,769	40.53%
180	553	24902	Security Ins Co Of Hartford	8,072	0.0001%	11,533	5,009	43.43%
181	91	34690	Property & Cas Ins Co Of Hartford	5,151	0.0001%	4,284	6,384	149.02%
182		40550	Pacific Pioneer Ins Co	4,830	0.0001%	18,592	-78,990	-424.86%
183	1346	39969	American Safety Cas Ins Co	4,629	0.0001%	6,194	-36,480	-588.96%
184	626	43575	Indemnity Ins Co Of North Amer	4,167	0.0000%	20,938	-6,031	-28.80%
185	201	25976	Utica Mut Ins Co	3,327	0.0000%	6,069	4,278	70.49%
186	212	19356	Maryland Cas Co	2,840	0.0000%	7,736	3,236	41.83%
187	84	33723	Great American Spirit Ins Co	1,863	0.0000%	5,645	12,847	227.58%
188	12	19410	Commerce & Industry Ins Co	1,134	0.0000%	227	18	7.93%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO PHYSICAL DAMAGE [21.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
189	1129	21962	Pennsylvania General Ins Co	336	0.0000%	336	-31,985	-9519.35%
190	70	34525	First American Specilaty Ins Co	335	0.0000%	3,552	13,240	372.75%
191	84	26344	Great American Assur Co	300	0.0000%	373	0	0.00%
192	108	22918	American Motorists Ins Co	247	0.0000%	3,289	-4,074	-123.87%
193	400	25798	Unigard Ind Co	108	0.0000%	-4,646	-128,872	2773.83%
194	212	10873	Farmers Reins Co	50	0.0000%	50	0	0.00%
195	1129	21970	OneBeacon Ins Co	5	0.0000%	5	1	20.00%
196	1129	20621	OneBeacon America Ins Co	1	0.0000%	1	0	0.00%
			Line Total:	**8,493,202,402**	**100.0000%**	**8,371,790,775**	**4,717,974,180**	**56.36%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	176	25178	State Farm Mut Auto Ins Co	57,210,362	7.2736%	55,860,141	33,392,967	59.78%
2	155	24260	Progressive Cas Ins Co	53,873,275	6.8493%	47,982,103	33,328,047	69.46%
3	1330	24821	Meritplan Ins Co	52,691,532	6.6991%	50,271,985	21,668,163	43.10%
4	93	12831	State Natl Ins Co Inc	47,206,151	6.0017%	40,971,909	14,788,064	36.09%
5		27502	Western General Ins Co	29,365,814	3.7335%	31,670,856	12,373,331	39.07%
6	660	11908	Mercury Cas Co	24,322,037	3.0922%	23,645,906	8,934,116	37.78%
7		26905	Century-Natl Ins Co	22,826,711	2.9021%	24,544,754	9,660,945	39.36%
8	1330	24813	Balboa Ins Co	20,425,813	2.5969%	16,355,328	8,849,230	54.11%
9	140	23787	Nationwide Mut Ins Co	19,307,772	2.4547%	16,704,286	7,086,900	42.43%
10	111	24198	Peerless Ins Co	16,983,036	2.1592%	16,624,573	5,982,223	35.98%
11	3548	25674	Travelers Property Cas Co Of Amer	16,029,361	2.0379%	16,777,751	5,209,658	31.05%
12	8	19232	Allstate Ins Co	15,219,041	1.9349%	14,907,637	4,581,727	30.73%
13	212	41181	Universal Underwriters Ins Co	15,151,444	1.9263%	15,311,095	7,296,300	47.65%
14	1326	33855	Lincoln General Ins Co	14,484,809	1.8416%	14,628,651	8,867,810	60.62%
15	306	10847	Cumis Ins Society Inc	14,267,575	1.8139%	14,313,416	8,638,073	60.35%
16	212	16535	Zurich American Ins Co	11,643,105	1.4803%	10,338,603	3,577,679	34.61%
17	517	20532	Clarendon Natl Ins Co	11,279,459	1.4340%	11,305,586	4,491,061	39.72%
18	215	19852	Financial Ind Co	11,057,353	1.4058%	10,944,561	3,928,573	35.90%
19	240	10499	DaimlerChrysler Ins Co	9,934,974	1.2631%	10,141,566	3,959,966	39.05%
20	212	21326	Empire Fire & Marine Ins Co	9,341,405	1.1876%	8,589,824	3,116,995	36.29%
21	91	19682	Hartford Fire In Co	9,320,677	1.1850%	9,781,736	3,128,813	31.99%
22	91	29424	Hartford Cas Ins Co	8,190,903	1.0414%	9,247,192	3,891,575	42.08%
23	212	21709	Truck Ins Exch	8,072,578	1.0263%	7,359,709	2,321,540	31.54%
24	111	24171	Netherlands Ins Co The	7,668,259	0.9749%	7,331,194	2,505,665	34.18%
25	93	22608	National Specialty Ins Co	7,389,374	0.9395%	6,831,678	2,365,915	34.63%
26	38	20281	Federal Ins Co	7,290,815	0.9269%	7,654,987	3,358,425	43.87%
27	98	10510	Carolina Cas Ins Co	7,222,801	0.9183%	6,872,199	3,237,577	47.11%
28	163	24732	General Ins Co Of Amer	7,078,363	0.8999%	5,295,435	2,328,096	43.96%
29	163	19704	American States Ins Co	6,962,151	0.8851%	7,415,045	3,270,418	44.11%
30	400	25747	Unigard Ins Co	6,838,825	0.8695%	6,949,041	3,138,717	45.17%
31	3548	24767	St Paul Fire & Marine Ins Co	6,536,216	0.8310%	8,422,957	4,994,628	59.30%
32	3548	24015	Northland Ins Co	6,354,349	0.8079%	6,097,984	2,106,926	34.55%
33	225	13234	Wilshire Ins Co	6,343,024	0.8064%	6,372,731	2,371,558	37.21%
34	79	38601	MIC Prop & Cas Ins Corp	6,227,085	0.7917%	3,478,654	1,339,333	38.50%
35	212	21687	Mid-Century Ins Co	6,221,887	0.7910%	6,763,346	2,622,786	38.78%
36	12	19429	Insurance Co Of The State Of PA	5,578,164	0.7092%	8,455,215	8,994,568	106.38%
37	150	11371	Great West Cas Co	5,570,084	0.7082%	5,220,824	2,967,786	56.85%
38	169	21180	Sentry Select Ins Co	5,443,001	0.6920%	5,561,581	2,697,368	48.50%
39	12	24376	American General Ind Co	5,194,993	0.6605%	3,534,466	3,104,619	87.84%
40	7	13935	Federated Mut Ins Co	5,094,531	0.6477%	5,080,669	2,796,340	55.04%
41		32107	Sutter Ins Co	4,660,531	0.5925%	5,146,010	1,848,278	35.92%
42	84	26344	Great American Assur Co	4,496,117	0.5716%	4,848,257	1,751,551	36.13%
43	225	26433	Harco Natl Ins Co	4,377,082	0.5565%	3,834,127	2,022,280	52.74%
44	1114	31453	Financial Pacific Ins Co	4,302,941	0.5471%	4,232,549	3,826,629	90.41%
45	79	22012	Motors Ins Corp	4,071,408	0.5176%	4,071,408	2,410,249	59.20%
46	218	20427	American Cas Co Of Reading PA	3,991,489	0.5075%	4,468,433	2,305,158	51.59%
47	3548	25682	Travelers Ind Co Of CT	3,853,250	0.4899%	4,520,697	1,313,100	29.05%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	212	21652	Farmers Ins Exch	3,631,862	0.4617%	3,829,893	1,411,879	36.86%
49	19	10111	American Bankers Ins Co Of FL	3,517,186	0.4472%	3,104,021	1,699,775	54.76%
50	1325	24899	Alea North America Ins Co	3,515,164	0.4469%	1,816,208	542,398	29.86%
51	3636	26077	Lancer Ins Co	3,123,638	0.3971%	3,209,068	1,480,076	46.12%
52	84	16691	Great American Ins Co	2,900,474	0.3688%	4,500,513	774,188	17.20%
53	3098	12904	Tokio Marine & Nichido Fire Ins Co	2,812,961	0.3576%	2,907,756	1,144,623	39.36%
54	140	28223	Nationwide Agribusiness Ins Co	2,779,966	0.3534%	2,139,511	1,221,147	57.08%
55	9	22985	Sequoia Ins Co	2,728,663	0.3469%	2,909,636	469,256	16.13%
56	920	13064	United Natl Ins Co	2,698,706	0.3431%	2,875,827	539,698	18.77%
57	1330	24848	Newport Ins Co	2,659,577	0.3381%	2,668,132	1,560,578	58.49%
58	816	13161	Commerce West Ins Co	2,591,957	0.3295%	2,466,893	1,144,145	46.38%
59	748	25780	Williamsburg Natl Ins Co	2,580,985	0.3281%	2,665,520	1,178,917	44.23%
60	761	22837	Interstate Ind Co	2,551,238	0.3244%	3,151,501	1,437,423	45.61%
61	163	24724	First Natl Ins Co Of Amer	2,551,035	0.3243%	2,525,631	1,213,030	48.03%
62	84	32620	National Interstate Ins Co	2,546,980	0.3238%	2,483,764	633,673	25.51%
63	761	21849	American Automobile Ins Co	2,540,670	0.3230%	2,520,942	840,284	33.33%
64	922	40029	Explorer Ins Co	2,451,994	0.3117%	2,473,081	1,160,358	46.92%
65	291	13331	American Hardware Mut Ins Co	2,428,950	0.3088%	2,154,073	1,263,154	58.64%
66	161	18031	Topa Ins Co	2,428,000	0.3087%	2,501,563	888,772	35.53%
67	748	18023	Star Ins Co	2,400,763	0.3052%	2,257,852	1,108,282	49.09%
68	12	26220	Yosemite Ins Co	2,383,941	0.3031%	2,323,615	498,742	21.46%
69	163	19690	American Economy Ins Co	2,321,491	0.2951%	3,756,901	1,322,581	35.20%
70	140	15580	Scottsdale Ind Co	2,230,444	0.2836%	2,174,694	799,242	36.75%
71	62	21415	Employers Mut Cas Co	2,191,918	0.2787%	2,254,958	1,034,138	45.86%
72	19	42978	American Security Ins Co	2,175,805	0.2766%	768,441	291,260	37.90%
73	1129	27154	Atlantic Specialty Ins Co	2,153,918	0.2738%	2,225,031	748,871	33.66%
74	802	12890	Eagle West Ins Co	2,126,767	0.2704%	2,165,336	660,777	30.52%
75	176	25143	State Farm Fire And Cas Co	2,048,151	0.2604%	1,943,381	1,244,864	64.06%
76	31	20052	National Liab & Fire Ins Co	2,019,618	0.2568%	2,182,409	437,159	20.03%
77	158	21113	United States Fire Ins Co	1,941,898	0.2469%	2,467,873	1,537,584	62.30%
78	12	23841	New Hampshire Ins Co	1,930,864	0.2455%	1,934,753	858,310	44.36%
79	802	13544	California Capital Ins Co	1,907,193	0.2425%	1,664,363	744,515	44.73%
80	91	30104	Hartford Underwriters Ins Co	1,892,932	0.2407%	766,033	238,798	31.17%
81	361	19720	American Alt Ins Corp	1,854,670	0.2358%	1,806,498	1,874,137	103.74%
82	1279	11150	Arch Ins Co	1,683,374	0.2140%	2,419,461	1,596,231	65.97%
83	212	27855	Zurich American Ins Co Of IL	1,669,819	0.2123%	1,394,418	669,603	48.02%
84	218	20494	Transportation Ins Co	1,668,960	0.2122%	1,675,987	971,558	57.97%
85	317	40827	Virginia Surety Co Inc	1,652,457	0.2101%	1,514,030	-427,261	-28.22%
86	111	23035	Liberty Mut Fire Ins Co	1,582,930	0.2012%	1,605,040	742,485	46.26%
87	169	24988	Sentry Ins A Mut Co	1,576,092	0.2004%	1,597,133	562,955	35.25%
88	802	23540	Monterey Ins Co	1,486,704	0.1890%	1,422,199	439,358	30.89%
89	408	39942	American Natl General Ins Co	1,410,193	0.1793%	0	212,423	0.00%
90	212	19356	Maryland Cas Co	1,390,267	0.1768%	1,427,542	638,099	44.70%
91	968	11835	AXA Re Amer Ins Co	1,325,980	0.1686%	2,317,352	1,172,534	50.60%
92	111	10836	Golden Eagle Ins Corp	1,278,678	0.1626%	1,114,149	661,344	59.36%
93	3495	11738	Leader Ins Co	1,249,061	0.1588%	995,152	695,803	69.92%
94	3548	36463	Discover Prop & Cas Ins Co	1,212,333	0.1541%	1,705,624	1,026,009	60.15%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	1285	22322	Greenwich Ins Co	1,187,017	0.1509%	1,097,588	661,555	60.27%
96	158	25054	Hudson Ins Co	1,157,268	0.1471%	646,108	626,497	96.96%
97	8	19240	Allstate Ind Co	1,149,255	0.1461%	1,164,676	349,975	30.05%
98	3219	11126	Sompo Japan Ins Co of Amer	1,147,763	0.1459%	1,113,713	864,485	77.62%
99	2978	20362	Mitsui Sumitomo Ins Co of Amer	1,120,505	0.1425%	1,117,250	928,421	83.10%
100	761	21857	American Ins Co	1,101,985	0.1401%	1,125,697	730,136	64.86%
101	303	15032	Guideone Mut Ins Co	1,089,333	0.1385%	1,078,980	310,033	28.73%
102	218	20443	Continental Cas Co	1,055,945	0.1343%	1,172,679	744,899	63.52%
103	349	13978	Florists Mut Ins Co	1,019,123	0.1296%	1,069,886	330,014	30.85%
104	1129	20621	OneBeacon America Ins Co	1,005,417	0.1278%	884,329	639,359	72.30%
105	218	20486	Transcontinental Ins Co	992,209	0.1261%	842,520	507,740	60.26%
106	31	11673	Redwood Fire & Cas Ins Co	985,086	0.1252%	874,757	554,701	63.41%
107	79	31488	Integon Preferred Ins Co	980,956	0.1247%	896,166	563,539	62.88%
108	98	36684	Riverport Ins Co	980,180	0.1246%	976,904	281,823	28.85%
109	127	23469	American Modern Home Ins Co	974,589	0.1239%	974,589	366,214	37.58%
110		21172	Vanliner Ins Co	964,486	0.1226%	945,558	860,446	91.00%
111	1129	20648	Employers Fire Ins Co	939,164	0.1194%	881,401	423,605	48.06%
112		37931	General Fire & Cas Co	932,176	0.1185%	1,752,498	598,782	34.17%
113	91	29459	Twin City Fire Ins Co Co	925,368	0.1176%	1,115,565	185,169	16.60%
114	12	19410	Commerce & Industry Ins Co	870,978	0.1107%	856,076	491,536	57.42%
115	626	22667	Ace American Ins Co	861,434	0.1095%	850,664	258,932	30.44%
116	408	28401	American Natl Prop & Cas Co	852,735	0.1084%	852,735	574,420	67.36%
117	3548	25887	US Fidelity & Guaranty Co	837,711	0.1065%	1,050,257	367,409	34.98%
118	1331	10340	Stonington Ins Co	714,941	0.0909%	650,086	197,604	30.40%
119	31	27812	Columbia Ins Co	703,053	0.0894%	739,038	389,134	52.65%
120	215	14133	Valley Ins Co	698,784	0.0888%	734,626	373,789	50.88%
121	689	33162	Bankers Ins Co	683,435	0.0869%	587,574	125,740	21.40%
122	212	40142	American Zurich Ins Co	677,310	0.0861%	1,480,526	480,466	32.45%
123	111	21458	Employers Ins of Wausau	675,564	0.0859%	785,412	422,692	53.82%
124	3548	24791	St Paul Mercury Ins Co	667,673	0.0849%	981,939	844,516	86.00%
125	866	40436	Stratford Ins Co	664,400	0.0845%	616,616	200,387	32.50%
126	225	28886	Transguard Ins Co Of Amer Inc	660,016	0.0839%	720,680	653,300	90.65%
127	212	19372	Northern Ins Co Of NY	612,014	0.0778%	1,621,141	378,326	23.34%
128	150	24147	Old Republic Ins Co	606,419	0.0771%	635,381	-11,692	-1.84%
129	3018	22730	Converium Ins North Amer Inc	603,182	0.0767%	1,162,822	-1,400,873	-120.47%
130	12	19445	National Union Fire Ins Co Of Pitts	577,666	0.0734%	707,478	1,680,735	237.57%
131	212	26247	American Guarantee & Liability Ins	568,522	0.0723%	500,270	308,522	61.67%
132	1120	10120	Everest Natl Ins Co	556,094	0.0707%	497,833	429,991	86.37%
133	761	21881	National Surety Corp	542,797	0.0690%	500,998	321,248	64.12%
134	783	13056	RLI Ins Co	536,325	0.0682%	738,261	469,925	63.65%
135	3548	35386	Fidelity & Guaranty Ins Co	510,647	0.0649%	623,580	120,385	19.31%
136		18767	Church Mut Ins Co	501,246	0.0637%	506,286	145,264	28.69%
137	111	26042	Wausau Underwriters Ins Co	474,816	0.0604%	453,076	188,520	41.61%
138	677	18058	Philadelphia Ind Ins Co	470,020	0.0598%	664,605	260,803	39.24%
139	91	34690	Property & Cas Ins Co Of Hartford	448,763	0.0571%	67,559	-3,710	-5.49%
140	12	23809	Granite State Ins Co	420,373	0.0534%	391,536	204,331	52.19%
141	761	21873	Firemans Fund Ins Co	420,144	0.0534%	378,239	3,232,569	854.64%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
142	83	22101	Grange Ins Assn	416,800	0.0530%	412,820	321,268	77.82%
143	645	14907	Oregon Mut Ins Co	407,680	0.0518%	302,343	202,616	67.02%
144	761	21865	Associated Ind Corp	384,401	0.0489%	484,256	311,253	64.27%
145	111	42404	Liberty Ins Corp	358,686	0.0456%	285,025	187,894	65.92%
146	350	34207	Westport Ins Corp	320,575	0.0408%	420,178	-25,934	-6.17%
147	12	19380	American Home Assur Co	310,530	0.0395%	280,438	819,648	292.27%
148		40134	SUA Ins Co	265,266	0.0337%	88,948	31,816	35.77%
149	1129	21962	Pennsylvania General Ins Co	253,884	0.0323%	129,717	55,574	42.84%
150	517	37257	Insurance Corp Of Hannover	249,312	0.0317%	358,883	-1,576,507	-439.28%
151	98	40045	Starnet Ins Co	245,842	0.0313%	264,008	133,746	50.66%
152	1129	21970	OneBeacon Ins Co	235,088	0.0299%	434,022	73,525	16.94%
153	3548	25879	Fidelity & Guaranty Ins Underwriters	233,114	0.0296%	289,586	128,120	44.24%
154	111	23043	Liberty Mut Ins Co	228,750	0.0291%	238,632	92,814	38.89%
155	12	20796	AIG Premier Ins Co	223,081	0.0284%	71,265	59,244	83.13%
156	38	20303	Great Northern Ins Co	222,678	0.0283%	211,112	192,148	91.02%
157	218	20508	Valley Forge Ins Co	221,757	0.0282%	137,251	71,867	52.36%
158	7	28304	Federated Service Ins Co	219,037	0.0278%	235,547	196,349	83.36%
159	867	40460	Sagamore Ins Co	211,706	0.0269%	286,531	96,617	33.72%
160	212	39306	Fidelity & Deposit Co Of MD	203,389	0.0259%	249,986	134,841	53.94%
161	400	25798	Unigard Ind Co	200,990	0.0256%	244,238	38,502	15.76%
162	626	20699	Ace Prop & Cas Ins Co	197,971	0.0252%	222,312	93,359	41.99%
163	140	11991	National Cas Co	186,045	0.0237%	190,298	49,426	25.97%
164	111	26069	Wausau Business Ins Co	171,642	0.0218%	98,555	98,765	100.21%
165	98	25224	Great Divide Ins Co	166,563	0.0212%	90,053	44,817	49.77%
166	225	20010	Acceptance Ind Ins Co	163,573	0.0208%	178,823	146,223	81.77%
167	2978	22551	Mitsui Sumitomo Ins USA Inc	153,478	0.0195%	139,036	102,385	73.64%
168	244	10677	Cincinnati Ins Co	150,202	0.0191%	152,087	81,817	53.80%
169	626	20702	Ace Fire Underwriters Ins Co	137,512	0.0175%	129,148	50,736	39.29%
170	457	19860	Argonaut Great Central Ins Co	121,067	0.0154%	102,113	71,672	70.19%
171	158	24384	Fairmont Specialty Ins Co	120,441	0.0153%	328,216	44,233	13.48%
172	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	120,420	0.0153%	167,523	89,209	53.25%
173	84	22136	Great American Ins Co of NY	106,552	0.0135%	14,410	29,920	207.63%
174	626	43575	Indemnity Ins Co Of North Amer	103,825	0.0132%	109,677	83,162	75.82%
175	922	27847	Insurance Co Of The West	87,811	0.0112%	89,311	20,421	22.87%
176	457	19828	Argonaut-Midwest Ins Co	71,015	0.0090%	26,006	12,146	46.70%
177	968	16187	AXA Re Prop & Cas Ins Co	69,889	0.0089%	115,945	-45,978	-39.66%
178	785	28932	Markel American Ins Co	69,256	0.0088%	76,665	26,610	34.71%
179	218	20478	National Fire Ins Co Of Hartford	61,676	0.0078%	60,225	94,851	157.49%
180		18538	Bancinsure Inc	60,330	0.0077%	55,091	131,701	239.06%
181	91	22357	Hartford Accid & Ind Co	58,256	0.0074%	48,600	151,635	312.01%
182	1285	37885	XL Specialty Ins Co	57,436	0.0073%	49,226	-661,178	-1343.15%
183	457	19801	Argonaut Ins Co	56,458	0.0072%	65,228	219,374	336.32%
184	38	20346	Pacific Ind Co	53,298	0.0068%	57,672	88,370	153.23%
185	38	20397	Vigilant Ins Co	52,302	0.0066%	54,344	59,233	109.00%
186	140	42889	Victoria Fire & Cas Co	46,735	0.0059%	3,784	34	0.90%
187	140	13838	Farmland Mut Ins Co	46,009	0.0058%	48,354	40,360	83.47%
188	796	16217	National Farmers Union Prop & Cas	40,876	0.0052%	44,416	14,951	33.66%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
189	767	12262	Pennsylvania Manufacturers Asn Ins C	40,110	0.0051%	36,708	-5,999	-16.34%
190		36790	Springfield Ins Co Inc	38,761	0.0049%	52,780	-48,461	-91.82%
191	88	22292	Hanover Ins Co	38,558	0.0049%	33,015	97,561	295.51%
192	124	23396	Amerisure Mut Ins Co	34,771	0.0044%	40,584	-68	-0.17%
193	458	35769	Lyndon Property Ins Co	33,543	0.0043%	19,507	-60	-0.31%
194	181	29700	North American Elite Ins Co	33,011	0.0042%	24,560	9,286	37.81%
195	84	26832	Great American Alliance Ins Co	26,559	0.0034%	14,042	3,696	26.32%
196	400	24414	General Cas Co Of WI	22,895	0.0029%	30,891	14,344	46.43%
197	212	10315	Civic Property & Cas Co	22,193	0.0028%	15,729	651	4.14%
198	3548	22233	Select Ins Co	18,751	0.0024%	67,382	-26,755	-39.71%
199	3548	25658	Travelers Ind Co	16,949	0.0022%	198,527	-256,228	-129.06%
200	50	23647	Mutual Service Cas Ins Co	16,695	0.0021%	64,457	12,296	19.08%
201	88	22306	Massachusetts Bay Ins Co	15,702	0.0020%	12,355	575	4.65%
202	212	19305	Assurance Co Of Amer	14,458	0.0018%	30,337	116,334	383.47%
203	201	25976	Utica Mut Ins Co	13,415	0.0017%	29,019	7,314	25.20%
204	212	10317	Neighborhood Spirit Prop & Cas Co	13,203	0.0017%	15,730	11,188	71.13%
205		38733	Alaska Nat Ins Co	10,209	0.0013%	12,041	11,662	96.85%
206		41106	Triumphe Cas Co	9,937	0.0013%	38,954	65,228	167.45%
207	212	10318	Exact Prop & Cas Co Inc	9,218	0.0012%	10,493	4,589	43.73%
208	111	33600	LM Ins Corp	8,983	0.0011%	8,983	14,592	162.44%
209	3548	24775	St Paul Guardian Ins Co	8,767	0.0011%	74,481	40,611	54.53%
210	3548	10819	American Equity Specialty Ins Co	8,458	0.0011%	5,517	83	1.50%
211	31	20087	National Ind Co	6,342	0.0008%	5,710	-1,996	-34.96%
212	140	19100	Amco Ins Co	5,750	0.0007%	6,294	-886	-14.08%
213	400	24449	Regent Ins Co	5,174	0.0007%	7,157	12,423	173.58%
214	111	18333	Peerless Ind Ins Co	4,949	0.0006%	2,506	0	0.00%
215		11118	Federated Rural Electric Ins Exch	4,265	0.0005%	4,267	26,258	615.37%
216	158	21105	North River Ins Co	3,772	0.0005%	2,867	82,389	2873.70%
217	155	10243	National Continental Ins Co	2,460	0.0003%	505	-5,484	-1085.94%
218	510	42307	Navigators Ins Co	2,362	0.0003%	1,165	1,031	88.50%
219	19	19615	American Reliable Ins Co	2,268	0.0003%	466	0	0.00%
220	38	20338	Northwestern Pacific Ind Co	2,058	0.0003%	1,973	-804	-40.75%
221	767	36897	Manufacturers Alliance Ins Co	1,915	0.0002%	878	18	2.05%
222	140	25453	Nationwide Ins Co Of Amer	1,912	0.0002%	81	0	0.00%
223	8	10358	Encompass Ins Co	1,494	0.0002%	757	0	0.00%
224	111	33588	First Liberty Ins Corp	686	0.0001%	156	0	0.00%
225	767	41424	Pennsylvania Manufacturers Ind Co	588	0.0001%	329	7	2.13%
226	1129	35408	Sirius Amer Ins Co	577	0.0001%	1,529	-19,665	-1286.13%
227	169	23434	Middlesex Ins Co	521	0.0001%	544	347	63.79%
228	961	34266	Frontier Ins Co	360	0.0000%	360	0	0.00%
229	218	35289	Continental Ins Co	235	0.0000%	50	-1,910	-3820.00%
230		40398	American Fuji Fire & Marine Ins Co	186	0.0000%	1,699	4,355	256.33%
231	108	22918	American Motorists Ins Co	174	0.0000%	174	2,385,508	370981.61%
232	83	22128	Rocky Mountain Fire & Cas Co	116	0.0000%	986	-33,727	-3420.59%
233		23663	National American Ins Co	50	0.0000%	21,949	0	0.00%
234	1169	11231	Generali Us Branch	4	0.0000%	4	914	22850.00%
235	867	12416	Protective Ins Co	1	0.0000%	1	0	0.00%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
			Line Total:	**786,550,610**	**100.0000%**	**768,648,974**	**359,152,035**	**46.73%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: AIRCRAFT [22]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	12	19445	National Union Fire Ins Co Of Pitts	39,594,816	17.9710%	38,344,260	2,436,402	6.35%
2	1285	37885	XL Specialty Ins Co	37,514,821	17.0270%	35,831,323	12,155,737	33.92%
3	31	20087	National Ind Co	17,897,140	8.1230%	15,708,406	1,973,255	12.56%
4	361	19720	American Alt Ins Corp	17,040,829	7.7344%	14,863,596	4,031,654	27.12%
5	12	19429	Insurance Co Of The State Of PA	14,328,786	6.5035%	13,813,106	86,857	0.63%
6	150	24147	Old Republic Ins Co	12,994,486	5.8979%	12,088,361	5,060,601	41.86%
7	984	29599	US Specialty Ins Co	10,671,034	4.8433%	10,150,057	5,879,332	57.92%
8	111	23043	Liberty Mut Ins Co	8,236,690	3.7384%	8,797,241	1,995,919	22.69%
9	626	22667	Ace American Ins Co	8,166,798	3.7067%	8,166,798	-7,209	-0.09%
10	212	16535	Zurich American Ins Co	7,442,697	3.3780%	7,864,827	1,839,598	23.39%
11	91	19682	Hartford Fire In Co	6,934,312	3.1473%	7,169,567	1,762,041	24.58%
12	984	10367	Avemco Ins Co	5,932,554	2.6926%	5,965,302	3,013,296	50.51%
13	31	22039	General Rein Corp	4,736,267	2.1497%	5,372,880	2,399,327	44.66%
14	31	20052	National Liab & Fire Ins Co	4,172,338	1.8937%	4,323,277	1,192,770	27.59%
15	3098	12904	Tokio Marine & Nichido Fire Ins Co	3,685,604	1.6728%	3,550,196	589,045	16.59%
16	12	19380	American Home Assur Co	3,627,639	1.6465%	4,168,761	9,629,264	230.99%
17	181	29874	North American Specialty Ins Co	3,471,644	1.5757%	3,546,350	2,802,513	79.03%
18	2978	20362	Mitsui Sumitomo Ins Co of Amer	2,967,525	1.3469%	2,861,639	1,347,801	47.10%
19	984	42374	Houston Cas Co	2,775,484	1.2597%	2,720,774	845,789	31.09%
20	626	20699	Ace Prop & Cas Ins Co	2,614,087	1.1865%	3,228,623	4,165,885	129.03%
21	626	21121	Westchester Fire Ins Co	2,365,297	1.0735%	2,463,459	1,087,682	44.15%
22	408	28401	American Natl Prop & Cas Co	1,694,765	0.7692%	631,127	682,505	108.14%
23	517	20532	Clarendon Natl Ins Co	786,332	0.3569%	795,994	-120,404	-15.13%
24	1331	10340	Stonington Ins Co	623,620	0.2830%	1,511,927	1,039,873	68.78%
25	218	35289	Continental Ins Co	16,999	0.0077%	16,999	-12,394,434	-72912.72%
26	244	10677	Cincinnati Ins Co	15,600	0.0071%	344,235	403,300	117.16%
27	626	43575	Indemnity Ins Co Of North Amer	7,492	0.0034%	7,492	2,482,525	33135.68%
28	1285	22322	Greenwich Ins Co	2,594	0.0012%	2,594	657,363	25341.67%
29	761	21873	Firemans Fund Ins Co	2,224	0.0010%	2,224	1,045,033	46988.89%
30	108	22977	Lumbermens Mut Cas Co	1,730	0.0008%	1,730	752,275	43484.10%
31	38	20281	Federal Ins Co	1,454	0.0007%	1,454	-2,858,705	-96609.70%
32	256	16608	New York Marine & Gnrl Ins Co	1,071	0.0005%	1,071	-35,297	-3295.70%
33	24	19909	Centennial Ins Co	865	0.0004%	865	233,996	27051.56%
			Line Total:	**220,325,594**	**100.0000%**	**214,316,515**	**56,175,589**	**26.21%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	12	19445	National Union Fire Ins Co Of Pitts	28,918,641	21.7713%	28,467,497	17,492,171	61.45%
2	38	20281	Federal Ins Co	28,746,903	21.6420%	28,048,717	6,290,982	22.43%
3	306	10847	Cumis Ins Society Inc	12,385,743	9.3246%	12,990,821	15,240,939	117.32%
4	91	19682	Hartford Fire In Co	9,677,828	7.2859%	9,305,730	4,417,406	47.47%
5	3548	31194	Travelers Cas & Surety Co Of Amer	7,938,302	5.9763%	8,250,537	952,247	11.54%
6	212	39306	Fidelity & Deposit Co Of MD	5,410,856	4.0735%	5,633,841	1,417,221	25.16%
7	84	16691	Great American Ins Co	5,293,140	3.9849%	5,145,705	1,658,508	32.23%
8	212	16535	Zurich American Ins Co	5,024,032	3.7823%	4,137,459	274,639	6.64%
9	3548	24767	St Paul Fire & Marine Ins Co	3,101,359	2.3349%	2,882,667	307,852	10.68%
10	3548	24791	St Paul Mercury Ins Co	2,540,045	1.9123%	2,408,476	4,382,215	181.95%
11	212	41181	Universal Underwriters Ins Co	2,289,716	1.7238%	2,323,928	839,499	36.12%
12	218	20443	Continental Cas Co	1,908,245	1.4366%	2,586,614	-3,993,523	-154.39%
13	38	35181	Executive Risk Ind Inc	1,773,383	1.3351%	1,962,834	948,677	48.33%
14	218	13188	Western Surety Co	1,752,351	1.3193%	1,747,483	76,496	4.38%
15	218	35289	Continental Ins Co	1,587,250	1.1950%	1,469,030	395,892	26.95%
16	155	24260	Progressive Cas Ins Co	1,409,134	1.0609%	1,775,738	107,349	6.05%
17	212	21709	Truck Ins Exch	1,199,710	0.9032%	1,186,619	-482	-0.04%
18	111	19917	Liberty Ins Underwriters Inc	1,198,245	0.9021%	863,952	395,145	45.74%
19	176	25143	State Farm Fire And Cas Co	933,478	0.7028%	929,263	178,520	19.21%
20	3416	20370	AXIS Reins Co	927,060	0.6979%	706,137	326,054	46.17%
21		18538	Bancinsure Inc	707,305	0.5325%	756,782	2,978,612	393.59%
22	626	22667	Ace American Ins Co	644,698	0.4854%	1,266,066	316,317	24.98%
23	626	21121	Westchester Fire Ins Co	566,385	0.4264%	329,994	29,759	9.02%
24	7	13935	Federated Mut Ins Co	524,374	0.3948%	488,529	151,811	31.08%
25	3548	25887	US Fidelity & Guaranty Co	415,195	0.3126%	438,526	337,341	76.93%
26		10758	Colonial Surety Co	409,410	0.3082%	282,583	199,746	70.69%
27	3496	23752	Quanta Ind Co	399,437	0.3007%	299,793	89,206	29.76%
28	38	20397	Vigilant Ins Co	398,714	0.3002%	381,504	-3,396	-0.89%
29	169	21180	Sentry Select Ins Co	345,478	0.2601%	364,234	222,579	61.11%
30	501	18619	Platte River Ins Co.	323,772	0.2438%	298,469	-8,004	-2.68%
31	140	23787	Nationwide Mut Ins Co	301,795	0.2272%	302,381	-5,812	-1.92%
32	158	21113	United States Fire Ins Co	294,234	0.2215%	105,203	34,452	32.75%
33	218	24047	Surety Bonding Co Of Amer	270,345	0.2035%	246,381	56,752	23.03%
34	212	34347	Colonial American Cas & Surety Co	227,079	0.1710%	391,032	130,079	33.27%
35	212	40142	American Zurich Ins Co	225,547	0.1698%	194,545	64,874	33.35%
