2006 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	212	ZURICH INS GRP						
		21660	Fire Ins Exch	64,625,037	7.3664%	58,416,175	22,780,530	39.00%
		26247	American Guarantee & Liability Ins	22,258,850	2.5372%	19,329,281	2,519,403	13.03%
		16535	Zurich American Ins Co	21,489,497	2.4495%	17,085,811	8,735,261	51.13%
		21652	Farmers Ins Exch	15,842,462	1.8058%	15,817,221	6,670,070	42.17%
		10317	Neighborhood Spirit Prop & Cas Co	9,479,360	1.0805%	9,003,889	4,543,788	50.46%
		11185	Foremost Ins Co	7,392,806	0.8427%	4,286,655	2,090,054	48.76%
		41181	Universal Underwriters Ins Co	4,017,978	0.4580%	3,827,169	2,829,554	73.93%
		10318	Exact Prop & Cas Co Inc	3,066,515	0.3495%	3,039,584	840,463	27.65%
		10315	Civic Property & Cas Co	1,188,056	0.1354%	1,019,702	151,249	14.83%
		21709	Truck Ins Exch	1,077,456	0.1228%	1,149,559	370,509	32.23%
		21326	Empire Fire & Marine Ins Co	887,315	0.1011%	841,532	253,025	30.07%
		39306	Fidelity & Deposit Co Of MD	755,064	0.0861%	292,459	177,840	60.81%
		19356	Maryland Cas Co	541,039	0.0617%	142,156	380,073	267.36%
		21687	Mid-Century Ins Co	97,465	0.0111%	148,900	36,762	24.69%
				152,718,900	**17.4078%**	**134,400,093**	**52,378,581**	**38.97%**
2	1330	Balboa Ins Grp						
		24848	Newport Ins Co	81,085,867	9.2427%	64,633,217	20,540,605	31.78%
		24813	Balboa Ins Co	11,188,024	1.2753%	11,241,048	2,059,516	18.32%
				92,273,891	**10.5179%**	**75,874,265**	**22,600,121**	**29.79%**
3	19	Assurant Inc Grp						
		42978	American Security Ins Co	84,719,114	9.6568%	73,188,751	9,574,249	13.08%
		19615	American Reliable Ins Co	4,175,870	0.4760%	4,267,830	2,382,268	55.82%
		42986	Standard Guaranty Ins Co	272,076	0.0310%	284,767	94,622	33.23%
				89,167,060	**10.1638%**	**77,741,348**	**12,051,139**	**15.50%**
4	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	31,278,375	3.5653%	26,482,745	7,858,282	29.67%
		24767	St Paul Fire & Marine Ins Co	17,980,454	2.0495%	18,359,028	8,386,001	45.68%
		36463	Discover Prop & Cas Ins Co	7,613,522	0.8678%	9,891,643	6,928,732	70.05%
		36161	Travelers Prop Cas Ins Co	7,059,920	0.8047%	6,442,030	3,085,153	47.89%
		24791	St Paul Mercury Ins Co	1,501,798	0.1712%	1,327,419	415,153	31.28%
		19070	Standard Fire Ins Co	1,016,209	0.1158%	930,136	492,512	52.95%
		19038	Travelers Cas & Surety Co	1,007,306	0.1148%	1,046,146	453,744	43.37%
		25682	Travelers Ind Co Of CT	845,171	0.0963%	896,735	294,185	32.81%
		35386	Fidelity & Guaranty Ins Co	108,066	0.0123%	279,837	7,301	2.61%
		24031	Northland Cas Co	98,874	0.0113%	94,712	-10,158	-10.73%
		25887	US Fidelity & Guaranty Co	55,484	0.0063%	233,254	-16,834,928	-7217.42%
		24775	St Paul Guardian Ins Co	36,792	0.0042%	33,329	17,401	52.21%
		24015	Northland Ins Co	30,738	0.0035%	24,136	-273,724	-1134.09%
		25879	Fidelity & Guaranty Ins Underwriters	10,769	0.0012%	110,008	-82,538	-75.03%
		25658	Travelers Ind Co	10,734	0.0012%	10,734	205,003	1909.85%
		19224	St Paul Protective Ins Co	12	0.0000%	0	-16	0.00%
				68,654,224	**7.8256%**	**66,161,892**	**10,942,103**	**16.54%**

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5	65	FM GLOBAL GRP						
		10014	Affiliated Fm Ins Co	25,416,945	2.8972%	24,557,110	24,645,511	100.36%
		21482	Factory Mut Ins Co	23,684,111	2.6997%	22,334,930	4,526,345	20.27%
				49,101,056	**5.5968%**	**46,892,040**	**29,171,856**	**62.21%**
6	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	31,667,365	3.6096%	29,949,385	10,519,158	35.12%
		24198	Peerless Ins Co	10,591,473	1.2073%	10,298,179	2,059,695	20.00%
		23043	Liberty Mut Ins Co	698,261	0.0796%	698,300	-101,424	-14.52%
		10836	Golden Eagle Ins Corp	273,177	0.0311%	123,720	179,284	144.91%
		21458	Employers Ins of Wausau	267,821	0.0305%	369,823	-1,006,595	-272.18%
		32352	LM Property and Casualty Ins. Co.	86,269	0.0098%	191,882	75,677	39.44%
		42404	Liberty Ins Corp	13,791	0.0016%	12,911	-34,964	-270.81%
		24171	Netherlands Ins Co The	7,493	0.0009%	9,504	-145	-1.53%
		18333	Peerless Ind Ins Co	7,368	0.0008%	6,307	146	2.31%
		26042	Wausau Underwriters Ins Co	110	0.0000%	203	-99,383	-48957.14%
		26069	Wausau Business Ins Co	102	0.0000%	1,361	-166,202	-12211.76%
				43,613,230	**4.9713%**	**41,661,575**	**11,425,247**	**27.42%**
7	761	ALLIANZ INS GRP						
		35300	Allianz Global Risks US Ins Co	26,268,898	2.9943%	26,429,877	-4,902,442	-18.55%
		21873	Firemans Fund Ins Co	7,980,159	0.9096%	7,422,516	1,686,166	22.72%
		21865	Associated Ind Corp	4,875,578	0.5557%	4,730,137	870,676	18.41%
		21857	American Ins Co	299,689	0.0342%	360,735	1,939	0.54%
		21881	National Surety Corp	35,979	0.0041%	53,336	-6,860	-12.86%
				39,460,303	**4.4979%**	**38,996,601**	**-2,350,521**	**-6.03%**
8	140	NATIONWIDE CORP						
		19100	Amco Ins Co	17,982,853	2.0498%	16,545,755	4,005,312	24.21%
		42579	Allied Prop & Cas Ins Co	6,572,364	0.7492%	6,142,021	1,397,939	22.76%
		23787	Nationwide Mut Ins Co	2,073,224	0.2363%	1,844,143	694,274	37.65%
		23779	Nationwide Mut Fire Ins Co	475,639	0.0542%	453,345	-4,899	-1.08%
		25453	Nationwide Ins Co Of Amer	403,103	0.0459%	177,938	11,635	6.54%
		28223	Nationwide Agribusiness Ins Co	8,354	0.0010%	9,108	1,019	11.19%
				27,515,537	**3.1364%**	**25,172,310**	**6,105,280**	**24.25%**
9	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	20,542,145	2.3415%	19,472,208	10,274,991	52.77%
		19704	American States Ins Co	1,427,855	0.1628%	1,421,546	109,783	7.72%
		24732	General Ins Co Of Amer	1,071,385	0.1221%	1,092,499	1,123,248	102.81%
		24724	First Natl Ins Co Of Amer	777,992	0.0887%	701,817	25,553	3.64%
		19690	American Economy Ins Co	557,321	0.0635%	519,313	164,567	31.69%
				24,376,698	**2.7786%**	**23,207,383**	**11,698,142**	**50.41%**

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10	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	23,431,591	2.6709%	18,457,880	2,361,393	12.79%
		25054	Hudson Ins Co	97,199	0.0111%	89,463	849,855	949.95%
		21105	North River Ins Co	41,589	0.0047%	34,172	-976	-2.86%
		24384	Fairmont Specialty Ins Co	37,160	0.0042%	42,097	-14,750	-35.04%
		10936	Seneca Ins Co Inc	18,474	0.0021%	45,688	4,107	8.99%
				23,626,013	**2.6930%**	**18,669,300**	**3,199,629**	**17.14%**
11	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	19,424,987	2.2142%	20,342,197	11,262,906	55.37%
		30104	Hartford Underwriters Ins Co	902,897	0.1029%	850,268	539,670	63.47%
		29424	Hartford Cas Ins Co	322,533	0.0368%	323,741	47,604	14.70%
				20,650,417	**2.3539%**	**21,516,206**	**11,850,180**	**55.08%**
12	70	FIRST AMN TITLE						
		34525	First American Specilaty Ins Co	18,185,532	2.0729%	17,753,882	7,298,592	41.11%
		37710	First American Prop & Cas Ins Co	76,728	0.0087%	76,728	15,011	19.56%
				18,262,260	**2.0816%**	**17,830,610**	**7,313,603**	**41.02%**
13	1278	CALIFORNIA ST AUTO GRP						
		10921	ACA Ins Co	13,730,936	1.5651%	10,589,308	4,788,110	45.22%
		15539	California State Auto Asn Inter-Ins	1,818,767	0.2073%	1,781,179	827,246	46.44%
				15,549,703	**1.7724%**	**12,370,487**	**5,615,356**	**45.39%**
14	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	USAA	11,035,807	1.2579%	10,680,656	3,819,076	35.76%
		25968	USAA Cas Ins Co	4,227,447	0.4819%	4,017,686	867,506	21.59%
				15,263,254	**1.7398%**	**14,698,342**	**4,686,582**	**31.89%**
15	12	AMERICAN INTRNL GRP						
		19380	American Home Assur Co	7,347,114	0.8375%	7,408,931	18,010,386	243.09%
		23809	Granite State Ins Co	5,155,440	0.5876%	2,513,242	347,830	13.84%
		19402	AIG Casualty Company	2,084,150	0.2376%	1,649,080	1,285,803	77.97%
		23841	New Hampshire Ins Co	222,070	0.0253%	226,880	87,796	38.70%
				14,808,774	**1.6880%**	**11,798,133**	**19,731,815**	**167.25%**
16	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	10,708,245	1.2206%	10,233,383	3,131,160	30.60%
		23450	American Family Home Ins Co	84,681	0.0097%	95,175	114,973	120.80%
				10,792,926	**1.2302%**	**10,328,558**	**3,246,133**	**31.43%**
17	1285	X L AMER						
		24554	XL Ins Amer Inc	10,192,282	1.1618%	9,087,390	-511,727	-5.63%
		22322	Greenwich Ins Co	9,084	0.0010%	7,621	23,832	312.71%
				10,201,366	**1.1628%**	**9,095,011**	**-487,895**	**-5.36%**
18	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	9,605,988	1.0949%	9,760,564	4,440,509	45.49%
				9,605,988	**1.0949%**	**9,760,564**	**4,440,509**	**45.49%**

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19	181	SWISS RE GRP						
		34207	Westport Ins Corp	9,560,317	1.0897%	7,498,803	-9,353,153	-124.73%
				9,560,317	**1.0897%**	**7,498,803**	**-9,353,153**	**-124.73%**
20	176	STATE FARM IL						
		25151	State Farm General Ins Co	9,371,476	1.0682%	9,376,647	4,439,729	47.35%
		25143	State Farm Fire And Cas Co	46	0.0000%	376	1,858	494.15%
				9,371,522	**1.0682%**	**9,377,023**	**4,441,587**	**47.37%**
21	968	AXA INS GRP						
		25747	Unigard Ins Co	5,836,390	0.6653%	5,882,672	2,590,236	44.03%
		33022	AXA Ins Co	3,313,779	0.3777%	2,595,817	39,425	1.52%
		24414	General Cas Co Of WI	103,918	0.0118%	6,085	1,156	19.00%
		25798	Unigard Ind Co	41,257	0.0047%	44,040	0	0.00%
				9,295,344	**1.0595%**	**8,528,614**	**2,630,817**	**30.85%**
22	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	8,709,073	0.9927%	6,403,384	1,469,059	22.94%
				8,709,073	**0.9927%**	**6,403,384**	**1,469,059**	**22.94%**
23	501	Alleghany Grp						
		22314	RSUI Ind Co	7,719,353	0.8799%	10,725,851	-113,283	-1.06%
				7,719,353	**0.8799%**	**10,725,851**	**-113,283**	**-1.06%**
24	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	7,011,275	0.7992%	6,877,976	1,330,124	19.34%
		18953	CSE Safeguard Ins Co	440,907	0.0503%	424,850	77,363	18.21%
				7,452,182	**0.8494%**	**7,302,826**	**1,407,487**	**19.27%**
25	802	Capital Ins Group						
		13544	California Capital Ins Co	7,212,235	0.8221%	7,089,878	4,390,267	61.92%
		12890	Eagle West Ins Co	110,909	0.0126%	97,141	2,048	2.11%
		23540	Monterey Ins Co	67,143	0.0077%	86,490	12,063	13.95%
				7,390,287	**0.8424%**	**7,273,509**	**4,404,378**	**60.55%**
26	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	5,260,788	0.5997%	5,394,302	1,778,138	32.96%
		21180	Sentry Select Ins Co	1,686,612	0.1923%	1,780,279	926,000	52.01%
		23434	Middlesex Ins Co	1,191	0.0001%	1,819	296	16.27%
				6,948,591	**0.7920%**	**7,176,400**	**2,704,434**	**37.69%**
27	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	6,749,024	0.7693%	6,356,269	2,491,913	39.20%
				6,749,024	**0.7693%**	**6,356,269**	**2,491,913**	**39.20%**
28	670	FIDELITY NATL FIN INC						
		25180	Fidelity Natl Ins Co	6,447,943	0.7350%	5,760,383	2,769,507	48.08%
				6,447,943	**0.7350%**	**5,760,383**	**2,769,507**	**48.08%**

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29	517	HANNOVER GRP						
		41343	Gerling Amer Ins Co	2,113,285	0.2409%	1,875,843	280,036	14.93%
		37257	Praetorian Ins Co	2,078,893	0.2370%	1,346,567	4,342,180	322.46%
		20532	Clarendon Natl Ins Co	1,650,806	0.1882%	1,780,920	-6,924,168	-388.80%
		37303	Redland Ins Co	180,668	0.0206%	24,732	15,881	64.21%
				6,023,652	**0.6866%**	**5,028,062**	**-2,286,071**	**-45.47%**
30	215	UNITRIN GRP						
		10914	Kemper Independence Ins Co	3,276,098	0.3734%	3,091,247	595,783	19.27%
		11142	United Cas Ins Co Of Amer	1,003,722	0.1144%	1,007,985	131,028	13.00%
		14133	Valley Ins Co	570,752	0.0651%	625,637	662,503	105.89%
		16063	Unitrin Auto & Home Ins Co	2,167	0.0002%	5,606	-275	-4.91%
				4,852,739	**0.5531%**	**4,730,475**	**1,389,039**	**29.36%**
31	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	4,618,645	0.5265%	2,609,215	85,736	3.29%
				4,618,645	**0.5265%**	**2,609,215**	**85,736**	**3.29%**
32	922	ICW GROUP						
		27847	Insurance Co Of The West	4,614,353	0.5260%	3,939,304	-91,512	-2.32%
				4,614,353	**0.5260%**	**3,939,304**	**-91,512**	**-2.32%**
33	7	FEDERATED MUT GRP						
		13935	Federated Mut Ins Co	4,052,271	0.4619%	4,092,015	61,643	1.51%
		28304	Federated Service Ins Co	393,601	0.0449%	333,246	4,243	1.27%
				4,445,872	**0.5068%**	**4,425,261**	**65,886**	**1.49%**
34	1279	Arch Ins Grp						
		11150	Arch Ins Co	4,335,065	0.4941%	3,774,176	1,178,370	31.22%
				4,335,065	**0.4941%**	**3,774,176**	**1,178,370**	**31.22%**
35	8	ALLSTATE INS GRP						
		10358	Encompass Ins Co	4,004,548	0.4565%	3,976,009	1,359,933	34.20%
		19232	Allstate Ins Co	105,344	0.0120%	113,947	-1,800,665	-1580.27%
				4,109,892	**0.4685%**	**4,089,956**	**-440,732**	**-10.78%**
36	1318	Auto Club Enterprises Ins Grp						
		15598	Interins Exch Of The Automobile Club	3,978,201	0.4535%	3,097,953	1,558,496	50.31%
				3,978,201	**0.4535%**	**3,097,953**	**1,558,496**	**50.31%**
37	626	ACE LTD						
		21121	Westchester Fire Ins Co	3,668,678	0.4182%	223,796	2,627,257	1173.95%
		22713	Insurance Co Of North Amer	95,517	0.0109%	197,856	-1,987,215	-1004.37%
				3,764,195	**0.4291%**	**421,652**	**640,042**	**151.79%**
38	3416	AXIS Capital Grp						
		20370	AXIS Reins Co	2,839,436	0.3237%	2,668,015	271,748	10.19%
				2,839,436	**0.3237%**	**2,668,015**	**271,748**	**10.19%**

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39	98		WR Berkley Corp					
		36684	Riverport Ins Co	2,505,710	0.2856%	2,469,540	1,011,575	40.96%
		25224	Great Divide Ins Co	89,176	0.0102%	508,472	114,456	22.51%
		23612	Midwest Employers Cas Co	16,622	0.0019%	7,184	379	5.28%
		10510	Carolina Cas Ins Co	7,241	0.0008%	53,086	-23,872	-44.97%
				2,618,749	**0.2985%**	**3,038,282**	**1,102,538**	**36.29%**
40	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	2,157,203	0.2459%	2,231,176	1,057,047	47.38%
				2,157,203	**0.2459%**	**2,231,176**	**1,057,047**	**47.38%**
41	38		CHUBB & SON INC					
		20281	Federal Ins Co	1,260,696	0.1437%	1,199,937	494,580	41.22%
		10829	Quadrant Ind Co	231,817	0.0264%	125,569	69,177	55.09%
		20397	Vigilant Ins Co	179,238	0.0204%	157,497	56,103	35.62%
		20303	Great Northern Ins Co	51,196	0.0058%	77,026	30,349	39.40%
		20346	Pacific Ind Co	23,343	0.0027%	39,050	15,003	38.42%
		20338	Northwestern Pacific Ind Co	8,742	0.0010%	25,129	9,797	38.99%
		10052	Chubb Natl Ins Co	642	0.0001%	316	241	76.27%
				1,755,674	**0.2001%**	**1,624,524**	**675,250**	**41.57%**
42	785		MARKEL CORP GRP					
		28932	Markel American Ins Co	1,610,833	0.1836%	1,596,631	1,715,398	107.44%
		38970	Markel Ins Co	57,978	0.0066%	41,383	18,589	44.92%
		27189	Associated Intl Ins Co	1,099	0.0001%	1,099	601	54.69%
				1,669,910	**0.1903%**	**1,639,113**	**1,734,588**	**105.82%**
43	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	1,597,678	0.1821%	1,608,133	474,227	29.49%
				1,597,678	**0.1821%**	**1,608,133**	**474,227**	**29.49%**
44	800		WESTERN MUT INS GRP					
		15776	Residence Mut Ins Co	1,462,218	0.1667%	1,443,785	251,496	17.42%
		13625	Western Mut Ins Co	119,784	0.0137%	121,496	76,748	63.17%
				1,582,002	**0.1803%**	**1,565,281**	**328,244**	**20.97%**
45	62		EMC INS CO					
		21415	Employers Mut Cas Co	1,478,276	0.1685%	1,560,244	567,671	36.38%
				1,478,276	**0.1685%**	**1,560,244**	**567,671**	**36.38%**
46	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	1,451,467	0.1654%	1,598,261	159,980	10.01%
				1,451,467	**0.1654%**	**1,598,261**	**159,980**	**10.01%**
47	225		IAT Reins Co Grp					
		26433	Harco Natl Ins Co	1,378,595	0.1571%	1,287,599	39,071	3.03%
		28886	Transguard Ins Co Of Amer Inc	2,945	0.0003%	251	138	54.98%
				1,381,540	**0.1575%**	**1,287,850**	**39,209**	**3.04%**

2006 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
48	39861		Golden Bear Ins Co					
		39861	Golden Bear Ins Co	1,273,918	0.1452%	1,471,390	-146,104	-9.93%
				1,273,918	**0.1452%**	**1,471,390**	**-146,104**	**-9.93%**
49	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	1,130,513	0.1289%	1,167,354	216,234	18.52%
				1,130,513	**0.1289%**	**1,167,354**	**216,234**	**18.52%**
50	84		American Financial Grp					
		22136	Great American Ins Co of NY	331,459	0.0378%	226,331	-5,993	-2.65%
		26344	Great American Assur Co	276,239	0.0315%	347,260	-1,055,051	-303.82%
		16691	Great American Ins Co	159,418	0.0182%	142,497	190,961	134.01%
		26832	Great American Alliance Ins Co	73,911	0.0084%	82,873	-543,990	-656.41%
		33723	Great American Spirit Ins Co	9,339	0.0011%	9,324	14,816	158.90%
				850,366	**0.0969%**	**808,285**	**-1,399,257**	**-173.11%**
51	10815		Verlan Fire Ins Co MD					
		10815	Verlan Fire Ins Co MD	845,495	0.0964%	852,446	15,328	1.80%
				845,495	**0.0964%**	**852,446**	**15,328**	**1.80%**
52	83		GRANGE INS					
		22101	Grange Ins Assn	834,554	0.0951%	828,488	-88,859	-10.73%
				834,554	**0.0951%**	**828,488**	**-88,859**	**-10.73%**
53	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	453,373	0.0517%	438,163	44,320	10.11%
		16217	National Farmers Union Prop & Cas	308,004	0.0351%	285,930	24,776	8.67%
				761,377	**0.0868%**	**724,093**	**69,096**	**9.54%**
54	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	701,319	0.0799%	692,965	242,995	35.07%
				701,319	**0.0799%**	**692,965**	**242,995**	**35.07%**
55	1129		WHITE MOUNTAINS GRP					
		20621	OneBeacon America Ins Co	305,228	0.0348%	132,530	10,996	8.30%
		20648	Employers Fire Ins Co	234,811	0.0268%	206,725	-6,727	-3.25%
		27154	Atlantic Specialty Ins Co	114,632	0.0131%	155,256	-113	-0.07%
		23647	Stockbridge Ins Co	355	0.0000%	7,506	96,357	1283.73%
				655,026	**0.0747%**	**502,017**	**100,513**	**20.02%**
56	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	519,821	0.0593%	378,620	376,515	99.44%
		22551	Mitsui Sumitomo Ins USA Inc	46,234	0.0053%	24,298	9,872	40.63%
				566,055	**0.0645%**	**402,918**	**386,387**	**95.90%**
57	32107		Sutter Ins Co					
		32107	Sutter Ins Co	510,718	0.0582%	510,862	22,037	4.31%
				510,718	**0.0582%**	**510,862**	**22,037**	**4.31%**

2006 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
58	31		BERKSHIRE HATHAWAY					
		25895	United States Liability Ins Co	491,319	0.0560%	445,178	93,256	20.95%
		38962	Genesis Ins Co	1,201	0.0001%	152,970	123,332	80.62%
				492,520	**0.0561%**	**598,148**	**216,588**	**36.21%**
59	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	399,434	0.0455%	398,257	196,994	49.46%
				399,434	**0.0455%**	**398,257**	**196,994**	**49.46%**
60	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	345,778	0.0394%	319,999	515,303	161.03%
				345,778	**0.0394%**	**319,999**	**515,303**	**161.03%**
61	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	238,943	0.0272%	217,921	285,116	130.83%
		22756	Horace Mann Prop & Cas Ins Co	58,704	0.0067%	58,606	38,349	65.44%
				297,647	**0.0339%**	**276,527**	**323,465**	**116.97%**
62	218		CNA INS GRP					
		35289	Continental Ins Co	234,202	0.0267%	194,144	191,451	98.61%
		20427	American Cas Co Of Reading PA	43,325	0.0049%	38,346	7,183	18.73%
		20494	Transportation Ins Co	6,279	0.0007%	9,837	2,257	22.94%
		20486	Transcontinental Ins Co	5,588	0.0006%	5,910	2,481	41.98%
		20508	Valley Forge Ins Co	3,557	0.0004%	4,218	0	0.00%
		20443	Continental Cas Co	1,852	0.0002%	4,324	-55,501	-1283.56%
		20478	National Fire Ins Co Of Hartford	1,281	0.0001%	2,337	0	0.00%
				296,084	**0.0337%**	**259,116**	**147,871**	**57.07%**
63	41459		Armed Forces Ins Exchange					
		41459	Armed Forces Ins Exchange	269,720	0.0307%	258,949	30,417	11.75%
				269,720	**0.0307%**	**258,949**	**30,417**	**11.75%**
64	14010		Crusader Ins Co					
		14010	Crusader Ins Co	236,344	0.0269%	254,777	151,556	59.49%
				236,344	**0.0269%**	**254,777**	**151,556**	**59.49%**
65	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	203,750	0.0232%	176,370	-6,131	-3.48%
		25780	Williamsburg Natl Ins Co	30,459	0.0035%	28,181	196	0.70%
				234,209	**0.0267%**	**204,551**	**-5,935**	**-2.90%**
66	27480		California Mut Ins Co					
		27480	California Mut Ins Co	226,641	0.0258%	224,221	-19,534	-8.71%
				226,641	**0.0258%**	**224,221**	**-19,534**	**-8.71%**
67	33		CALIFORNIA CAS MGMT					
		20125	California Cas Ins Co	179,583	0.0205%	178,390	82,594	46.30%
		20117	California Cas Ind Exch	45,071	0.0051%	44,746	20,718	46.30%
				224,654	**0.0256%**	**223,136**	**103,312**	**46.30%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

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
68	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	182,878	0.0208%	177,807	175,051	98.45%
				182,878	**0.0208%**	**177,807**	**175,051**	**98.45%**
69	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	161,649	0.0184%	231,473	-4,663	-2.01%
				161,649	**0.0184%**	**231,473**	**-4,663**	**-2.01%**
70	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	156,257	0.0178%	47,914	-727,527	-1518.40%
				156,257	**0.0178%**	**47,914**	**-727,527**	**-1518.40%**
71	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	145,918	0.0166%	124,384	82,884	66.64%
				145,918	**0.0166%**	**124,384**	**82,884**	**66.64%**
72	553		ROYAL & SUN ALLIANCE USA					
		24678	Royal Ind Co	123,070	0.0140%	287,186	-5,763,041	-2006.73%
				123,070	**0.0140%**	**287,186**	**-5,763,041**	**-2006.73%**
73	853		PUBLIC SERVICE GRP					
		15059	Public Service Mut Ins Co	101,723	0.0116%	84,849	38,973	45.93%
				101,723	**0.0116%**	**84,849**	**38,973**	**45.93%**
74	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	101,478	0.0116%	283,331	40,061	14.14%
				101,478	**0.0116%**	**283,331**	**40,061**	**14.14%**
75	1179		WAWANESA INS GRP					
		10683	Wawanesa General Ins Co	68,783	0.0078%	69,064	33,453	48.44%
		31526	Wawanesa Mut Ins Co Us Branch	20,779	0.0024%	20,931	10,099	48.25%
				89,562	**0.0102%**	**89,995**	**43,552**	**48.39%**
76	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	84,969	0.0097%	92,459	33,378	36.10%
				84,969	**0.0097%**	**92,459**	**33,378**	**36.10%**
77	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	44,567	0.0051%	50,672	-1,284	-2.53%
		14559	Guideone Specialty Mut Ins Co	33,973	0.0039%	18,301	14,545	79.48%
				78,540	**0.0090%**	**68,973**	**13,261**	**19.23%**
78	313		AEGIS GRP					
		33898	Aegis Security Ins Co	63,146	0.0072%	62,813	0	0.00%
				63,146	**0.0072%**	**62,813**	**0**	**0.00%**
79	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	43,720	0.0050%	36,919	17,193	46.57%
				43,720	**0.0050%**	**36,919**	**17,193**	**46.57%**
80	24		ATLANTIC CO					
		19895	Atlantic Mut Ins Co	40,542	0.0046%	178,396	59,753	33.49%
				40,542	**0.0046%**	**178,396**	**59,753**	**33.49%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

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
81	14508		Michigan Millers Mut Ins Co					
		14508	Michigan Millers Mut Ins Co	32,250	0.0037%	32,250	11,533	35.76%
				32,250	**0.0037%**	**32,250**	**11,533**	**35.76%**
82	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	26,757	0.0030%	26,757	12,849	48.02%
				26,757	**0.0030%**	**26,757**	**12,849**	**48.02%**
83	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	25,410	0.0029%	25,384	10,492	41.33%
				25,410	**0.0029%**	**25,384**	**10,492**	**41.33%**
84	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	23,175	0.0026%	22,567	299	1.32%
				23,175	**0.0026%**	**22,567**	**299**	**1.32%**
85	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	22,367	0.0025%	17,036	508	2.98%
				22,367	**0.0025%**	**17,036**	**508**	**2.98%**
86	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	13,679	0.0016%	14,055	0	0.00%
				13,679	**0.0016%**	**14,055**	**0**	**0.00%**
87	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	12,819	0.0015%	10,101	-19,705	-195.08%
				12,819	**0.0015%**	**10,101**	**-19,705**	**-195.08%**
88	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	12,425	0.0014%	5,389	92	1.71%
				12,425	**0.0014%**	**5,389**	**92**	**1.71%**
89	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	11,291	0.0013%	44,848	5,363	11.96%
				11,291	**0.0013%**	**44,848**	**5,363**	**11.96%**
90	40134		SUA Ins Co					
		40134	SUA Ins Co	11,159	0.0013%	8,838	845	9.56%
				11,159	**0.0013%**	**8,838**	**845**	**9.56%**
91	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	3,945	0.0004%	5,291	1,069	20.20%
		22306	Massachusetts Bay Ins Co	2,256	0.0003%	1,373	451	32.85%
				6,201	**0.0007%**	**6,664**	**1,520**	**22.81%**
92	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	6,178	0.0007%	5,852	-64	-1.09%
				6,178	**0.0007%**	**5,852**	**-64**	**-1.09%**
93	38733		Alaska Nat Ins Co					
		38733	Alaska Nat Ins Co	4,795	0.0005%	2,708	382	14.11%
				4,795	**0.0005%**	**2,708**	**382**	**14.11%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

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94	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	3,394	0.0004%	3,257	-4,541	-139.42%
				3,394	**0.0004%**	**3,257**	**-4,541**	**-139.42%**
95	201	UTICA NATL INS GRP						
		25976	Utica Mut Ins Co	1,345	0.0002%	1,885	420	22.28%
		25984	Graphic Arts Mut Ins Co	82	0.0000%	82	0	0.00%
				1,427	**0.0002%**	**1,967**	**420**	**21.35%**
96	1169	GENERALI GRP						
		11231	Generali Us Branch	719	0.0001%	1,912	284	14.85%
				719	**0.0001%**	**1,912**	**284**	**14.85%**
97	24899	Alea North America Ins Co						
		24899	Alea North America Ins Co	489	0.0001%	632	-34,283	-5424.53%
				489	**0.0001%**	**632**	**-34,283**	**-5424.53%**
98	37800	Lg Ins Co Ltd Us Branch						
		37800	Lg Ins Co Ltd Us Branch	474	0.0001%	474	196	41.35%
				474	**0.0001%**	**474**	**196**	**41.35%**
			Line Total:	**877,300,618**	**100.0000%**	**796,490,402**	**230,053,834**	**28.88%**

2006 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	FM GLOBAL GRP						
		21482	Factory Mut Ins Co	72,571,679	12.7043%	66,639,206	22,262,030	33.41%
		10014	Affiliated Fm Ins Co	13,031,819	2.2813%	12,582,102	123,455	0.98%
				85,603,498	**14.9856%**	**79,221,308**	**22,385,485**	**28.26%**
2	212	ZURICH INS GRP						
		21660	Fire Ins Exch	26,028,554	4.5565%	23,368,275	10,712,604	45.84%
		26247	American Guarantee & Liability Ins	19,341,028	3.3858%	17,226,417	912,481	5.30%
		16535	Zurich American Ins Co	9,536,525	1.6695%	6,182,916	1,431,300	23.15%
		21652	Farmers Ins Exch	6,290,090	1.1011%	6,272,045	3,175,958	50.64%
		11185	Foremost Ins Co	5,895,099	1.0320%	3,388,732	17,379	0.51%
		10317	Neighborhood Spirit Prop & Cas Co	5,386,153	0.9429%	5,079,398	1,094,009	21.54%
		41181	Universal Underwriters Ins Co	4,391,398	0.7688%	4,281,862	1,032,678	24.12%
		10318	Exact Prop & Cas Co Inc	1,593,792	0.2790%	1,566,447	269,096	17.18%
		21326	Empire Fire & Marine Ins Co	960,140	0.1681%	910,110	1,010,715	111.05%
		10315	Civic Property & Cas Co	761,763	0.1334%	638,497	123,086	19.28%
		21709	Truck Ins Exch	391,415	0.0685%	395,108	470,933	119.19%
		19356	Maryland Cas Co	148,681	0.0260%	31,997	32,812	102.55%
		34347	Colonial American Cas & Surety Co	74,299	0.0130%	20,498	64,175	313.08%
		21687	Mid-Century Ins Co	53,792	0.0094%	83,049	55,162	66.42%
				80,852,729	**14.1540%**	**69,445,351**	**20,402,388**	**29.38%**
3	1330	Balboa Ins Grp						
		24848	Newport Ins Co	67,828,521	11.8740%	53,872,373	30,720,597	57.02%
		24813	Balboa Ins Co	9,701,174	1.6983%	11,493,719	-2,439,922	-21.23%
				77,529,695	**13.5722%**	**65,366,092**	**28,280,675**	**43.27%**
4	218	CNA INS GRP						
		20443	Continental Cas Co	50,282,634	8.8024%	38,252,868	15,551,167	40.65%
		35289	Continental Ins Co	66,436	0.0116%	48,864	26,802	54.85%
		20427	American Cas Co Of Reading PA	36,694	0.0064%	35,926	-80,123	-223.02%
		20486	Transcontinental Ins Co	10,305	0.0018%	10,670	1,574	14.75%
		20494	Transportation Ins Co	6,468	0.0011%	9,779	-24,673	-252.31%
		20508	Valley Forge Ins Co	3,025	0.0005%	3,537	-5,049	-142.75%
		20478	National Fire Ins Co Of Hartford	1,733	0.0003%	2,131	1,129,190	52988.74%
				50,407,295	**8.8242%**	**38,363,775**	**16,598,888**	**43.27%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