36	150	40444	Old Republic Surety Co	224,889	0.1693%	223,660	97,667	43.67%
37	84	26344	Great American Assur Co	191,558	0.1442%	205,459	-22,778	-11.09%
38	169	24988	Sentry Ins A Mut Co	167,885	0.1264%	156,448	135,482	86.60%
39		27081	Bond Safeguard Ins Co	164,916	0.1242%	68,525	11,649	17.00%
40	3548	25879	Fidelity & Guaranty Ins Underwriters	136,724	0.1029%	163,339	307,048	187.98%
41	150	24147	Old Republic Ins Co	127,777	0.0962%	43,521	3,000	6.89%
42	3548	25674	Travelers Property Cas Co Of Amer	122,845	0.0925%	84,468	9,446	11.18%
43	163	19704	American States Ins Co	113,924	0.0858%	110,066	-18,027	-16.38%
44	8	19232	Allstate Ins Co	100,083	0.0753%	98,506	32,317	32.81%
45		11592	International Fidelity Ins Co	86,612	0.0652%	77,351	15,181	19.63%
46	3548	25658	Travelers Ind Co	86,105	0.0648%	915,165	872,329	95.32%
47	111	23043	Liberty Mut Ins Co	83,188	0.0626%	88,788	911,503	1026.61%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	3548	35386	Fidelity & Guaranty Ins Co	80,886	0.0609%	92,988	14,013	15.07%
49	84	22136	Great American Ins Co of NY	69,844	0.0526%	65,182	-25,450	-39.04%
50	3098	12904	Tokio Marine & Nichido Fire Ins Co	67,480	0.0508%	70,931	54,417	76.72%
51	3548	19038	Travelers Cas & Surety Co	64,096	0.0483%	59,075	-42,738	-72.35%
52	3548	25682	Travelers Ind Co Of CT	61,107	0.0460%	60,917	4,439	7.29%
53	783	13056	RLI Ins Co	53,156	0.0400%	53,064	-178,209	-335.84%
54	91	29459	Twin City Fire Ins Co Co	48,442	0.0365%	9,645	67,576	700.63%
55	517	20532	Clarendon Natl Ins Co	47,024	0.0354%	40,049	-21,931	-54.76%
56	350	34207	Westport Ins Corp	46,039	0.0347%	38,878	478	1.23%
57	91	30104	Hartford Underwriters Ins Co	42,613	0.0321%	11,324	-1,632	-14.41%
58	517	37257	Insurance Corp Of Hannover	40,596	0.0306%	274,115	-1,086,944	-396.53%
59	922	40029	Explorer Ins Co	40,364	0.0304%	20,797	0	0.00%
60	3548	36463	Discover Prop & Cas Ins Co	40,142	0.0302%	46,240	36,200	78.29%
61	7	28304	Federated Service Ins Co	39,780	0.0299%	37,396	6,227	16.65%
62	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	38,321	0.0288%	37,004	-13,014	-35.17%
63	62	21415	Employers Mut Cas Co	32,182	0.0242%	32,200	-100,126	-310.95%
64	984	42374	Houston Cas Co	27,300	0.0206%	4,765	0	0.00%
65	212	21652	Farmers Ins Exch	25,752	0.0194%	23,811	433	1.82%
66	163	19690	American Economy Ins Co	25,039	0.0189%	25,072	-1,788	-7.13%
67	291	13331	American Hardware Mut Ins Co	22,512	0.0169%	71,290	-14,260	-20.00%
68	38	20303	Great Northern Ins Co	20,874	0.0157%	19,288	19,791	102.61%
69	38	20346	Pacific Ind Co	19,136	0.0144%	19,531	-2,462	-12.61%
70	2978	20362	Mitsui Sumitomo Ins Co of Amer	18,857	0.0142%	18,992	-6,977	-36.74%
71	88	22292	Hanover Ins Co	18,376	0.0138%	17,070	13,931	81.61%
72	212	26247	American Guarantee & Liability Ins	15,194	0.0114%	14,200	-6,880	-48.45%
73	163	24724	First Natl Ins Co Of Amer	14,170	0.0107%	14,206	-1,173	-8.26%
74	218	20494	Transportation Ins Co	11,986	0.0090%	8,443	0	0.00%
75	1129	27154	Atlantic Specialty Ins Co	10,787	0.0081%	7,912	163	2.06%
76	212	21687	Mid-Century Ins Co	9,658	0.0073%	15,392	42	0.27%
77	84	26832	Great American Alliance Ins Co	8,906	0.0067%	7,100	-15,745	-221.76%
78	158	24384	Fairmont Specialty Ins Co	8,858	0.0067%	3,715	0	0.00%
79	140	19100	Amco Ins Co	8,754	0.0066%	7,602	-24,872	-327.18%
80	163	24732	General Ins Co Of Amer	8,256	0.0062%	5,090	-989	-19.43%
81	218	20508	Valley Forge Ins Co	7,419	0.0056%	6,403	-1,800	-28.11%
82	218	20427	American Cas Co Of Reading PA	6,488	0.0049%	6,623	0	0.00%
83	400	25747	Unigard Ins Co	6,263	0.0047%	6,468	-16,581	-256.35%
84	240	10499	DaimlerChrysler Ins Co	6,163	0.0046%	6,792	38,942	573.35%
85	645	14907	Oregon Mut Ins Co	5,713	0.0043%	5,733	0	0.00%
86	215	14133	Valley Ins Co	5,498	0.0041%	6,293	-365	-5.80%
87	1279	11150	Arch Ins Co	4,227	0.0032%	2,225	455	20.45%
88	3219	11126	Sompo Japan Ins Co of Amer	2,857	0.0022%	3,450	0	0.00%
89	922	27847	Insurance Co Of The West	2,511	0.0019%	6,090	0	0.00%
90	218	20486	Transcontinental Ins Co	2,287	0.0017%	2,955	0	0.00%
91	111	23035	Liberty Mut Fire Ins Co	2,240	0.0017%	485	816	168.25%
92	12	23841	New Hampshire Ins Co	1,657	0.0012%	1,380	-267	-19.35%
93	218	20478	National Fire Ins Co Of Hartford	1,379	0.0010%	2,091	0	0.00%
94		11118	Federated Rural Electric Ins Exch	1,322	0.0010%	1,323	28	2.12%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
95	212	27855	Zurich American Ins Co Of IL	1,225	0.0009%	881	-357	-40.52%
96		26379	Accredited Surety & Cas Co Inc	1,056	0.0008%	817	122	14.93%
97		40398	American Fuji Fire & Marine Ins Co	980	0.0007%	408	204	50.00%
98	12	23809	Granite State Ins Co	970	0.0007%	1,111	8	0.72%
99	218	20850	Firemens Ins Co Of Newark NJ	952	0.0007%	879	0	0.00%
100	91	29424	Hartford Cas Ins Co	922	0.0007%	-3,166	-3,515	111.02%
101	361	19720	American Alt Ins Corp	761	0.0006%	1,194	35	2.93%
102	517	37303	Redland Ins Co	750	0.0006%	1,113	746	67.03%
103	400	24414	General Cas Co Of WI	682	0.0005%	615	0	0.00%
104	3548	24775	St Paul Guardian Ins Co	613	0.0005%	2,486	-24,473	-984.43%
105	968	16187	AXA Re Prop & Cas Ins Co	496	0.0004%	496	0	0.00%
106	1326	33855	Lincoln General Ins Co	350	0.0003%	180	0	0.00%
107	400	25798	Unigard Ind Co	255	0.0002%	255	-1,589	-623.14%
108	111	24198	Peerless Ins Co	248	0.0002%	-9,285	0	0.00%
109	1331	10340	Stonington Ins Co	192	0.0001%	100	150	150.00%
110	3548	19046	Travelers Cas Ins Co Of Amer	131	0.0001%	281	-320	-113.88%
111	626	43575	Indemnity Ins Co Of North Amer	126	0.0001%	42	371	883.33%
112	150	24139	International Bus & Merc Reassur Co	120	0.0001%	60	0	0.00%
113	140	28223	Nationwide Agribusiness Ins Co	7	0.0000%	4	-616	-15400.00%
			Line Total:	**132,829,042**	**100.0000%**	**132,494,432**	**57,321,454**	**43.26%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	3548	31194	Travelers Cas & Surety Co Of Amer	86,337,230	14.0014%	78,363,276	26,793,305	34.19%
2	984	10216	American Contractors Ind Co	51,573,514	8.3637%	48,217,990	8,103,297	16.81%
3	212	39306	Fidelity & Deposit Co Of MD	44,803,073	7.2657%	44,203,501	4,912,458	11.11%
4	163	24740	Safeco Ins Co Of Amer	43,693,998	7.0859%	42,991,783	4,980,571	11.58%
5	1279	11150	Arch Ins Co	35,054,907	5.6849%	32,435,599	5,721,766	17.64%
6	38	20281	Federal Ins Co	29,291,142	4.7502%	25,592,853	-8,122,752	-31.74%
7	218	13188	Western Surety Co	25,206,608	4.0878%	22,788,564	15,028,724	65.95%
8		11592	International Fidelity Ins Co	21,788,118	3.5334%	20,908,722	1,947,190	9.31%
9	111	23043	Liberty Mut Ins Co	21,514,584	3.4890%	20,297,547	34,554,535	170.24%
10	922	27847	Insurance Co Of The West	20,225,729	3.2800%	18,057,883	864,351	4.79%
11	75	12718	Developers Surety And Ind Co	18,050,387	2.9272%	17,227,036	2,827,495	16.41%
12	91	19682	Hartford Fire In Co	16,810,544	2.7262%	15,469,895	9,738,223	62.95%
13	84	16691	Great American Ins Co	15,432,699	2.5027%	14,323,611	5,426,406	37.88%
14	761	21873	Firemans Fund Ins Co	13,720,653	2.2251%	12,562,240	11,783,392	93.80%
15	1326	33855	Lincoln General Ins Co	13,596,728	2.2050%	11,298,543	1,161,706	10.28%
16		12793	Surety Co Of The Pacific	12,023,138	1.9498%	11,400,909	1,452,161	12.74%
17		13285	Allegheny Cas Co	9,960,096	1.6152%	9,969,002	0	0.00%
18	163	24724	First Natl Ins Co Of Amer	7,964,976	1.2917%	7,952,476	14,424,677	181.39%
19	501	18619	Platte River Ins Co.	6,755,940	1.0956%	6,427,200	732,824	11.40%
20	1114	31453	Financial Pacific Ins Co	5,881,269	0.9538%	5,128,317	3,517,699	68.59%
21	75	25550	Indemnity Co Of CA	5,222,652	0.8470%	5,157,952	125,869	2.44%
22		26379	Accredited Surety & Cas Co Inc	5,029,130	0.8156%	4,715,241	732,953	15.54%
23	3548	24767	St Paul Fire & Marine Ins Co	4,885,652	0.7923%	11,616,494	29,025,539	249.86%
24	12	19380	American Home Assur Co	4,854,260	0.7872%	5,924,329	5,977,141	100.89%
25	181	32778	Washington Intl Ins Co	4,808,527	0.7798%	4,756,354	3,167,191	66.59%
26	626	21121	Westchester Fire Ins Co	4,673,781	0.7580%	4,360,264	2,235,099	51.26%
27		37206	Contractors Bonding & Ins Co	4,611,002	0.7478%	4,600,507	175,352	3.81%
28	218	35289	Continental Ins Co	4,595,978	0.7453%	4,403,561	-758,085	-17.22%
29	158	24384	Fairmont Specialty Ins Co	4,341,918	0.7041%	4,345,288	4,150,068	95.51%
30	3479	14494	Merchants Bonding Co (Mutual)	3,862,663	0.6264%	3,761,116	92,930	2.47%
31	3496	23752	Quanta Ind Co	3,546,930	0.5752%	2,235,341	190,890	8.54%
32	984	42374	Houston Cas Co	3,278,478	0.5317%	1,568,776	485,626	30.96%
33	783	13056	RLI Ins Co	3,114,505	0.5051%	2,694,605	3,751,156	139.21%
34	1285	37885	XL Specialty Ins Co	3,032,212	0.4917%	3,664,896	-865,199	-23.61%
35	3548	25658	Travelers Ind Co	2,872,478	0.4658%	4,019,521	-374,136	-9.31%
36	218	20443	Continental Cas Co	2,643,358	0.4287%	2,918,948	3,333,985	114.22%
37	140	23787	Nationwide Mut Ins Co	2,529,216	0.4102%	2,291,795	210,469	9.18%
38	3548	19038	Travelers Cas & Surety Co	2,512,638	0.4075%	2,755,965	-296,304	-10.75%
39		31380	American Surety Co	2,428,976	0.3939%	2,403,207	-21,765	-0.91%
40	689	33162	Bankers Ins Co	2,358,113	0.3824%	2,207,918	258,460	11.71%
41		10008	Western Ins Co	2,334,912	0.3787%	1,791,998	0	0.00%
42	12	19429	Insurance Co Of The State Of PA	2,332,573	0.3783%	3,788,340	-790,915	-20.88%
43		37940	Lexington Natl Ins Corp	2,233,054	0.3621%	2,171,525	0	0.00%
44	108	22918	American Motorists Ins Co	2,232,158	0.3620%	3,180,883	-3,300,780	-103.77%
45	181	29874	North American Specialty Ins Co	2,042,352	0.3312%	1,808,003	-331,965	-18.36%
46	150	24139	International Bus & Merc Reassur Co	1,819,384	0.2951%	1,945,352	328,918	16.91%
47	218	24047	Surety Bonding Co Of Amer	1,788,096	0.2900%	1,428,158	255,077	17.86%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	3592	39551	Continental Heritage Ins Co	1,725,320	0.2798%	1,469,940	215	0.01%
49		27081	Bond Safeguard Ins Co	1,575,920	0.2556%	612,567	79,746	13.02%
50	150	40444	Old Republic Surety Co	1,490,514	0.2417%	1,157,399	-50,442	-4.36%
51	218	20478	National Fire Ins Co Of Hartford	1,471,709	0.2387%	1,980,026	3,938,587	198.92%
52	3548	22535	Seaboard Surety Co	1,208,160	0.1959%	3,084,775	-2,765,029	-89.63%
53	3548	25887	US Fidelity & Guaranty Co	1,026,089	0.1664%	2,885,825	6,238,603	216.18%
54	313	33898	Aegis Security Ins Co	1,014,992	0.1646%	1,037,179	1,528,835	147.40%
55	140	19100	Amco Ins Co	853,693	0.1384%	809,165	13,494	1.67%
56	38	20397	Vigilant Ins Co	816,638	0.1324%	538,468	61,273	11.38%
57	31	20087	National Ind Co	808,890	0.1312%	4,234,691	308,502	7.29%
58	74	15105	Safety Natl Cas Corp	803,525	0.1303%	803,590	11,450	1.42%
59		22950	Acstar Ins Co	793,461	0.1287%	919,699	10,569	1.15%
60	218	20427	American Cas Co Of Reading PA	746,163	0.1210%	1,222,308	253,058	20.70%
61	158	10936	Seneca Ins Co Inc	722,548	0.1172%	739,562	0	0.00%
62	12	19445	National Union Fire Ins Co Of Pitts	685,632	0.1112%	2,030,150	-652,775	-32.15%
63	163	24732	General Ins Co Of Amer	673,071	0.1092%	611,963	-25,100	-4.10%
64	3548	35386	Fidelity & Guaranty Ins Co	589,339	0.0956%	1,192,314	576,982	48.39%
65	176	25143	State Farm Fire And Cas Co	588,403	0.0954%	531,200	97,284	18.31%
66	158	21113	United States Fire Ins Co	578,342	0.0938%	1,245,796	2,506,495	201.20%
67	761	21857	American Ins Co	560,100	0.0908%	757,881	1,630,370	215.12%
68	212	41181	Universal Underwriters Ins Co	552,725	0.0896%	532,013	66,916	12.58%
69	984	29599	US Specialty Ins Co	519,249	0.0842%	254,873	88,026	34.54%
70	1346	39969	American Safety Cas Ins Co	517,435	0.0839%	346,044	72,210	20.87%
71	458	35769	Lyndon Property Ins Co	439,195	0.0712%	444,130	53,685	12.09%
72	212	34347	Colonial American Cas & Surety Co	416,434	0.0675%	422,835	-143,812	-34.01%
73	169	21180	Sentry Select Ins Co	412,208	0.0668%	369,028	11,183	3.03%
74	922	40029	Explorer Ins Co	411,525	0.0667%	819,508	673,270	82.16%
75		36650	Guarantee Co Of North America USA	345,729	0.0561%	302,285	764,990	253.07%
76	91	29424	Hartford Cas Ins Co	298,243	0.0484%	276,393	-8,270	-2.99%
77	91	22357	Hartford Accid & Ind Co	291,229	0.0472%	474,068	-1,775,590	-374.54%
78	108	22977	Lumbermens Mut Cas Co	268,608	0.0436%	390,368	-6,987,629	-1790.01%
79	98	10510	Carolina Cas Ins Co	241,799	0.0392%	327,469	33,067	10.10%
80	79	22012	Motors Ins Corp	233,309	0.0378%	133,658	13,378	10.01%
81	38	20346	Pacific Ind Co	205,920	0.0334%	457,945	39,646	8.66%
82	62	21415	Employers Mut Cas Co	184,284	0.0299%	163,782	-226,432	-138.25%
83		11304	Global Surety & Ins Co	178,986	0.0290%	155,085	0	0.00%
84	7	13935	Federated Mut Ins Co	178,039	0.0289%	187,501	-232	-0.12%
85	18	19631	American Road Ins Co	157,183	0.0255%	154,314	0	0.00%
86	3548	41483	Farmington Cas Co	145,034	0.0235%	146,767	-10,513	-7.16%
87	1285	22322	Greenwich Ins Co	142,177	0.0231%	148,458	526,563	354.69%
88	150	24147	Old Republic Ins Co	125,440	0.0203%	167,705	-51,104	-30.47%
89		10758	Colonial Surety Co	123,762	0.0201%	110,117	38,855	35.29%
90	510	42307	Navigators Ins Co	121,306	0.0197%	158,429	64,538	40.74%
91	225	26433	Harco Natl Ins Co	112,138	0.0182%	182,301	3,439,729	1886.84%
92	867	12416	Protective Ins Co	111,111	0.0180%	104,666	4,800	4.59%
93	84	26344	Great American Assur Co	109,968	0.0178%	50,402	16,208	32.16%
94	961	34266	Frontier Ins Co	105,708	0.0171%	109,377	0	0.00%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95		26565	Ohio Ind Co	98,866	0.0160%	58,835	0	0.00%
96	163	19704	American States Ins Co	80,615	0.0131%	49,244	359	0.73%
97	761	21881	National Surety Corp	73,567	0.0119%	145,072	883,713	609.15%
98		18538	Bancinsure Inc	73,311	0.0119%	75,843	0	0.00%
99	88	22292	Hanover Ins Co	69,776	0.0113%	110,295	-446,632	-404.94%
100	248	13021	United Fire & Cas Co	65,338	0.0106%	91,186	-1,000	-1.10%
101	108	30562	American Manufacturers Mut Ins Co	63,892	0.0104%	130,212	-1,891,443	-1452.59%
102	291	13331	American Hardware Mut Ins Co	61,173	0.0099%	66,414	185	0.28%
103	111	23035	Liberty Mut Fire Ins Co	54,741	0.0089%	55,400	642	1.16%
104	1129	35408	Sirius Amer Ins Co	51,927	0.0084%	51,927	37,233	71.70%
105	240	10499	DaimlerChrysler Ins Co	47,005	0.0076%	42,434	24,960	58.82%
106	3548	24775	St Paul Guardian Ins Co	39,515	0.0064%	189,910	-320,132	-168.57%
107	553	24678	Royal Ind Co	39,146	0.0063%	248,335	7,651,471	3081.11%
108	212	26247	American Guarantee & Liability Ins	38,190	0.0062%	124,233	9,565,794	7699.88%
109	626	43575	Indemnity Ins Co Of North Amer	38,075	0.0062%	53,007	-90,450	-170.64%
110	626	22713	Insurance Co Of North Amer	36,592	0.0059%	43,296	-119,137	-275.17%
111	306	10847	Cumis Ins Society Inc	33,810	0.0055%	33,810	20,640	61.05%
112	155	24260	Progressive Cas Ins Co	29,168	0.0047%	34,765	-153	-0.44%
113	350	39845	Employers Reins Corp	28,907	0.0047%	28,907	17,565	60.76%
114	24	19909	Centennial Ins Co	25,714	0.0042%	75,593	3,672,105	4857.73%
115	3548	24791	St Paul Mercury Ins Co	25,277	0.0041%	101,723	-309,222	-303.98%
116	98	29580	Berkley Regional Ins Co	25,062	0.0041%	32,652	3,297	10.10%
117	228	24120	Westfield Natl Ins Co	16,683	0.0027%	32,044	0	0.00%
118	244	10677	Cincinnati Ins Co	16,227	0.0026%	7,444	0	0.00%
119	761	21849	American Automobile Ins Co	13,690	0.0022%	14,939	-21,409	-143.31%
120	626	20699	Ace Prop & Cas Ins Co	12,987	0.0021%	13,581	-186,764	-1375.19%
121	158	21105	North River Ins Co	12,329	0.0020%	48,639	40,761	83.80%
122	253	14168	Harleysville Mut Ins Co	12,129	0.0020%	12,129	575	4.74%
123	84	22136	Great American Ins Co of NY	11,866	0.0019%	16,738	892,026	5329.35%
124	553	24902	Security Ins Co Of Hartford	11,857	0.0019%	11,027	-160,749	-1457.78%
125	697	37060	Old United Cas Co	8,214	0.0013%	7,736	0	0.00%
126	1228	29513	The Bar Plan Mut Ins Co	8,003	0.0013%	6,189	0	0.00%
127	111	21458	Employers Ins of Wausau	6,319	0.0010%	8,056	348,308	4323.58%
128	212	21709	Truck Ins Exch	5,829	0.0009%	9,223	-70	-0.76%
129	1208	36307	Gray Ins Co	5,522	0.0009%	3,629	0	0.00%
130	796	16217	National Farmers Union Prop & Cas	3,968	0.0006%	5,295	-5	-0.09%
131	24	19895	Atlantic Mut Ins Co	3,513	0.0006%	14,221	-2,358,461	-16584.35%
132	218	13200	Universal Surety Of Amer	3,463	0.0006%	4,199	-1,852	-44.11%
133	748	18023	Star Ins Co	3,329	0.0005%	82,742	2,850,016	3444.46%
134	169	24988	Sentry Ins A Mut Co	2,942	0.0005%	3,152	-146	-4.63%
135	201	25976	Utica Mut Ins Co	2,432	0.0004%	7,351	6,381	86.80%
136	111	33600	LM Ins Corp	2,167	0.0004%	5,911	-3,297	-55.78%
137	212	21326	Empire Fire & Marine Ins Co	1,618	0.0003%	1,637	616	37.63%
138	140	42579	Allied Prop & Cas Ins Co	1,350	0.0002%	349	4	1.15%
139	3548	25674	Travelers Property Cas Co Of Amer	1,329	0.0002%	1,773	-628	-35.42%
140	1129	21970	OneBeacon Ins Co	1,316	0.0002%	1,438	-1,551	-107.86%
141	3548	19070	Standard Fire Ins Co	1,289	0.0002%	740	-444	-60.00%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
142	111	42404	Liberty Ins Corp	1,255	0.0002%	15,741	24	0.15%
143	12	23841	New Hampshire Ins Co	1,236	0.0002%	786,493	22,761	2.89%
144	626	22748	Pacific Employers Ins Co	1,214	0.0002%	1,115	-74,255	-6659.64%
145	761	21865	Associated Ind Corp	1,200	0.0002%	3,332	-8,550	-256.60%
146	7	28304	Federated Service Ins Co	1,176	0.0002%	1,419	-232	-16.35%
147	19	10111	American Bankers Ins Co Of FL	1,120	0.0002%	1,153	-548,097	-47536.60%
148	176	25151	State Farm General Ins Co	950	0.0002%	4,167	0	0.00%
149	148	24066	American Fire & Cas Co	807	0.0001%	807	-1,391	-172.37%
150	574	31089	Republic Western Ins Co	750	0.0001%	733	0	0.00%
151		23663	National American Ins Co	700	0.0001%	1,512	17,833	1179.43%
152	111	24198	Peerless Ins Co	585	0.0001%	-17,141	-8,884	51.83%
153	158	25534	TIG Ins Co	512	0.0001%	512	-34,817	-6800.20%
154	3548	19046	Travelers Cas Ins Co Of Amer	375	0.0001%	375	-483	-128.80%
155	88	22306	Massachusetts Bay Ins Co	188	0.0000%	317	-1,975	-623.03%
156	660	16810	American Mercury Ins Co	138	0.0000%	138	0	0.00%
157	3548	41750	St Paul Medical Liability Ins Co	100	0.0000%	84	-15,613	-18586.90%
158	670	16578	Fidelity Natl Prop and Cas Ins Co	88	0.0000%	5,688	22,241	391.02%
			Line Total:	**616,634,014**	**100.0000%**	**600,357,023**	**223,542,869**	**37.23%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	38	20281	Federal Ins Co	3,943,031	27.3672%	3,867,376	172,097	4.45%
2	212	41181	Universal Underwriters Ins Co	1,759,193	12.2100%	1,842,471	605,690	32.87%
3	3548	31194	Travelers Cas & Surety Co Of Amer	1,731,003	12.0143%	1,642,740	-124,467	-7.58%
4	12	19445	National Union Fire Ins Co Of Pitts	1,690,372	11.7323%	1,863,984	235,489	12.63%
5	91	19682	Hartford Fire In Co	1,105,479	7.6727%	1,031,193	-473,380	-45.91%
6	215	11142	United Cas Ins Co Of Amer	530,252	3.6803%	532,015	67,347	12.66%
7	3548	24767	St Paul Fire & Marine Ins Co	517,548	3.5921%	578,702	948,210	163.85%
8	212	39306	Fidelity & Deposit Co Of MD	475,044	3.2971%	499,570	23,941	4.79%
9	140	23787	Nationwide Mut Ins Co	453,704	3.1490%	426,380	-8,417	-1.97%
10	225	26433	Harco Natl Ins Co	224,737	1.5598%	236,051	91,769	38.88%
11	802	13544	California Capital Ins Co	151,540	1.0518%	156,292	5,082	3.25%
12	98	36684	Riverport Ins Co	121,150	0.8409%	127,516	11,985	9.40%
13	169	21180	Sentry Select Ins Co	110,679	0.7682%	119,258	68,261	57.24%
14	7	13935	Federated Mut Ins Co	105,790	0.7343%	102,769	379	0.37%
15	212	40142	American Zurich Ins Co	101,779	0.7064%	99,663	11,190	11.23%
16	802	23540	Monterey Ins Co	88,308	0.6129%	86,518	10,043	11.61%
17	1285	24554	XL Ins Amer Inc	81,986	0.5690%	72,832	1,360	1.87%
18	3548	22535	Seaboard Surety Co	80,268	0.5571%	-96,732	391,860	-405.10%
19	3548	24791	St Paul Mercury Ins Co	64,023	0.4444%	88,851	16,540	18.62%
20	3548	25674	Travelers Property Cas Co Of Amer	63,347	0.4397%	55,354	18,095	32.69%
21	38	35181	Executive Risk Ind Inc	62,069	0.4308%	44,360	486	1.10%
22	291	13331	American Hardware Mut Ins Co	61,188	0.4247%	42,274	-57,192	-135.29%
23	212	21326	Empire Fire & Marine Ins Co	58,918	0.4089%	48,973	6,659	13.60%
24	169	24988	Sentry Ins A Mut Co	56,677	0.3934%	48,115	9,171	19.06%
25	626	21121	Westchester Fire Ins Co	56,508	0.3922%	19,309	7,143	36.99%
26	111	23043	Liberty Mut Ins Co	55,856	0.3877%	52,574	7,260	13.81%
27	140	28223	Nationwide Agribusiness Ins Co	48,180	0.3344%	33,165	352	1.06%
28	111	24198	Peerless Ins Co	41,421	0.2875%	37,090	21,192	57.14%
29	12	23809	Granite State Ins Co	33,897	0.2353%	18,943	1,712	9.04%
30	3548	36463	Discover Prop & Cas Ins Co	32,076	0.2226%	34,195	9,809	28.69%
31	84	26344	Great American Assur Co	31,949	0.2217%	41,344	9,473	22.91%
32	8	19232	Allstate Ins Co	31,036	0.2154%	36,384	13,470	37.02%
33	84	16691	Great American Ins Co	30,357	0.2107%	24,746	-5,408	-21.85%
34	163	19704	American States Ins Co	29,564	0.2052%	29,131	-255	-0.88%
35	796	16217	National Farmers Union Prop & Cas	29,232	0.2029%	30,860	32	0.10%
36	91	29459	Twin City Fire Ins Co Co	26,266	0.1823%	5,017	48,558	967.87%
37	218	20443	Continental Cas Co	22,637	0.1571%	12,457	0	0.00%
38	163	24740	Safeco Ins Co Of Amer	21,459	0.1489%	17,124	57	0.33%
39	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	18,616	0.1292%	37,889	1,757	4.64%
40	98	10510	Carolina Cas Ins Co	18,388	0.1276%	8,400	4,720	56.19%
41	7	28304	Federated Service Ins Co	18,240	0.1266%	17,758	-172	-0.97%
42	212	16535	Zurich American Ins Co	18,205	0.1264%	20,117	-426	-2.12%
43	3098	12904	Tokio Marine & Nichido Fire Ins Co	17,678	0.1227%	18,691	-15,578	-83.34%
44	517	20532	Clarendon Natl Ins Co	17,250	0.1197%	18,523	-22,592	-121.97%
45	3548	25682	Travelers Ind Co Of CT	15,008	0.1042%	12,701	6,723	52.93%
46	163	24732	General Ins Co Of Amer	14,878	0.1033%	11,214	18	0.16%
47	84	22136	Great American Ins Co of NY	14,545	0.1010%	12,378	-7,107	-57.42%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	350	34207	Westport Ins Corp	13,347	0.0926%	13,441	157	1.17%
49		40398	American Fuji Fire & Marine Ins Co	10,408	0.0722%	4,269	1,210	28.34%
50	38	20397	Vigilant Ins Co	7,108	0.0493%	8,001	879	10.99%
51	517	37257	Insurance Corp Of Hannover	7,060	0.0490%	31,511	2,400	7.62%
52	93	12831	State Natl Ins Co Inc	6,417	0.0445%	8,848	2,700	30.52%
53	212	26247	American Guarantee & Liability Ins	5,852	0.0406%	5,890	0	0.00%
54	626	22667	Ace American Ins Co	5,228	0.0363%	3,046	1,534	50.36%
55	111	21458	Employers Ins of Wausau	4,774	0.0331%	3,361	-90	-2.68%
56	38	20346	Pacific Ind Co	4,296	0.0298%	3,725	416	11.17%
57	400	25747	Unigard Ins Co	4,277	0.0297%	4,273	-19,996	-467.96%
58	645	14907	Oregon Mut Ins Co	4,185	0.0290%	4,106	0	0.00%
59	218	20427	American Cas Co Of Reading PA	4,135	0.0287%	4,122	21,195	514.19%
60	922	27847	Insurance Co Of The West	3,776	0.0262%	4,909	0	0.00%
61	218	20494	Transportation Ins Co	3,320	0.0230%	4,089	0	0.00%
62	31	38962	Genesis Ins Co	3,125	0.0217%	5,859	-6,000	-102.41%
63	3548	19038	Travelers Cas & Surety Co	2,781	0.0193%	2,580	-796	-30.85%
64	3548	36161	Travelers Prop Cas Ins Co	2,614	0.0181%	1,538	-5	-0.33%
65	62	21415	Employers Mut Cas Co	2,574	0.0179%	2,689	-5	-0.19%
66	140	13838	Farmland Mut Ins Co	2,509	0.0174%	2,503	59	2.36%
67	1279	11150	Arch Ins Co	2,411	0.0167%	1,621	115,686	7136.71%
68	240	10499	DaimlerChrysler Ins Co	2,187	0.0152%	2,410	0	0.00%
69	163	24724	First Natl Ins Co Of Amer	2,098	0.0146%	1,938	-1	-0.05%
70	218	20478	National Fire Ins Co Of Hartford	1,717	0.0119%	1,853	0	0.00%
71	163	19690	American Economy Ins Co	1,637	0.0114%	1,341	-87	-6.49%
72	400	24449	Regent Ins Co	1,627	0.0113%	1,069	0	0.00%
73	3548	41483	Farmington Cas Co	1,500	0.0104%	1,697	-2,493	-146.91%
74	12	23841	New Hampshire Ins Co	1,495	0.0104%	2,198	-816	-37.12%
75	212	27855	Zurich American Ins Co Of IL	1,230	0.0085%	653	0	0.00%
76	3219	11126	Sompo Japan Ins Co of Amer	1,194	0.0083%	1,291	0	0.00%
77	158	24384	Fairmont Specialty Ins Co	1,178	0.0082%	574	93	16.20%
78	3548	35386	Fidelity & Guaranty Ins Co	1,000	0.0069%	1,146	-4,972	-433.86%
79	215	14133	Valley Ins Co	939	0.0065%	1,274	-375	-29.43%
80	218	20486	Transcontinental Ins Co	880	0.0061%	1,010	0	0.00%
81	212	21709	Truck Ins Exch	790	0.0055%	461	334,334	72523.64%
82	1129	27154	Atlantic Specialty Ins Co	777	0.0054%	383	11	2.87%
83	3548	25658	Travelers Ind Co	772	0.0054%	51,355	114,787	223.52%
84	783	13056	RLI Ins Co	618	0.0043%	5,647	15,153	268.34%
85	111	23035	Liberty Mut Fire Ins Co	578	0.0040%	125	-15	-12.00%
86	3548	24015	Northland Ins Co	573	0.0040%	3,173	-9,299	-293.07%
87	111	10836	Golden Eagle Ins Corp	503	0.0035%	469	-18,591	-3963.97%
88		11118	Federated Rural Electric Ins Exch	407	0.0028%	407	0	0.00%
89	91	29424	Hartford Cas Ins Co	401	0.0028%	401	-2	-0.50%
90	84	26832	Great American Alliance Ins Co	367	0.0025%	316	-842	-266.46%
91		15768	Merced Mut Ins Co	337	0.0023%	400	100	25.00%
92	212	21652	Farmers Ins Exch	225	0.0016%	224	2,949	1316.52%
93	400	24414	General Cas Co Of WI	221	0.0015%	105	0	0.00%
94	218	20508	Valley Forge Ins Co	220	0.0015%	74	0	0.00%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
95	3548	25887	US Fidelity & Guaranty Co	200	0.0014%	259	-7,016	-2708.88%
96		18767	Church Mut Ins Co	186	0.0013%	125	0	0.00%
97	761	21873	Firemans Fund Ins Co	163	0.0011%	33,082	-165	-0.50%
98	50	23647	Mutual Service Cas Ins Co	128	0.0009%	931	-100	-10.74%
99	3548	24775	St Paul Guardian Ins Co	105	0.0007%	412	1,962	476.21%
100	761	21865	Associated Ind Corp	78	0.0005%	11,919	-401	-3.36%
			Line Total:	**14,407,859**	**100.0000%**	**14,315,638**	**2,656,494**	**18.56%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	65	21482	Factory Mut Ins Co	13,079,517	13.4451%	13,223,602	1,263,529	9.56%
2	38	20281	Federal Ins Co	10,638,610	10.9360%	10,480,984	258,092	2.46%
3	3548	25674	Travelers Property Cas Co Of Amer	9,453,276	9.7175%	10,185,968	1,354,103	13.29%
4	218	20443	Continental Cas Co	8,016,530	8.2406%	7,222,375	-2,598,899	-35.98%
5	12	11452	Hartford Steam Boil Inspec & Ins Co	7,848,192	8.0675%	8,346,041	5,004,391	59.96%
6	38	20346	Pacific Ind Co	5,772,221	5.9335%	6,040,833	1,931,198	31.97%
7	212	41181	Universal Underwriters Ins Co	5,733,816	5.8941%	5,556,908	27,104	0.49%
8	802	13544	California Capital Ins Co	3,276,147	3.3677%	3,161,377	31,268	0.99%
9	212	16535	Zurich American Ins Co	2,992,229	3.0759%	3,184,332	518,660	16.29%
10	65	10014	Affiliated Fm Ins Co	2,959,898	3.0426%	2,744,918	274,285	9.99%
11	12	19445	National Union Fire Ins Co Of Pitts	2,753,891	2.8309%	3,539,634	30,567	0.86%
12	140	19100	Amco Ins Co	2,706,919	2.7826%	2,562,847	326,882	12.75%
13	761	35300	Allianz Global Risks US Ins Co	2,634,783	2.7084%	2,683,334	1,676,449	62.48%
14	212	21709	Truck Ins Exch	2,479,470	2.5488%	2,478,791	603,487	24.35%
15	212	26247	American Guarantee & Liability Ins	1,519,147	1.5616%	1,531,591	-43,948	-2.87%
16	38	20397	Vigilant Ins Co	1,236,712	1.2713%	1,260,526	26,465	2.10%
17	350	34207	Westport Ins Corp	923,514	0.9493%	897,289	392,187	43.71%
18	3548	24767	St Paul Fire & Marine Ins Co	902,665	0.9279%	1,013,925	-1,125,375	-110.99%
19	3098	12904	Tokio Marine & Nichido Fire Ins Co	864,116	0.8883%	917,673	697,156	75.97%
20	91	19682	Hartford Fire In Co	725,112	0.7454%	724,596	-11,067	-1.53%
21	7	13935	Federated Mut Ins Co	687,801	0.7070%	667,660	-1,499	-0.22%
22	645	14907	Oregon Mut Ins Co	527,780	0.5425%	523,504	16,157	3.09%
23	3548	25887	US Fidelity & Guaranty Co	524,018	0.5387%	712,029	-116,351	-16.34%
24	111	24198	Peerless Ins Co	522,503	0.5371%	496,156	42,848	8.64%
25	1114	31453	Financial Pacific Ins Co	492,688	0.5065%	486,156	1,483	0.31%
26	1129	35408	Sirius Amer Ins Co	491,843	0.5056%	520,578	83,574	16.05%
27	1285	24554	XL Ins Amer Inc	475,146	0.4884%	389,431	1,227	0.32%
28	212	40142	American Zurich Ins Co	430,421	0.4425%	307,288	3,547	1.15%
29	140	23787	Nationwide Mut Ins Co	398,028	0.4092%	388,498	87,596	22.55%
30		23108	Lumbermens Underwriting Alliance	391,994	0.4029%	392,276	-1,000	-0.25%
31	62	21415	Employers Mut Cas Co	358,689	0.3687%	348,075	3,583	1.03%
32	12	19402	Birmingham Fire Ins Co Of PA	358,479	0.3685%	381,100	34,913	9.16%
33	12	19380	American Home Assur Co	316,867	0.3257%	405,370	33,496	8.26%
34	38	20303	Great Northern Ins Co	307,544	0.3161%	363,964	-14,127	-3.88%
35	8	19232	Allstate Ins Co	289,445	0.2975%	247,022	7,590	3.07%
36	3548	25879	Fidelity & Guaranty Ins Underwriters	281,298	0.2892%	413,018	-18,380	-4.45%
37	3548	35386	Fidelity & Guaranty Ins Co	233,449	0.2400%	334,166	-66,052	-19.77%
38	3548	25682	Travelers Ind Co Of CT	229,508	0.2359%	220,774	-18,228	-8.26%
39	349	13978	Florists Mut Ins Co	216,577	0.2226%	221,401	24,270	10.96%
40	761	21873	Firemans Fund Ins Co	171,997	0.1768%	216,136	-24,065	-11.13%
41	12	23809	Granite State Ins Co	167,257	0.1719%	204,970	-93	-0.05%
42	1129	21970	OneBeacon Ins Co	164,161	0.1687%	129,555	5,519	4.26%
43	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	151,688	0.1559%	164,780	3,945	2.39%
44	212	39306	Fidelity & Deposit Co Of MD	151,350	0.1556%	112,815	6,987	6.19%
45	218	20508	Valley Forge Ins Co	133,964	0.1377%	152,714	-249,132	-163.14%
46	3416	20370	AXIS Reins Co	132,758	0.1365%	151,812	-12,928	-8.52%
47	84	26344	Great American Assur Co	130,313	0.1340%	154,247	18,382	11.92%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	802	23540	Monterey Ins Co	129,395	0.1330%	132,573	0	0.00%
49	3548	36463	Discover Prop & Cas Ins Co	128,495	0.1321%	171,596	96,226	56.08%
50	218	20427	American Cas Co Of Reading PA	117,791	0.1211%	89,128	7,069	7.93%
51		10815	Verlan Fire Ins Co MD	102,877	0.1058%	92,081	-458,530	-497.96%
52	84	16691	Great American Ins Co	98,669	0.1014%	100,788	0	0.00%
53	218	20494	Transportation Ins Co	93,276	0.0959%	120,768	-72,580	-60.10%
54	984	42374	Houston Cas Co	89,446	0.0919%	166,238	-66,398	-39.94%
55	761	21857	American Ins Co	85,137	0.0875%	71,291	50	0.07%
56	218	20486	Transcontinental Ins Co	74,927	0.0770%	115,592	-60,591	-52.42%
57	3548	24791	St Paul Mercury Ins Co	72,659	0.0747%	130,090	-170,220	-130.85%
58	517	37257	Insurance Corp Of Hannover	72,339	0.0744%	48,655	10,383	21.34%
59	3219	11126	Sompo Japan Ins Co of Amer	71,028	0.0730%	48,370	13,616	28.15%
60	163	24732	General Ins Co Of Amer	65,696	0.0675%	53,767	21,893	40.72%
61	553	24678	Royal Ind Co	62,643	0.0644%	90,221	-31,599	-35.02%
62	12	23841	New Hampshire Ins Co	59,514	0.0612%	66,305	-1,059	-1.60%
63	1129	27154	Atlantic Specialty Ins Co	57,077	0.0587%	47,771	1,031	2.16%
64	163	19704	American States Ins Co	50,564	0.0520%	58,244	-15,460	-26.54%
65	626	20699	Ace Prop & Cas Ins Co	41,632	0.0428%	18,917	105	0.56%
66	1331	10340	Stonington Ins Co	41,613	0.0428%	21,732	11,843	54.50%
67	922	27847	Insurance Co Of The West	39,669	0.0408%	32,876	0	0.00%
68	163	19690	American Economy Ins Co	38,735	0.0398%	30,987	-4,751	-15.33%
69	31	38962	Genesis Ins Co	37,310	0.0384%	52,141	-47,000	-90.14%
70		18538	Bancinsure Inc	37,082	0.0381%	33,054	0	0.00%
71	84	26832	Great American Alliance Ins Co	30,513	0.0314%	19,588	-968	-4.94%
72	2978	20362	Mitsui Sumitomo Ins Co of Amer	29,030	0.0298%	80,462	-76,508	-95.09%
73	7	28304	Federated Service Ins Co	28,381	0.0292%	26,960	0	0.00%
74	291	13331	American Hardware Mut Ins Co	27,861	0.0286%	28,654	0	0.00%
75	517	20532	Clarendon Natl Ins Co	26,968	0.0277%	26,870	6,816	25.37%
76	163	24724	First Natl Ins Co Of Amer	25,453	0.0262%	15,648	-358	-2.29%
77	158	24384	Fairmont Specialty Ins Co	24,298	0.0250%	10,524	0	0.00%
78	626	22667	Ace American Ins Co	21,736	0.0223%	22,007	-4,496	-20.43%
79	84	22136	Great American Ins Co of NY	20,180	0.0207%	55,515	37,381	67.33%
80	761	21865	Associated Ind Corp	15,854	0.0163%	17,967	0	0.00%
81	244	10677	Cincinnati Ins Co	15,234	0.0157%	9,407	224	2.38%
82	761	21881	National Surety Corp	13,454	0.0138%	11,684	0	0.00%
83	91	30104	Hartford Underwriters Ins Co	12,404	0.0128%	12,216	-91	-0.74%
84	91	29424	Hartford Cas Ins Co	9,544	0.0098%	9,505	-183	-1.93%
85	91	29459	Twin City Fire Ins Co Co	7,284	0.0075%	6,758	-47	-0.70%
86	626	20702	Ace Fire Underwriters Ins Co	6,843	0.0070%	5,293	2,921	55.19%
87	212	27855	Zurich American Ins Co Of IL	6,273	0.0064%	13,354	-2,766	-20.71%
88	1279	11150	Arch Ins Co	5,819	0.0060%	3,371	541	16.05%
89	111	10836	Golden Eagle Ins Corp	5,609	0.0058%	4,452	-187,740	-4216.98%
90	163	24740	Safeco Ins Co Of Amer	5,281	0.0054%	883	-2,373	-268.74%
91	240	10499	DaimlerChrysler Ins Co	5,058	0.0052%	6,790	0	0.00%
92	785	35378	Evanston Ins Co	4,281	0.0044%	2,999	0	0.00%
93	218	20478	National Fire Ins Co Of Hartford	3,285	0.0034%	4,144	0	0.00%
94	140	25453	Nationwide Ins Co Of Amer	2,119	0.0022%	208	0	0.00%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
95	111	23035	Liberty Mut Fire Ins Co	1,985	0.0020%	1,985	-969	-48.82%
96	212	21652	Farmers Ins Exch	1,471	0.0015%	1,471	-204	-13.87%
97	158	25054	Hudson Ins Co	1,387	0.0014%	5,937	-5,346	-90.05%
98	111	18333	Peerless Ind Ins Co	649	0.0007%	614	310	50.49%
99	111	24171	Netherlands Ins Co The	377	0.0004%	305	-42	-13.77%
100	38	20338	Northwestern Pacific Ind Co	235	0.0002%	3,887	-382	-9.83%
101	3548	24775	St Paul Guardian Ins Co	103	0.0001%	15,761	-65,899	-418.11%
102	169	24988	Sentry Ins A Mut Co	93	0.0001%	93	130	139.78%
103	1129	20621	OneBeacon America Ins Co	91	0.0001%	46	2	4.35%
104	158	10936	Seneca Ins Co Inc	12	0.0000%	9	0	0.00%
105	361	19720	American Alt Ins Corp	7	0.0000%	216	0	0.00%
			Line Total:	**97,281,077**	**100.0000%**	**99,081,807**	**9,423,777**	**9.51%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: CREDIT [28]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	761	20516	Euler Hermes American Credit Ind Co	22,714,039	25.6795%	22,571,271	4,551,047	20.16%
2	150	24147	Old Republic Ins Co	13,576,809	15.3494%	13,521,145	3,117,422	23.06%
3	408	28401	American Natl Prop & Cas Co	13,474,417	15.2336%	12,299,738	5,846,584	47.53%
4	8	36455	Northbrook Ind Co	11,858,154	13.4063%	10,595,272	10,886,555	102.75%
5	352	25011	Wesco Ins Co	6,200,854	7.0104%	5,911,227	809,781	13.70%
6	84	16691	Great American Ins Co	5,539,344	6.2625%	5,324,485	606,682	11.39%
7	626	22667	Ace American Ins Co	5,305,724	5.9984%	5,198,068	-4,099,027	-78.86%
8	218	20443	Continental Cas Co	4,110,407	4.6471%	4,872,094	9,801,675	201.18%
9		31887	Coface North Amer Ins Co	1,697,837	1.9195%	2,057,977	888,017	43.15%
10	38	20281	Federal Ins Co	929,469	1.0508%	895,124	-168,314	-18.80%
11	181	29700	North American Elite Ins Co	876,850	0.9913%	466,670	0	0.00%
12	1129	20648	Employers Fire Ins Co	784,016	0.8864%	4,017,245	1,208,459	30.08%
13		18538	Bancinsure Inc	725,726	0.8205%	726,544	385,109	53.01%
14	626	22713	Insurance Co Of North Amer	450,554	0.5094%	450,856	-348,309	-77.26%
15	317	40827	Virginia Surety Co Inc	169,737	0.1919%	160,260	40,424	25.22%
16	984	42374	Houston Cas Co	37,500	0.0424%	5,616	0	0.00%
17	1129	10391	American Centennial Ins Co	498	0.0006%	1,075	0	0.00%
			Line Total:	**88,451,935**	**100.0000%**	**89,074,667**	**33,526,105**	**37.64%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: AGGREGATE WRITE-INS FOR OTHER LINES [33]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	70	11099	First American Home Buyers Pro Corp	82,079,565	22.3738%	79,997,920	35,568,068	44.46%
2	84	26344	Great American Assur Co	40,160,322	10.9472%	29,950,042	-6,892,843	-23.01%
3	1285	22322	Greenwich Ins Co	26,480,768	7.2183%	19,203,565	19,228,367	100.13%
4	140	42285	Veterinary Pet Ins Co	25,900,352	7.0601%	24,199,320	16,159,660	66.78%
5	517	37257	Insurance Corp Of Hannover	15,973,302	4.3541%	18,111,021	1,722,780	9.51%
6	74	15105	Safety Natl Cas Corp	15,635,380	4.2620%	15,557,204	6,583,467	42.32%
7	350	39527	Heritage Ind Co	13,203,474	3.5991%	7,307,989	4,734,192	64.78%
8	660	16810	American Mercury Ins Co	12,955,495	3.5315%	7,834,465	5,646,187	72.07%
9	84	16691	Great American Ins Co	12,200,955	3.3258%	4,188,846	6,440,233	153.75%
10	303	14559	Guideone Specialty Mut Ins Co	12,068,697	3.2898%	12,067,558	7,939,177	65.79%
11	19	42986	Standard Guaranty Ins Co	11,743,276	3.2011%	3,226,740	850,173	26.35%
12	458	35769	Lyndon Property Ins Co	11,289,767	3.0774%	6,966,553	5,964,441	85.62%
13	31	34274	Central States Ind Co Of Omaha	11,201,916	3.0535%	11,171,091	480,138	4.30%
14	98	23612	Midwest Employers Cas Co	10,388,185	2.8317%	11,289,003	8,399,820	74.41%
15		32107	Sutter Ins Co	9,580,642	2.6116%	7,819,152	7,049,171	90.15%
16	18	19631	American Road Ins Co	9,321,691	2.5410%	9,404,031	1,903,845	20.24%
17	317	40827	Virginia Surety Co Inc	7,419,500	2.0225%	12,242,431	19,620,714	160.27%
18	150	24147	Old Republic Ins Co	4,779,536	1.3028%	601,152	238,342	39.65%
19	140	11991	National Cas Co	4,029,323	1.0983%	2,845,259	2,927,338	102.88%
20		26565	Ohio Ind Co	3,451,144	0.9407%	3,590,270	715,264	19.92%
21	12	26220	Yosemite Ins Co	2,985,764	0.8139%	2,869,516	166,735	5.81%
22		10830	Business Alliance Ins Co	2,886,169	0.7867%	1,274,926	108,557	8.51%
23	1330	24813	Balboa Ins Co	2,780,983	0.7581%	2,801,237	71,516	2.55%
24	1208	36307	Gray Ins Co	2,409,157	0.6567%	2,409,157	161,576	6.71%
25		16705	Dealers Assur Co	2,365,963	0.6449%	768,977	30,175	3.92%
26	19	10111	American Bankers Ins Co Of FL	2,179,485	0.5941%	1,893,365	537,449	28.39%
27	468	10952	Stonebridge Casualty Ins Co	1,973,948	0.5381%	1,973,948	136,261	6.90%
28	984	42374	Houston Cas Co	1,820,522	0.4962%	1,530,465	4,676,831	305.58%
29	84	22136	Great American Ins Co of NY	1,780,207	0.4853%	266,805	730,058	273.63%
30	697	37060	Old United Cas Co	1,396,596	0.3807%	2,140,197	801,634	37.46%
31	12	24376	American General Ind Co	1,196,825	0.3262%	1,734,630	1,151,516	66.38%
32	41	41211	Triton Ins Co	1,038,693	0.2831%	1,578,689	-113,406	-7.18%
33		26905	Century-Natl Ins Co	777,660	0.2120%	837,872	161,060	19.22%
34		30082	CPA Ins Co	302,749	0.0825%	302,749	130,456	43.09%
35	79	22004	CIM Ins Corp	296,502	0.0808%	294,657	16,055	5.45%
36	317	43460	FFG Ins Co	253,251	0.0690%	605,118	266,747	44.08%
37	79	38601	MIC Prop & Cas Ins Corp	245,665	0.0670%	227,750	48,516	21.30%
38	12	20796	AIG Premier Ins Co	105,972	0.0289%	105,972	344,039	324.65%
39		15768	Merced Mut Ins Co	92,068	0.0251%	90,951	0	0.00%
40	19	19615	American Reliable Ins Co	38,207	0.0104%	43,812	2,047	4.67%
41		27502	Western General Ins Co	29,786	0.0081%	34,208	0	0.00%
42	785	38970	Markel Ins Co	24,000	0.0065%	26,967	10,021	37.16%
43	19	42978	American Security Ins Co	12,460	0.0034%	122,655	43,961	35.84%
44	1279	11150	Arch Ins Co	297	0.0001%	20,796	3,327	16.00%
			Line Total:	**366,856,219**	**100.0000%**	**311,529,031**	**154,763,665**	**49.68%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GRAND TOTAL-ALL LINES: [34]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1		35076	State Compensation Ins Fund	6,141,322,743	10.2514%	6,137,883,994	4,134,891,453	67.37%
2	176	25178	State Farm Mut Auto Ins Co	2,700,126,990	4.5072%	2,697,437,662	1,433,918,734	53.16%
3	212	21652	Farmers Ins Exch	2,164,849,983	3.6137%	2,181,684,244	1,163,475,586	53.33%
4	1318	15598	Interins Exch Of The Automobile Club	2,081,461,785	3.4745%	2,028,917,544	1,070,426,028	52.76%
5	1278	15539	California State Auto Asn Inter-Ins	1,968,584,024	3.2860%	1,939,508,662	946,177,801	48.78%
6	176	25151	State Farm General Ins Co	1,961,140,391	3.2736%	1,900,629,901	595,522,858	31.33%
7	8	19232	Allstate Ins Co	1,548,874,671	2.5854%	1,528,188,573	555,348,692	36.34%
8	12	12963	21st Century Ins Co	1,225,716,067	2.0460%	1,246,271,431	763,794,276	61.29%
9	660	27553	Mercury Ins Co	1,214,596,308	2.0275%	1,195,431,909	630,592,083	52.75%
10	8	19240	Allstate Ind Co	1,191,059,777	1.9882%	1,160,542,942	647,092,766	55.76%
11	212	21660	Fire Ins Exch	1,154,396,605	1.9270%	1,108,798,874	309,870,565	27.95%
12	38	20281	Federal Ins Co	945,719,611	1.5786%	949,158,576	351,884,714	37.07%
13	12	19445	National Union Fire Ins Co Of Pitts	842,701,571	1.4067%	858,279,150	794,648,810	92.59%
14	3548	25674	Travelers Property Cas Co Of Amer	785,674,828	1.3115%	723,605,904	367,231,859	50.75%
15	12	19380	American Home Assur Co	774,335,920	1.2926%	670,006,342	468,634,651	69.94%
16	660	11908	Mercury Cas Co	739,305,430	1.2341%	714,099,312	362,191,574	50.72%
17	336	13269	Zenith Ins Co	723,667,241	1.2080%	752,474,273	149,677,935	19.89%
18	212	16535	Zurich American Ins Co	660,142,272	1.1019%	723,082,896	483,301,134	66.84%
19	200	25941	USAA	520,927,112	0.8696%	512,544,011	264,368,879	51.58%
20	761	21873	Firemans Fund Ins Co	508,240,146	0.8484%	500,076,836	259,385,135	51.87%
21		10779	CALIFORNIA EARTHQUAKE AUTHORITY	503,357,794	0.8402%	473,111,347	-10,340	0.00%
22	218	20443	Continental Cas Co	493,329,612	0.8235%	432,565,859	260,731,753	60.28%
23	111	23035	Liberty Mut Fire Ins Co	489,181,072	0.8166%	461,996,578	226,967,159	49.13%
24	163	24740	Safeco Ins Co Of Amer	486,420,010	0.8120%	482,805,885	227,069,499	47.03%
25	140	19100	Amco Ins Co	484,683,595	0.8091%	458,101,925	187,344,184	40.90%
26	91	29424	Hartford Cas Ins Co	481,449,082	0.8037%	458,906,500	186,197,547	40.57%
27	626	22667	Ace American Ins Co	460,615,030	0.7689%	455,753,438	268,492,375	58.91%
28	200	25968	USAA Cas Ins Co	450,481,282	0.7520%	439,693,448	224,791,663	51.12%
29	91	19682	Hartford Fire In Co	410,143,966	0.6846%	379,310,890	239,804,285	63.22%
30	212	21709	Truck Ins Exch	396,495,923	0.6618%	393,675,221	374,086,926	95.02%
31	3495	22268	Infinity Ins Co	395,447,010	0.6601%	378,086,256	161,033,109	42.59%
32	12	19429	Insurance Co Of The State Of PA	377,725,569	0.6305%	343,176,984	274,842,593	80.09%
33	12	23809	Granite State Ins Co	364,583,238	0.6086%	348,489,442	203,425,896	58.37%
34	317	40827	Virginia Surety Co Inc	360,410,530	0.6016%	325,892,237	159,517,704	48.95%
35	3363	11512	Employers Compensation Ins Co	350,038,869	0.5843%	348,517,399	166,616,241	47.81%
36	155	27804	Progressive West Ins Co	343,983,149	0.5742%	333,769,252	169,782,936	50.87%
37	140	23787	Nationwide Mut Ins Co	313,832,125	0.5239%	303,496,603	138,661,858	45.69%
38	155	44288	Progressive Choice Ins Co	312,582,447	0.5218%	287,664,262	143,641,385	49.93%
39	155	24260	Progressive Cas Ins Co	310,985,547	0.5191%	292,622,172	130,656,541	44.65%
40	3548	24767	St Paul Fire & Marine Ins Co	297,293,970	0.4963%	372,696,714	188,105,434	50.47%
41	814	25089	Coast Natl Ins Co	285,440,638	0.4765%	338,203,892	158,000,439	46.72%
42	1120	10120	Everest Natl Ins Co	276,567,615	0.4617%	341,311,894	95,921,172	28.10%
43	31	35882	Geico General Ins Co	268,022,860	0.4474%	260,631,185	150,505,187	57.75%
44	84	43753	Republic Ind Co of CA	266,999,435	0.4457%	276,214,022	80,775,769	29.24%
45	111	24198	Peerless Ins Co	265,211,904	0.4427%	259,995,970	88,679,998	34.11%
46	1279	11150	Arch Ins Co	252,045,417	0.4207%	254,528,335	115,301,979	45.30%
47	91	30104	Hartford Underwriters Ins Co	250,484,748	0.4181%	229,232,983	124,416,140	54.27%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GRAND TOTAL-ALL LINES: [34]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
48	517	20532	Clarendon Natl Ins Co	250,283,091	0.4178%	301,859,951	149,371,590	49.48%
49	1326	33855	Lincoln General Ins Co	250,078,729	0.4174%	229,996,069	141,534,064	61.54%
50	31	20052	National Liab & Fire Ins Co	249,991,668	0.4173%	207,290,557	114,807,961	55.39%
51	12	19410	Commerce & Industry Ins Co	237,152,820	0.3959%	297,639,775	180,521,839	60.65%
52	1285	37885	XL Specialty Ins Co	233,549,864	0.3899%	222,439,129	88,654,599	39.86%
53	31	11673	Redwood Fire & Cas Ins Co	224,479,453	0.3747%	211,114,853	121,366,328	57.49%
54	802	13544	California Capital Ins Co	223,936,343	0.3738%	217,322,442	80,358,431	36.98%
55	65	21482	Factory Mut Ins Co	218,436,802	0.3646%	210,312,327	52,257,040	24.85%
56	4	27928	Amex Assur Co	210,210,305	0.3509%	203,669,280	121,461,397	59.64%
57	1179	10683	Wawanesa General Ins Co	204,689,078	0.3417%	196,627,155	152,069,432	77.34%
58	761	21857	American Ins Co	198,371,147	0.3311%	206,910,845	96,399,964	46.59%
59	176	25143	State Farm Fire And Cas Co	198,251,349	0.3309%	193,756,554	87,994,425	45.41%
60		26905	Century-Natl Ins Co	191,270,171	0.3193%	199,626,786	85,224,262	42.69%
61	158	21113	United States Fire Ins Co	188,048,998	0.3139%	215,442,928	94,386,734	43.81%
62	1282	33200	Norcal Mut Ins Co	182,961,839	0.3054%	177,364,883	56,965,354	32.12%
63	98	10900	Preferred Employers Ins Co	179,964,327	0.3004%	183,881,733	46,732,456	25.41%
64	3098	12904	Tokio Marine & Nichido Fire Ins Co	176,523,901	0.2947%	174,074,369	101,000,409	58.02%
65	212	21687	Mid-Century Ins Co	175,193,472	0.2924%	157,907,984	100,586,358	63.70%
66	91	29459	Twin City Fire Ins Co Co	175,171,977	0.2924%	165,639,715	29,146,816	17.60%
67	12	43761	American Intl Ins Co Of CA	173,636,589	0.2898%	161,899,507	86,392,485	53.36%
68	3548	25887	US Fidelity & Guaranty Co	173,498,154	0.2896%	187,773,721	164,872,303	87.80%
69	660	38342	California Automobile Ins Co	171,977,308	0.2871%	169,559,993	96,709,856	57.04%
70	140	42579	Allied Prop & Cas Ins Co	170,800,455	0.2851%	164,707,034	67,033,445	40.70%
71	3548	25682	Travelers Ind Co Of CT	170,520,171	0.2846%	153,268,161	59,554,248	38.86%
72	111	23043	Liberty Mut Ins Co	163,223,514	0.2725%	160,201,865	220,078,662	137.38%
73	181	11555	Employers Direct Ins Co	160,964,965	0.2687%	163,067,069	78,821,401	48.34%
74	31	22063	Government Employees Ins Co	156,673,885	0.2615%	156,693,373	93,486,685	59.66%
75	831	34495	Doctors Co An Interins Exchn	153,985,669	0.2570%	151,838,670	62,936,366	41.45%
76	677	18058	Philadelphia Ind Ins Co	151,758,234	0.2533%	134,956,618	49,823,492	36.92%
77	91	37478	Hartford Ins Co Of The Midwest	151,000,353	0.2521%	127,930,594	53,262,815	41.63%
78	922	27847	Insurance Co Of The West	148,707,459	0.2482%	141,937,361	27,231,032	19.19%
79	150	24147	Old Republic Ins Co	144,655,946	0.2415%	129,573,684	96,263,503	74.29%
80	33	20117	California Cas Ind Exch	144,076,242	0.2405%	145,878,594	81,442,549	55.83%
81	785	35378	Evanston Ins Co	142,699,313	0.2382%	167,849,376	68,104,083	40.57%
82	215	19852	Financial Ind Co	141,920,766	0.2369%	139,908,332	78,037,121	55.78%
83	3548	19070	Standard Fire Ins Co	141,023,837	0.2354%	137,654,141	59,539,199	43.25%
84	212	26247	American Guarantee & Liability Ins	138,668,510	0.2315%	144,538,911	61,419,149	42.49%
85	3890	38865	California Ins Co	138,541,829	0.2313%	138,541,829	72,567,078	52.38%
86	169	13137	Viking Ins Co Of WI	136,667,141	0.2281%	138,671,125	96,769,527	69.78%
87	84	26344	Great American Assur Co	135,888,474	0.2268%	130,813,459	21,221,220	16.22%
88	105	29858	Mortgage Guaranty Ins Corp	135,094,969	0.2255%	128,273,080	57,632,520	44.93%
89	3548	31194	Travelers Cas & Surety Co Of Amer	133,562,512	0.2229%	122,945,922	50,044,531	40.70%
90	1330	24848	Newport Ins Co	124,763,367	0.2083%	118,812,862	70,284,430	59.16%
91	111	42404	Liberty Ins Corp	124,247,702	0.2074%	124,403,603	98,613,173	79.27%
92	79	23728	National General Ins Co	121,489,669	0.2028%	120,865,974	63,940,247	52.90%
93		15563	SeaBright Ins Co	121,123,477	0.2022%	108,424,171	43,438,064	40.06%
94	215	10914	Kemper Independence Ins Co	120,202,491	0.2006%	113,446,530	43,407,249	38.26%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GRAND TOTAL-ALL LINES: [34]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
95	2898	37850	Pacific Specialty Ins Co	118,679,202	0.1981%	124,151,446	31,563,914	25.42%
96	1248	18708	Ambac Assur Corp	116,863,593	0.1951%	110,107,412	-1,405,016	-1.28%
97	8	10358	Encompass Ins Co	116,269,557	0.1941%	58,128,922	24,159,254	41.56%
98	1330	24821	Meritplan Ins Co	112,825,787	0.1883%	96,279,013	42,589,330	44.24%
99	158	25054	Hudson Ins Co	112,557,131	0.1879%	114,136,449	68,856,248	60.33%
100	19	42978	American Security Ins Co	110,577,109	0.1846%	101,791,033	18,601,254	18.27%
101	400	25747	Unigard Ins Co	109,787,282	0.1833%	110,025,578	49,680,030	45.15%
102	212	11185	Foremost Ins Co	109,502,644	0.1828%	101,576,621	41,050,226	40.41%
103	161	18031	Topa Ins Co	108,412,276	0.1810%	112,279,423	61,822,427	55.06%
104	1125	10352	Scpie Ind Co	108,109,770	0.1805%	108,569,355	29,297,324	26.98%
105	163	19704	American States Ins Co	105,834,867	0.1767%	109,750,382	30,748,032	28.02%
106	1330	24813	Balboa Ins Co	105,281,649	0.1757%	74,052,748	38,032,840	51.36%
107	501	22314	RSUI Ind Co	104,000,402	0.1736%	95,793,555	52,084,712	54.37%
108	84	16691	Great American Ins Co	103,157,466	0.1722%	93,234,975	61,009,492	65.44%
109	761	21849	American Automobile Ins Co	102,832,310	0.1717%	103,271,482	46,195,079	44.73%
110	3548	36161	Travelers Prop Cas Ins Co	100,383,170	0.1676%	92,002,357	29,056,564	31.58%
111	761	21881	National Surety Corp	99,448,476	0.1660%	94,146,355	44,924,647	47.72%
112	93	12831	State Natl Ins Co Inc	99,034,086	0.1653%	90,794,265	51,769,535	57.02%
113	218	20427	American Cas Co Of Reading PA	97,380,618	0.1626%	114,284,466	131,421,092	114.99%
114	1114	31453	Financial Pacific Ins Co	97,115,821	0.1621%	94,871,147	49,880,220	52.58%
115	169	24988	Sentry Ins A Mut Co	96,275,644	0.1607%	96,966,285	34,755,796	35.84%
116	766	33790	Radian Guaranty Inc	95,824,659	0.1600%	95,681,690	3,332,340	3.48%
117	1278	37770	Western United Ins Co	95,015,200	0.1586%	93,430,021	47,441,204	50.78%
118	163	39012	Safeco Ins Co Of IL	93,431,646	0.1560%	93,499,780	26,518,491	28.36%
119	163	19690	American Economy Ins Co	92,882,660	0.1550%	98,644,141	37,882,585	38.40%
120	761	21865	Associated Ind Corp	92,785,287	0.1549%	97,332,936	35,533,410	36.51%
121	98	10510	Carolina Cas Ins Co	92,483,779	0.1544%	98,635,360	57,251,808	58.04%
122	70	34525	First American Specilaty Ins Co	90,274,629	0.1507%	92,192,892	39,992,804	43.38%
123	9	22985	Sequoia Ins Co	89,101,402	0.1487%	88,010,264	24,053,722	27.33%
124	163	24724	First Natl Ins Co Of Amer	87,346,575	0.1458%	85,147,199	42,842,960	50.32%
125	212	41181	Universal Underwriters Ins Co	86,876,261	0.1450%	88,621,808	69,304,405	78.20%
126	212	21326	Empire Fire & Marine Ins Co	86,701,876	0.1447%	75,536,581	31,434,687	41.62%
127	111	26042	Wausau Underwriters Ins Co	85,878,958	0.1434%	73,939,307	38,762,260	52.42%
128	163	24732	General Ins Co Of Amer	85,608,650	0.1429%	78,776,054	34,971,355	44.39%
129	31	22055	Geico Ind Co	85,311,810	0.1424%	83,353,450	55,125,304	66.13%
130	922	40029	Explorer Ins Co	84,635,057	0.1413%	82,571,787	34,420,065	41.69%
131	323	10693	Civil Svc Employees Ins Co	84,395,557	0.1409%	84,144,857	38,261,086	45.47%
132	38	35181	Executive Risk Ind Inc	84,158,517	0.1405%	90,468,305	51,498,471	56.92%
133		42269	Majestic Ins Co	84,077,473	0.1403%	81,130,528	32,216,429	39.71%
134	70	11099	First American Home Buyers Pro Corp	82,079,565	0.1370%	79,997,920	35,568,068	44.46%
135	796	39217	QBE Ins Corp	81,709,721	0.1364%	79,232,968	43,084,889	54.38%
136	212	40142	American Zurich Ins Co	81,347,546	0.1358%	82,375,768	41,434,147	50.30%
137	3829	10799	Geovera Ins Co	81,089,022	0.1354%	72,023,977	-66,000	-0.09%
138	517	37303	Redland Ins Co	80,925,247	0.1351%	87,250,480	16,820,833	19.28%
139	241	25321	Metropolitan Drt Prop & Cas Ins Co	79,059,343	0.1320%	76,602,753	40,268,467	52.57%
140	2978	20362	Mitsui Sumitomo Ins Co of Amer	77,602,166	0.1295%	80,253,110	62,373,411	77.72%
141	1285	22322	Greenwich Ins Co	77,001,361	0.1285%	68,835,591	42,580,310	61.86%