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
5	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	23,171,533	4.0564%	19,114,457	15,248,932	79.78%
		36161	Travelers Prop Cas Ins Co	7,770,521	1.3603%	7,046,448	1,290,781	18.32%
		24767	St Paul Fire & Marine Ins Co	3,258,528	0.5704%	3,396,280	-4,848,523	-142.76%
		36463	Discover Prop & Cas Ins Co	1,476,115	0.2584%	1,655,666	3,101,301	187.31%
		25682	Travelers Ind Co Of CT	785,914	0.1376%	817,569	606,840	74.22%
		24791	St Paul Mercury Ins Co	389,020	0.0681%	399,006	-36,504	-9.15%
		19070	Standard Fire Ins Co	309,071	0.0541%	289,247	-65,648	-22.70%
		35386	Fidelity & Guaranty Ins Co	233,690	0.0409%	462,394	1,359,103	293.93%
		25887	US Fidelity & Guaranty Co	111,778	0.0196%	335,516	822,553	245.16%
		24015	Northland Ins Co	99,842	0.0175%	101,022	-116,677	-115.50%
		24031	Northland Cas Co	30,945	0.0054%	32,699	-4,119	-12.60%
		25879	Fidelity & Guaranty Ins Underwriters	19,952	0.0035%	142,621	561,507	393.71%
		41769	Athena Assur Co	7,942	0.0014%	7,942	2,422	30.50%
		24775	St Paul Guardian Ins Co	7,450	0.0013%	5,476	-35,301	-644.65%
		19224	St Paul Protective Ins Co	7	0.0000%	0	73	0.00%
				37,672,308	**6.5949%**	**33,806,343**	**17,886,740**	**52.91%**
6	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	13,467,394	2.3576%	12,745,033	5,610,762	44.02%
		24732	General Ins Co Of Amer	13,206,494	2.3119%	12,997,778	2,476,534	19.05%
		19704	American States Ins Co	1,574,648	0.2757%	1,637,365	292,612	17.87%
		24724	First Natl Ins Co Of Amer	891,302	0.1560%	878,404	275,596	31.37%
		19690	American Economy Ins Co	541,998	0.0949%	534,008	277,975	52.05%
				29,681,836	**5.1961%**	**28,792,588**	**8,933,479**	**31.03%**
7	19	Assurant Inc Grp						
		42978	American Security Ins Co	26,519,420	4.6425%	22,816,317	3,616,419	15.85%
		19615	American Reliable Ins Co	430,361	0.0753%	437,521	4,872	1.11%
		42986	Standard Guaranty Ins Co	76,086	0.0133%	78,788	105,530	133.94%
				27,025,867	**4.7311%**	**23,332,626**	**3,726,821**	**15.97%**
8	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	12,136,383	2.1246%	10,980,259	4,601,509	41.91%
		24198	Peerless Ins Co	6,455,074	1.1300%	6,425,797	689,363	10.73%
		10836	Golden Eagle Ins Corp	242,361	0.0424%	149,713	23,989	16.02%
		23043	Liberty Mut Ins Co	197,893	0.0346%	198,390	28,302	14.27%
		21458	Employers Ins of Wausau	108,014	0.0189%	168,730	-24,595	-14.58%
		32352	LM Property and Casualty Ins. Co.	24,093	0.0042%	52,662	-2,886	-5.48%
		24171	Netherlands Ins Co The	10,193	0.0018%	11,470	-76	-0.66%
		42404	Liberty Ins Corp	8,116	0.0014%	5,675	-10,211	-179.93%
		18333	Peerless Ind Ins Co	4,948	0.0009%	3,722	22	0.59%
		26042	Wausau Underwriters Ins Co	1,483	0.0003%	1,079	26	2.41%
		26069	Wausau Business Ins Co	453	0.0001%	2,183	-27,737	-1270.59%
				19,189,011	**3.3592%**	**17,999,680**	**5,277,706**	**29.32%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

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Licensed companies only

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9	761	ALLIANZ INS GRP						
		35300	Allianz Global Risks US Ins Co	13,663,413	2.3919%	13,172,208	10,188,031	77.34%
		21873	Firemans Fund Ins Co	2,812,239	0.4923%	2,731,216	551,504	20.19%
		21865	Associated Ind Corp	2,051,909	0.3592%	1,979,533	919,223	46.44%
		21849	American Automobile Ins Co	1,555	0.0003%	974	63,259	6494.76%
		21881	National Surety Corp	495	0.0001%	642	-210	-32.71%
				18,529,611	**3.2438%**	**17,884,573**	**11,721,807**	**65.54%**
10	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	15,350,366	2.6872%	12,722,260	6,349,634	49.91%
		25054	Hudson Ins Co	15,207	0.0027%	14,715	-396	-2.69%
		10936	Seneca Ins Co Inc	12,109	0.0021%	27,846	52,334	187.94%
		25534	TIG Ins Co	9,492	0.0017%	9,492	-46,000	-484.62%
		21105	North River Ins Co	7,497	0.0013%	1,874	-1,083	-57.79%
				15,394,671	**2.6950%**	**12,776,187**	**6,354,489**	**49.74%**
11	140	NATIONWIDE CORP						
		19100	Amco Ins Co	8,537,462	1.4946%	7,924,106	2,781,311	35.10%
		42579	Allied Prop & Cas Ins Co	3,300,966	0.5779%	3,111,863	970,300	31.18%
		23787	Nationwide Mut Ins Co	1,621,322	0.2838%	1,468,554	602,053	41.00%
		28223	Nationwide Agribusiness Ins Co	577,460	0.1011%	338,964	62,161	18.34%
		25453	Nationwide Ins Co Of Amer	217,667	0.0381%	96,206	56,659	58.89%
		23779	Nationwide Mut Fire Ins Co	177,302	0.0310%	169,246	187,173	110.59%
				14,432,179	**2.5265%**	**13,108,939**	**4,659,657**	**35.55%**
12	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	USAA	8,092,211	1.4166%	7,872,486	3,719,350	47.24%
		25968	USAA Cas Ins Co	3,302,232	0.5781%	3,140,951	1,577,775	50.23%
				11,394,443	**1.9947%**	**11,013,437**	**5,297,125**	**48.10%**
13	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	7,599,919	1.3304%	6,842,345	864,183	12.63%
				7,599,919	**1.3304%**	**6,842,345**	**864,183**	**12.63%**
14	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	6,971,339	1.2204%	6,724,337	1,199,274	17.83%
		23450	American Family Home Ins Co	24,734	0.0043%	28,023	0	0.00%
				6,996,073	**1.2247%**	**6,752,360**	**1,199,274**	**17.76%**
15	84	American Financial Grp						
		26344	Great American Assur Co	3,559,812	0.6232%	4,434,105	-146,500	-3.30%
		22136	Great American Ins Co of NY	1,652,576	0.2893%	1,649,228	1,752,553	106.27%
		26832	Great American Alliance Ins Co	988,401	0.1730%	1,242,018	-6,134,748	-493.93%
		16691	Great American Ins Co	653,138	0.1143%	632,353	5,529,500	874.43%
		33723	Great American Spirit Ins Co	2,850	0.0005%	2,837	-274	-9.66%
				6,856,777	**1.2003%**	**7,960,541**	**1,000,531**	**12.57%**
16	501	Alleghany Grp						
		22314	RSUI Ind Co	5,734,401	1.0039%	6,578,600	372,777	5.67%
				5,734,401	**1.0039%**	**6,578,600**	**372,777**	**5.67%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

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Licensed companies only

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17	1285	X L AMER						
		24554	XL Ins Amer Inc	4,982,320	0.8722%	5,503,336	-1,237,963	-22.49%
		22322	Greenwich Ins Co	296,228	0.0519%	226,871	-13,298,989	-5861.92%
				5,278,548	**0.9241%**	**5,730,207**	**-14,536,952**	**-253.69%**
18	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	4,223,407	0.7393%	4,373,746	414,972	9.49%
		21180	Sentry Select Ins Co	1,042,000	0.1824%	1,093,645	491,590	44.95%
		23434	Middlesex Ins Co	1,146	0.0002%	1,831	-256	-13.98%
				5,266,553	**0.9220%**	**5,469,222**	**906,306**	**16.57%**
19	181	SWISS RE GRP						
		34207	Westport Ins Corp	5,152,516	0.9020%	4,818,621	2,952,061	61.26%
				5,152,516	**0.9020%**	**4,818,621**	**2,952,061**	**61.26%**
20	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	5,038,066	0.8820%	5,099,547	1,527,327	29.95%
				5,038,066	**0.8820%**	**5,099,547**	**1,527,327**	**29.95%**
21	968	AXA INS GRP						
		25747	Unigard Ins Co	4,459,520	0.7807%	4,399,645	1,173,043	26.66%
		24414	General Cas Co Of WI	99,234	0.0174%	7,118	1,425	20.02%
		25798	Unigard Ind Co	48,685	0.0085%	51,825	544	1.05%
				4,607,439	**0.8066%**	**4,458,588**	**1,175,012**	**26.35%**
22	626	ACE LTD						
		20699	Ace Prop & Cas Ins Co	1,726,142	0.3022%	1,747,166	1,418,681	81.20%
		21121	Westchester Fire Ins Co	1,588,468	0.2781%	222,256	-2,766,022	-1244.52%
		22713	Insurance Co Of North Amer	32,780	0.0057%	66,893	-343,467	-513.46%
				3,347,390	**0.5860%**	**2,036,315**	**-1,690,808**	**-83.03%**
23	25240	NAU Country Ins Co						
		25240	NAU Country Ins Co	3,342,007	0.5850%	3,067,318	1,077,419	35.13%
				3,342,007	**0.5850%**	**3,067,318**	**1,077,419**	**35.13%**
24	802	Capital Ins Group						
		13544	California Capital Ins Co	3,227,338	0.5650%	3,173,048	1,101,036	34.70%
		23540	Monterey Ins Co	68,291	0.0120%	83,412	-11,129	-13.34%
		12890	Eagle West Ins Co	46,017	0.0081%	39,285	79,967	203.56%
				3,341,646	**0.5850%**	**3,295,745**	**1,169,874**	**35.50%**
25	796	QBE INS GRP LTD						
		39217	QBE Ins Corp	2,617,838	0.4583%	2,487,518	13,184	0.53%
		16217	National Farmers Union Prop & Cas	317,105	0.0555%	286,795	96,500	33.65%
				2,934,943	**0.5138%**	**2,774,313**	**109,684**	**3.95%**
26	7	FEDERATED MUT GRP						
		13935	Federated Mut Ins Co	2,622,508	0.4591%	2,509,252	424,014	16.90%
		28304	Federated Service Ins Co	254,684	0.0446%	210,174	6,721	3.20%
				2,877,192	**0.5037%**	**2,719,426**	**430,735**	**15.84%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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27	176	STATE FARM IL						
		25151	State Farm General Ins Co	2,552,080	0.4468%	2,564,539	340,933	13.29%
		25143	State Farm Fire And Cas Co	26,600	0.0047%	26,672	23,144	86.77%
				2,578,680	**0.4514%**	**2,591,211**	**364,077**	**14.05%**
28	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	2,215,435	0.3878%	2,197,723	39,253	1.79%
		18953	CSE Safeguard Ins Co	231,432	0.0405%	241,003	26,153	10.85%
				2,446,867	**0.4283%**	**2,438,726**	**65,406**	**2.68%**
29	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	1,819,949	0.3186%	1,778,483	686,091	38.58%
		30104	Hartford Underwriters Ins Co	337,700	0.0591%	321,166	268,344	83.55%
		29424	Hartford Cas Ins Co	126,665	0.0222%	126,978	91,906	72.38%
				2,284,314	**0.3999%**	**2,226,627**	**1,046,341**	**46.99%**
30	12	AMERICAN INTRNL GRP						
		43761	American Intl Ins Co Of CA	1,881,198	0.3293%	1,206,359	230,623	19.12%
		23809	Granite State Ins Co	252,751	0.0442%	243,251	1,239,416	509.52%
		23841	New Hampshire Ins Co	106,893	0.0187%	100,353	27,877	27.78%
		19380	American Home Assur Co	7,209	0.0013%	906	898,083	99126.16%
				2,248,051	**0.3935%**	**1,550,869**	**2,395,999**	**154.49%**
31	98	WR Berkley Corp						
		36684	Riverport Ins Co	2,179,313	0.3815%	2,415,514	4,507,813	186.62%
		25224	Great Divide Ins Co	36,406	0.0064%	212,168	83,398	39.31%
		23612	Midwest Employers Cas Co	8,757	0.0015%	3,800	337	8.87%
		10510	Carolina Cas Ins Co	6,818	0.0012%	53,617	6,187	11.54%
				2,231,294	**0.3906%**	**2,685,099**	**4,597,735**	**171.23%**
32	3416	AXIS Capital Grp						
		20370	AXIS Reins Co	2,011,804	0.3522%	2,081,863	151,328	7.27%
				2,011,804	**0.3522%**	**2,081,863**	**151,328**	**7.27%**
33	215	UNITRIN GRP						
		10914	Kemper Independence Ins Co	891,891	0.1561%	892,101	1,083,075	121.41%
		14133	Valley Ins Co	495,001	0.0867%	555,775	-87,466	-15.74%
		11142	United Cas Ins Co Of Amer	343,263	0.0601%	357,577	980	0.27%
		16063	Unitrin Auto & Home Ins Co	526	0.0001%	1,629	183	11.23%
				1,730,681	**0.3030%**	**1,807,082**	**996,772**	**55.16%**
34	225	IAT Reins Co Grp						
		26433	Harco Natl Ins Co	1,508,777	0.2641%	1,422,357	223,376	15.70%
		28886	Transguard Ins Co Of Amer Inc	3,916	0.0007%	334	183	54.79%
				1,512,693	**0.2648%**	**1,422,691**	**223,559**	**15.71%**
35	800	WESTERN MUT INS GRP						
		15776	Residence Mut Ins Co	1,343,094	0.2351%	1,322,670	286,373	21.65%
		13625	Western Mut Ins Co	87,732	0.0154%	89,190	15,852	17.77%
				1,430,826	**0.2505%**	**1,411,860**	**302,225**	**21.41%**

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36	62	EMC INS CO						
		21415	Employers Mut Cas Co	1,414,305	0.2476%	1,472,300	324,596	22.05%
				1,414,305	**0.2476%**	**1,472,300**	**324,596**	**22.05%**
37	93	STATE NATL GRP						
		12831	State Natl Ins Co Inc	1,293,650	0.2265%	1,288,029	164,547	12.78%
				1,293,650	**0.2265%**	**1,288,029**	**164,547**	**12.78%**
38	922	ICW GROUP						
		27847	Insurance Co Of The West	1,234,994	0.2162%	1,022,911	109,874	10.74%
				1,234,994	**0.2162%**	**1,022,911**	**109,874**	**10.74%**
39	408	AMERICAN NATL FNCL GRP						
		11048	Pacific Prop & Cas Co	1,177,155	0.2061%	1,088,502	699,118	64.23%
				1,177,155	**0.2061%**	**1,088,502**	**699,118**	**64.23%**
40	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	1,177,022	0.2060%	1,210,483	609,377	50.34%
				1,177,022	**0.2060%**	**1,210,483**	**609,377**	**50.34%**
41	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	1,141,528	0.1998%	1,080,793	44,431	4.11%
				1,141,528	**0.1998%**	**1,080,793**	**44,431**	**4.11%**
42	1129	WHITE MOUNTAINS GRP						
		20621	OneBeacon America Ins Co	413,144	0.0723%	202,060	26,951	13.34%
		27154	Atlantic Specialty Ins Co	317,309	0.0555%	385,890	6,956	1.80%
		20648	Employers Fire Ins Co	159,951	0.0280%	50,788	6,026	11.87%
		21970	OneBeacon Ins Co	14,025	0.0025%	19,302	-81,363	-421.53%
		23647	Stockbridge Ins Co	212	0.0000%	5,556	-26,960	-485.24%
				904,641	**0.1584%**	**663,596**	**-68,390**	**-10.31%**
43	10815	Verlan Fire Ins Co MD						
		10815	Verlan Fire Ins Co MD	770,548	0.1349%	769,703	7,769	1.01%
				770,548	**0.1349%**	**769,703**	**7,769**	**1.01%**
44	785	MARKEL CORP GRP						
		28932	Markel American Ins Co	541,626	0.0948%	481,605	268,124	55.67%
		38970	Markel Ins Co	74,592	0.0131%	45,931	11,159	24.30%
		27189	Associated Intl Ins Co	310	0.0001%	310	-78	-25.16%
				616,528	**0.1079%**	**527,846**	**279,205**	**52.90%**
45	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	524,628	0.0918%	649,198	205,142	31.60%
				524,628	**0.0918%**	**649,198**	**205,142**	**31.60%**
46	28497	Usplate Glass Ins Co						
		28497	Usplate Glass Ins Co	501,260	0.0877%	517,351	57,476	11.11%
				501,260	**0.0877%**	**517,351**	**57,476**	**11.11%**