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Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
142	7	13935	Federated Mut Ins Co	76,892,839	0.1284%	76,916,977	41,208,079	53.57%
143		27502	Western General Ins Co	76,805,128	0.1282%	78,208,283	41,898,619	53.57%
144	761	35300	Allianz Global Risks US Ins Co	76,716,550	0.1281%	78,756,468	46,531,883	59.08%
145	84	22136	Great American Ins Co of NY	76,687,221	0.1280%	75,567,899	45,617,698	60.37%
146	1135	27251	PMI Mortgage Ins Co	76,095,939	0.1270%	69,297,999	-2,478,342	-3.58%
147	28	19976	Amica Mut Ins Co	75,796,780	0.1265%	74,052,091	43,091,188	58.19%
148	3548	24791	St Paul Mercury Ins Co	75,594,420	0.1262%	85,015,002	59,601,505	70.11%
149	1135	12815	Financial Guaranty Ins Co	73,862,583	0.1233%	15,923,596	0	0.00%
150	303	15032	Guideone Mut Ins Co	72,188,631	0.1205%	74,634,587	18,690,371	25.04%
151	1325	24899	Alea North America Ins Co	71,010,451	0.1185%	87,476,782	59,224,991	67.70%
152	218	20508	Valley Forge Ins Co	70,555,394	0.1178%	64,218,084	20,057,935	31.23%
153	3416	20370	AXIS Reins Co	70,192,440	0.1172%	61,584,882	21,306,042	34.60%
154	3638	37648	Permanent General Assur Corp	69,953,363	0.1168%	69,693,568	37,047,352	53.16%
155	626	20699	Ace Prop & Cas Ins Co	69,217,068	0.1155%	71,187,853	33,963,091	47.71%
156	528	12041	MBIA Ins Corp	68,942,027	0.1151%	87,658,866	0	0.00%
157	1129	30210	Esurance Prop and Cas Ins Co	68,607,992	0.1145%	63,792,339	33,219,149	52.07%
158	212	39306	Fidelity & Deposit Co Of MD	68,505,671	0.1144%	91,959,586	9,367,780	10.19%
159	1179	31526	Wawanesa Mut Ins Co Us Branch	66,974,821	0.1118%	68,122,452	46,147,484	67.74%
160		40010	Anchor General Ins Co	66,687,476	0.1113%	66,744,911	37,066,923	55.54%
161	984	42374	Houston Cas Co	64,279,840	0.1073%	63,685,366	101,969,854	160.12%
162	31	10855	Cypress Ins Co	63,293,456	0.1057%	61,117,419	35,504,420	58.09%
163	84	22179	Republic Ind Co Of Amer	63,138,161	0.1054%	59,126,284	36,061,496	60.99%
164	65	10014	Affiliated Fm Ins Co	61,954,896	0.1034%	57,035,125	25,479,499	44.67%
165	111	10836	Golden Eagle Ins Corp	61,586,866	0.1028%	53,841,621	38,012,950	70.60%
166	169	21180	Sentry Select Ins Co	60,589,100	0.1011%	64,955,848	23,964,005	36.89%
167		14010	Crusader Ins Co	60,268,784	0.1006%	64,712,764	35,934,640	55.53%
168	670	25180	Fidelity Natl Ins Co	59,222,216	0.0989%	51,924,724	29,823,163	57.44%
169	1129	27154	Atlantic Specialty Ins Co	58,557,485	0.0977%	59,871,946	18,449,086	30.81%
170	212	19356	Maryland Cas Co	57,015,700	0.0952%	48,829,023	11,499,896	23.55%
171	38	20397	Vigilant Ins Co	56,936,248	0.0950%	59,251,066	12,874,897	21.73%
172	3548	36463	Discover Prop & Cas Ins Co	56,728,244	0.0947%	59,951,316	37,049,076	61.80%
173	361	19720	American Alt Ins Corp	56,251,359	0.0939%	53,978,670	39,084,758	72.41%
174		42277	Sterling Cas Ins Co	56,020,946	0.0935%	56,918,129	30,903,895	54.30%
175		36706	Lawyers Mut Ins Co	54,598,040	0.0911%	53,723,628	15,123,452	28.15%
176	31	41491	Geico Cas Co	52,605,757	0.0878%	51,999,519	26,545,108	51.05%
177	111	24171	Netherlands Ins Co The	51,585,735	0.0861%	46,501,768	35,047,753	75.37%
178	984	10216	American Contractors Ind Co	51,573,514	0.0861%	48,217,990	8,103,297	16.81%
179	816	13161	Commerce West Ins Co	51,500,332	0.0860%	50,632,999	27,353,956	54.02%
180	984	29599	US Specialty Ins Co	51,096,345	0.0853%	35,030,110	16,411,997	46.85%
181	471	39039	Rural Community Ins Co	50,991,306	0.0851%	51,080,318	9,560,995	18.72%
182	194	18287	Financial Security Assur Inc	50,973,392	0.0851%	34,537,415	0	0.00%
183	19	10111	American Bankers Ins Co Of FL	49,710,719	0.0830%	54,435,611	11,157,631	20.50%
184	510	42307	Navigators Ins Co	48,772,252	0.0814%	43,393,508	17,053,590	39.30%
185	421	24350	Triad Guaranty Ins Corp	48,465,131	0.0809%	48,509,563	22,475,398	46.33%
186		18767	Church Mut Ins Co	46,838,665	0.0782%	45,744,860	15,153,684	33.13%
187	626	21121	Westchester Fire Ins Co	46,813,306	0.0781%	44,187,993	3,165,904	7.16%
188	212	19305	Assurance Co Of Amer	46,501,858	0.0776%	43,387,454	10,364,461	23.89%