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47	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	495,291	0.0867%	486,317	63,097	12.97%
				495,291	**0.0867%**	**486,317**	**63,097**	**12.97%**
48	83		GRANGE INS					
		22101	Grange Ins Assn	456,588	0.0799%	459,716	262,101	57.01%
				456,588	**0.0799%**	**459,716**	**262,101**	**57.01%**
49	38		CHUBB & SON INC					
		20281	Federal Ins Co	361,701	0.0633%	329,450	45,927	13.94%
		20397	Vigilant Ins Co	49,032	0.0086%	42,708	5,594	13.10%
		20303	Great Northern Ins Co	14,045	0.0025%	21,017	2,880	13.70%
		20346	Pacific Ind Co	6,410	0.0011%	10,659	1,417	13.29%
		20338	Northwestern Pacific Ind Co	2,416	0.0004%	6,853	937	13.67%
				433,604	**0.0759%**	**410,687**	**56,755**	**13.82%**
50	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	410,263	0.0718%	388,433	696,640	179.35%
		22551	Mitsui Sumitomo Ins USA Inc	255	0.0000%	255	-429	-168.24%
				410,518	**0.0719%**	**388,688**	**696,211**	**179.12%**
51	689		BANKERS INS GRP					
		33162	Bankers Ins Co	284,925	0.0499%	267,431	-34,309	-12.83%
				284,925	**0.0499%**	**267,431**	**-34,309**	**-12.83%**
52	42757		Agri General Ins Co					
		42757	Agri General Ins Co	258,954	0.0453%	258,954	269,346	104.01%
				258,954	**0.0453%**	**258,954**	**269,346**	**104.01%**
53	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	209,977	0.0368%	206,573	210,074	101.69%
				209,977	**0.0368%**	**206,573**	**210,074**	**101.69%**
54	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	176,556	0.0309%	325,615	1,169,884	359.28%
		37257	Praetorian Ins Co	8,730	0.0015%	30,925	1,942	6.28%
		37303	Redland Ins Co	5,848	0.0010%	1,459	933	63.95%
				191,134	**0.0335%**	**357,999**	**1,172,759**	**327.59%**
55	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	150,036	0.0263%	137,948	0	0.00%
		22756	Horace Mann Prop & Cas Ins Co	35,831	0.0063%	35,762	0	0.00%
				185,867	**0.0325%**	**173,710**	**0**	**0.00%**
56	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	184,919	0.0324%	159,848	60,599	37.91%
				184,919	**0.0324%**	**159,848**	**60,599**	**37.91%**
57	303		GUIDEONE INS GRP					
		14559	Guideone Specialty Mut Ins Co	139,733	0.0245%	130,297	6,832	5.24%
		15032	Guideone Mut Ins Co	41,476	0.0073%	66,665	-3,350	-5.03%
				181,209	**0.0317%**	**196,962**	**3,482**	**1.77%**

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58	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	170,569	0.0299%	158,649	63,975	40.32%
				170,569	**0.0299%**	**158,649**	**63,975**	**40.32%**
59	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	164,417	0.0288%	112,764	35,425	31.42%
		22306	Massachusetts Bay Ins Co	3,047	0.0005%	2,897	-77,119	-2662.03%
				167,464	**0.0293%**	**115,661**	**-41,694**	**-36.05%**
60	471		Wells Fargo Grp					
		39039	Rural Community Ins Co	167,338	0.0293%	167,338	1,068	0.64%
				167,338	**0.0293%**	**167,338**	**1,068**	**0.64%**
61	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	159,908	0.0280%	96,232	89,477	92.98%
				159,908	**0.0280%**	**96,232**	**89,477**	**92.98%**
62	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	157,801	0.0276%	178,362	137,032	76.83%
				157,801	**0.0276%**	**178,362**	**137,032**	**76.83%**
63	41459		Armed Forces Ins Exchange					
		41459	Armed Forces Ins Exchange	152,020	0.0266%	147,525	146,557	99.34%
				152,020	**0.0266%**	**147,525**	**146,557**	**99.34%**
64	1141		NORTH POINTE GRP					
		27740	North Pointe Ins Co	133,921	0.0234%	53,719	0	0.00%
				133,921	**0.0234%**	**53,719**	**0**	**0.00%**
65	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	126,071	0.0221%	126,058	37,217	29.52%
				126,071	**0.0221%**	**126,058**	**37,217**	**29.52%**
66	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	118,208	0.0207%	82,128	648	0.79%
				118,208	**0.0207%**	**82,128**	**648**	**0.79%**
67	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	102,644	0.0180%	103,280	13,960	13.52%
				102,644	**0.0180%**	**103,280**	**13,960**	**13.52%**
68	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	79,813	0.0140%	113,177	1,168,146	1032.14%
		10358	Encompass Ins Co	8,906	0.0016%	9,350	737,945	7892.46%
				88,719	**0.0155%**	**122,527**	**1,906,091**	**1555.65%**
69	27480		California Mut Ins Co					
		27480	California Mut Ins Co	81,810	0.0143%	81,684	3,000	3.67%
				81,810	**0.0143%**	**81,684**	**3,000**	**3.67%**
70	31887		Coface North Amer Ins Co					
		31887	Coface North Amer Ins Co	80,096	0.0140%	48,725	6,838	14.03%
				80,096	**0.0140%**	**48,725**	**6,838**	**14.03%**

2006 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
71	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	77,055	0.0135%	70,849	11,370	16.05%
				77,055	**0.0135%**	**70,849**	**11,370**	**16.05%**
72	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	68,521	0.0120%	71,845	48,067	66.90%
				68,521	**0.0120%**	**71,845**	**48,067**	**66.90%**
73	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	64,004	0.0112%	93,324	6,354	6.81%
				64,004	**0.0112%**	**93,324**	**6,354**	**6.81%**
74	553		ROYAL & SUN ALLIANCE USA					
		24678	Royal Ind Co	62,853	0.0110%	136,815	504,172	368.51%
				62,853	**0.0110%**	**136,815**	**504,172**	**368.51%**
75	33		CALIFORNIA CAS MGMT					
		20125	California Cas Ins Co	48,905	0.0086%	48,705	6,352	13.04%
		20117	California Cas Ind Exch	12,274	0.0021%	12,217	1,590	13.01%
				61,179	**0.0107%**	**60,922**	**7,942**	**13.04%**
76	32107		Sutter Ins Co					
		32107	Sutter Ins Co	58,557	0.0103%	58,575	20,373	34.78%
				58,557	**0.0103%**	**58,575**	**20,373**	**34.78%**
77	14010		Crusader Ins Co					
		14010	Crusader Ins Co	55,794	0.0098%	57,542	7,384	12.83%
				55,794	**0.0098%**	**57,542**	**7,384**	**12.83%**
78	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	53,762	0.0094%	54,269	8,387	15.45%
				53,762	**0.0094%**	**54,269**	**8,387**	**15.45%**
79	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	42,540	0.0074%	41,813	15,968	38.19%
				42,540	**0.0074%**	**41,813**	**15,968**	**38.19%**
80	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	42,300	0.0074%	33,890	-17,950	-52.97%
				42,300	**0.0074%**	**33,890**	**-17,950**	**-52.97%**
81	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	40,412	0.0071%	39,162	-17,362	-44.33%
				40,412	**0.0071%**	**39,162**	**-17,362**	**-44.33%**
82	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	32,081	0.0056%	31,237	9,810	31.41%
				32,081	**0.0056%**	**31,237**	**9,810**	**31.41%**
83	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	30,997	0.0054%	313,875	-185	-0.06%
				30,997	**0.0054%**	**313,875**	**-185**	**-0.06%**

2006 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
84	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	29,862	0.0052%	12,901	208	1.61%
				29,862	**0.0052%**	**12,901**	**208**	**1.61%**
85	853		PUBLIC SERVICE GRP					
		15059	Public Service Mut Ins Co	27,745	0.0049%	23,086	4,384	18.99%
				27,745	**0.0049%**	**23,086**	**4,384**	**18.99%**
86	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	26,900	0.0047%	74,049	-157	-0.21%
				26,900	**0.0047%**	**74,049**	**-157**	**-0.21%**
87	1179		WAWANESA INS GRP					
		10683	Wawanesa General Ins Co	18,858	0.0033%	18,985	2,553	13.45%
		31526	Wawanesa Mut Ins Co Us Branch	5,698	0.0010%	5,864	847	14.44%
				24,556	**0.0043%**	**24,849**	**3,400**	**13.68%**
88	40134		SUA Ins Co					
		40134	SUA Ins Co	22,189	0.0039%	15,183	16,609	109.39%
				22,189	**0.0039%**	**15,183**	**16,609**	**109.39%**
89	1279		Arch Ins Grp					
		11150	Arch Ins Co	20,530	0.0036%	397,475	190,084	47.82%
				20,530	**0.0036%**	**397,475**	**190,084**	**47.82%**
90	228		WESTFIELD Grp					
		24120	Westfield Natl Ins Co	13,247	0.0023%	13,247	662	5.00%
				13,247	**0.0023%**	**13,247**	**662**	**5.00%**
91	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	9,321	0.0016%	9,979	7,450	74.66%
				9,321	**0.0016%**	**9,979**	**7,450**	**74.66%**
92	24		ATLANTIC CO					
		19895	Atlantic Mut Ins Co	9,184	0.0016%	36,643	4,636	12.65%
				9,184	**0.0016%**	**36,643**	**4,636**	**12.65%**
93	14508		Michigan Millers Mut Ins Co					
		14508	Michigan Millers Mut Ins Co	8,872	0.0016%	8,872	1,115	12.57%
				8,872	**0.0016%**	**8,872**	**1,115**	**12.57%**
94	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	8,731	0.0015%	8,723	1,218	13.96%
				8,731	**0.0015%**	**8,723**	**1,218**	**13.96%**
95	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	7,679	0.0013%	8,702	997	11.46%
				7,679	**0.0013%**	**8,702**	**997**	**11.46%**
96	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	6,054	0.0011%	4,613	-3,116	-67.55%
				6,054	**0.0011%**	**4,613**	**-3,116**	**-67.55%**

2006 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
97	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	5,720	0.0010%	4,659	167	3.58%
				5,720	**0.0010%**	**4,659**	**167**	**3.58%**
98	24899		Alea North America Ins Co					
		24899	Alea North America Ins Co	4,456	0.0008%	10,598	-5,195	-49.02%
				4,456	**0.0008%**	**10,598**	**-5,195**	**-49.02%**
99	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	1,370	0.0002%	1,521	28	1.84%
		25984	Graphic Arts Mut Ins Co	182	0.0000%	182	0	0.00%
				1,552	**0.0003%**	**1,703**	**28**	**1.64%**
100	38733		Alaska Nat Ins Co					
		38733	Alaska Nat Ins Co	1,013	0.0002%	477	0	0.00%
				1,013	**0.0002%**	**477**	**0**	**0.00%**
101	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	930	0.0002%	895	-4,219	-471.40%
				930	**0.0002%**	**895**	**-4,219**	**-471.40%**
102	670		FIDELITY NATL FIN INC					
		25180	Fidelity Natl Ins Co	832	0.0001%	198	0	0.00%
				832	**0.0001%**	**198**	**0**	**0.00%**
103	1169		GENERALI GRP					
		11231	Generali Us Branch	232	0.0000%	618	92	14.89%
				232	**0.0000%**	**618**	**92**	**14.89%**
104	37800		Lg Ins Co Ltd Us Branch					
		37800	Lg Ins Co Ltd Us Branch	145	0.0000%	145	54	37.24%
				145	**0.0000%**	**145**	**54**	**37.24%**
			Line Total:	**571,237,442**	**100.0000%**	**513,791,293**	**166,606,301**	**32.43%**

2006 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	Wells Fargo Grp						
		39039	Rural Community Ins Co	55,752,260	29.3642%	58,113,543	70,330,793	121.02%
				55,752,260	**29.3642%**	**58,113,543**	**70,330,793**	**121.02%**
2	25240	NAU Country Ins Co						
		25240	NAU Country Ins Co	42,313,979	22.2864%	44,342,355	47,023,387	106.05%
				42,313,979	**22.2864%**	**44,342,355**	**47,023,387**	**106.05%**
3	626	ACE LTD						
		20699	Ace Prop & Cas Ins Co	37,336,451	19.6648%	37,772,182	23,928,829	63.35%
				37,336,451	**19.6648%**	**37,772,182**	**23,928,829**	**63.35%**
4	84	American Financial Grp						
		22136	Great American Ins Co of NY	23,900,759	12.5883%	24,520,689	21,245,275	86.64%
				23,900,759	**12.5883%**	**24,520,689**	**21,245,275**	**86.64%**
5	42757	Agri General Ins Co						
		42757	Agri General Ins Co	16,990,012	8.9485%	17,022,594	4,551,401	26.74%
				16,990,012	**8.9485%**	**17,022,594**	**4,551,401**	**26.74%**
6	1285	X L AMER						
		22322	Greenwich Ins Co	5,816,671	3.0636%	5,816,670	559,947	9.63%
				5,816,671	**3.0636%**	**5,816,670**	**559,947**	**9.63%**
7	303	GUIDEONE INS GRP						
		14559	Guideone Specialty Mut Ins Co	2,491,580	1.3123%	2,370,834	320,088	13.50%
				2,491,580	**1.3123%**	**2,370,834**	**320,088**	**13.50%**
8	228	WESTFIELD Grp						
		24120	Westfield Natl Ins Co	2,372,800	1.2497%	2,394,855	1,803,747	75.32%
				2,372,800	**1.2497%**	**2,394,855**	**1,803,747**	**75.32%**
9	1331	Glencoe US Holdings Inc						
		10340	Stonington Ins Co	1,806,593	0.9515%	1,716,397	812,770	47.35%
				1,806,593	**0.9515%**	**1,716,397**	**812,770**	**47.35%**
10	176	STATE FARM IL						
		25143	State Farm Fire And Cas Co	1,083,509	0.5707%	1,083,509	174,062	16.06%
				1,083,509	**0.5707%**	**1,083,509**	**174,062**	**16.06%**
			Line Total:	**189,864,614**	**100.0000%**	**195,153,628**	**170,750,299**	**87.50%**

2006 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		FIDELITY NATL FIN INC					
		16578	Fidelity Natl Prop and Cas Ins Co	23,079,610	15.4487%	22,278,876	20,527,813	92.14%
		25180	Fidelity Natl Ins Co	4,269,651	2.8580%	4,309,709	2,502,097	58.06%
				27,349,261	**18.3066%**	**26,588,585**	**23,029,910**	**86.62%**
2	212		ZURICH INS GRP					
		21660	Fire Ins Exch	23,523,333	15.7457%	21,212,768	7,403,884	34.90%
		10315	Civic Property & Cas Co	681,819	0.4564%	617,883	467,109	75.60%
		11185	Foremost Ins Co	311,853	0.2087%	180,194	27,886	15.48%
		21687	Mid-Century Ins Co	268	0.0002%	268	0	0.00%
				24,517,273	**16.4110%**	**22,011,113**	**7,898,879**	**35.89%**
3	176		STATE FARM IL					
		25143	State Farm Fire And Cas Co	22,429,323	15.0134%	21,260,979	3,222,064	15.15%
				22,429,323	**15.0134%**	**21,260,979**	**3,222,064**	**15.15%**
4	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	21,707,099	14.5300%	20,726,533	11,497,878	55.47%
				21,707,099	**14.5300%**	**20,726,533**	**11,497,878**	**55.47%**
5	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	16,408,440	10.9832%	15,698,531	10,756,579	68.52%
				16,408,440	**10.9832%**	**15,698,531**	**10,756,579**	**68.52%**
6	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	8,000,880	5.3555%	7,786,801	1,341,278	17.23%
		19615	American Reliable Ins Co	1,381,212	0.9245%	1,321,482	1,390,639	105.23%
				9,382,092	**6.2800%**	**9,108,283**	**2,731,917**	**29.99%**
7	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	8,216,732	5.5000%	7,395,915	3,620,092	48.95%
				8,216,732	**5.5000%**	**7,395,915**	**3,620,092**	**48.95%**
8	3548		Travelers Grp					
		19070	Standard Fire Ins Co	5,763,396	3.8578%	5,306,576	1,498,883	28.25%
				5,763,396	**3.8578%**	**5,306,576**	**1,498,883**	**28.25%**
9	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		18600	USAA General Ind Co	4,320,363	2.8919%	4,157,178	2,303,768	55.42%
				4,320,363	**2.8919%**	**4,157,178**	**2,303,768**	**55.42%**
10	111		LIBERTY MUT GRP					
		23035	Liberty Mut Fire Ins Co	1,602,140	1.0724%	1,471,943	712,083	48.38%
				1,602,140	**1.0724%**	**1,471,943**	**712,083**	**48.38%**
11	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	1,426,533	0.9549%	1,429,361	80,588	5.64%
				1,426,533	**0.9549%**	**1,429,361**	**80,588**	**5.64%**

2006 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
12	12		AMERICAN INTRNL GRP					
		23841	New Hampshire Ins Co	984,635	0.6591%	984,635	203,092	20.63%
		23809	Granite State Ins Co	239,157	0.1601%	207,447	24,894	12.00%
		19380	American Home Assur Co	53,681	0.0359%	79,065	22,313	28.22%
				1,277,473	**0.8551%**	**1,271,147**	**250,299**	**19.69%**
13	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	1,218,894	0.8159%	976,547	309,087	31.65%
				1,218,894	**0.8159%**	**976,547**	**309,087**	**31.65%**
14	70		FIRST AMN TITLE					
		37710	First American Prop & Cas Ins Co	1,150,098	0.7698%	984,363	-240,139	-24.40%
				1,150,098	**0.7698%**	**984,363**	**-240,139**	**-24.40%**
15	140		NATIONWIDE CORP					
		23779	Nationwide Mut Fire Ins Co	1,130,138	0.7565%	927,066	344,226	37.13%
				1,130,138	**0.7565%**	**927,066**	**344,226**	**37.13%**
16	242		SELECTIVE INS					
		12572	Selective Ins Co Of Amer	838,108	0.5610%	677,446	96,515	14.25%
				838,108	**0.5610%**	**677,446**	**96,515**	**14.25%**
17	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	415,769	0.2783%	393,675	93,539	23.76%
				415,769	**0.2783%**	**393,675**	**93,539**	**23.76%**
18	408		AMERICAN NATL FNCL GRP					
		28401	American Natl Prop & Cas Co	236,880	0.1586%	230,729	40,350	17.49%
				236,880	**0.1586%**	**230,729**	**40,350**	**17.49%**
19	84		American Financial Grp					
		32620	National Interstate Ins Co	4,738	0.0032%	23,329	87,684	375.86%
				4,738	**0.0032%**	**23,329**	**87,684**	**375.86%**
20	36560		Service Ins Co					
		36560	Service Ins Co	656	0.0004%	656	0	0.00%
				656	**0.0004%**	**656**	**0**	**0.00%**
			Line Total:	**149,395,406**	**100.0000%**	**140,639,955**	**68,334,202**	**48.59%**

2006 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		NATIONWIDE CORP					
		23787	Nationwide Mut Ins Co	93,758,709	48.1297%	92,038,850	37,794,911	41.06%
		25453	Nationwide Ins Co Of Amer	42,609	0.0219%	16,987	3,924	23.10%
		19100	Amco Ins Co	1,672	0.0009%	1,672	3,503,121	209516.81%
				93,802,990	**48.1524%**	**92,057,509**	**41,301,956**	**44.87%**
2	3548		Travelers Grp					
		25674	Travelers Property Cas Co Of Amer	11,785,048	6.0497%	11,076,235	2,685,017	24.24%
		25682	Travelers Ind Co Of CT	8,420,171	4.3224%	8,359,412	830,577	9.94%
				20,205,219	**10.3721%**	**19,435,647**	**3,515,594**	**18.09%**
3	1129		WHITE MOUNTAINS GRP					
		21970	OneBeacon Ins Co	16,283,068	8.3587%	15,081,344	7,792,513	51.67%
				16,283,068	**8.3587%**	**15,081,344**	**7,792,513**	**51.67%**
4	802		Capital Ins Group					
		13544	California Capital Ins Co	12,710,260	6.5246%	12,545,117	3,356,468	26.76%
				12,710,260	**6.5246%**	**12,545,117**	**3,356,468**	**26.76%**
5	176		STATE FARM IL					
		25151	State Farm General Ins Co	11,787,246	6.0508%	11,517,627	3,273,292	28.42%
				11,787,246	**6.0508%**	**11,517,627**	**3,273,292**	**28.42%**
6	761		ALLIANZ INS GRP					
		21857	American Ins Co	4,515,016	2.3177%	4,495,834	2,103,011	46.78%
		21881	National Surety Corp	1,608,353	0.8256%	1,483,185	888,339	59.89%
		21865	Associated Ind Corp	1,454,639	0.7467%	1,504,833	193,498	12.86%
		21873	Firemans Fund Ins Co	593,939	0.3049%	515,772	46,579	9.03%
		10079	Vintage Ins Co	20	0.0000%	-947	-2	0.21%
				8,171,967	**4.1950%**	**7,998,677**	**3,231,425**	**40.40%**
7	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	7,887,588	4.0490%	7,837,779	2,529,227	32.27%
				7,887,588	**4.0490%**	**7,837,779**	**2,529,227**	**32.27%**
8	19		Assurant Inc Grp					
		19615	American Reliable Ins Co	2,726,650	1.3997%	2,784,946	1,633,893	58.67%
		10111	American Bankers Ins Co Of FL	1,909,989	0.9805%	1,668,771	407,433	24.42%
				4,636,639	**2.3802%**	**4,453,717**	**2,041,326**	**45.83%**
9	968		AXA INS GRP					
		25747	Unigard Ins Co	4,387,984	2.2525%	4,485,918	3,638,379	81.11%
				4,387,984	**2.2525%**	**4,485,918**	**3,638,379**	**81.11%**
10	84		American Financial Grp					
		16691	Great American Ins Co	1,783,987	0.9158%	1,897,412	903,936	47.64%
		26344	Great American Assur Co	1,080,853	0.5548%	1,149,374	-222,459	-19.35%
		22136	Great American Ins Co of NY	489,000	0.2510%	502,817	-125,724	-25.00%
		26832	Great American Alliance Ins Co	357,476	0.1835%	382,046	17,652	4.62%
				3,711,316	**1.9052%**	**3,931,649**	**573,405**	**14.58%**

2006 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*
11	83	GRANGE INS						
		22101	Grange Ins Assn	3,706,626	1.9027%	3,566,393	993,683	27.86%
				3,706,626	**1.9027%**	**3,566,393**	**993,683**	**27.86%**
12	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	3,636,668	1.8668%	3,357,279	1,715,315	51.09%
				3,636,668	**1.8668%**	**3,357,279**	**1,715,315**	**51.09%**
13	626	ACE LTD						
		43575	Indemnity Ins Co Of North Amer	2,512,852	1.2899%	2,797,895	-330,534	-11.81%
				2,512,852	**1.2899%**	**2,797,895**	**-330,534**	**-11.81%**
14	98	WR Berkley Corp						
		40045	Starnet Ins Co	451,629	0.2318%	390,908	158,948	40.66%
				451,629	**0.2318%**	**390,908**	**158,948**	**40.66%**
15	15768	Merced Mut Ins Co						
		15768	Merced Mut Ins Co	308,007	0.1581%	313,070	32,915	10.51%
				308,007	**0.1581%**	**313,070**	**32,915**	**10.51%**
16	349	FLORISTS MUT						
		13978	Florists Mut Ins Co	200,095	0.1027%	198,842	33,878	17.04%
				200,095	**0.1027%**	**198,842**	**33,878**	**17.04%**
17	785	MARKEL CORP GRP						
		38970	Markel Ins Co	184,770	0.0948%	196,454	78,399	39.91%
				184,770	**0.0948%**	**196,454**	**78,399**	**39.91%**
18	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	129,378	0.0664%	92,383	48,144	52.11%
				129,378	**0.0664%**	**92,383**	**48,144**	**52.11%**
19	163	SAFECO INS GRP						
		19704	American States Ins Co	56,512	0.0290%	68,649	8,049	11.72%
				56,512	**0.0290%**	**68,649**	**8,049**	**11.72%**
20	27480	California Mut Ins Co						
		27480	California Mut Ins Co	30,517	0.0157%	30,578	0	0.00%
				30,517	**0.0157%**	**30,578**	**0**	**0.00%**
21	920	UNITED NATL GRP						
		42048	Diamond State Ins Co	2,898	0.0015%	2,897	-41	-1.42%
				2,898	**0.0015%**	**2,897**	**-41**	**-1.42%**
			Line Total:	**194,804,229**	**100.0000%**	**190,360,332**	**73,992,341**	**38.87%**

2006 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	STATE FARM IL						
		25151	State Farm General Ins Co	1,436,030,372	21.7847%	1,413,053,990	462,692,533	32.74%
				1,436,030,372	**21.7847%**	**1,413,053,990**	**462,692,533**	**32.74%**
2	212	ZURICH INS GRP						
		21660	Fire Ins Exch	944,472,433	14.3277%	941,446,866	306,352,475	32.54%
		11185	Foremost Ins Co	57,167,871	0.8672%	52,951,902	19,439,974	36.71%
		21687	Mid-Century Ins Co	50,307,789	0.7632%	14,586,424	3,464,718	23.75%
		21326	Empire Fire & Marine Ins Co	17,782,693	0.2698%	16,567,680	1,266,307	7.64%
		21652	Farmers Ins Exch	17,024,789	0.2583%	19,638,564	10,696,201	54.47%
		11800	Foremost Property & Cas Ins Co	8,663,158	0.1314%	8,562,962	3,642,110	42.53%
		10317	Neighborhood Spirit Prop & Cas Co	7,783,327	0.1181%	7,426,479	3,259,722	43.89%
		43699	American Federation Ins Co	5,787,922	0.0878%	6,018,472	2,456,520	40.82%
		39306	Fidelity & Deposit Co Of MD	3,500,851	0.0531%	2,392,129	1,192,487	49.85%
		10315	Civic Property & Cas Co	3,395,033	0.0515%	3,026,831	739,983	24.45%
		10318	Exact Prop & Cas Co Inc	2,234,869	0.0339%	2,449,465	576,948	23.55%
				1,118,120,735	**16.9620%**	**1,075,067,774**	**353,087,445**	**32.84%**
3	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	842,354,375	12.7786%	844,674,220	240,475,217	28.47%
		10358	Encompass Ins Co	43,126,380	0.6542%	42,967,694	16,451,152	38.29%
		19240	Allstate Ind Co	2,398,892	0.0364%	4,195,976	1,781,882	42.47%
				887,879,647	**13.4692%**	**891,837,890**	**258,708,251**	**29.01%**
4	1278	CALIFORNIA ST AUTO GRP						
		15539	California State Auto Asn Inter-Ins	414,417,030	6.2867%	397,226,619	132,078,322	33.25%
				414,417,030	**6.2867%**	**397,226,619**	**132,078,322**	**33.25%**
5	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	USAA	167,025,574	2.5338%	165,966,383	52,586,750	31.69%
		25968	USAA Cas Ins Co	127,905,265	1.9403%	128,247,340	36,778,924	28.68%
				294,930,839	**4.4741%**	**294,213,723**	**89,365,674**	**30.37%**
6	1318	Auto Club Enterprises Ins Grp						
		15598	Interins Exch Of The Automobile Club	266,029,053	4.0357%	256,009,480	149,743,040	58.49%
				266,029,053	**4.0357%**	**256,009,480**	**149,743,040**	**58.49%**
7	140	NATIONWIDE CORP						
		19100	Amco Ins Co	146,149,989	2.2171%	138,540,628	52,311,367	37.76%
		42579	Allied Prop & Cas Ins Co	68,589,620	1.0405%	66,886,552	23,916,433	35.76%
		23779	Nationwide Mut Fire Ins Co	11,782,343	0.1787%	11,570,276	3,860,066	33.36%
		25453	Nationwide Ins Co Of Amer	5,424,635	0.0823%	2,574,295	1,753,140	68.10%
		23787	Nationwide Mut Ins Co	9,858	0.0001%	9,858	-424,949	-4310.70%
				231,956,445	**3.5188%**	**219,581,609**	**81,416,057**	**37.08%**
8	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	196,753,111	2.9848%	185,769,726	54,857,413	29.53%
				196,753,111	**2.9848%**	**185,769,726**	**54,857,413**	**29.53%**

2006 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
9	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	78,919,034	1.1972%	80,013,381	17,530,035	21.91%
		39012	Safeco Ins Co Of IL	64,738,972	0.9821%	65,307,517	26,293,658	40.26%
		24724	First Natl Ins Co Of Amer	38,379,997	0.5822%	35,978,375	11,805,877	32.81%
				182,038,003	**2.7615%**	**181,299,273**	**55,629,570**	**30.68%**
10	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	126,527,278	1.9194%	121,421,734	31,322,318	25.80%
		21865	Associated Ind Corp	36,019,226	0.5464%	35,816,628	10,006,457	27.94%
		21857	American Ins Co	95,804	0.0015%	95,651	6,158	6.44%
		21881	National Surety Corp	36,197	0.0005%	41,353	53,002	128.17%
				162,678,505	**2.4678%**	**157,375,366**	**41,387,935**	**26.30%**
11	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	128,774,902	1.9535%	124,593,165	36,287,061	29.12%
				128,774,902	**1.9535%**	**124,593,165**	**36,287,061**	**29.12%**
12	3548	Travelers Grp						
		36161	Travelers Prop Cas Ins Co	91,730,979	1.3916%	85,360,961	25,500,051	29.87%
		19070	Standard Fire Ins Co	33,032,087	0.5011%	31,931,431	9,863,221	30.89%
				124,763,066	**1.8927%**	**117,292,392**	**35,363,272**	**30.15%**
13	91	HARTFORD FIRE & CAS GRP						
		30104	Hartford Underwriters Ins Co	57,226,746	0.8681%	53,914,739	25,348,862	47.02%
		29424	Hartford Cas Ins Co	49,843,682	0.7561%	47,505,409	17,700,577	37.26%
		19682	Hartford Fire In Co	2,529	0.0000%	2,529	-130	-5.14%
		29459	Twin City Fire Ins Co Co	1,230	0.0000%	66	-331	-501.52%
				107,074,187	**1.6243%**	**101,422,743**	**43,048,978**	**42.45%**
14	1330	Balboa Ins Grp						
		24813	Balboa Ins Co	46,394,453	0.7038%	48,593,457	21,718,553	44.69%
		24848	Newport Ins Co	28,386,143	0.4306%	27,484,151	9,711,789	35.34%
		24821	Meritplan Ins Co	26,069,666	0.3955%	23,655,857	4,348,177	18.38%
				100,850,262	**1.5299%**	**99,733,465**	**35,778,519**	**35.87%**
15	70	FIRST AMN TITLE						
		34525	First American Specilaty Ins Co	70,659,542	1.0719%	71,025,840	29,796,898	41.95%
		37710	First American Prop & Cas Ins Co	16,850,353	0.2556%	16,415,291	3,905,796	23.79%
				87,509,895	**1.3275%**	**87,441,131**	**33,702,694**	**38.54%**
16	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	82,726,028	1.2550%	86,522,768	28,314,482	32.72%
				82,726,028	**1.2550%**	**86,522,768**	**28,314,482**	**32.72%**
17	12	AMERICAN INTRNL GRP						
		43761	American Intl Ins Co Of CA	68,078,385	1.0328%	58,667,397	23,075,247	39.33%
		23841	New Hampshire Ins Co	7,303,467	0.1108%	7,888,651	4,616,316	58.52%
				75,381,852	**1.1436%**	**66,556,048**	**27,691,563**	**41.61%**

2006 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
18	38		CHUBB & SON INC					
		20281	Federal Ins Co	71,061,199	1.0780%	66,052,515	13,989,228	21.18%
		20397	Vigilant Ins Co	2,581,611	0.0392%	2,589,607	121,680	4.70%
		20346	Pacific Ind Co	903,375	0.0137%	914,619	498,608	54.52%
				74,546,185	**1.1309%**	**69,556,741**	**14,609,516**	**21.00%**
19	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	71,884,139	1.0905%	77,416,348	16,412,116	21.20%
				71,884,139	**1.0905%**	**77,416,348**	**16,412,116**	**21.20%**
20	215		UNITRIN GRP					
		10914	Kemper Independence Ins Co	52,224,041	0.7922%	49,881,549	21,476,264	43.05%
		14133	Valley Ins Co	1,794,800	0.0272%	1,930,689	647,412	33.53%
		16063	Unitrin Auto & Home Ins Co	430,868	0.0065%	431,296	137,548	31.89%
				54,449,709	**0.8260%**	**52,243,534**	**22,261,224**	**42.61%**
21	802		Capital Ins Group					
		13544	California Capital Ins Co	46,204,613	0.7009%	45,430,059	18,045,331	39.72%
		12890	Eagle West Ins Co	1,482,600	0.0225%	1,316,880	598,337	45.44%
				47,687,213	**0.7234%**	**46,746,939**	**18,643,668**	**39.88%**
22	33		CALIFORNIA CAS MGMT					
		20117	California Cas Ind Exch	40,783,534	0.6187%	22,754,757	6,024,709	26.48%
		20125	California Cas Ins Co	4,609,941	0.0699%	23,577,324	10,768,861	45.67%
				45,393,475	**0.6886%**	**46,332,081**	**16,793,570**	**36.25%**
23	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	33,685,148	0.5110%	33,903,050	9,104,684	26.86%
		18953	CSE Safeguard Ins Co	8,787,022	0.1333%	8,277,148	3,191,517	38.56%
				42,472,170	**0.6443%**	**42,180,198**	**12,296,201**	**29.15%**
24	19		Assurant Inc Grp					
		42978	American Security Ins Co	18,173,354	0.2757%	17,270,701	8,387,036	48.56%
		19615	American Reliable Ins Co	12,611,382	0.1913%	11,543,480	4,099,924	35.52%
		10111	American Bankers Ins Co Of FL	7,182,623	0.1090%	6,862,223	1,854,707	27.03%
		42986	Standard Guaranty Ins Co	2,188,857	0.0332%	2,141,801	1,007,032	47.02%
				40,156,216	**0.6092%**	**37,818,205**	**15,348,699**	**40.59%**
25	800		WESTERN MUT INS GRP					
		15776	Residence Mut Ins Co	36,069,021	0.5472%	35,877,029	12,759,028	35.56%
		13625	Western Mut Ins Co	4,069,443	0.0617%	4,222,236	1,581,078	37.45%
				40,138,464	**0.6089%**	**40,099,265**	**14,340,106**	**35.76%**
26	670		FIDELITY NATL FIN INC					
		25180	Fidelity Natl Ins Co	37,037,178	0.5619%	36,140,234	11,494,144	31.80%
				37,037,178	**0.5619%**	**36,140,234**	**11,494,144**	**31.80%**
27	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	21,774,918	0.3303%	18,999,834	6,036,971	31.77%
		23450	American Family Home Ins Co	51,587	0.0008%	60,500	25,266	41.76%
				21,826,505	**0.3311%**	**19,060,334**	**6,062,237**	**31.81%**