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Sorted by Market Share

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189	12	23841	New Hampshire Ins Co	45,283,762	0.0756%	43,794,841	19,872,350	45.38%
190	215	10226	Unitrin Direct Ins Co	45,005,535	0.0751%	37,727,186	26,903,245	71.31%
191		25240	NAU Country Ins Co	44,593,575	0.0744%	34,461,816	31,354,014	90.98%
192	127	23469	American Modern Home Ins Co	43,396,273	0.0724%	41,169,158	15,570,521	37.82%
193	336	30120	Znat Ins Co	43,064,007	0.0719%	33,931,345	12,194,562	35.94%
194	218	20494	Transportation Ins Co	42,478,549	0.0709%	42,266,914	47,997,719	113.56%
195	303	14559	Guideone Specialty Mut Ins Co	42,185,496	0.0704%	40,713,029	24,100,922	59.20%
196	306	10847	Cumis Ins Society Inc	42,078,721	0.0702%	41,292,517	32,504,626	78.72%
197	350	34207	Westport Ins Corp	41,787,977	0.0698%	46,867,645	85,524,117	182.48%
198	800	15776	Residence Mut Ins Co	40,421,009	0.0675%	39,113,069	13,845,124	35.40%
199		12177	Compwest Ins Co	39,739,852	0.0663%	35,729,227	19,293,783	54.00%
200	783	13056	RLI Ins Co	39,659,561	0.0662%	41,861,336	12,381,205	29.58%
201	33	20125	California Cas Ins Co	39,575,537	0.0661%	37,304,027	7,908,643	21.20%
202	748	25780	Williamsburg Natl Ins Co	39,235,773	0.0655%	40,319,388	20,758,631	51.49%
203	218	20486	Transcontinental Ins Co	38,816,166	0.0648%	37,516,530	-5,791,038	-15.44%
204		38733	Alaska Nat Ins Co	37,978,435	0.0634%	34,135,009	8,128,364	23.81%
205	920	13064	United Natl Ins Co	37,815,397	0.0631%	36,459,410	2,450,482	6.72%
206	608	32433	Medical Ins Exch Of CA	37,496,195	0.0626%	36,534,715	15,025,342	41.13%
207	218	20478	National Fire Ins Co Of Hartford	37,231,469	0.0621%	33,907,028	22,641,866	66.78%
208	84	32620	National Interstate Ins Co	37,055,630	0.0619%	33,300,543	14,071,969	42.26%
209	140	28223	Nationwide Agribusiness Ins Co	36,949,068	0.0617%	35,211,692	28,147,162	79.94%
210	111	19917	Liberty Ins Underwriters Inc	36,941,896	0.0617%	38,443,713	30,956,395	80.52%
211	111	26069	Wausau Business Ins Co	36,704,089	0.0613%	27,955,209	12,921,334	46.22%
212	111	21458	Employers Ins of Wausau	36,387,638	0.0607%	41,207,463	71,735,209	174.08%
213		40134	SUA Ins Co	35,670,953	0.0595%	14,962,014	6,644,827	44.41%
214	225	26433	Harco Natl Ins Co	35,607,859	0.0594%	33,611,901	27,517,079	81.87%
215	3219	11126	Sompo Japan Ins Co of Amer	35,415,768	0.0591%	36,920,744	1,903,759	5.16%
216		39861	Golden Bear Ins Co	35,190,324	0.0587%	33,431,373	10,753,480	32.17%
217	645	14907	Oregon Mut Ins Co	35,001,949	0.0584%	35,981,871	17,374,224	48.29%
218	1285	20311	XL Capital Assurance Inc	34,775,236	0.0580%	14,743,621	0	0.00%
219	785	38970	Markel Ins Co	34,518,211	0.0576%	34,825,518	2,775,479	7.97%
220	1129	35408	Sirius Amer Ins Co	34,468,996	0.0575%	38,063,667	14,103,856	37.05%
221	958	22438	Hawaiian Ins & Gty Co Ltd	34,344,910	0.0573%	34,684,123	19,178,249	55.29%
222	225	13234	Wilshire Ins Co	34,291,828	0.0572%	34,424,102	18,454,414	53.61%
223		40975	Dentists Ins Co	33,314,951	0.0556%	32,365,634	1,993,396	6.16%
224	517	37257	Insurance Corp Of Hannover	33,148,998	0.0553%	37,029,368	6,318,613	17.06%
225	1285	24554	XL Ins Amer Inc	33,054,503	0.0552%	33,856,614	-34,364,278	-101.50%
226	19	35971	Voyager Property & Cas Ins Co	32,710,686	0.0546%	31,620,201	23,511,993	74.36%
227	83	22101	Grange Ins Assn	32,533,457	0.0543%	32,378,619	16,738,893	51.70%
228	12	15873	United Gty Residential Ins Co	32,275,087	0.0539%	32,424,797	-5,540,023	-17.09%
229	1125	39152	American Healthcare Ind Co	31,999,631	0.0534%	30,469,249	8,972,722	29.45%
230	140	11991	National Cas Co	31,863,693	0.0532%	29,970,420	16,406,396	54.74%
231	457	19801	Argonaut Ins Co	31,720,809	0.0529%	41,036,186	15,914,983	38.78%
232	831	34487	Professional Undrwtrs Liab Ins Co	31,702,898	0.0529%	33,673,419	2,220,123	6.59%
233		37621	Toyota Motor Ins Co	31,554,681	0.0527%	16,653,328	10,443,810	62.71%
234	19	19615	American Reliable Ins Co	31,288,708	0.0522%	28,143,755	7,964,112	28.30%
235		32107	Sutter Ins Co	31,168,435	0.0520%	32,819,756	19,838,842	60.45%

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236	140	23779	Nationwide Mut Fire Ins Co	31,028,729	0.0518%	31,129,142	12,446,690	39.98%
237	79	31488	Integon Preferred Ins Co	29,867,439	0.0499%	27,134,197	16,865,841	62.16%
238	8	17230	Allstate Prop & Cas Ins Co	29,582,409	0.0494%	33,453,253	15,497,209	46.32%
239	38	20346	Pacific Ind Co	29,424,972	0.0491%	28,615,842	27,955,237	97.69%
240		36340	Camico Mut Ins Co	29,283,666	0.0489%	29,714,937	3,685,328	12.40%
241	31	11843	Medical Protective Co	29,239,372	0.0488%	28,890,995	15,464,512	53.53%
242	3548	24015	Northland Ins Co	29,215,270	0.0488%	28,820,361	22,071,050	76.58%
243	163	37214	American States Preferred Ins Co	28,969,133	0.0484%	28,229,043	14,396,376	51.00%
244	150	11371	Great West Cas Co	28,803,619	0.0481%	27,845,178	15,415,292	55.36%
245	408	28401	American Natl Prop & Cas Co	28,423,130	0.0474%	17,236,547	9,686,053	56.19%
246	3548	35386	Fidelity & Guaranty Ins Co	27,885,813	0.0465%	33,691,767	4,289,672	12.73%
247	74	15105	Safety Natl Cas Corp	27,828,585	0.0465%	27,661,925	14,077,797	50.89%
248	3495	11738	Leader Ins Co	27,721,419	0.0463%	27,183,243	10,109,430	37.19%
249	8	37907	Deerbrook Ins Co	27,664,703	0.0462%	27,511,825	16,081,704	58.45%
250	57	21261	Electric Ins Co	27,515,402	0.0459%	26,802,977	25,761,506	96.11%
251	218	13188	Western Surety Co	27,349,405	0.0457%	24,906,592	15,120,313	60.71%
252	300	22578	Horace Mann Ins Co	26,631,180	0.0445%	25,987,207	13,075,342	50.31%
253	257	12521	Safeway Ins Co	26,447,471	0.0441%	28,697,168	14,483,527	50.47%
254	212	19372	Northern Ins Co Of NY	26,310,021	0.0439%	49,987,833	20,378,955	40.77%
255	155	10243	National Continental Ins Co	26,159,527	0.0437%	27,043,809	15,078,846	55.76%
256	98	40045	Starnet Ins Co	25,949,391	0.0433%	27,233,410	12,957,117	47.58%
257	212	10317	Neighborhood Spirit Prop & Cas Co	25,904,327	0.0432%	24,749,959	11,326,997	45.77%
258	140	42285	Veterinary Pet Ins Co	25,900,352	0.0432%	24,199,320	16,159,660	66.78%
259	748	18023	Star Ins Co	25,868,612	0.0432%	25,018,075	24,871,753	99.42%
260	853	15059	Public Service Mut Ins Co	25,463,567	0.0425%	25,584,270	11,559,919	45.18%
261	273	13250	Workmens Auto Ins Co	25,101,331	0.0419%	22,418,438	9,288,200	41.43%
262	670	16578	Fidelity Natl Prop and Cas Ins Co	24,719,741	0.0413%	24,973,990	3,900,061	15.62%
263	140	15580	Scottsdale Ind Co	24,641,502	0.0411%	24,560,618	5,014,803	20.42%
264	218	35289	Continental Ins Co	24,428,007	0.0408%	23,408,246	-3,740,518	-15.98%
265	408	11048	Pacific Prop & Cas Co	23,795,126	0.0397%	23,100,962	12,234,888	52.96%
266	12	36404	21st Century Cas Co	23,500,931	0.0392%	23,044,268	17,121,168	74.30%
267	158	21105	North River Ins Co	23,480,110	0.0392%	17,383,430	18,787,475	108.08%
268	323	18953	CSE Safeguard Ins Co	23,307,944	0.0389%	23,831,110	12,885,754	54.07%
269	3829	10887	Pacific Select Property Ins Co	23,250,901	0.0388%	22,144,478	-59,702	-0.27%
270		36790	Springfield Ins Co Inc	23,023,865	0.0384%	23,568,683	7,068,091	29.99%
271	761	20516	Euler Hermes American Credit Ind Co	22,714,039	0.0379%	22,571,271	4,551,047	20.16%
272	4011	38458	Genworth Mortgage Ins Corp	22,548,596	0.0376%	22,968,839	2,490,759	10.84%
273	3548	19224	St Paul Protective Ins Co	21,967,923	0.0367%	15,362,041	14,937,726	97.24%
274		11592	International Fidelity Ins Co	21,874,730	0.0365%	20,986,073	1,962,371	9.35%
275	62	21415	Employers Mut Cas Co	21,855,168	0.0365%	21,826,507	5,911,409	27.08%
276	468	10952	Stonebridge Casualty Ins Co	21,321,298	0.0356%	20,836,174	10,940,353	52.51%
277	802	23540	Monterey Ins Co	21,311,070	0.0356%	20,747,373	11,707,947	56.43%
278	2978	22551	Mitsui Sumitomo Ins USA Inc	21,145,000	0.0353%	21,735,963	13,363,174	61.48%
279		21172	Vanliner Ins Co	21,138,963	0.0353%	21,287,216	10,852,840	50.98%
280	958	11762	Vesta Fire Ins Corp	20,902,464	0.0349%	30,316,746	31,511,240	103.94%
281	1129	21970	OneBeacon Ins Co	20,536,814	0.0343%	19,136,047	28,885,488	150.95%
282	3636	26077	Lancer Ins Co	20,243,107	0.0338%	20,734,637	15,209,885	73.35%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GRAND TOTAL-ALL LINES: [34]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
283	225	20010	Acceptance Ind Ins Co	20,197,735	0.0337%	23,685,510	13,505,441	57.02%
284	300	22756	Horace Mann Prop & Cas Ins Co	20,192,780	0.0337%	20,670,983	6,962,667	33.68%
285		10830	Business Alliance Ins Co	20,088,627	0.0335%	18,729,277	5,743,502	30.67%
286	31	25895	United States Liability Ins Co	19,937,684	0.0333%	19,642,536	4,471,572	22.76%
287	3495	10068	Infinity Natl Ins Co	19,893,735	0.0332%	17,838,469	8,525,522	47.79%
288		10639	Attorneys Liab Assur Society Inc RRG	19,353,557	0.0323%	18,591,000	14,000,614	75.31%
289	785	28932	Markel American Ins Co	19,046,422	0.0318%	19,882,103	6,957,273	34.99%
290	31	20087	National Ind Co	18,744,683	0.0313%	19,742,741	-1,427,231	-7.23%
291	517	21806	Harbor Specialty Ins Co	18,442,743	0.0308%	24,681,819	-7,497,030	-30.37%
292	400	25798	Unigard Ind Co	18,303,192	0.0306%	19,298,983	4,837,827	25.07%
293	150	28452	Republic Mortgage Ins Co	18,210,393	0.0304%	18,291,739	-757,967	-4.14%
294	3548	19038	Travelers Cas & Surety Co	18,061,875	0.0301%	15,926,551	14,518,807	91.16%
295	75	12718	Developers Surety And Ind Co	18,050,387	0.0301%	17,227,036	2,827,495	16.41%
296	3548	24775	St Paul Guardian Ins Co	17,580,261	0.0293%	16,785,551	9,544,341	56.86%
297	70	37710	First American Prop & Cas Ins Co	17,296,267	0.0289%	16,199,947	4,479,600	27.65%
298	98	36684	Riverport Ins Co	17,209,196	0.0287%	19,145,613	1,327,164	6.93%
299	200	18600	USAA General Ind Co	17,200,157	0.0287%	17,165,417	9,441,889	55.01%
300	12	11452	Hartford Steam Boil Inspec & Ins Co	16,684,601	0.0279%	17,547,168	5,783,023	32.96%
301		10520	Care West Ins Co	16,590,286	0.0277%	21,094,122	10,114,299	47.95%
302		37206	Contractors Bonding & Ins Co	16,519,968	0.0276%	16,323,527	3,820,864	23.41%
303	866	37982	Tudor Ins Co	16,354,528	0.0273%	16,225,235	14,680,201	90.48%
304	1129	20648	Employers Fire Ins Co	16,196,618	0.0270%	10,974,296	7,789,661	70.98%
305	1293	11005	Homesite Ins Co Of CA	16,181,135	0.0270%	14,226,007	6,560,303	46.11%
306	689	33162	Bankers Ins Co	16,138,051	0.0269%	16,268,761	4,641,647	28.53%
307	12	19399	AIU Ins Co	16,042,571	0.0268%	15,986,361	25,162,925	157.40%
308	140	42587	Depositors Ins Co	15,969,527	0.0267%	16,024,916	9,873,299	61.61%
309	2638	15865	NCMIC Ins Co	15,767,108	0.0263%	14,629,684	3,469,861	23.72%
310	31	34274	Central States Ind Co Of Omaha	15,723,348	0.0262%	15,640,776	1,612,031	10.31%
311	225	28886	Transguard Ins Co Of Amer Inc	15,648,460	0.0261%	16,638,980	11,289,290	67.85%
312	79	38660	MIC General Ins Corp	15,594,024	0.0260%	14,787,744	9,023,303	61.02%
313		12360	Ocean Harbor Cas Ins Co	15,593,672	0.0260%	13,313,370	9,432,196	70.85%
314	3548	25658	Travelers Ind Co	15,342,556	0.0256%	34,007,117	15,108,931	44.43%
315	212	27855	Zurich American Ins Co Of IL	15,238,104	0.0254%	13,556,323	4,706,419	34.72%
316	31	38962	Genesis Ins Co	15,207,476	0.0254%	18,763,477	24,892,673	132.67%
317	291	13331	American Hardware Mut Ins Co	14,977,206	0.0250%	15,378,397	-3,886,216	-25.27%
318	38	20338	Northwestern Pacific Ind Co	14,894,207	0.0249%	14,399,417	5,483,084	38.08%
319		42757	Agri General Ins Co	14,706,571	0.0245%	14,584,258	5,734,012	39.32%
320	19	42986	Standard Guaranty Ins Co	14,677,408	0.0245%	6,615,917	2,228,709	33.69%
321	84	26832	Great American Alliance Ins Co	14,187,629	0.0237%	15,687,019	12,074,057	76.97%
322	215	14133	Valley Ins Co	14,115,584	0.0236%	15,063,656	3,989,953	26.49%
323	313	33898	Aegis Security Ins Co	14,049,842	0.0235%	12,976,270	6,205,938	47.83%
324	8	36455	Northbrook Ind Co	13,786,192	0.0230%	10,829,659	10,023,487	92.56%
325	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	13,739,062	0.0229%	12,430,031	6,231,707	50.13%
326	626	43575	Indemnity Ins Co Of North Amer	13,492,805	0.0225%	16,987,533	16,402,729	96.56%
327	38	20303	Great Northern Ins Co	13,385,693	0.0223%	13,570,748	3,361,988	24.77%
328	1129	38369	Northern Assur Co Of Amer	13,310,266	0.0222%	11,609,559	3,463,938	29.84%
329	501	18619	Platte River Ins Co.	13,251,470	0.0221%	11,735,806	2,920,757	24.89%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GRAND TOTAL-ALL LINES: [34]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
330	350	39527	Heritage Ind Co	13,203,474	0.0220%	7,307,989	4,734,192	64.78%
331	23	38245	BCS Ins Co	13,168,110	0.0220%	12,149,309	4,164,182	34.28%
332	660	16810	American Mercury Ins Co	12,955,633	0.0216%	7,834,603	5,646,187	72.07%
333	158	24384	Fairmont Specialty Ins Co	12,766,300	0.0213%	13,823,555	5,214,736	37.72%
334	458	35769	Lyndon Property Ins Co	12,720,916	0.0212%	9,355,343	6,356,179	67.94%
335	212	10318	Exact Prop & Cas Co Inc	12,672,250	0.0212%	12,113,436	4,407,136	36.38%
336	761	22837	Interstate Ind Co	12,445,141	0.0208%	15,774,941	1,060,804	6.72%
337	1331	10340	Stonington Ins Co	12,365,184	0.0206%	12,375,554	5,870,565	47.44%
338	98	23612	Midwest Employers Cas Co	12,338,121	0.0206%	12,357,222	9,002,331	72.85%
339		14354	Jewelers Mut Ins Co	12,335,699	0.0206%	11,963,431	6,073,875	50.77%
340		12793	Surety Co Of The Pacific	12,023,138	0.0201%	11,400,909	1,452,161	12.74%
341	1278	10921	ACA Ins Co	11,928,922	0.0199%	5,171,295	3,039,378	58.77%
342	169	23434	Middlesex Ins Co	11,594,996	0.0194%	12,045,082	6,523,936	54.16%
343	349	13978	Florists Mut Ins Co	11,577,582	0.0193%	15,566,737	2,972,132	19.09%
344	930	23671	National American Ins Co Of CA	11,510,667	0.0192%	11,754,607	3,637,358	30.94%
345	1218	32859	Penn-Amer Ins Co	11,292,208	0.0188%	12,626,274	4,630,756	36.68%
346	240	10499	DaimlerChrysler Ins Co	11,107,377	0.0185%	11,399,446	5,940,712	52.11%
347	91	39098	Omni Ins Co	11,080,965	0.0185%	15,634,909	10,976,021	70.20%
348	920	42048	Diamond State Ins Co	10,768,444	0.0180%	10,741,118	10,363,998	96.49%
349	3495	20260	Infinity Select Ins Co	10,765,717	0.0180%	13,493,456	5,641,221	41.81%
350	802	12890	Eagle West Ins Co	10,665,628	0.0178%	10,329,152	6,992,653	67.70%
351	984	10367	Avemco Ins Co	10,650,160	0.0178%	10,682,908	2,977,524	27.87%
352	140	42889	Victoria Fire & Cas Co	10,636,359	0.0178%	5,506,621	3,536,043	64.21%
353	18	19631	American Road Ins Co	10,476,429	0.0175%	10,555,901	1,996,635	18.91%
354	181	29874	North American Specialty Ins Co	10,474,733	0.0175%	10,059,418	57,707,147	573.66%
355	3548	25879	Fidelity & Guaranty Ins Underwriters	10,376,705	0.0173%	14,698,738	13,938,136	94.83%
356	852	40150	MGA Ins Co Inc	10,134,937	0.0169%	4,750,880	900,864	18.96%
357	225	23248	Occidental Fire & Cas Co Of NC	10,001,677	0.0167%	9,028,973	5,289,870	58.59%
358	766	36250	Radian Asset Assur Inc	9,985,055	0.0167%	485,656	0	0.00%
359		13285	Allegheny Cas Co	9,960,096	0.0166%	9,969,002	0	0.00%
360	256	16608	New York Marine & Gnrl Ins Co	9,899,175	0.0165%	10,240,656	19,428,638	189.72%
361	1129	20621	OneBeacon America Ins Co	9,811,401	0.0164%	10,985,258	38,980,634	354.84%
362	3569	11255	Caterpillar Ins Co	9,667,020	0.0161%	6,548,364	4,785,421	73.08%
363	181	29700	North American Elite Ins Co	9,500,997	0.0159%	8,005,210	3,318,780	41.46%
364	155	16322	Progressive Direct Ins Co	9,291,934	0.0155%	4,330,642	12,545,675	289.70%
365	697	37060	Old United Cas Co	8,983,459	0.0150%	9,588,288	5,112,505	53.32%
366	31	11967	General Star Natl Ins Co	8,889,041	0.0148%	9,122,554	-578,343	-6.34%
367		10920	Alliance United Ins Co	8,798,602	0.0147%	8,597,383	5,435,501	63.22%
368	212	11800	Foremost Property & Cas Ins Co	8,763,869	0.0146%	9,007,657	3,438,364	38.17%
369	212	10315	Civic Property & Cas Co	8,746,847	0.0146%	7,519,397	3,228,309	42.93%
370	127	23450	American Family Home Ins Co	8,628,796	0.0144%	7,868,192	2,801,687	35.61%
371	31	34630	Oak River Ins Co	8,268,970	0.0138%	8,373,713	524,550	6.26%
372	352	25011	Wesco Ins Co	8,129,747	0.0136%	7,888,282	862,581	10.93%
373	93	22608	National Specialty Ins Co	8,097,221	0.0135%	7,349,161	2,343,417	31.89%
374	98	25224	Great Divide Ins Co	8,009,878	0.0134%	6,782,773	447,120	6.59%
375	218	20850	Firemens Ins Co Of Newark NJ	7,991,658	0.0133%	22,556,117	14,231,900	63.10%
376	457	19860	Argonaut Great Central Ins Co	7,902,363	0.0132%	6,416,857	2,081,656	32.44%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GRAND TOTAL-ALL LINES: [34]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
377	212	43699	American Federation Ins Co	7,608,567	0.0127%	8,322,848	3,034,527	36.46%
378	866	13196	Western World Ins Co	7,588,209	0.0127%	8,062,518	3,515,436	43.60%
379	98	29580	Berkley Regional Ins Co	7,555,736	0.0126%	5,714,425	2,841,500	49.73%
380		15768	Merced Mut Ins Co	7,549,070	0.0126%	7,405,452	2,592,180	35.00%
381		18538	Bancinsure Inc	7,346,555	0.0123%	7,589,845	7,042,686	92.79%
382	12	24376	American General Ind Co	7,159,745	0.0120%	6,037,023	4,396,473	72.83%
383	3496	23752	Quanta Ind Co	7,094,704	0.0118%	4,165,086	890,052	21.37%
384	350	39845	Employers Reins Corp	7,065,679	0.0118%	7,111,514	95,606,075	1344.38%
385		23108	Lumbermens Underwriting Alliance	6,940,231	0.0116%	6,802,939	72,061	1.06%
386		31968	Merastar Ins Co	6,829,521	0.0114%	6,807,664	4,475,279	65.74%
387	218	24047	Surety Bonding Co Of Amer	6,801,263	0.0114%	6,241,042	1,058,505	16.96%
388	930	19269	Danielson Natl Ins Co	6,785,020	0.0113%	6,786,029	4,184,245	61.66%
389	3504	14460	Podiatry Ins Co Of Amer A Mut Co	6,762,176	0.0113%	6,272,034	1,392,522	22.20%
390	3482	11603	Contractors Ins Co of North Amer RRG	6,755,585	0.0113%	2,558,758	1,056,083	41.27%
391		11965	Allegiant Ins Co Inc A RRG	6,640,076	0.0111%	6,640,076	3,757,158	56.58%
392	1346	25448	American Safety RRG Inc	6,568,409	0.0110%	7,320,256	2,602,305	35.55%
393	761	22810	Chicago Ins Co	6,533,299	0.0109%	8,213,950	-723,438	-8.81%
394	3098	41238	Trans Pacific Ins Co	6,480,282	0.0108%	7,036,966	3,860,783	54.86%
395	79	38601	MIC Prop & Cas Ins Corp	6,473,411	0.0108%	3,707,358	1,338,266	36.10%
396	1346	39969	American Safety Cas Ins Co	6,418,877	0.0107%	6,115,104	5,550,433	90.77%
397	111	41939	Liberty Northwest Ins Corp	6,389,091	0.0107%	6,343,184	2,048,379	32.29%
398	2378	44016	National Home Ins Co RRG	6,303,851	0.0105%	2,855,208	3,187,878	111.65%
399	479	11177	First Financial Ins Co	6,280,177	0.0105%	6,826,370	5,346,407	78.32%
400		41459	Armed Forces Ins Exchange	6,006,080	0.0100%	5,927,475	2,111,966	35.63%
401	91	22357	Hartford Accid & Ind Co	5,988,716	0.0100%	5,072,278	4,079,490	80.43%
402	3548	33650	Mendota Ins Co	5,606,171	0.0094%	1,389,126	924,459	66.55%
403		27480	Mid-State Mut Ins Co	5,583,825	0.0093%	6,166,194	1,841,947	29.87%
404	626	22713	Insurance Co Of North Amer	5,488,355	0.0092%	3,506,888	7,056,769	201.23%
405	12	26220	Yosemite Ins Co	5,369,705	0.0090%	5,194,135	4,888,919	94.12%
406	1129	38776	Folksamerica Rein Co	5,321,831	0.0089%	5,339,740	2,515,302	47.11%
407	248	13021	United Fire & Cas Co	5,295,625	0.0088%	5,812,917	-1,000	-0.02%
408	75	25550	Indemnity Co Of CA	5,222,652	0.0087%	5,157,952	125,869	2.44%
409	828	31470	Norguard Ins Co	5,084,135	0.0085%	2,443,434	887,547	36.32%
410	163	19712	American States Ins Co Of TX	5,082,920	0.0085%	5,681,345	810,868	14.27%
411		29530	AXA Art Ins Corp	5,056,991	0.0084%	5,424,253	3,566,942	65.76%
412		26379	Accredited Surety & Cas Co Inc	5,030,186	0.0084%	4,716,058	733,075	15.54%
413	968	11835	AXA Re Amer Ins Co	4,958,591	0.0083%	7,987,051	1,298,168	16.25%
414	800	13625	Western Mut Ins Co	4,956,081	0.0083%	5,190,320	1,966,200	37.88%
415	785	27189	Associated Intl Ins Co	4,859,781	0.0081%	5,331,884	8,968,207	168.20%
416	181	32778	Washington Intl Ins Co	4,808,527	0.0080%	4,756,354	2,761,944	58.07%
417	31	22039	General Rein Corp	4,736,267	0.0079%	5,372,880	35,186,173	654.88%
418	7	28304	Federated Service Ins Co	4,679,299	0.0078%	4,398,631	1,895,391	43.09%
419	158	25518	Fairmont Premier Ins Co	4,627,861	0.0077%	4,627,861	4,633,211	100.12%
420	111	33588	First Liberty Ins Corp	4,559,225	0.0076%	3,670,375	1,596,653	43.50%
421	828	42390	Amguard Ins Co	4,318,008	0.0072%	2,044,692	1,164,527	56.95%
422	31	27812	Columbia Ins Co	4,310,990	0.0072%	4,357,840	2,267,349	52.03%
423	3018	22730	Converium Ins North Amer Inc	4,309,986	0.0072%	16,066,003	-96,649	-0.60%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GRAND TOTAL-ALL LINES: [34]