2006 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
28	1179		WAWANESA INS GRP					
		10683	Wawanesa General Ins Co	18,154,723	0.2754%	17,423,915	9,639,275	55.32%
		31526	Wawanesa Mut Ins Co Us Branch	3,656,665	0.0555%	3,628,827	3,017,777	83.16%
				21,811,388	**0.3309%**	**21,052,742**	**12,657,052**	**60.12%**
29	968		AXA INS GRP					
		25798	Unigard Ind Co	15,205,862	0.2307%	15,270,807	8,004,449	52.42%
		25747	Unigard Ins Co	5,358,114	0.0813%	5,311,813	936,803	17.64%
				20,563,976	**0.3120%**	**20,582,620**	**8,941,252**	**43.44%**
30	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	20,108,927	0.3051%	19,911,360	5,522,603	27.74%
				20,108,927	**0.3051%**	**19,911,360**	**5,522,603**	**27.74%**
31	4		Ameriprise Financial Grp					
		27928	Amex Assur Co	14,845,916	0.2252%	17,768,165	8,126,707	45.74%
		29068	IDS Prop Cas Ins Co	5,024,424	0.0762%	651,229	255,186	39.19%
				19,870,340	**0.3014%**	**18,419,394**	**8,381,893**	**45.51%**
32	1293		HOMESITE INS GRP					
		11005	Homesite Ins Co Of CA	17,598,317	0.2670%	16,918,974	6,702,648	39.62%
				17,598,317	**0.2670%**	**16,918,974**	**6,702,648**	**39.62%**
33	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	7,724,436	0.1172%	7,319,075	2,170,341	29.65%
		22756	Horace Mann Prop & Cas Ins Co	7,613,717	0.1155%	7,732,482	2,876,935	37.21%
				15,338,153	**0.2327%**	**15,051,557**	**5,047,276**	**33.53%**
34	83		GRANGE INS					
		22101	Grange Ins Assn	10,741,526	0.1630%	10,681,701	3,781,493	35.40%
				10,741,526	**0.1630%**	**10,681,701**	**3,781,493**	**35.40%**
35	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	10,698,317	0.1623%	11,047,192	5,018,709	45.43%
				10,698,317	**0.1623%**	**11,047,192**	**5,018,709**	**45.43%**
36	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	8,725,464	0.1324%	8,541,057	3,854,313	45.13%
				8,725,464	**0.1324%**	**8,541,057**	**3,854,313**	**45.13%**
37	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	8,421,666	0.1278%	8,339,082	2,695,933	32.33%
				8,421,666	**0.1278%**	**8,339,082**	**2,695,933**	**32.33%**
38	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	8,336,346	0.1265%	8,993,419	3,185,088	35.42%
				8,336,346	**0.1265%**	**8,993,419**	**3,185,088**	**35.42%**
39	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	7,346,242	0.1114%	7,079,025	1,651,889	23.33%
				7,346,242	**0.1114%**	**7,079,025**	**1,651,889**	**23.33%**

2006 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
40	313	AEGIS GRP						
		33898	Aegis Security Ins Co	7,143,959	0.1084%	5,991,105	3,113,956	51.98%
				7,143,959	**0.1084%**	**5,991,105**	**3,113,956**	**51.98%**
41	15768	Merced Mut Ins Co						
		15768	Merced Mut Ins Co	6,274,006	0.0952%	6,305,342	2,525,297	40.05%
				6,274,006	**0.0952%**	**6,305,342**	**2,525,297**	**40.05%**
42	9	JPMorgan Chase & Co Grp						
		22985	Sequoia Ins Co	5,832,875	0.0885%	5,769,594	1,825,447	31.64%
				5,832,875	**0.0885%**	**5,769,594**	**1,825,447**	**31.64%**
43	41459	Armed Forces Ins Exchange						
		41459	Armed Forces Ins Exchange	4,851,928	0.0736%	4,744,706	2,036,173	42.91%
				4,851,928	**0.0736%**	**4,744,706**	**2,036,173**	**42.91%**
44	796	QBE INS GRP LTD						
		39217	QBE Ins Corp	4,094,955	0.0621%	3,638,564	847,819	23.30%
				4,094,955	**0.0621%**	**3,638,564**	**847,819**	**23.30%**
45	273	WORKMENS GRP						
		13250	Workmens Auto Ins Co	3,436,178	0.0521%	3,321,926	2,036,902	61.32%
				3,436,178	**0.0521%**	**3,321,926**	**2,036,902**	**61.32%**
46	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	3,188,561	0.0484%	1,390,573	579,833	41.70%
				3,188,561	**0.0484%**	**1,390,573**	**579,833**	**41.70%**
47	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	2,638,696	0.0400%	3,388,315	-6,245,038	-184.31%
				2,638,696	**0.0400%**	**3,388,315**	**-6,245,038**	**-184.31%**
48	39861	Golden Bear Ins Co						
		39861	Golden Bear Ins Co	2,623,055	0.0398%	2,532,278	856,209	33.81%
				2,623,055	**0.0398%**	**2,532,278**	**856,209**	**33.81%**
49	218	CNA INS GRP						
		35289	Continental Ins Co	2,067,574	0.0314%	2,067,549	3,043,692	147.21%
				2,067,574	**0.0314%**	**2,067,549**	**3,043,692**	**147.21%**
50	3829	GeoVera Holdings Inc Grp						
		10182	Geovera Specialty Ins Co	1,525,219	0.0231%	1,697,062	506,604	29.85%
		10799	Geovera Ins Co	218,933	0.0033%	82,697	621	0.75%
				1,744,152	**0.0265%**	**1,779,759**	**507,225**	**28.50%**
51	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	1,637,952	0.0248%	1,599,373	548,393	34.29%
				1,637,952	**0.0248%**	**1,599,373**	**548,393**	**34.29%**
52	27480	California Mut Ins Co						
		27480	California Mut Ins Co	1,360,485	0.0206%	1,385,815	554,859	40.04%
				1,360,485	**0.0206%**	**1,385,815**	**554,859**	**40.04%**

2006 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
53	32107	Sutter Ins Co						
		32107	Sutter Ins Co	995,704	0.0151%	1,064,488	130,885	12.30%
				995,704	**0.0151%**	**1,064,488**	**130,885**	**12.30%**
54	31968	Merastar Ins Co						
		31968	Merastar Ins Co	603,044	0.0091%	606,784	46,060	7.59%
				603,044	**0.0091%**	**606,784**	**46,060**	**7.59%**
55	65	FM GLOBAL GRP						
		10014	Affiliated Fm Ins Co	146,216	0.0022%	141,736	2,510	1.77%
				146,216	**0.0022%**	**141,736**	**2,510**	**1.77%**
56	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	97,148	0.0015%	134,254	-11,518	-8.58%
				97,148	**0.0015%**	**134,254**	**-11,518**	**-8.58%**
57	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	53,519	0.0008%	51,842	100,168	193.22%
				53,519	**0.0008%**	**51,842**	**100,168**	**193.22%**
58	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	28,339	0.0004%	22,701	0	0.00%
				28,339	**0.0004%**	**22,701**	**0**	**0.00%**
59	553	ROYAL & SUN ALLIANCE USA						
		24678	Royal Ind Co	9,177	0.0001%	14,389	13,116	91.15%
		24902	Security Ins Co Of Hartford	2,455	0.0000%	7,467	-470	-6.29%
				11,632	**0.0002%**	**21,856**	**12,646**	**57.86%**
60	4381	Lightyear Delos Grp						
		35408	Delos Ins Co	8,771	0.0001%	1,646,484	-130,352	-7.92%
				8,771	**0.0001%**	**1,646,484**	**-130,352**	**-7.92%**
61	88	The Hanover Ins Grp						
		22306	Massachusetts Bay Ins Co	3,070	0.0000%	2,990	4	0.13%
				3,070	**0.0000%**	**2,990**	**4**	**0.13%**
62	244	CINCINNATI FNCL CP						
		10677	Cincinnati Ins Co	3,027	0.0000%	1,387	975	70.30%
				3,027	**0.0000%**	**1,387**	**975**	**70.30%**
63	84	American Financial Grp						
		33723	Great American Spirit Ins Co	1,822	0.0000%	51,488	30,013	58.29%
				1,822	**0.0000%**	**51,488**	**30,013**	**58.29%**
			Line Total:	**6,591,912,516**	**100.0000%**	**6,436,870,073**	**2,147,266,597**	**33.36%**

2006 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	212	ZURICH INS GRP						
		21652	Farmers Ins Exch	205,556,839	7.9166%	205,617,534	50,789,336	24.70%
		21660	Fire Ins Exch	116,462,898	4.4853%	103,725,726	39,875,386	38.44%
		21709	Truck Ins Exch	88,896,310	3.4236%	91,993,600	28,415,911	30.89%
		19356	Maryland Cas Co	46,841,334	1.8040%	49,538,646	28,769,144	58.07%
		21687	Mid-Century Ins Co	24,763,797	0.9537%	24,519,464	11,483,402	46.83%
		21326	Empire Fire & Marine Ins Co	19,291,702	0.7430%	18,235,475	16,328,866	89.54%
		40142	American Zurich Ins Co	6,458,635	0.2487%	7,088,901	2,262,560	31.92%
		39306	Fidelity & Deposit Co Of MD	5,665,427	0.2182%	5,703,157	2,547,471	44.67%
		10318	Exact Prop & Cas Co Inc	3,265,849	0.1258%	3,093,974	1,058,662	34.22%
		16535	Zurich American Ins Co	2,605,831	0.1004%	2,590,728	300,421	11.60%
		26247	American Guarantee & Liability Ins	1,362,587	0.0525%	1,120,506	124,121	11.08%
		10315	Civic Property & Cas Co	770,803	0.0297%	981,912	2,313,428	235.60%
		19372	Northern Ins Co Of NY	293,138	0.0113%	4,379,583	-4,917,314	-112.28%
		10317	Neighborhood Spirit Prop & Cas Co	175,324	0.0068%	187,374	159,788	85.28%
		27855	Zurich American Ins Co Of IL	88,511	0.0034%	91,839	13,635	14.85%
		19305	Assurance Co Of Amer	60,783	0.0023%	-28,880	15,447,930	-53490.06%
		34347	Colonial American Cas & Surety Co	46,222	0.0018%	46,373	3,671	7.92%
				522,605,990	**20.1270%**	**518,885,912**	**194,976,418**	**37.58%**
2	91	HARTFORD FIRE & CAS GRP						
		29424	Hartford Cas Ins Co	212,737,227	8.1931%	209,345,233	117,170,460	55.97%
		19682	Hartford Fire In Co	30,826,663	1.1872%	32,086,283	7,378,424	23.00%
		29459	Twin City Fire Ins Co Co	2,247,002	0.0865%	2,178,108	859,438	39.46%
		30104	Hartford Underwriters Ins Co	1,931,542	0.0744%	1,458,858	1,213,181	83.16%
		34690	Property & Cas Ins Co Of Hartford	1,115,024	0.0429%	668,753	237,854	35.57%
		22357	Hartford Accid & Ind Co	782,800	0.0301%	792,292	275,295	34.75%
		37478	Hartford Ins Co Of The Midwest	676,109	0.0260%	742,830	463,388	62.38%
				250,316,367	**9.6404%**	**247,272,357**	**127,598,040**	**51.60%**
3	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	144,201,256	5.5536%	153,441,928	4,833,344	3.15%
		25682	Travelers Ind Co Of CT	48,758,489	1.8778%	49,681,122	17,649,963	35.53%
		25887	US Fidelity & Guaranty Co	5,834,367	0.2247%	6,711,105	1,576,911	23.50%
		24767	St Paul Fire & Marine Ins Co	2,854,034	0.1099%	3,028,493	-5,529,420	-182.58%
		25879	Fidelity & Guaranty Ins Underwriters	1,260,764	0.0486%	2,334,707	59,247	2.54%
		24015	Northland Ins Co	750,819	0.0289%	712,983	180,159	25.27%
		35386	Fidelity & Guaranty Ins Co	450,875	0.0174%	937,156	-432,679	-46.17%
		36463	Discover Prop & Cas Ins Co	341,422	0.0131%	388,674	162,507	41.81%
		19038	Travelers Cas & Surety Co	126,768	0.0049%	194,223	13,987	7.20%
		24791	St Paul Mercury Ins Co	50,037	0.0019%	32,613	-62,288	-190.99%
		19070	Standard Fire Ins Co	42,982	0.0017%	-2,889	-1,812	62.72%
				204,671,813	**7.8825%**	**217,460,115**	**18,449,919**	**8.48%**
4	176	STATE FARM IL						
		25151	State Farm General Ins Co	195,081,752	7.5131%	193,180,330	83,108,203	43.02%
				195,081,752	**7.5131%**	**193,180,330**	**83,108,203**	**43.02%**

2006 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
5	761		ALLIANZ INS GRP					
		21857	American Ins Co	57,629,189	2.2195%	61,225,896	29,449,359	48.10%
		21873	Firemans Fund Ins Co	46,781,644	1.8017%	44,461,164	15,800,202	35.54%
		21881	National Surety Corp	46,112,567	1.7759%	42,670,292	19,831,573	46.48%
		21849	American Automobile Ins Co	19,963,428	0.7688%	18,418,592	10,807,813	58.68%
		21865	Associated Ind Corp	13,979,282	0.5384%	15,625,561	6,212,304	39.76%
		10079	Vintage Ins Co	4	0.0000%	-358	-1	0.28%
				184,466,114	**7.1043%**	**182,401,147**	**82,101,250**	**45.01%**
6	38		CHUBB & SON INC					
		20281	Federal Ins Co	123,735,751	4.7654%	119,586,008	37,672,857	31.50%
		20397	Vigilant Ins Co	17,923,138	0.6903%	19,101,165	3,430,332	17.96%
		20303	Great Northern Ins Co	5,256,881	0.2025%	5,334,749	213,490	4.00%
		20346	Pacific Ind Co	538,694	0.0207%	651,980	4,791,055	734.85%
		20338	Northwestern Pacific Ind Co	796	0.0000%	3,215	16,582	515.77%
		10052	Chubb Natl Ins Co	79	0.0000%	91	9	9.89%
				147,455,339	**5.6789%**	**144,677,208**	**46,124,325**	**31.88%**
7	140		NATIONWIDE CORP					
		19100	Amco Ins Co	89,994,901	3.4659%	85,700,454	37,577,653	43.85%
		23787	Nationwide Mut Ins Co	14,083,411	0.5424%	13,254,615	12,519,094	94.45%
		28223	Nationwide Agribusiness Ins Co	13,615,621	0.5244%	13,636,975	1,987,317	14.57%
		15580	Scottsdale Ind Co	563,951	0.0217%	449,804	19,464	4.33%
		25453	Nationwide Ins Co Of Amer	435,640	0.0168%	209,068	80,517	38.51%
		11991	National Cas Co	274,011	0.0106%	240,313	-841	-0.35%
		13838	Farmland Mut Ins Co	218,652	0.0084%	382,455	-17,844	-4.67%
				119,186,187	**4.5902%**	**113,873,684**	**52,165,360**	**45.81%**
8	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	117,061,991	4.5084%	115,633,076	28,912,663	25.00%
		10358	Encompass Ins Co	96,516	0.0037%	92,977	55,762	59.97%
				117,158,507	**4.5121%**	**115,726,053**	**28,968,425**	**25.03%**
9	111		LIBERTY MUT GRP					
		24198	Peerless Ins Co	64,028,501	2.4659%	65,450,601	33,052,508	50.50%
		10836	Golden Eagle Ins Corp	26,185,078	1.0085%	21,500,936	9,682,630	45.03%
		23043	Liberty Mut Ins Co	7,702,425	0.2966%	5,771,271	4,458,563	77.25%
		24171	Netherlands Ins Co The	5,843,515	0.2250%	6,932,296	11,220,764	161.86%
		23035	Liberty Mut Fire Ins Co	2,947,723	0.1135%	2,985,113	1,468,430	49.19%
		19917	Liberty Ins Underwriters Inc	1,907,514	0.0735%	1,861,533	1,112,464	59.76%
		26069	Wausau Business Ins Co	1,309,102	0.0504%	670,734	-41,534	-6.19%
		42404	Liberty Ins Corp	863,274	0.0332%	775,373	129,556	16.71%
		26042	Wausau Underwriters Ins Co	823,943	0.0317%	782,052	410,931	52.55%
		21458	Employers Ins of Wausau	469,285	0.0181%	469,910	7,784,331	1656.56%
		18333	Peerless Ind Ins Co	115,253	0.0044%	130,814	9,465	7.24%
				112,195,613	**4.3210%**	**107,330,633**	**69,288,108**	**64.56%**

2006 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
10	218	CNA INS GRP						
		20478	National Fire Ins Co Of Hartford	22,046,831	0.8491%	17,727,292	11,369,171	64.13%
		20508	Valley Forge Ins Co	19,440,141	0.7487%	22,637,253	5,025,123	22.20%
		20443	Continental Cas Co	12,537,308	0.4828%	9,591,554	2,381,401	24.83%
		20494	Transportation Ins Co	12,018,303	0.4629%	13,930,860	4,452,265	31.96%
		20427	American Cas Co Of Reading PA	8,282,716	0.3190%	7,647,655	191,781	2.51%
		20486	Transcontinental Ins Co	7,179,942	0.2765%	9,482,362	4,482,244	47.27%
				81,505,241	**3.1390%**	**81,016,976**	**27,901,985**	**34.44%**
11	163	SAFECO INS GRP						
		19690	American Economy Ins Co	41,363,318	1.5930%	41,400,629	19,837,992	47.92%
		24732	General Ins Co Of Amer	10,703,584	0.4122%	9,775,576	4,409,317	45.11%
		19704	American States Ins Co	9,578,691	0.3689%	9,435,896	4,408,057	46.72%
		24724	First Natl Ins Co Of Amer	5,743,793	0.2212%	5,911,276	2,864,664	48.46%
		24740	Safeco Ins Co Of Amer	3,862,794	0.1488%	3,962,007	862,378	21.77%
				71,252,180	**2.7441%**	**70,485,384**	**32,382,408**	**45.94%**
12	626	ACE LTD						
		22667	Ace American Ins Co	55,779,832	2.1482%	44,446,884	21,129,352	47.54%
		20699	Ace Prop & Cas Ins Co	728,261	0.0280%	627,894	495,333	78.89%
		20702	Ace Fire Underwriters Ins Co	210,738	0.0081%	219,120	-7,134	-3.26%
		18279	Bankers Standard Ins Co	1,058	0.0000%	1,059	544,798	51444.57%
				56,719,889	**2.1844%**	**45,294,957**	**22,162,349**	**48.93%**
13	802	Capital Ins Group						
		13544	California Capital Ins Co	53,544,900	2.0622%	52,218,992	20,647,066	39.54%
		23540	Monterey Ins Co	3,078,912	0.1186%	2,989,166	1,627,428	54.44%
		12890	Eagle West Ins Co	8,098	0.0003%	4,716	4,437	94.08%
				56,631,910	**2.1810%**	**55,212,874**	**22,278,931**	**40.35%**
14	9	JPMorgan Chase & Co Grp						
		22985	Sequoia Ins Co	44,171,642	1.7012%	42,548,837	10,748,921	25.26%
				44,171,642	**1.7012%**	**42,548,837**	**10,748,921**	**25.26%**
15	677	Philadelphia Consolidated Holding Grp						
		18058	Philadelphia Ind Ins Co	43,967,311	1.6933%	38,640,721	7,127,945	18.45%
				43,967,311	**1.6933%**	**38,640,721**	**7,127,945**	**18.45%**
16	1129	WHITE MOUNTAINS GRP						
		20648	Employers Fire Ins Co	8,595,696	0.3310%	4,898,606	2,129,457	43.47%
		27154	Atlantic Specialty Ins Co	8,359,327	0.3219%	14,457,760	8,033,495	55.57%
		20621	OneBeacon America Ins Co	7,929,424	0.3054%	2,706,648	1,600,133	59.12%
		38776	Folksamerica Rein Co	4,602,569	0.1773%	4,283,096	879,124	20.53%
		21970	OneBeacon Ins Co	15,167	0.0006%	32,700	38,658	118.22%
		21946	Camden Fire Ins Assoc	280	0.0000%	113	11	9.73%
		21962	Pennsylvania General Ins Co	202	0.0000%	585	-388,625	-66431.62%
				29,502,665	**1.1362%**	**26,379,508**	**12,292,253**	**46.60%**

2006 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
17	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	22,672,180	0.8732%	24,416,218	4,923,069	20.16%
		22551	Mitsui Sumitomo Ins USA Inc	4,921,183	0.1895%	4,531,339	213,779	4.72%
				27,593,363	**1.0627%**	**28,947,557**	**5,136,848**	**17.75%**
18	303	GUIDEONE INS GRP						
		14559	Guideone Specialty Mut Ins Co	15,240,979	0.5870%	14,926,380	3,172,275	21.25%
		15032	Guideone Mut Ins Co	12,075,371	0.4651%	12,627,203	6,837,910	54.15%
				27,316,350	**1.0520%**	**27,553,583**	**10,010,185**	**36.33%**
19	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	23,361,816	0.8997%	22,146,546	5,911,837	26.69%
				23,361,816	**0.8997%**	**22,146,546**	**5,911,837**	**26.69%**
20	14010	Crusader Ins Co						
		14010	Crusader Ins Co	21,801,793	0.8396%	24,020,605	6,325,147	26.33%
				21,801,793	**0.8396%**	**24,020,605**	**6,325,147**	**26.33%**
21	968	AXA INS GRP						
		25747	Unigard Ins Co	16,963,735	0.6533%	16,249,214	8,635,756	53.15%
		25798	Unigard Ind Co	638,748	0.0246%	665,482	158,483	23.81%
		24449	Regent Ins Co	125,300	0.0048%	117,012	-2,081	-1.78%
		24414	General Cas Co Of WI	11,527	0.0004%	23,003	-2,481	-10.79%
				17,739,310	**0.6832%**	**17,054,711**	**8,789,677**	**51.54%**
22	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	16,076,479	0.6191%	15,024,601	9,078,192	60.42%
				16,076,479	**0.6191%**	**15,024,601**	**9,078,192**	**60.42%**
23	12	AMERICAN INTRNL GRP						
		11452	Hartford Steam Boil Inspec & Ins Co	4,802,147	0.1849%	8,091,243	4,546,880	56.20%
		23809	Granite State Ins Co	4,545,452	0.1751%	4,315,141	411,023	9.53%
		23841	New Hampshire Ins Co	2,179,149	0.0839%	1,588,683	-199,015	-12.53%
		19380	American Home Assur Co	1,956,885	0.0754%	1,352,353	1,221,896	90.35%
		19445	National Union Fire Ins Co Of Pitts	1,919,126	0.0739%	1,919,611	152,286	7.93%
				15,402,759	**0.5932%**	**17,267,031**	**6,133,070**	**35.52%**
24	84	American Financial Grp						
		22136	Great American Ins Co of NY	5,378,429	0.2071%	4,480,721	1,633,264	36.45%
		26344	Great American Assur Co	5,027,920	0.1936%	5,387,148	579,782	10.76%
		16691	Great American Ins Co	4,076,183	0.1570%	3,481,124	3,689,515	105.99%
		26832	Great American Alliance Ins Co	613,377	0.0236%	642,384	98,519	15.34%
				15,095,909	**0.5814%**	**13,991,377**	**6,001,080**	**42.89%**
25	517	HANNOVER GRP						
		37257	Praetorian Ins Co	13,658,948	0.5260%	8,582,578	3,355,163	39.09%
		20532	Clarendon Natl Ins Co	330,390	0.0127%	444,728	66,848	15.03%
				13,989,338	**0.5388%**	**9,027,306**	**3,422,011**	**37.91%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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

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
26	4381	Lightyear Delos Grp						
		35408	Delos Ins Co	12,938,777	0.4983%	13,565,572	4,560,444	33.62%
				12,938,777	**0.4983%**	**13,565,572**	**4,560,444**	**33.62%**
27	853	PUBLIC SERVICE GRP						
		15059	Public Service Mut Ins Co	9,841,382	0.3790%	11,063,897	5,028,358	45.45%
		10997	Western Select Ins Co	1,416	0.0001%	1,416	0	0.00%
				9,842,798	**0.3791%**	**11,065,313**	**5,028,358**	**45.44%**
28	10830	Business Alliance Ins Co						
		10830	Business Alliance Ins Co	9,139,648	0.3520%	9,263,411	3,043,130	32.85%
				9,139,648	**0.3520%**	**9,263,411**	**3,043,130**	**32.85%**
29	181	SWISS RE GRP						
		29700	North American Elite Ins Co	8,021,321	0.3089%	7,756,308	439,073	5.66%
		34207	Westport Ins Corp	943,860	0.0364%	942,356	-458,704	-48.68%
				8,965,181	**0.3453%**	**8,698,664**	**-19,631**	**-0.23%**
30	1114	MERCER INS GRP						
		31453	Financial Pacific Ins Co	8,450,290	0.3254%	8,618,382	746,774	8.66%
				8,450,290	**0.3254%**	**8,618,382**	**746,774**	**8.66%**
31	40975	Dentists Ins Co						
		40975	Dentists Ins Co	8,424,229	0.3244%	8,233,473	4,582,032	55.65%
				8,424,229	**0.3244%**	**8,233,473**	**4,582,032**	**55.65%**
32	65	FM GLOBAL GRP						
		10014	Affiliated Fm Ins Co	7,715,894	0.2972%	7,073,666	18,708	0.26%
				7,715,894	**0.2972%**	**7,073,666**	**18,708**	**0.26%**
33	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	7,695,564	0.2964%	7,863,883	3,879,233	49.33%
				7,695,564	**0.2964%**	**7,863,883**	**3,879,233**	**49.33%**
34	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	6,991,421	0.2693%	7,003,968	1,351,074	19.29%
				6,991,421	**0.2693%**	**7,003,968**	**1,351,074**	**19.29%**
35	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	6,870,714	0.2646%	7,027,994	3,338,255	47.50%
				6,870,714	**0.2646%**	**7,027,994**	**3,338,255**	**47.50%**
36	748	Meadowbrook Ins Grp						
		18023	Star Ins Co	6,050,550	0.2330%	6,152,789	3,664,097	59.55%
		25780	Williamsburg Natl Ins Co	3,352	0.0001%	1,035	10,040	970.05%
				6,053,902	**0.2332%**	**6,153,824**	**3,674,137**	**59.70%**
37	785	MARKEL CORP GRP						
		38970	Markel Ins Co	4,988,443	0.1921%	4,678,267	1,750	0.04%
		28932	Markel American Ins Co	717,869	0.0276%	733,867	189,638	25.84%
				5,706,312	**0.2198%**	**5,412,134**	**191,388**	**3.54%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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

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
38	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	5,294,331	0.2039%	5,675,277	838,882	14.78%
				5,294,331	**0.2039%**	**5,675,277**	**838,882**	**14.78%**
39	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	4,962,435	0.1911%	8,158,832	2,492,808	30.55%
				4,962,435	**0.1911%**	**8,158,832**	**2,492,808**	**30.55%**
40	7		FEDERATED MUT GRP					
		13935	Federated Mut Ins Co	4,701,129	0.1811%	4,706,100	942,646	20.03%
		28304	Federated Service Ins Co	231,657	0.0089%	207,306	-10,949	-5.28%
				4,932,786	**0.1900%**	**4,913,406**	**931,697**	**18.96%**
41	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	4,619,978	0.1779%	4,574,676	1,106,186	24.18%
				4,619,978	**0.1779%**	**4,574,676**	**1,106,186**	**24.18%**
42	98		WR Berkley Corp					
		36684	Riverport Ins Co	2,119,699	0.0816%	934,789	560,874	60.00%
		40045	Starnet Ins Co	1,733,073	0.0667%	1,827,985	22,686	1.24%
		23612	Midwest Employers Cas Co	728,859	0.0281%	336,646	40,717	12.09%
		25224	Great Divide Ins Co	520	0.0000%	298	-38	-12.75%
				4,582,151	**0.1765%**	**3,099,718**	**624,239**	**20.14%**
43	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	4,400,181	0.1695%	4,116,467	838,283	20.36%
				4,400,181	**0.1695%**	**4,116,467**	**838,283**	**20.36%**
44	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	4,181,643	0.1610%	5,063,806	2,779,042	54.88%
				4,181,643	**0.1610%**	**5,063,806**	**2,779,042**	**54.88%**
45	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	4,165,305	0.1604%	4,154,749	1,419,055	34.16%
				4,165,305	**0.1604%**	**4,154,749**	**1,419,055**	**34.16%**
46	37800		Lg Ins Co Ltd Us Branch					
		37800	Lg Ins Co Ltd Us Branch	3,821,631	0.1472%	3,014,432	3,904,207	129.52%
				3,821,631	**0.1472%**	**3,014,432**	**3,904,207**	**129.52%**
47	1285		X L AMER					
		22322	Greenwich Ins Co	3,748,781	0.1444%	2,392,445	557,910	23.32%
				3,748,781	**0.1444%**	**2,392,445**	**557,910**	**23.32%**
48	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	3,402,236	0.1310%	3,923,755	717,905	18.30%
				3,402,236	**0.1310%**	**3,923,755**	**717,905**	**18.30%**
49	457		ARGONAUT GRP					
		19860	Argonaut Great Central Ins Co	3,194,911	0.1230%	3,215,669	402,907	12.53%
				3,194,911	**0.1230%**	**3,215,669**	**402,907**	**12.53%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

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Licensed companies only

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50	1279	Arch Ins Grp						
		11150	Arch Ins Co	2,828,030	0.1089%	2,269,940	1,179,187	51.95%
				2,828,030	**0.1089%**	**2,269,940**	**1,179,187**	**51.95%**
51	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	2,633,569	0.1014%	3,012,475	524,538	17.41%
		23434	Middlesex Ins Co	128	0.0000%	63	-157	-249.21%
				2,633,697	**0.1014%**	**3,012,538**	**524,381**	**17.41%**
52	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	2,563,759	0.0987%	2,553,672	2,404,112	94.14%
				2,563,759	**0.0987%**	**2,553,672**	**2,404,112**	**94.14%**
53	93	STATE NATL GRP						
		12831	State Natl Ins Co Inc	2,517,335	0.0969%	2,574,953	2,598,684	100.92%
				2,517,335	**0.0969%**	**2,574,953**	**2,598,684**	**100.92%**
54	158	FAIRFAX FINANCIAL						
		24384	Fairmont Specialty Ins Co	858,229	0.0331%	1,214,407	441,919	36.39%
		25054	Hudson Ins Co	727,477	0.0280%	226,399	-272,433	-120.33%
		10936	Seneca Ins Co Inc	364,579	0.0140%	270,798	90,102	33.27%
		10220	Commonwealth Ins Co Of Amer	334,239	0.0129%	353,674	153,675	43.45%
		21113	United States Fire Ins Co	194,394	0.0075%	59,956	-128,509	-214.34%
		21105	North River Ins Co	144	0.0000%	36	-7,187	-19963.89%
		25534	TIG Ins Co	64	0.0000%	64	776,890	213890.63%
				2,479,126	**0.0955%**	**2,125,334**	**1,054,457**	**49.61%**
55	349	FLORISTS MUT						
		13978	Florists Mut Ins Co	2,365,863	0.0911%	2,259,097	2,326,910	103.00%
				2,365,863	**0.0911%**	**2,259,097**	**2,326,910**	**103.00%**
56	27480	California Mut Ins Co						
		27480	California Mut Ins Co	2,107,702	0.0812%	2,159,465	139,591	6.46%
				2,107,702	**0.0812%**	**2,159,465**	**139,591**	**6.46%**
57	1331	Glencoe US Holdings Inc						
		10340	Stonington Ins Co	1,773,171	0.0683%	1,972,316	2,412,603	122.32%
				1,773,171	**0.0683%**	**1,972,316**	**2,412,603**	**122.32%**
58	922	ICW GROUP						
		27847	Insurance Co Of The West	1,573,006	0.0606%	1,749,811	124,386	7.11%
				1,573,006	**0.0606%**	**1,749,811**	**124,386**	**7.11%**
59	670	FIDELITY NATL FIN INC						
		25180	Fidelity Natl Ins Co	1,398,209	0.0538%	1,361,421	479,334	35.21%
				1,398,209	**0.0538%**	**1,361,421**	**479,334**	**35.21%**
60	920	UNITED NATL GRP						
		42048	Diamond State Ins Co	1,245,190	0.0480%	1,231,157	5,606	0.46%
				1,245,190	**0.0480%**	**1,231,157**	**5,606**	**0.46%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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