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
424	79	22012	Motors Ins Corp	4,304,717	0.0072%	4,205,066	2,423,627	57.64%
425	781	37893	Ulico Cas Co	4,246,443	0.0071%	4,561,740	4,271,480	93.64%
426	626	20702	Ace Fire Underwriters Ins Co	4,246,164	0.0071%	4,750,065	3,263,079	68.70%
427	306	40266	CMG Mortgage Ins Co	4,225,160	0.0071%	3,610,473	-74,482	-2.06%
428		37931	General Fire & Cas Co	4,137,151	0.0069%	9,940,414	9,076,739	91.31%
429	3479	14494	Merchants Bonding Co (Mutual)	4,083,657	0.0068%	3,818,186	113,184	2.96%
430	79	11044	GMAC Ins Co Online Inc	4,067,000	0.0068%	4,831,790	2,479,397	51.31%
431	111	33600	LM Ins Corp	4,007,317	0.0067%	6,313,903	2,315,399	36.67%
432		26565	Ohio Ind Co	3,550,010	0.0059%	3,649,105	715,264	19.60%
433	257	10939	Safeway Direct Ins Co	3,465,345	0.0058%	3,580,829	2,150,070	60.04%
434	108	22918	American Motorists Ins Co	3,452,622	0.0058%	6,605,936	22,167,802	335.57%
435		11948	Global Hawk Ins Co RRG	3,424,349	0.0057%	1,557,435	513,953	33.00%
436	766	30872	Amerin Guaranty Corp	3,389,990	0.0057%	3,389,990	1,934,495	57.06%
437	140	37877	Nationwide Prop & Cas Ins Co	3,362,334	0.0056%	3,564,699	2,340,736	65.66%
438		10048	Hyundai Marine & Fire Ins Co Ltd	3,344,621	0.0056%	3,237,280	5,194,051	160.44%
439	215	10915	Unitrin Direct Property & Cas Co	3,337,166	0.0056%	11,033,095	6,052,009	54.85%
440	3596	42609	Affirmative Ins Co	3,147,886	0.0053%	1,584,228	964,250	60.87%
441	12	26999	United Guaranty Mtg Indem Co	3,147,703	0.0053%	2,962,643	2,226,094	75.14%
442	767	12262	Pennsylvania Manufacturers Asn Ins C	3,109,014	0.0052%	2,913,540	1,660,912	57.01%
443	604	41343	Gerling Amer Ins Co	3,070,201	0.0051%	2,876,992	-8,438,833	-293.32%
444	866	40436	Stratford Ins Co	3,022,974	0.0050%	2,966,046	1,149,095	38.74%
445	3489	19216	Southern Ins Co	2,792,492	0.0047%	3,250,107	2,016,635	62.05%
446		16705	Dealers Assur Co	2,671,701	0.0045%	833,963	30,175	3.62%
447		11840	Fairway Physicians Ins Co RRG	2,554,426	0.0043%	1,795,406	261,941	14.59%
448		31380	American Surety Co	2,428,976	0.0041%	2,403,207	-21,765	-0.91%
449	244	10677	Cincinnati Ins Co	2,417,033	0.0040%	2,724,819	1,125,712	41.31%
450	1208	36307	Gray Ins Co	2,414,679	0.0040%	2,412,786	161,576	6.70%
451	88	22292	Hanover Ins Co	2,412,288	0.0040%	1,781,298	-871,433	-48.92%
452	91	34690	Property & Cas Ins Co Of Hartford	2,394,124	0.0040%	478,105	184,814	38.66%
453	150	24139	International Bus & Merc Reassur Co	2,375,197	0.0040%	2,517,479	499,601	19.85%
454		41394	Benchmark Ins Co	2,367,095	0.0040%	1,544,821	661,719	42.83%
455		10008	Western Ins Co	2,334,912	0.0039%	1,791,998	0	0.00%
456	12	20796	AIG Premier Ins Co	2,322,261	0.0039%	3,908,255	1,946,993	49.82%
457		36234	Preferred Professional Ins Co	2,292,032	0.0038%	2,392,248	-1,438,926	-60.15%
458	574	31089	Republic Western Ins Co	2,280,834	0.0038%	2,280,110	8,976,655	393.69%
459	796	16217	National Farmers Union Prop & Cas	2,270,832	0.0038%	2,768,578	500,135	18.06%
460		37940	Lexington Natl Ins Corp	2,233,054	0.0037%	2,171,525	0	0.00%
461	215	11142	United Cas Ins Co Of Amer	2,186,055	0.0036%	2,196,048	249,003	11.34%
462	1113	22241	Medmarc Cas Ins Co	2,114,212	0.0035%	2,289,444	2,597,355	113.45%
463		22896	Aca Financial Guaranty Corp	1,993,093	0.0033%	1,618,312	0	0.00%
464	1234	26050	Response Worldwide Ins Co	1,978,308	0.0033%	1,965,502	1,153,061	58.66%
465		40398	American Fuji Fire & Marine Ins Co	1,937,417	0.0032%	1,971,779	1,333,203	67.61%
466	158	10220	Commonwealth Ins Co Of Amer	1,905,068	0.0032%	1,866,631	917,903	49.17%
467	140	25453	Nationwide Ins Co Of Amer	1,901,920	0.0032%	633,027	347,701	54.93%
468		11711	Access Ins Co	1,822,461	0.0030%	157,578	105,670	67.06%
469	218	10201	Galway Ins Co	1,755,432	0.0029%	2,056,179	281,831	13.71%
470	150	40444	Old Republic Surety Co	1,747,085	0.0029%	1,392,609	40,565	2.91%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GRAND TOTAL-ALL LINES: [34]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
471		27081	Bond Safeguard Ins Co	1,740,836	0.0029%	681,092	91,395	13.42%
472	3592	39551	Continental Heritage Ins Co	1,725,320	0.0029%	1,469,940	1,401	0.10%
473		31887	Coface North Amer Ins Co	1,697,837	0.0028%	2,057,977	888,017	43.15%
474		10815	Verlan Fire Ins Co MD	1,696,473	0.0028%	1,600,828	-415,104	-25.93%
475	12	19402	Birmingham Fire Ins Co Of PA	1,689,523	0.0028%	989,522	5,510,472	556.88%
476	1129	21962	Pennsylvania General Ins Co	1,683,635	0.0028%	888,535	26,288,335	2958.62%
477	215	16063	Unitrin Auto & Home Ins Co	1,663,438	0.0028%	1,534,435	-1,818,524	-118.51%
478	608	36412	Claremont Liability Ins Co	1,656,803	0.0028%	1,646,892	13,454,300	816.95%
479	158	10936	Seneca Ins Co Inc	1,624,938	0.0027%	1,393,301	384,725	27.61%
480	140	26093	Nationwide Affinity Co of Amer	1,428,718	0.0024%	1,310,661	539,196	41.14%
481	408	39942	American Natl General Ins Co	1,410,096	0.0024%	934,816	201,394	21.54%
482	228	24120	Westfield Natl Ins Co	1,398,340	0.0023%	343,990	98,898	28.75%
483	867	40460	Sagamore Ins Co	1,321,120	0.0022%	1,471,844	409,279	27.81%
484	3548	22535	Seaboard Surety Co	1,319,876	0.0022%	2,985,860	-611,792	-20.49%
485	626	30180	Assured Guaranty Corp	1,278,267	0.0021%	707,245	0	0.00%
486	400	24414	General Cas Co Of WI	1,262,037	0.0021%	1,172,884	202,183	17.24%
487	626	22748	Pacific Employers Ins Co	1,165,932	0.0019%	368,434	69,777,034	18938.82%
488	3548	41483	Farmington Cas Co	1,149,033	0.0019%	731,528	1,742,243	238.16%
489	124	23396	Amerisure Mut Ins Co	1,097,115	0.0018%	1,014,874	1,456,107	143.48%
490	12	35637	Landmark Ins Co	1,071,816	0.0018%	565,797	-340,974	-60.26%
491	767	41424	Pennsylvania Manufacturers Ind Co	1,069,175	0.0018%	400,469	196,153	48.98%
492	41	41211	Triton Ins Co	1,012,708	0.0017%	1,616,209	-118,703	-7.34%
493	828	14702	Eastguard Ins Co	1,007,316	0.0017%	475,714	692,768	145.63%
494		11824	Intermodal Ins Co RRG	1,002,327	0.0017%	2,059,700	546,749	26.55%
495	140	13838	Farmland Mut Ins Co	1,001,838	0.0017%	938,231	266,549	28.41%
496		22950	Acstar Ins Co	969,461	0.0016%	1,077,366	404,762	37.57%
497	400	24449	Regent Ins Co	957,137	0.0016%	947,570	-66,463	-7.01%
498	50	23647	Mutual Service Cas Ins Co	946,193	0.0016%	5,274,264	-1,402,310	-26.59%
499	201	25976	Utica Mut Ins Co	941,284	0.0016%	1,382,020	1,927,997	139.51%
500	604	32190	Constitution Ins Co	914,611	0.0015%	924,611	2,344,386	253.55%
501		33499	Dorinco Rein Co	907,884	0.0015%	608,861	0	0.00%
502	3548	41769	Athena Assur Co	896,826	0.0015%	1,167,031	747,277	64.03%
503	867	12416	Protective Ins Co	879,468	0.0015%	873,023	-209,865	-24.04%
504	3548	19046	Travelers Cas Ins Co Of Amer	856,338	0.0014%	213,894	-864,021	-403.95%
505		34711	Computer Ins Co	806,957	0.0013%	871,949	-4,240	-0.49%
506	108	27138	Kemper Cas Ins Co	800,000	0.0013%	800,000	484,608	60.58%
507	38	10829	Quadrant Ind Co	797,026	0.0013%	653,075	331,725	50.79%
508	79	22004	CIM Ins Corp	754,357	0.0013%	768,260	225,650	29.37%
509	344	10669	Church Ins Co	702,337	0.0012%	731,997	4,351,626	594.49%
510	457	19828	Argonaut-Midwest Ins Co	701,339	0.0012%	544,164	1,428,481	262.51%
511	111	18333	Peerless Ind Ins Co	683,186	0.0011%	401,570	-112,082	-27.91%
512	1326	42862	Universal Cas Co	672,761	0.0011%	109,505	50,260	45.90%
513		12297	Petroleum Cas Co	668,601	0.0011%	668,601	-356,219	-53.28%
514	1234	10970	Response Ind Co Of CA	667,271	0.0011%	641,139	386,000	60.21%
515		11847	Gynecologic Oncologists RRG Inc	664,186	0.0011%	664,186	-222,591	-33.51%
516	212	34347	Colonial American Cas & Surety Co	656,680	0.0011%	842,317	-13,798	-1.64%
517	3504	10222	PACO Assur Co Inc	634,592	0.0011%	220,896	272,904	123.54%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GRAND TOTAL-ALL LINES: [34]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
518	1	36153	Aetna Ins Co of CT	621,052	0.0010%	621,052	1,150,513	185.25%
519		43583	Northwest Physicians Mut Ins Co	552,722	0.0009%	1,244,280	-166,455	-13.38%
520	3548	36170	Travelers Cas Co Of CT	535,635	0.0009%	705,800	-297,298	-42.12%
521		10758	Colonial Surety Co	533,172	0.0009%	392,700	238,601	60.76%
522		28497	Usplate Glass Ins Co	520,479	0.0009%	533,082	58,032	10.89%
523	767	36897	Manufacturers Alliance Ins Co	519,993	0.0009%	583,050	-20,226	-3.47%
524	88	22306	Massachusetts Bay Ins Co	490,082	0.0008%	287,256	-1,492,419	-519.54%
525		44598	College Liability Ins Co A Recip RRG	477,343	0.0008%	597,836	39,370	6.59%
526	1169	11231	Generali Us Branch	476,438	0.0008%	459,285	-66,976	-14.58%
527	242	12572	Selective Ins Co Of Amer	459,222	0.0008%	102,703	44,921	43.74%
528	594	19984	ACIG Ins Co	456,177	0.0008%	456,177	-6,956	-1.52%
529	108	30562	American Manufacturers Mut Ins Co	442,500	0.0007%	1,223,965	7,413,116	605.66%
530	253	14168	Harleysville Mut Ins Co	432,808	0.0007%	496,559	-849,066	-170.99%
531	24	19895	Atlantic Mut Ins Co	432,427	0.0007%	1,848,924	3,951,325	213.71%
532	1234	43044	Response Ins Co	405,267	0.0007%	310,133	285,265	91.98%
533	457	19844	Argonaut-Southwest Ins Co	363,738	0.0006%	-708,042	-47,389	6.69%
534	3485	41580	Red Shield Ins Co	346,598	0.0006%	325,224	152,676	46.94%
535		36650	Guarantee Co Of North America USA	345,729	0.0006%	302,285	764,990	253.07%
536	108	22977	Lumbermens Mut Cas Co	330,384	0.0006%	947,580	13,413,220	1415.52%
537		40550	Pacific Pioneer Ins Co	327,077	0.0005%	553,593	61,437	11.10%
538	105	10682	MGIC Credit Assur Corp	326,952	0.0005%	326,952	-1,063,792	-325.37%
539	350	32077	Heritage Casualty Ins Co	324,121	0.0005%	324,121	107,584	33.19%
540	241	39357	Travelers Ins Co Accident Dept	313,313	0.0005%	937,017	-5,549,437	-592.25%
541	158	25534	TIG Ins Co	311,907	0.0005%	2,433,003	49,362,445	2028.87%
542		30082	CPA Ins Co	302,749	0.0005%	302,749	130,456	43.09%
543	961	34266	Frontier Ins Co	290,956	0.0005%	294,625	0	0.00%
544		11118	Federated Rural Electric Ins Exch	275,061	0.0005%	274,634	1,224,911	446.02%
545	158	25070	Clearwater Ins Co	263,320	0.0004%	263,320	189,905	72.12%
546	111	32352	LM Property and Casualty Ins. Co.	256,512	0.0004%	782,274	-2,942,978	-376.21%
547	317	43460	FFG Ins Co	253,251	0.0004%	605,118	266,747	44.08%
548	155	11851	Progressive Home Ins Co	246,105	0.0004%	255,403	-75,256	-29.47%
549	212	34649	Centre Ins Co	229,942	0.0004%	3,583,052	-1,656,588	-46.23%
550	84	33723	Great American Spirit Ins Co	217,524	0.0004%	882,304	1,290,701	146.29%
551	79	29742	Integon Natl Ins Co	197,844	0.0003%	229,254	171,768	74.92%
552		10200	American Live Stock Ins Co	194,412	0.0003%	218,950	328,130	149.87%
553	3548	24031	Northland Cas Co	182,056	0.0003%	187,117	-56,319	-30.10%
554	24	19909	Centennial Ins Co	180,268	0.0003%	1,104,719	13,076,076	1183.66%
555		11304	Global Surety & Ins Co	178,986	0.0003%	155,085	0	0.00%
556	3384	26549	Reinsurance Co Of Amer Inc	160,202	0.0003%	160,202	1,406,260	877.80%
557		37540	Beazley Ins Co Inc	159,770	0.0003%	14,113	11,026	78.13%
558	3548	22233	Select Ins Co	119,030	0.0002%	422,222	910,687	215.69%
559	31	44784	Fairfield Ins Co	109,103	0.0002%	163,863	224,134	136.78%
560	246	14265	Indiana Lumbermens Mut Ins Co	102,285	0.0002%	55,664	175,499	315.28%
561	218	20435	CNA Cas Of CA	100,075	0.0002%	34,131	6,201,690	18170.26%
562	201	25984	Graphic Arts Mut Ins Co	93,985	0.0002%	96,871	934,069	964.24%
563	350	21318	Coregis Ins Co	88,140	0.0001%	406,441	2,491,425	612.99%
564	4011	29823	Genworth Residential Mrt Ins Corp NC	81,789	0.0001%	73,801	0	0.00%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GRAND TOTAL-ALL LINES: [34]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
565		12172	Claim Professionals Liab ins Co RRG	79,296	0.0001%	57,176	30,518	53.38%
566		40800	American Sterling Ins Co	78,922	0.0001%	93,736	246,894	263.39%
567	626	18279	Bankers Standard Ins Co	76,303	0.0001%	59,629	-795,966	-1334.86%
568	12	40525	United Guaranty Credit Ins Co	60,909	0.0001%	93,836	17,947	19.13%
569		10935	Western Underwriters Ins Co	60,557	0.0001%	17,918	0	0.00%
570	98	32603	Berkley Ins Co	59,211	0.0001%	61,782	31,269	50.61%
571	831	41050	Underwriter For The Professions Ins	56,858	0.0001%	58,798	2,585,068	4396.52%
572	3548	10819	American Equity Specialty Ins Co	53,858	0.0001%	31,665	2,031,591	6415.89%
573		10991	Global Intl Ins Co Inc A RRG	53,072	0.0001%	53,072	0	0.00%
574	3548	22209	Atlantic Ins Co	46,277	0.0001%	56,386	192,863	342.04%
575		14508	Michigan Millers Mut Ins Co	41,829	0.0001%	41,828	622,749	1488.83%
576	212	26611	Valiant Ins Co	41,011	0.0001%	56,771	607,048	1069.29%
577		11941	Green Hills Ins Co RRG	35,863	0.0001%	33,920	9,920	29.25%
578	2558	12190	NIPPONKOA Ins Co of America	29,545	0.0000%	29,545	-807,318	-2732.50%
579	528	20877	Capital Markets Assr Corp	23,595	0.0000%	66,966	0	0.00%
580	306	29114	CMG Mortgage Assur Co	17,787	0.0000%	17,555	1,483	8.45%
581	105	18740	MGIC Ind Corp	17,639	0.0000%	25,104	-105,020	-418.34%
582		41106	Triumphe Cas Co	11,305	0.0000%	43,822	117,890	269.02%
583	83	22128	Rocky Mountain Fire & Cas Co	9,355	0.0000%	23,178	534,268	2305.07%
584	140	10723	Nationwide Assur Co	8,839	0.0000%	8,839	17,414	197.01%
585	1228	29513	The Bar Plan Mut Ins Co	8,003	0.0000%	6,189	0	0.00%
586	4011	18759	Verex Assure Inc	6,167	0.0000%	9,072	-9,190	-101.30%
587		23663	National American Ins Co	5,092	0.0000%	186,189	65,398	35.12%
588	218	13200	Universal Surety Of Amer	3,463	0.0000%	4,199	-1,852	-44.11%
589	626	10030	Ace Ind Ins Co	3,008	0.0000%	3,008	761,515	25316.32%
590	920	41335	United Natl Specialty Ins Co	1,914	0.0000%	4,997	592,772	11862.56%
591	680	31895	American Interstate Ins Co	1,878	0.0000%	1,878	-99,999	-5324.76%
592	148	24066	American Fire & Cas Co	807	0.0000%	807	15,858,640	965135.07%
593	91	27120	Trumbull Ins Co	505	0.0000%	24	484	2016.67%
594	1129	21946	Camden Fire Ins Assoc	500	0.0000%	301	21,816	7247.84%
595	150	20095	Bituminous Cas Corp	411	0.0000%	416	1,685	405.05%
596	1129	10391	American Centennial Ins Co	363	0.0000%	940	5,108,386	543445.32%
597	1285	20583	XL Reins America Inc	284	0.0000%	284	232,677	81928.52%
598	38	10052	Chubb Natl Ins Co	196	0.0000%	217	-34,047	-15689.86%
599	761	11630	Jefferson Ins Co	119	0.0000%	2,093	-6,510,426	311057.14%
600	3548	41750	St Paul Medical Liability Ins Co	100	0.0000%	84	-180,266	214602.38%
601	4011	16675	Genworth Mortgage Ins Corp Of NC	65	0.0000%	65	0	0.00%
602	212	10873	Farmers Reins Co	50	0.0000%	50	0	0.00%
603	1129	20613	American Employers Ins Co	9	0.0000%	6,723	811,043	12063.71%
			Line Total:	**59,907,385,740**	**100.0000%**	**58,921,290,324**	**30,355,962,573**	**51.52%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: Combined PP Auto Liab & PP Auto PD [19.2 & 21.1]

Sorted by Market Share

Source: NAIC Database

Licensed Companies Only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	176	25178	State Farm Mut Auto Ins Co	2,464,492,020	12.7708%	2,477,625,417	1,299,044,939	52.43%
2	1318	15598	Interins Exch Of The Automobile Club	1,815,393,787	9.4072%	1,771,829,021	916,166,862	51.71%
3	212	21652	Farmers Ins Exch	1,784,766,638	9.2485%	1,803,728,049	1,035,757,568	57.42%
4	1278	15539	California State Auto Asn Inter-Ins	1,564,226,620	8.1057%	1,558,144,429	806,866,474	51.78%
5	12	12963	21st Century Ins Co	1,221,559,741	6.3300%	1,242,286,755	757,713,936	60.99%
6	660	27553	Mercury Ins Co	1,214,596,308	6.2940%	1,195,431,909	630,592,083	52.75%
7	8	19240	Allstate Ind Co	1,179,429,717	6.1117%	1,147,130,219	644,655,524	56.20%
8	8	19232	Allstate Ins Co	451,455,702	2.3394%	457,001,430	198,881,709	43.52%
9	660	11908	Mercury Cas Co	443,012,636	2.2957%	440,010,563	242,419,549	55.09%
10	3495	22268	Infinity Ins Co	395,447,010	2.0492%	378,086,256	161,033,109	42.59%
11	155	27804	Progressive West Ins Co	343,800,611	1.7816%	333,537,869	169,734,703	50.89%
12	200	25941	USAA	322,187,394	1.6696%	320,285,170	206,677,422	64.53%
13	155	44288	Progressive Choice Ins Co	312,582,447	1.6198%	287,664,262	143,589,494	49.92%
14	200	25968	USAA Cas Ins Co	309,433,859	1.6035%	305,480,261	181,726,212	59.49%
15	163	24740	Safeco Ins Co Of Amer	307,504,236	1.5935%	305,924,539	186,685,304	61.02%
16	814	25089	Coast Natl Ins Co	285,440,638	1.4791%	338,203,892	158,000,439	46.72%
17	31	35882	Geico General Ins Co	268,022,860	1.3889%	260,631,037	150,498,566	57.74%
18	111	23035	Liberty Mut Fire Ins Co	225,705,433	1.1696%	218,758,807	120,747,850	55.20%
19	12	23809	Granite State Ins Co	209,246,391	1.0843%	186,088,352	114,521,701	61.54%
20	1179	10683	Wawanesa General Ins Co	185,875,338	0.9632%	178,793,710	145,829,649	81.56%
21	660	38342	California Automobile Ins Co	171,977,308	0.8912%	169,559,992	96,709,856	57.04%
22	31	22063	Government Employees Ins Co	153,040,522	0.7930%	153,090,097	90,970,958	59.42%
23	4	27928	Amex Assur Co	151,827,150	0.7868%	146,613,934	108,204,780	73.80%
24	169	13137	Viking Ins Co Of WI	136,667,141	0.7082%	138,671,125	96,769,892	69.78%
25	33	20117	California Cas Ind Exch	134,486,473	0.6969%	136,635,751	75,001,553	54.89%
26	91	30104	Hartford Underwriters Ins Co	122,958,039	0.6372%	118,313,579	74,524,868	62.99%
27	79	23728	National General Ins Co	121,489,669	0.6296%	120,865,974	63,932,165	52.90%
28	140	19100	Amco Ins Co	110,549,564	0.5729%	107,122,001	51,744,595	48.30%
29	1278	37770	Western United Ins Co	95,015,200	0.4924%	93,430,021	47,441,204	50.78%
30	215	19852	Financial Ind Co	93,011,548	0.4820%	90,903,984	52,319,818	57.56%
31	140	23787	Nationwide Mut Ins Co	92,840,715	0.4811%	97,157,823	43,020,681	44.28%
32	140	42579	Allied Prop & Cas Ins Co	90,611,808	0.4695%	88,955,778	44,788,860	50.35%
33	3548	19070	Standard Fire Ins Co	88,027,421	0.4562%	87,885,439	48,205,249	54.85%
34	12	43761	American Intl Ins Co Of CA	87,999,804	0.4560%	86,632,113	50,755,241	58.59%
35	31	22055	Geico Ind Co	85,311,810	0.4421%	83,353,443	55,180,296	66.20%
36	158	25054	Hudson Ins Co	79,093,832	0.4099%	83,770,566	53,897,430	64.34%
37	1326	33855	Lincoln General Ins Co	74,059,133	0.3838%	55,351,827	51,481,230	93.01%
38	3638	37648	Permanent General Assur Corp	69,953,363	0.3625%	69,693,568	37,047,352	53.16%
39	241	25321	Metropolitan Drt Prop & Cas Ins Co	69,055,905	0.3578%	66,852,223	38,628,189	57.78%
40	1129	30210	Esurance Prop and Cas Ins Co	68,607,992	0.3555%	63,792,339	33,191,957	52.03%
41	91	29424	Hartford Cas Ins Co	67,230,235	0.3484%	60,159,600	38,759,408	64.43%
42		40010	Anchor General Ins Co	65,748,544	0.3407%	65,805,979	37,358,131	56.77%
43	8	10358	Encompass Ins Co	64,913,883	0.3364%	32,515,840	16,341,684	50.26%
44	1179	31526	Wawanesa Mut Ins Co Us Branch	62,742,429	0.3251%	63,897,982	44,725,633	70.00%
45	215	10914	Kemper Independence Ins Co	60,512,454	0.3136%	57,686,556	28,096,970	48.71%
46	922	40029	Explorer Ins Co	57,743,422	0.2992%	56,233,778	31,662,924	56.31%
47		42277	Sterling Cas Ins Co	56,020,946	0.2903%	56,918,129	30,903,895	54.30%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: Combined PP Auto Liab & PP Auto PD [19.2 & 21.1]

Sorted by Market Share

Source: NAIC Database

Licensed Companies Only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
48	31	41491	Geico Cas Co	52,605,757	0.2726%	51,999,519	26,507,710	50.98%
49	802	13544	California Capital Ins Co	46,136,123	0.2391%	45,904,736	24,606,424	53.60%
50	155	24260	Progressive Cas Ins Co	45,348,253	0.2350%	43,867,646	18,627,240	42.46%
51	796	39217	QBE Ins Corp	45,035,716	0.2334%	45,083,880	31,024,291	68.81%
52	215	10226	Unitrin Direct Ins Co	45,005,535	0.2332%	37,727,186	26,903,245	71.31%
53	28	19976	Amica Mut Ins Co	43,747,729	0.2267%	43,219,415	28,092,211	65.00%
54	212	11185	Foremost Ins Co	43,334,423	0.2246%	40,290,634	18,907,440	46.93%
55	212	21687	Mid-Century Ins Co	42,653,603	0.2210%	16,611,127	10,764,241	64.80%
56		27502	Western General Ins Co	42,273,299	0.2191%	41,346,090	26,081,355	63.08%
57	816	13161	Commerce West Ins Co	41,471,398	0.2149%	40,978,707	21,919,790	53.49%
58	1330	24821	Meritplan Ins Co	38,538,170	0.1997%	26,227,990	16,850,945	64.25%
59	958	22438	Hawaiian Ins & Gty Co Ltd	30,224,443	0.1566%	30,979,440	18,183,642	58.70%
60	761	21873	Firemans Fund Ins Co	29,987,179	0.1554%	29,033,188	23,448,278	80.76%
61	8	17230	Allstate Prop & Cas Ins Co	29,582,409	0.1533%	33,453,253	15,497,209	46.32%
62	163	37214	American States Preferred Ins Co	28,969,133	0.1501%	28,229,043	14,396,376	51.00%
63	8	37907	Deerbrook Ins Co	27,664,703	0.1434%	27,511,824	16,081,704	58.45%
64	257	12521	Safeway Ins Co	26,447,471	0.1370%	28,697,168	14,483,527	50.47%
65	323	10693	Civil Svc Employees Ins Co	25,575,721	0.1325%	26,310,813	11,705,297	44.49%
66	79	31488	Integon Preferred Ins Co	25,515,545	0.1322%	23,102,574	14,764,867	63.91%
67	12	36404	21st Century Cas Co	23,500,931	0.1218%	23,044,268	17,123,186	74.31%
68	12	19380	American Home Assur Co	22,493,754	0.1166%	23,799,678	11,853,300	49.80%
69	273	13250	Workmens Auto Ins Co	21,743,512	0.1127%	19,094,750	7,472,406	39.13%
70	2898	37850	Pacific Specialty Ins Co	20,567,852	0.1066%	20,934,442	9,349,974	44.66%
71	3495	11738	Leader Ins Co	20,461,496	0.1060%	21,143,033	9,546,063	45.15%
72	3495	10068	Infinity Natl Ins Co	19,893,735	0.1031%	17,838,469	8,525,522	47.79%
73	400	25747	Unigard Ins Co	19,645,734	0.1018%	20,566,569	10,572,894	51.41%
74	517	21806	Harbor Specialty Ins Co	19,532,885	0.1012%	24,873,359	8,023,408	32.26%
75	12	19429	Insurance Co Of The State Of PA	18,460,218	0.0957%	17,465,650	16,233,658	92.95%
76	300	22578	Horace Mann Ins Co	17,512,003	0.0907%	17,424,435	10,179,290	58.42%
77	161	18031	Topa Ins Co	17,183,421	0.0890%	19,363,745	13,510,351	69.77%
78	140	23779	Nationwide Mut Fire Ins Co	16,737,582	0.0867%	17,161,141	6,773,292	39.47%
79	922	27847	Insurance Co Of The West	16,215,964	0.0840%	15,218,063	9,009,819	59.20%
80	84	43753	Republic Ind Co of CA	16,069,796	0.0833%	18,429,025	7,012,933	38.05%
81	140	42587	Depositors Ins Co	15,969,528	0.0828%	16,024,916	9,788,914	61.09%
82	93	12831	State Natl Ins Co Inc	15,762,757	0.0817%	15,557,936	11,561,144	74.31%
83	79	38660	MIC General Ins Corp	15,594,024	0.0808%	14,787,744	9,026,509	61.04%
84		12360	Ocean Harbor Cas Ins Co	15,593,672	0.0808%	13,313,370	9,432,196	70.85%
85	408	11048	Pacific Prop & Cas Co	15,429,801	0.0800%	15,251,160	8,752,764	57.39%
86	91	29459	Twin City Fire Ins Co Co	15,288,003	0.0792%	15,935,095	9,831,509	61.70%
87	323	18953	CSE Safeguard Ins Co	14,612,798	0.0757%	15,545,098	7,720,774	49.67%
88	517	37303	Redland Ins Co	14,604,020	0.0757%	12,110,955	4,956,723	40.93%
89	38	20338	Northwestern Pacific Ind Co	14,569,067	0.0755%	14,073,264	5,618,303	39.92%
90	958	11762	Vesta Fire Ins Corp	14,122,096	0.0732%	22,700,819	27,214,015	119.88%
91	83	22101	Grange Ins Assn	14,036,631	0.0727%	14,263,531	7,393,153	51.83%
92	3098	12904	Tokio Marine & Nichido Fire Ins Co	13,869,808	0.0719%	13,915,037	6,722,455	48.31%
93	670	25180	Fidelity Natl Ins Co	13,504,418	0.0700%	13,094,067	12,003,652	91.67%
94	200	18600	USAA General Ind Co	13,454,291	0.0697%	13,411,379	9,005,303	67.15%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: Combined PP Auto Liab & PP Auto PD [19.2 & 21.1]

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Licensed Companies Only

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95	930	23671	National American Ins Co Of CA	11,513,489	0.0597%	11,757,429	5,045,455	42.91%
96	300	22756	Horace Mann Prop & Cas Ins Co	11,435,147	0.0593%	11,831,326	5,539,066	46.82%
97	91	39098	Omni Ins Co	11,080,965	0.0574%	15,634,909	10,976,021	70.20%
98	517	20532	Clarendon Natl Ins Co	10,844,313	0.0562%	19,444,679	10,572,279	54.37%
99	3495	20260	Infinity Select Ins Co	10,765,717	0.0558%	13,493,456	5,641,221	41.81%
100	140	42889	Victoria Fire & Cas Co	10,401,106	0.0539%	5,486,071	3,534,370	64.42%
101	852	40150	MGA Ins Co Inc	10,134,937	0.0525%	4,750,287	2,799,846	58.94%
102	225	23248	Occidental Fire & Cas Co Of NC	10,001,677	0.0518%	9,028,973	5,502,108	60.94%
103	9	22985	Sequoia Ins Co	9,741,884	0.0505%	9,731,857	5,997,277	61.63%
104		10920	Alliance United Ins Co	8,798,602	0.0456%	8,597,383	5,435,501	63.22%
105	313	33898	Aegis Security Ins Co	8,658,638	0.0449%	8,661,886	3,392,826	39.17%
106	155	16322	Progressive Direct Ins Co	8,040,049	0.0417%	3,807,848	12,237,851	321.38%
107	1129	35408	Sirius Amer Ins Co	7,546,919	0.0391%	8,404,233	2,628,512	31.28%
108	127	23450	American Family Home Ins Co	7,467,419	0.0387%	6,542,595	2,552,861	39.02%
109	127	23469	American Modern Home Ins Co	7,087,311	0.0367%	6,290,141	2,454,651	39.02%
110	930	19269	Danielson Natl Ins Co	6,785,020	0.0352%	6,786,029	4,436,194	65.37%
111		26905	Century-Natl Ins Co	6,604,713	0.0342%	6,685,146	4,052,194	60.61%
112		31968	Merastar Ins Co	6,202,285	0.0321%	6,199,232	3,926,228	63.33%
113	1330	24813	Balboa Ins Co	5,732,447	0.0297%	768,500	463,995	60.38%
114	3548	33650	Mendota Ins Co	5,606,073	0.0291%	1,388,875	924,349	66.55%
115	19	10111	American Bankers Ins Co Of FL	5,501,868	0.0285%	9,613,573	1,508,739	15.69%
116	57	21261	Electric Ins Co	4,937,270	0.0256%	5,088,387	2,856,680	56.14%
117	12	19399	AIU Ins Co	4,629,064	0.0240%	4,910,613	2,518,800	51.29%
118	98	40045	Starnet Ins Co	4,605,404	0.0239%	5,551,695	3,470,274	62.51%
119	79	11044	GMAC Ins Co Online Inc	4,067,000	0.0211%	4,831,790	2,479,397	51.31%
120	1279	11150	Arch Ins Co	3,746,073	0.0194%	4,821,708	1,564,681	32.45%
121	645	14907	Oregon Mut Ins Co	3,664,767	0.0190%	3,861,380	2,009,280	52.04%
122	968	11835	AXA Re Amer Ins Co	3,555,791	0.0184%	5,396,911	1,880,207	34.84%
123	257	10939	Safeway Direct Ins Co	3,465,345	0.0180%	3,580,829	2,150,070	60.04%
124	215	14133	Valley Ins Co	3,437,532	0.0178%	3,668,268	1,031,072	28.11%
125	1278	10921	ACA Ins Co	3,366,631	0.0174%	1,524,368	994,992	65.27%
126	140	37877	Nationwide Prop & Cas Ins Co	3,362,335	0.0174%	3,564,699	2,366,335	66.38%
127	215	10915	Unitrin Direct Property & Cas Co	3,337,166	0.0173%	11,033,095	6,052,009	54.85%
128	3596	42609	Affirmative Ins Co	3,147,886	0.0163%	1,584,228	964,250	60.87%
129	3489	19216	Southern Ins Co	2,792,492	0.0145%	3,250,107	2,109,758	64.91%
130	84	32620	National Interstate Ins Co	2,742,391	0.0142%	2,504,938	1,029,576	41.10%
131	212	41181	Universal Underwriters Ins Co	2,608,713	0.0135%	4,370,795	2,649,104	60.61%
132	163	24724	First Natl Ins Co Of Amer	2,520,906	0.0131%	2,547,107	1,102,795	43.30%
133	517	37257	Insurance Corp Of Hannover	2,159,474	0.0112%	2,110,647	215,243	10.20%
134	785	28932	Markel American Ins Co	1,998,004	0.0104%	1,854,435	1,123,448	60.58%
135	1234	26050	Response Worldwide Ins Co	1,978,308	0.0103%	1,965,503	1,153,062	58.66%
136	1285	22322	Greenwich Ins Co	1,974,044	0.0102%	1,974,043	-4,033,710	-204.34%
137	84	22136	Great American Ins Co of NY	1,876,543	0.0097%	1,781,530	778,379	43.69%
138		11711	Access Ins Co	1,822,461	0.0094%	157,578	105,670	67.06%
139	218	10201	Galway Ins Co	1,755,432	0.0091%	2,056,179	282,707	13.75%
140	84	16691	Great American Ins Co	1,734,981	0.0090%	2,250,397	1,281,924	56.96%
141	317	40827	Virginia Surety Co Inc	1,588,776	0.0082%	1,444,449	583,435	40.39%

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142	140	26093	Nationwide Affinity Co of Amer	1,428,718	0.0074%	1,310,661	539,196	41.14%
143	19	19615	American Reliable Ins Co	1,415,378	0.0073%	1,483,412	818,465	55.17%
144	802	12890	Eagle West Ins Co	1,279,781	0.0066%	1,173,840	804,246	68.51%
145	215	16063	Unitrin Auto & Home Ins Co	1,139,747	0.0059%	1,071,678	1,426,504	133.11%
146	140	25453	Nationwide Ins Co Of Amer	1,085,660	0.0056%	455,651	305,529	67.05%
147	212	43699	American Federation Ins Co	1,042,395	0.0054%	1,037,569	638,108	61.50%
148		32107	Sutter Ins Co	819,319	0.0042%	1,272,011	637,901	50.15%
149	163	39012	Safeco Ins Co Of IL	807,717	0.0042%	690,080	144,523	20.94%
150	38	35181	Executive Risk Ind Inc	682,911	0.0035%	1,421,911	58,468	4.11%
151	84	26832	Great American Alliance Ins Co	668,846	0.0035%	745,641	71,889	9.64%
152	1234	10970	Response Ind Co Of CA	667,271	0.0035%	641,140	386,000	60.21%
153	1129	21962	Pennsylvania General Ins Co	547,484	0.0028%	286,971	251,148	87.52%
154	1169	11231	Generali Us Branch	474,668	0.0025%	457,876	71,659	15.65%
155	3219	11126	Sompo Japan Ins Co of Amer	474,182	0.0025%	471,056	145,958	30.99%
156	79	22004	CIM Ins Corp	457,855	0.0024%	473,603	209,595	44.26%
157	553	24678	Royal Ind Co	455,335	0.0024%	455,542	209,854	46.07%
158	212	21326	Empire Fire & Marine Ins Co	407,352	0.0021%	629,886	318,531	50.57%
159	1234	43044	Response Ins Co	405,267	0.0021%	310,133	285,264	91.98%
160	212	34649	Centre Ins Co	388,320	0.0020%	394,910	133,167	33.72%
161	111	23043	Liberty Mut Ins Co	345,942	0.0018%	351,627	9,001,094	2559.84%
162	3636	26077	Lancer Ins Co	342,965	0.0018%	342,965	1,691,975	493.34%
163		40550	Pacific Pioneer Ins Co	331,440	0.0017%	448,107	46,539	10.39%
164	303	15032	Guideone Mut Ins Co	284,710	0.0015%	292,190	94,889	32.48%
165	3018	22730	Converium Ins North Amer Inc	275,280	0.0014%	321,280	381,928	118.88%
166	155	11851	Progressive Home Ins Co	246,105	0.0013%	255,403	-75,134	-29.42%
167	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	230,021	0.0012%	202,084	149,130	73.80%
168	93	22608	National Specialty Ins Co	221,016	0.0011%	30,651	0	0.00%
169	831	34495	Doctors Co An Interins Exchn	200,217	0.0010%	212,333	66,205	31.18%
170	79	29742	Integon Natl Ins Co	197,844	0.0010%	229,254	171,768	74.92%
171	24	19909	Centennial Ins Co	195,536	0.0010%	208,729	22,579	10.82%
172	920	42048	Diamond State Ins Co	188,915	0.0010%	214,884	-98,914	-46.03%
173	108	30562	American Manufacturers Mut Ins Co	177,715	0.0009%	258,276	1,893,398	733.09%
174	50	23647	Mutual Service Cas Ins Co	130,065	0.0007%	232,714	-862,928	-370.81%
175	24	19895	Atlantic Mut Ins Co	102,667	0.0005%	111,438	625,632	561.42%
176	88	22292	Hanover Ins Co	88,279	0.0005%	95,719	48,727	50.91%
177	38	20281	Federal Ins Co	86,342	0.0004%	97,519	-1,236	-1.27%
178		40800	American Sterling Ins Co	78,922	0.0004%	93,736	-11,631	-12.41%
179	3548	24015	Northland Ins Co	66,794	0.0003%	77,651	400	0.52%
180	761	22837	Interstate Ind Co	66,063	0.0003%	252,525	-9,188,284	-3638.56%
181	253	14168	Harleysville Mut Ins Co	51,836	0.0003%	113,377	-883,921	-779.63%
182	1346	39969	American Safety Cas Ins Co	37,570	0.0002%	42,006	-118,639	-282.43%
183	626	22667	Ace American Ins Co	26,430	0.0001%	613,431	378,556	61.71%
184	761	10079	Vintage Ins Co	25,701	0.0001%	40,365	95	0.24%
185	111	42404	Liberty Ins Corp	24,561	0.0001%	14,401	287,804	1998.50%
186	12	23841	New Hampshire Ins Co	17,512	0.0001%	26,837	26,122	97.34%
187	91	34690	Property & Cas Ins Co Of Hartford	15,232	0.0001%	9,938	47,295	475.90%
188	626	43575	Indemnity Ins Co Of North Amer	14,388	0.0001%	63,477	5,851	9.22%

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189	84	33723	Great American Spirit Ins Co	11,446	0.0001%	21,238	15,096	71.08%
190	201	25976	Utica Mut Ins Co	11,070	0.0001%	17,139	24,004	140.05%
191	553	24902	Security Ins Co Of Hartford	9,876	0.0001%	13,771	-35,504	-257.82%
192	140	10723	Nationwide Assur Co	8,839	0.0000%	8,839	14,156	160.15%
193	212	19356	Maryland Cas Co	7,580	0.0000%	133,707	-346,036	-258.80%
194	12	19410	Commerce & Industry Ins Co	3,606	0.0000%	728	92	12.64%
195	400	25798	Unigard Ind Co	1,865	0.0000%	-10,191	-805,691	7905.91%
196	1129	21970	OneBeacon Ins Co	1,376	0.0000%	1,376	21,645	1573.04%
197	70	34525	First American Specilaty Ins Co	585	0.0000%	11,811	-6,840	-57.91%
198	84	26344	Great American Assur Co	300	0.0000%	373	0	0.00%
199	108	22918	American Motorists Ins Co	247	0.0000%	3,289	-4,074	-123.87%
200	761	11630	Jefferson Ins Co	119	0.0000%	2,068	-3,624,595	175270.55%
201	959	21903	Procentury Ins Co	109	0.0000%	109	-433,663	397855.96%
202	1129	20621	OneBeacon America Ins Co	61	0.0000%	61	-4	-6.56%
203	212	10873	Farmers Reins Co	50	0.0000%	50	0	0.00%
204	574	31089	Republic Western Ins Co	1	0.0000%	1	-204,272	427200.00%
			Line Total:	**19,297,822,875**	**100.0000%**	**19,088,257,583**	**10,519,977,815**	**55.11%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: Combined Cmcl Auto Liab & Cmcl Auto PD [19.4 & 21.2]

Sorted by Market Share

Source: NAIC Database

Licensed Companies Only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	155	24260	Progressive Cas Ins Co	245,022,875	8.2019%	227,332,916	101,892,855	44.82%
2	176	25178	State Farm Mut Auto Ins Co	123,201,054	4.1240%	121,117,513	64,361,534	53.14%
3	3548	25674	Travelers Property Cas Co Of Amer	105,164,233	3.5203%	95,870,693	28,038,902	29.25%
4	660	11908	Mercury Cas Co	81,511,623	2.7285%	76,553,572	35,497,139	46.37%
5	1326	33855	Lincoln General Ins Co	81,424,128	2.7256%	85,491,425	56,213,863	65.75%
6	140	23787	Nationwide Mut Ins Co	79,087,691	2.6474%	69,141,900	34,581,531	50.02%
7	111	24198	Peerless Ins Co	74,199,806	2.4838%	71,826,354	33,589,616	46.77%
8		26905	Century-Natl Ins Co	70,833,161	2.3711%	75,077,320	33,399,848	44.49%
9	12	19429	Insurance Co Of The State Of PA	66,049,939	2.2109%	64,158,716	49,183,964	76.66%
10	93	12831	State Natl Ins Co Inc	61,443,773	2.0568%	54,884,312	24,808,546	45.20%
11	212	16535	Zurich American Ins Co	60,918,547	2.0392%	60,665,433	27,798,794	45.82%
12	517	20532	Clarendon Natl Ins Co	56,284,469	1.8841%	49,417,613	28,555,894	57.78%
13	1330	24821	Meritplan Ins Co	52,691,532	1.7638%	50,271,985	21,668,163	43.10%
14	215	19852	Financial Ind Co	48,904,722	1.6370%	48,998,606	25,717,472	52.49%
15	8	19232	Allstate Ins Co	48,022,626	1.6075%	47,481,498	23,667,834	49.85%
16	91	19682	Hartford Fire In Co	46,321,399	1.5506%	46,994,692	23,435,080	49.87%
17	98	10510	Carolina Cas Ins Co	45,636,359	1.5276%	45,741,960	29,691,170	64.91%
18	38	20281	Federal Ins Co	39,144,880	1.3103%	40,188,936	14,635,625	36.42%
19	212	21326	Empire Fire & Marine Ins Co	38,929,951	1.3031%	36,439,936	11,101,884	30.47%
20	111	24171	Netherlands Ins Co The	37,047,775	1.2401%	34,564,919	16,487,721	47.70%
21	212	21709	Truck Ins Exch	36,537,951	1.2231%	35,285,851	16,197,661	45.90%
22	163	19704	American States Ins Co	35,432,361	1.1861%	37,394,599	12,893,820	34.48%
23	163	24732	General Ins Co Of Amer	35,324,063	1.1824%	26,189,684	11,063,402	42.24%
24	748	25780	Williamsburg Natl Ins Co	34,767,466	1.1638%	35,406,693	18,117,551	51.17%
25		27502	Western General Ins Co	34,502,043	1.1549%	36,827,985	15,817,264	42.95%
26	12	19445	National Union Fire Ins Co Of Pitts	34,332,395	1.1492%	30,637,348	14,451,818	47.17%
27	212	41181	Universal Underwriters Ins Co	34,101,426	1.1415%	34,290,627	25,428,490	74.16%
28	12	19380	American Home Assur Co	33,109,505	1.1083%	28,779,078	33,238,092	115.49%
29	91	29424	Hartford Cas Ins Co	31,620,432	1.0585%	35,521,967	22,688,790	63.87%
30	225	13234	Wilshire Ins Co	31,211,570	1.0448%	31,328,456	17,598,306	56.17%
31	400	25747	Unigard Ins Co	29,750,753	0.9959%	29,765,892	13,215,304	44.40%
32	3548	24767	St Paul Fire & Marine Ins Co	28,330,609	0.9483%	42,679,586	27,121,224	63.55%
33	155	10243	National Continental Ins Co	26,159,527	0.8757%	27,043,809	15,072,705	55.73%
34	111	23043	Liberty Mut Ins Co	25,637,148	0.8582%	26,616,051	-4,845,448	-18.20%
35	3548	24015	Northland Ins Co	25,089,309	0.8398%	24,367,240	18,416,786	75.58%
36	7	13935	Federated Mut Ins Co	24,639,888	0.8248%	24,967,977	12,278,546	49.18%
37	218	20427	American Cas Co Of Reading PA	24,594,645	0.8233%	28,383,286	6,598,875	23.25%
38	150	11371	Great West Cas Co	24,309,084	0.8137%	23,574,573	12,638,917	53.61%
39	626	22667	Ace American Ins Co	24,165,400	0.8089%	23,662,855	10,377,577	43.86%
40	169	21180	Sentry Select Ins Co	21,935,887	0.7343%	22,812,625	6,206,874	27.21%
41	111	23035	Liberty Mut Fire Ins Co	21,339,155	0.7143%	23,950,570	5,922,561	24.73%
42	161	18031	Topa Ins Co	21,317,444	0.7136%	21,362,931	9,117,074	42.68%
43	158	21113	United States Fire Ins Co	21,258,145	0.7116%	22,893,832	9,028,548	39.44%
44	212	21687	Mid-Century Ins Co	20,671,596	0.6920%	22,700,335	11,791,694	51.95%
45	1330	24813	Balboa Ins Co	20,425,813	0.6837%	16,355,328	8,849,230	54.11%
46	3548	36463	Discover Prop & Cas Ins Co	19,067,755	0.6383%	24,110,408	23,744,519	98.48%
47	225	20010	Acceptance Ind Ins Co	18,806,051	0.6295%	22,339,845	13,520,247	60.52%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: Combined Cmcl Auto Liab & Cmcl Auto PD [19.4 & 21.2]

Sorted by Market Share

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Licensed Companies Only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
48	225	26433	Harco Natl Ins Co	18,724,398	0.6268%	17,445,016	16,635,031	95.36%
49	84	32620	National Interstate Ins Co	18,539,033	0.6206%	15,275,742	7,392,081	48.39%
50		32107	Sutter Ins Co	18,370,449	0.6149%	21,300,384	11,601,199	54.46%
51	3636	26077	Lancer Ins Co	18,355,005	0.6144%	18,748,358	13,206,315	70.44%
52	3098	12904	Tokio Marine & Nichido Fire Ins Co	17,445,008	0.5840%	18,827,438	11,995,011	63.71%
53	3548	25682	Travelers Ind Co Of CT	16,789,879	0.5620%	17,285,460	2,938,786	17.00%
54	306	10847	Cumis Ins Society Inc	14,935,519	0.4999%	14,940,168	8,623,030	57.72%
55	1114	31453	Financial Pacific Ins Co	14,815,835	0.4959%	14,622,786	7,417,681	50.73%
56	1325	24899	Alea North America Ins Co	14,612,801	0.4891%	9,025,849	4,128,683	45.74%
57	212	21652	Farmers Ins Exch	14,479,905	0.4847%	14,946,039	5,385,613	36.03%
58	218	20443	Continental Cas Co	14,291,545	0.4784%	17,255,565	13,965,988	80.94%
59	802	23540	Monterey Ins Co	14,009,196	0.4689%	13,508,019	8,136,902	60.24%
60	140	28223	Nationwide Agribusiness Ins Co	13,387,750	0.4481%	12,923,642	5,994,531	46.38%
61	163	19690	American Economy Ins Co	13,365,252	0.4474%	20,353,909	5,706,466	28.04%
62	1279	11150	Arch Ins Co	13,317,976	0.4458%	17,597,479	9,646,966	54.82%
63	163	24724	First Natl Ins Co Of Amer	13,103,800	0.4386%	13,069,770	4,576,060	35.01%
64	748	18023	Star Ins Co	12,802,035	0.4285%	11,889,924	7,149,894	60.13%
65	761	22837	Interstate Ind Co	12,384,669	0.4146%	15,108,477	10,039,130	66.45%
66	31	20052	National Liab & Fire Ins Co	11,822,969	0.3958%	12,827,155	6,104,042	47.59%
67	12	23841	New Hampshire Ins Co	11,785,964	0.3945%	11,766,862	2,595,395	22.06%
68	218	20494	Transportation Ins Co	11,501,025	0.3850%	10,424,478	9,326,344	89.47%
69	212	27855	Zurich American Ins Co Of IL	10,853,706	0.3633%	8,790,473	3,658,699	41.62%
70	240	10499	DaimlerChrysler Ins Co	10,545,780	0.3530%	10,812,660	4,878,940	45.12%
71	317	40827	Virginia Surety Co Inc	10,052,271	0.3365%	9,243,424	2,386,112	25.81%
72	816	13161	Commerce West Ins Co	9,974,322	0.3339%	9,596,901	5,424,793	56.53%
73	62	21415	Employers Mut Cas Co	9,799,403	0.3280%	10,053,133	3,584,048	35.65%
74	140	15580	Scottsdale Ind Co	9,365,714	0.3135%	9,503,562	2,571,797	27.06%
75	922	40029	Explorer Ins Co	9,269,203	0.3103%	9,297,730	3,527,946	37.94%
76	361	19720	American Alt Ins Corp	8,885,322	0.2974%	8,665,785	4,983,488	57.51%
77	1129	27154	Atlantic Specialty Ins Co	8,825,695	0.2954%	9,118,609	3,495,878	38.34%
78	291	13331	American Hardware Mut Ins Co	8,556,262	0.2864%	8,684,074	-1,788,207	-20.59%
79	84	26344	Great American Assur Co	8,264,916	0.2767%	9,328,454	3,582,691	38.41%
80	1285	22322	Greenwich Ins Co	8,252,368	0.2762%	7,127,047	2,277,699	31.96%
81	140	19100	Amco Ins Co	8,076,499	0.2704%	7,608,308	4,744,059	62.35%
82	802	12890	Eagle West Ins Co	7,975,085	0.2670%	8,028,156	4,615,499	57.49%
83	169	24988	Sentry Ins A Mut Co	7,913,199	0.2649%	8,119,730	2,115,843	26.06%
84	140	11991	National Cas Co	7,889,888	0.2641%	7,132,661	4,248,189	59.56%
85	93	22608	National Specialty Ins Co	7,876,205	0.2636%	7,318,509	2,343,417	32.02%
86	91	30104	Hartford Underwriters Ins Co	7,656,713	0.2563%	2,890,729	1,316,459	45.54%
87	176	25143	State Farm Fire And Cas Co	7,445,463	0.2492%	7,126,449	5,484,308	76.96%
88	802	13544	California Capital Ins Co	7,293,306	0.2441%	6,339,063	2,566,852	40.49%
89	3495	11738	Leader Ins Co	7,259,923	0.2430%	6,040,210	563,367	9.33%
90		21172	Vanliner Ins Co	6,545,964	0.2191%	6,166,594	3,512,981	56.97%
91	12	19410	Commerce & Industry Ins Co	6,450,276	0.2159%	6,394,371	2,865,108	44.81%
92	2978	20362	Mitsui Sumitomo Ins Co of Amer	6,292,421	0.2106%	7,016,057	3,162,190	45.07%
93	79	38601	MIC Prop & Cas Ins Corp	6,227,085	0.2084%	3,478,654	1,339,333	38.50%
94	761	21857	American Ins Co	6,177,348	0.2068%	6,745,037	6,684,353	99.10%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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95	783	13056	RLI Ins Co	5,921,398	0.1982%	7,426,880	5,653,985	76.13%
96	761	21849	American Automobile Ins Co	5,915,409	0.1980%	5,697,604	1,425,567	25.02%
97	31	11673	Redwood Fire & Cas Ins Co	5,908,336	0.1978%	5,464,343	2,533,783	46.37%
98	218	20486	Transcontinental Ins Co	5,886,112	0.1970%	4,844,174	1,586,059	32.74%
99	9	22985	Sequoia Ins Co	5,831,136	0.1952%	6,230,831	3,997,689	64.16%
100	225	28886	Transguard Ins Co Of Amer Inc	5,752,216	0.1925%	6,498,692	4,619,942	71.09%
101	158	25054	Hudson Ins Co	5,488,231	0.1837%	2,071,439	1,614,738	77.95%
102	150	24147	Old Republic Ins Co	5,472,657	0.1832%	5,390,423	2,737,771	50.79%
103	212	19356	Maryland Cas Co	5,365,200	0.1796%	4,618,558	2,306,618	49.94%
104	1331	10340	Stonington Ins Co	5,231,813	0.1751%	4,480,218	1,904,804	42.52%
105	12	24376	American General Ind Co	5,194,993	0.1739%	3,534,466	3,104,619	87.84%
106	3018	22730	Converium Ins North Amer Inc	5,169,802	0.1731%	10,134,919	541,187	5.34%
107	303	15032	Guideone Mut Ins Co	5,120,807	0.1714%	5,154,348	1,175,919	22.81%
108	111	10836	Golden Eagle Ins Corp	4,991,851	0.1671%	4,253,749	2,192,015	51.53%
109	12	23809	Granite State Ins Co	4,965,811	0.1662%	4,345,062	1,734,612	39.92%
110	111	21458	Employers Ins of Wausau	4,940,336	0.1654%	5,178,816	-2,814,606	-54.35%
111	1120	10120	Everest Natl Ins Co	4,758,677	0.1593%	4,253,575	3,218,928	75.68%
112	785	38970	Markel Ins Co	4,700,025	0.1573%	4,247,780	1,215,899	28.62%
113	111	42404	Liberty Ins Corp	4,599,791	0.1540%	4,230,194	2,594,634	61.34%
114	91	29459	Twin City Fire Ins Co Co	4,586,315	0.1535%	5,322,590	2,387,645	44.86%
115	79	31488	Integon Preferred Ins Co	4,351,894	0.1457%	4,031,623	2,100,974	52.11%
116	31	27812	Columbia Ins Co	4,306,510	0.1442%	4,349,775	2,451,137	56.35%
117	8	19240	Allstate Ind Co	4,188,811	0.1402%	4,275,750	388,088	9.08%
118	84	16691	Great American Ins Co	4,145,577	0.1388%	5,341,541	362,472	6.79%
119	3219	11126	Sompo Japan Ins Co of Amer	4,144,179	0.1387%	4,421,317	1,879,557	42.51%
120	3548	24791	St Paul Mercury Ins Co	4,130,524	0.1383%	6,586,228	5,076,157	77.07%
121	79	22012	Motors Ins Corp	4,071,408	0.1363%	4,071,408	2,410,249	59.20%
122	1129	20621	OneBeacon America Ins Co	4,041,894	0.1353%	3,573,700	1,452,767	40.65%
123	626	21121	Westchester Fire Ins Co	3,940,035	0.1319%	3,837,909	-68,915	-1.80%
124		39861	Golden Bear Ins Co	3,828,837	0.1282%	3,545,517	1,150,000	32.44%
125	212	40142	American Zurich Ins Co	3,802,899	0.1273%	6,444,762	1,803,794	27.99%
126	19	10111	American Bankers Ins Co Of FL	3,517,186	0.1177%	3,104,021	1,699,775	54.76%
127	3548	25887	US Fidelity & Guaranty Co	3,470,897	0.1162%	4,488,418	15,961,072	355.61%
128	215	14133	Valley Ins Co	3,434,038	0.1150%	3,684,957	1,640,457	44.52%
129		11948	Global Hawk Ins Co RRG	3,424,349	0.1146%	1,557,435	513,953	33.00%
130	349	13978	Florists Mut Ins Co	3,344,062	0.1119%	3,531,785	376,062	10.65%
131	212	26247	American Guarantee & Liability Ins	3,339,192	0.1118%	2,985,618	-275,099	-9.21%
132	1285	37885	XL Specialty Ins Co	3,319,873	0.1111%	2,597,006	-245,947	-9.47%
133	98	36684	Riverport Ins Co	3,278,996	0.1098%	3,320,055	872,293	26.27%
134	677	18058	Philadelphia Ind Ins Co	3,076,374	0.1030%	3,154,840	1,798,155	57.00%
135	111	26042	Wausau Underwriters Ins Co	3,072,613	0.1029%	2,392,239	801,530	33.51%
136	761	21881	National Surety Corp	2,985,235	0.0999%	2,605,864	570,942	21.91%
137		18767	Church Mut Ins Co	2,837,674	0.0950%	2,856,767	1,632,807	57.16%
138	3548	35386	Fidelity & Guaranty Ins Co	2,713,930	0.0908%	3,549,127	-3,040,072	-85.66%
139	866	40436	Stratford Ins Co	2,707,846	0.0906%	2,609,318	690,159	26.45%
140	920	13064	United Natl Ins Co	2,698,706	0.0903%	2,875,827	539,698	18.77%
141	1330	24848	Newport Ins Co	2,659,577	0.0890%	2,668,132	1,560,578	58.49%

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142	218	20508	Valley Forge Ins Co	2,516,822	0.0842%	1,909,497	2,326,291	121.83%
143	12	26220	Yosemite Ins Co	2,383,941	0.0798%	2,323,615	498,742	21.46%
144		37931	General Fire & Cas Co	2,295,935	0.0769%	4,781,026	2,740,687	57.32%
145	19	42978	American Security Ins Co	2,175,805	0.0728%	768,441	291,260	37.90%
146	408	28401	American Natl Prop & Cas Co	2,169,679	0.0726%	2,169,679	819,601	37.78%
147	761	21865	Associated Ind Corp	2,125,993	0.0712%	2,584,226	1,397,438	54.08%
148	212	19372	Northern Ins Co Of NY	2,103,078	0.0704%	5,384,082	-451,938	-8.39%
149	350	34207	Westport Ins Corp	1,987,254	0.0665%	2,538,046	540,552	21.30%
150	91	34690	Property & Cas Ins Co Of Hartford	1,954,670	0.0654%	295,791	52,119	17.62%
151		36790	Springfield Ins Co Inc	1,931,577	0.0647%	1,927,699	5,521	0.29%
152	127	23469	American Modern Home Ins Co	1,706,083	0.0571%	1,706,083	403,456	23.65%
153	98	40045	Starnet Ins Co	1,508,819	0.0505%	1,702,132	201,932	11.86%
154	626	20699	Ace Prop & Cas Ins Co	1,453,233	0.0486%	1,656,946	591,063	35.67%
155	83	22101	Grange Ins Assn	1,426,771	0.0478%	1,420,935	815,240	57.37%
156	761	21873	Firemans Fund Ins Co	1,417,214	0.0474%	1,365,874	2,843,373	208.17%
157	408	39942	American Natl General Ins Co	1,410,193	0.0472%	0	212,423	0.00%
158	12	20796	AIG Premier Ins Co	1,393,069	0.0466%	451,300	317,178	70.28%
159	645	14907	Oregon Mut Ins Co	1,383,344	0.0463%	1,239,617	1,757,537	141.78%
160	218	20478	National Fire Ins Co Of Hartford	1,382,618	0.0463%	1,091,240	883,685	80.98%
161	968	11835	AXA Re Amer Ins Co	1,325,980	0.0444%	2,317,352	1,172,534	50.60%
162	1129	20648	Employers Fire Ins Co	1,242,252	0.0416%	1,091,243	702,907	64.41%
163	57	21261	Electric Ins Co	1,207,864	0.0404%	1,207,864	867,032	71.78%
164	867	40460	Sagamore Ins Co	1,194,589	0.0400%	1,332,372	401,789	30.16%
165	7	28304	Federated Service Ins Co	1,180,807	0.0395%	1,171,587	1,138,579	97.18%
166		40134	SUA Ins Co	1,149,568	0.0385%	378,450	141,679	37.44%
167	38	20303	Great Northern Ins Co	1,147,789	0.0384%	1,100,402	272,979	24.81%
168	1129	21962	Pennsylvania General Ins Co	1,096,357	0.0367%	559,032	-106,452	-19.04%
169	1129	21970	OneBeacon Ins Co	1,026,541	0.0344%	1,782,768	1,911,242	107.21%
170		11824	Intermodal Ins Co RRG	1,002,327	0.0336%	2,059,700	546,749	26.55%
171	626	20702	Ace Fire Underwriters Ins Co	959,699	0.0321%	921,420	878,734	95.37%
172	3548	25879	Fidelity & Guaranty Ins Underwriters	941,402	0.0315%	1,394,149	590,192	42.33%
173	111	26069	Wausau Business Ins Co	901,142	0.0302%	482,806	316,555	65.57%
174	400	25798	Unigard Ind Co	895,451	0.0300%	1,054,605	24,955	2.37%
175	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	864,615	0.0289%	904,411	466,841	51.62%
176	2978	22551	Mitsui Sumitomo Ins USA Inc	858,287	0.0287%	779,206	379,151	48.66%
177	457	19801	Argonaut Ins Co	849,194	0.0284%	1,017,777	5,415,872	532.13%
178	517	37257	Insurance Corp Of Hannover	729,785	0.0244%	1,425,736	-8,738,974	-612.94%
179	457	19860	Argonaut Great Central Ins Co	699,555	0.0234%	585,651	267,946	45.75%
180	212	39306	Fidelity & Deposit Co Of MD	686,901	0.0230%	693,977	238,194	34.32%
181	689	33162	Bankers Ins Co	683,435	0.0229%	587,574	125,740	21.40%
182	1326	42862	Universal Cas Co	672,761	0.0225%	109,505	50,260	45.90%
183	84	22136	Great American Ins Co of NY	671,874	0.0225%	548,573	48,601	8.86%
184	98	25224	Great Divide Ins Co	580,840	0.0194%	314,443	375,132	119.30%
185	158	24384	Fairmont Specialty Ins Co	553,204	0.0185%	1,311,600	-224,494	-17.12%
186	626	43575	Indemnity Ins Co Of North Amer	482,963	0.0162%	515,075	346,044	67.18%
187	244	10677	Cincinnati Ins Co	438,787	0.0147%	456,808	256,754	56.21%
188	457	19828	Argonaut-Midwest Ins Co	408,742	0.0137%	197,084	84,156	42.70%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: Combined Cmcl Auto Liab & Cmcl Auto PD [19.4 & 21.2]

Sorted by Market Share

Source: NAIC Database

Licensed Companies Only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
189	38	20346	Pacific Ind Co	335,456	0.0112%	369,916	406,721	109.95%
190	91	22357	Hartford Accid & Ind Co	276,215	0.0092%	231,192	178,159	77.06%
191	140	13838	Farmland Mut Ins Co	267,968	0.0090%	264,153	103,404	39.15%
192	158	25070	Clearwater Ins Co	263,320	0.0088%	263,320	189,905	72.12%
193	785	28932	Markel American Ins Co	262,543	0.0088%	301,011	-118,110	-39.24%
194	140	42889	Victoria Fire & Cas Co	235,253	0.0079%	20,550	1,673	8.14%
195	201	25976	Utica Mut Ins Co	228,708	0.0077%	371,976	73,468	19.75%
196		18538	Bancinsure Inc	211,693	0.0071%	190,504	166,306	87.30%
197	38	20397	Vigilant Ins Co	194,922	0.0065%	212,401	65,967	31.06%
198	796	16217	National Farmers Union Prop & Cas	165,355	0.0055%	188,228	12,072	6.41%
199	767	12262	Pennsylvania Manufacturers Asn Ins C	155,182	0.0052%	141,850	-19,120	-13.48%
200	84	26832	Great American Alliance Ins Co	149,161	0.0050%	77,522	-96,450	-124.42%
201	124	23396	Amerisure Mut Ins Co	140,690	0.0047%	126,401	-8,990	-7.11%
202	88	22292	Hanover Ins Co	123,608	0.0041%	114,603	-570,601	-497.89%
203	111	33600	LM Ins Corp	112,309	0.0038%	86,758	27,391	31.57%
204	400	24414	General Cas Co Of WI	111,260	0.0037%	142,279	26,772	18.82%
205	3548	22233	Select Ins Co	104,357	0.0035%	285,736	836,134	292.62%
206	88	22306	Massachusetts Bay Ins Co	101,463	0.0034%	69,800	-179,930	-257.78%
207	218	35289	Continental Ins Co	98,637	0.0033%	105,512	-2,898,813	-2747.38%
208	212	10315	Civic Property & Cas Co	93,196	0.0031%	57,923	9,505	16.41%
209	961	34266	Frontier Ins Co	88,419	0.0030%	88,419	0	0.00%
210	922	27847	Insurance Co Of The West	87,866	0.0029%	89,366	-147,328	-164.86%
211	968	16187	AXA Re Prop & Cas Ins Co	86,037	0.0029%	362,345	-1,419,610	-391.78%
212	50	23647	Mutual Service Cas Ins Co	72,141	0.0024%	244,235	-348,675	-142.76%
213	12	19402	Birmingham Fire Ins Co Of PA	67,185	0.0022%	79,597	40,403	50.76%
214		38733	Alaska Nat Ins Co	58,361	0.0020%	226,273	12,927	5.71%
215	626	22748	Pacific Employers Ins Co	53,871	0.0018%	74,782	3,352,667	4483.25%
216	3548	10819	American Equity Specialty Ins Co	53,858	0.0018%	31,665	6,506	20.55%
217	212	10318	Exact Prop & Cas Co Inc	53,516	0.0018%	39,323	11,635	29.59%
218	212	19305	Assurance Co Of Amer	50,378	0.0017%	75,704	-1,291,702	-1706.25%
219	212	10317	Neighborhood Spirit Prop & Cas Co	46,520	0.0016%	56,284	27,083	48.12%
220		11118	Federated Rural Electric Ins Exch	38,464	0.0013%	38,480	30,142	78.33%
221	3548	19038	Travelers Cas & Surety Co	35,277	0.0012%	35,277	-113,951	-323.02%
222	458	35769	Lyndon Property Ins Co	33,543	0.0011%	19,507	-60	-0.31%
223	181	29700	North American Elite Ins Co	33,011	0.0011%	24,560	9,286	37.81%
224	31	20087	National Ind Co	29,521	0.0010%	25,841	-10,363	-40.10%
225		44598	College Liability Ins Co A Recip RRG	29,003	0.0010%	35,386	13,299	37.58%
226	400	24449	Regent Ins Co	22,807	0.0008%	27,426	-18,928	-69.01%
227	1129	35408	Sirius Amer Ins Co	21,788	0.0007%	374,698	-196,620	-52.47%
228	158	21105	North River Ins Co	18,009	0.0006%	41,130	33,589	81.67%
229	3548	25658	Travelers Ind Co	16,949	0.0006%	198,527	-256,228	-129.06%
230	38	20338	Northwestern Pacific Ind Co	15,140	0.0005%	14,508	-107,702	-742.36%
231	140	25453	Nationwide Ins Co Of Amer	15,014	0.0005%	629	0	0.00%
232	215	16063	Unitrin Auto & Home Ins Co	14,825	0.0005%	14,825	-1,453,729	-9805.93%
233	111	18333	Peerless Ind Ins Co	14,772	0.0005%	7,651	277	3.62%
234	767	36897	Manufacturers Alliance Ins Co	10,515	0.0004%	4,820	1,009	20.93%
235		41106	Triumphe Cas Co	9,937	0.0003%	38,954	65,228	167.45%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: Combined Cmcl Auto Liab & Cmcl Auto PD [19.4 & 21.2]

Sorted by Market Share

Source: NAIC Database

Licensed Companies Only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
236	3548	24775	St Paul Guardian Ins Co	8,767	0.0003%	74,481	40,611	54.53%
237	111	33588	First Liberty Ins Corp	7,207	0.0002%	2,696	2,584	95.85%
238	510	42307	Navigators Ins Co	5,623	0.0002%	2,773	2,467	88.97%
239	201	25984	Graphic Arts Mut Ins Co	4,462	0.0001%	4,400	439	9.98%
240	19	19615	American Reliable Ins Co	4,382	0.0001%	964	-1,761,226	182699.79%
241		23663	National American Ins Co	3,397	0.0001%	178,890	-8,431	-4.71%
242	169	23434	Middlesex Ins Co	2,077	0.0001%	2,114	10,707	506.48%
243	767	41424	Pennsylvania Manufacturers Ind Co	1,612	0.0001%	898	150	16.70%
244	8	10358	Encompass Ins Co	1,494	0.0001%	757	0	0.00%
245		37206	Contractors Bonding & Ins Co	1,255	0.0000%	1,269	-244,220	-19245.07%
246		40398	American Fuji Fire & Marine Ins Co	815	0.0000%	7,613	9,167	120.41%
247	181	29874	North American Specialty Ins Co	355	0.0000%	355	255,271	71907.32%
248	108	22918	American Motorists Ins Co	174	0.0000%	174	2,385,508	370981.61%
249	83	22128	Rocky Mountain Fire & Cas Co	116	0.0000%	986	-33,727	-3420.59%
250	479	11177	First Financial Ins Co	100	0.0000%	51	11,107	21778.43%
251	761	22810	Chicago Ins Co	97	0.0000%	97	201,467	207697.94%
252	1169	11231	Generali Us Branch	50	0.0000%	50	-139,361	278722.00%
253	761	35300	Allianz Global Risks US Ins Co	1	0.0000%	1	0	0.00%
254	867	12416	Protective Ins Co	1	0.0000%	1	0	0.00%
255	796	39217	QBE Ins Corp	1	0.0000%	1	-1,338,056	305600.00%
			Line Total:	**2,987,405,164**	**100.0000%**	**2,950,866,047**	**1,435,459,235**	**48.65%**