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61	14354		Jewelers Mut Ins Co					
		14354	Jewelers Mut Ins Co	1,098,611	0.0423%	1,078,116	908,959	84.31%
				1,098,611	**0.0423%**	**1,078,116**	**908,959**	**84.31%**
62	225		IAT Reins Co Grp					
		20010	Acceptance Ind Ins Co	992,255	0.0382%	855,317	1,564,032	182.86%
				992,255	**0.0382%**	**855,317**	**1,564,032**	**182.86%**
63	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	839,414	0.0323%	956,440	326,597	34.15%
				839,414	**0.0323%**	**956,440**	**326,597**	**34.15%**
64	984		HCC INS HOLDINGS GRP					
		29599	US Specialty Ins Co	555,949	0.0214%	147,382	95,798	65.00%
				555,949	**0.0214%**	**147,382**	**95,798**	**65.00%**
65	37931		General Fire & Cas Co					
		37931	General Fire & Cas Co	542,753	0.0209%	679,192	599,731	88.30%
				542,753	**0.0209%**	**679,192**	**599,731**	**88.30%**
66	783		RLI INS GRP					
		13056	RLI Ins Co	438,970	0.0169%	547,182	32,331	5.91%
				438,970	**0.0169%**	**547,182**	**32,331**	**5.91%**
67	18538		Bancinsure Inc					
		18538	Bancinsure Inc	368,863	0.0142%	386,988	56,658	14.64%
				368,863	**0.0142%**	**386,988**	**56,658**	**14.64%**
68	88		The Hanover Ins Grp					
		22306	Massachusetts Bay Ins Co	242,320	0.0093%	260,634	2,543	0.98%
		22292	Hanover Ins Co	115,989	0.0045%	131,401	18,812	14.32%
				358,309	**0.0138%**	**392,035**	**21,355**	**5.45%**
69	510		NAVIGATORS GRP INC					
		42307	Navigators Ins Co	354,747	0.0137%	118,872	51,399	43.24%
				354,747	**0.0137%**	**118,872**	**51,399**	**43.24%**
70	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	351,856	0.0136%	339,953	-41,863	-12.31%
				351,856	**0.0136%**	**339,953**	**-41,863**	**-12.31%**
71	19		Assurant Inc Grp					
		19615	American Reliable Ins Co	306,127	0.0118%	316,681	220,856	69.74%
				306,127	**0.0118%**	**316,681**	**220,856**	**69.74%**
72	83		GRANGE INS					
		22101	Grange Ins Assn	270,878	0.0104%	276,757	8,047	2.91%
				270,878	**0.0104%**	**276,757**	**8,047**	**2.91%**
73	36790		Springfield Ins Co Inc					
		36790	Springfield Ins Co Inc	250,431	0.0096%	145,264	139,544	96.06%
				250,431	**0.0096%**	**145,264**	**139,544**	**96.06%**

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74	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	199,073	0.0077%	386,382	127,399	32.97%
				199,073	**0.0077%**	**386,382**	**127,399**	**32.97%**
75	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	196,668	0.0076%	151,350	49,787	32.90%
				196,668	**0.0076%**	**151,350**	**49,787**	**32.90%**
76	70		FIRST AMN TITLE					
		37710	First American Prop & Cas Ins Co	122,474	0.0047%	90,700	19,576	21.58%
				122,474	**0.0047%**	**90,700**	**19,576**	**21.58%**
77	31		BERKSHIRE HATHAWAY					
		27812	Columbia Ins Co	104,010	0.0040%	87,197	20,973	24.05%
				104,010	**0.0040%**	**87,197**	**20,973**	**24.05%**
78	201		UTICA NATL INS GRP					
		25984	Graphic Arts Mut Ins Co	90,280	0.0035%	98,406	2,424	2.46%
		25976	Utica Mut Ins Co	2,310	0.0001%	5,483	-532	-9.70%
				92,590	**0.0036%**	**103,889**	**1,892**	**1.82%**
79	62		EMC INS CO					
		21415	Employers Mut Cas Co	90,972	0.0035%	116,946	-3,571	-3.05%
				90,972	**0.0035%**	**116,946**	**-3,571**	**-3.05%**
80	767		PENN MFR ASN INS					
		12262	Pennsylvania Manufacturers Asn Ins C	47,894	0.0018%	46,426	8,720	18.78%
				47,894	**0.0018%**	**46,426**	**8,720**	**18.78%**
81	344		CHURCH PENSION FUND					
		10669	Church Ins Co	41,692	0.0016%	215,711	3,255	1.51%
				41,692	**0.0016%**	**215,711**	**3,255**	**1.51%**
82	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	32,988	0.0013%	8,200	0	0.00%
				32,988	**0.0013%**	**8,200**	**0**	**0.00%**
83	246		INDIANA LUMBERMENS					
		14265	Indiana Lumbermens Mut Ins Co	16,536	0.0006%	18,890	203	1.07%
				16,536	**0.0006%**	**18,890**	**203**	**1.07%**
84	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	11,060	0.0004%	10,837	2,003	18.48%
				11,060	**0.0004%**	**10,837**	**2,003**	**18.48%**
85	3496		Quanta US Holdings Grp					
		23752	Quanta Ind Co	5,874	0.0002%	5,142	8,839	171.90%
				5,874	**0.0002%**	**5,142**	**8,839**	**171.90%**
86	479		IFG CO					
		11177	First Financial Ins Co	640	0.0000%	649	-131,102	-20200.62%
				640	**0.0000%**	**649**	**-131,102**	**-20200.62%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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

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87	24		ATLANTIC CO					
		19909	Centennial Ins Co	98	0.0000%	98	985,959	)06080.61%
				98	**0.0000%**	**98**	**985,959**	**)06080.61%**
88	553		ROYAL & SUN ALLIANCE USA					
		24678	Royal Ind Co	1	0.0000%	1,270	-489,693	-38558.50%
				1	**0.0000%**	**1,270**	**-489,693**	**-38558.50%**
			Line Total:	**2,596,543,557**	**100.0000%**	**2,558,457,099**	**963,326,845**	**37.65%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	212	ZURICH INS GRP						
		21652	Farmers Ins Exch	74,168,739	3.9631%	71,868,975	30,401,527	42.30%
		21709	Truck Ins Exch	47,901,644	2.5595%	45,728,552	32,560,693	71.20%
		40142	American Zurich Ins Co	23,699,712	1.2663%	23,752,542	12,368,743	52.07%
		21660	Fire Ins Exch	18,884,532	1.0091%	22,474,247	7,988,410	35.54%
		21687	Mid-Century Ins Co	12,981,382	0.6936%	11,989,700	10,215,443	85.20%
		16535	Zurich American Ins Co	11,755,906	0.6282%	9,414,977	5,502,272	58.44%
		26247	American Guarantee & Liability Ins	5,523,721	0.2951%	5,671,486	3,447,357	60.78%
		39306	Fidelity & Deposit Co Of MD	2,469,829	0.1320%	2,631,253	970,827	36.90%
		19356	Maryland Cas Co	1,573,565	0.0841%	1,599,546	143,602	8.98%
		10318	Exact Prop & Cas Co Inc	1,222,797	0.0653%	1,118,626	1,468,046	131.24%
		27855	Zurich American Ins Co Of IL	876,765	0.0468%	1,175,079	93,980	8.00%
		21326	Empire Fire & Marine Ins Co	639,232	0.0342%	1,088,491	271,216	24.92%
		10315	Civic Property & Cas Co	339,941	0.0182%	369,930	223,730	60.48%
		10317	Neighborhood Spirit Prop & Cas Co	141,433	0.0076%	126,890	83,783	66.03%
		34347	Colonial American Cas & Surety Co	74,457	0.0040%	81,171	29,048	35.79%
		19305	Assurance Co Of Amer	6	0.0000%	-10,133	767,886	-7578.07%
				202,253,661	**10.8070%**	**199,081,332**	**106,536,563**	**53.51%**
2	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	144,884,254	7.7416%	127,793,884	41,834,486	32.74%
		25682	Travelers Ind Co Of CT	40,828,694	2.1816%	33,249,816	14,007,417	42.13%
		24767	St Paul Fire & Marine Ins Co	2,791,704	0.1492%	2,859,908	1,859,804	65.03%
		25887	US Fidelity & Guaranty Co	1,920,343	0.1026%	2,306,235	4,990,234	216.38%
		25879	Fidelity & Guaranty Ins Underwriters	476,530	0.0255%	879,251	-1,870,616	-212.75%
		36463	Discover Prop & Cas Ins Co	295,952	0.0158%	309,285	1,152,631	372.68%
		35386	Fidelity & Guaranty Ins Co	212,581	0.0114%	400,641	636,578	158.89%
		19070	Standard Fire Ins Co	116,253	0.0062%	172,904	-602,620	-348.53%
		24015	Northland Ins Co	101,766	0.0054%	96,187	-101,442	-105.46%
		19038	Travelers Cas & Surety Co	31,071	0.0017%	-2,088	5,698,287	272906.47%
		25658	Travelers Ind Co	10,792	0.0006%	-106,812	499,007	-467.18%
		24791	St Paul Mercury Ins Co	2,583	0.0001%	5,560	10,823	194.66%
				191,672,523	**10.2416%**	**167,964,771**	**68,114,589**	**40.55%**
3	761	ALLIANZ INS GRP						
		21857	American Ins Co	54,677,692	2.9216%	60,911,253	51,567,850	84.66%
		21881	National Surety Corp	44,852,635	2.3966%	44,614,146	40,143,068	89.98%
		21873	Firemans Fund Ins Co	26,696,483	1.4265%	25,973,657	33,144,475	127.61%
		21849	American Automobile Ins Co	26,008,736	1.3897%	24,312,983	19,541,288	80.37%
		21865	Associated Ind Corp	13,542,635	0.7236%	15,215,343	11,432,710	75.14%
		10079	Vintage Ins Co	2	0.0000%	-295	-56	18.98%
				165,778,183	**8.8580%**	**171,027,087**	**155,829,335**	**91.11%**
4	176	STATE FARM IL						
		25151	State Farm General Ins Co	141,266,096	7.5483%	133,859,572	25,426,710	19.00%
				141,266,096	**7.5483%**	**133,859,572**	**25,426,710**	**19.00%**

2006 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
5	140	NATIONWIDE CORP						
		19100	Amco Ins Co	112,347,719	6.0031%	105,322,997	30,170,600	28.65%
		23787	Nationwide Mut Ins Co	12,477,128	0.6667%	11,885,517	9,176,705	77.21%
		28223	Nationwide Agribusiness Ins Co	3,847,668	0.2056%	4,085,479	3,716,403	90.97%
		25453	Nationwide Ins Co Of Amer	420,039	0.0224%	192,696	40,006	20.76%
		15580	Scottsdale Ind Co	389,488	0.0208%	351,910	51,174	14.54%
		11991	National Cas Co	76,970	0.0041%	64,060	-221,973	-346.51%
		13838	Farmland Mut Ins Co	62,526	0.0033%	41,780	158,202	378.65%
				129,621,538	**6.9261%**	**121,944,439**	**43,091,117**	**35.34%**
6	91	HARTFORD FIRE & CAS GRP						
		29424	Hartford Cas Ins Co	52,542,375	2.8075%	51,736,798	26,034,023	50.32%
		37478	Hartford Ins Co Of The Midwest	30,081,219	1.6073%	29,853,518	28,617,891	95.86%
		19682	Hartford Fire In Co	28,764,133	1.5370%	32,054,599	23,937,660	74.68%
		30104	Hartford Underwriters Ins Co	6,393,771	0.3416%	4,785,018	3,508,045	73.31%
		29459	Twin City Fire Ins Co Co	4,960,223	0.2650%	5,258,402	3,397,982	64.62%
		34690	Property & Cas Ins Co Of Hartford	3,031,133	0.1620%	1,568,065	570,027	36.35%
		22357	Hartford Accid & Ind Co	270,762	0.0145%	296,901	-124,437	-41.91%
				126,043,616	**6.7349%**	**125,553,301**	**85,941,191**	**68.45%**
7	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	85,586,695	4.5732%	85,792,493	13,424,149	15.65%
		10836	Golden Eagle Ins Corp	25,331,877	1.3536%	21,195,219	11,014,290	51.97%
		24171	Netherlands Ins Co The	6,911,274	0.3693%	6,910,974	4,701,782	68.03%
		26069	Wausau Business Ins Co	2,255,193	0.1205%	1,820,974	2,198,524	120.73%
		23035	Liberty Mut Fire Ins Co	1,847,715	0.0987%	1,837,222	2,628,265	143.06%
		26042	Wausau Underwriters Ins Co	1,360,371	0.0727%	1,364,313	-3,464	-0.25%
		42404	Liberty Ins Corp	1,311,646	0.0701%	1,288,857	2,319,250	179.95%
		21458	Employers Ins of Wausau	555,142	0.0297%	576,341	160,739	27.89%
		18333	Peerless Ind Ins Co	144,423	0.0077%	308,424	484,687	157.15%
		23043	Liberty Mut Ins Co	94,307	0.0050%	24,970	686,341	2748.66%
				125,398,643	**6.7004%**	**121,119,787**	**37,614,563**	**31.06%**
8	38	CHUBB & SON INC						
		20281	Federal Ins Co	82,506,027	4.4085%	85,149,349	8,300,629	9.75%
		20397	Vigilant Ins Co	10,499,037	0.5610%	12,081,045	-2,418,507	-20.02%
		20303	Great Northern Ins Co	2,523,852	0.1349%	2,482,678	-85,688	-3.45%
		20346	Pacific Ind Co	645,272	0.0345%	688,456	-462,698	-67.21%
		20338	Northwestern Pacific Ind Co	738	0.0000%	2,968	-197,738	-6662.33%
		10052	Chubb Natl Ins Co	73	0.0000%	85	38	44.71%
				96,174,999	**5.1389%**	**100,404,581**	**5,136,036**	**5.12%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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

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9	218	CNA INS GRP						
		20508	Valley Forge Ins Co	23,754,405	1.2693%	20,781,709	13,115,085	63.11%
		20478	National Fire Ins Co Of Hartford	19,627,128	1.0487%	12,968,444	10,110,854	77.97%
		20486	Transcontinental Ins Co	11,503,106	0.6146%	14,639,129	12,475,154	85.22%
		20443	Continental Cas Co	8,483,215	0.4533%	7,092,075	10,787,151	152.10%
		20494	Transportation Ins Co	7,893,767	0.4218%	8,250,744	6,642,351	80.51%
		20427	American Cas Co Of Reading PA	7,152,935	0.3822%	7,183,411	431,483	6.01%
				78,414,556	**4.1899%**	**70,915,512**	**53,562,078**	**75.53%**
10	1114	MERCER INS GRP						
		31453	Financial Pacific Ins Co	67,207,825	3.5911%	67,647,644	33,812,425	49.98%
				67,207,825	**3.5911%**	**67,647,644**	**33,812,425**	**49.98%**
11	163	SAFECO INS GRP						
		19690	American Economy Ins Co	31,873,279	1.7031%	31,421,663	11,082,658	35.27%
		19704	American States Ins Co	14,134,089	0.7552%	13,558,517	7,425,723	54.77%
		24732	General Ins Co Of Amer	9,576,237	0.5117%	9,960,864	7,902,226	79.33%
		24724	First Natl Ins Co Of Amer	3,911,900	0.2090%	4,434,120	1,306,662	29.47%
		24740	Safeco Ins Co Of Amer	2,248,059	0.1201%	2,316,180	-567,450	-24.50%
				61,743,564	**3.2991%**	**61,691,344**	**27,149,819**	**44.01%**
12	677	Philadelphia Consolidated Holding Grp						
		18058	Philadelphia Ind Ins Co	54,446,756	2.9093%	54,095,351	11,109,290	20.54%
				54,446,756	**2.9093%**	**54,095,351**	**11,109,290**	**20.54%**
13	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	43,243,583	2.3106%	42,733,165	17,710,233	41.44%
		10358	Encompass Ins Co	24,129	0.0013%	23,244	44,783	192.66%
				43,267,712	**2.3119%**	**42,756,409**	**17,755,016**	**41.53%**
14	802	Capital Ins Group						
		13544	California Capital Ins Co	36,205,029	1.9345%	35,589,476	9,180,639	25.80%
		23540	Monterey Ins Co	2,581,554	0.1379%	2,307,324	903,072	39.14%
		12890	Eagle West Ins Co	301	0.0000%	301	0	0.00%
				38,786,884	**2.0725%**	**37,897,101**	**10,083,711**	**26.61%**
15	14010	Crusader Ins Co						
		14010	Crusader Ins Co	28,101,025	1.5015%	30,640,497	5,267,412	17.19%
				28,101,025	**1.5015%**	**30,640,497**	**5,267,412**	**17.19%**
16	1129	WHITE MOUNTAINS GRP						
		27154	Atlantic Specialty Ins Co	9,565,945	0.5111%	15,396,010	5,925,400	38.49%
		20621	OneBeacon America Ins Co	7,452,479	0.3982%	2,527,963	-518,672	-20.52%
		20648	Employers Fire Ins Co	7,257,169	0.3878%	4,256,743	1,946,952	45.74%
		38776	Folksamerica Rein Co	1,551,477	0.0829%	1,463,347	-427,638	-29.22%
		21970	OneBeacon Ins Co	9,048	0.0005%	17,940	-11,533,290	-64288.13%
		21962	Pennsylvania General Ins Co	1,339	0.0001%	1,454	-14,936,069	)27239.96%
				25,837,457	**1.3806%**	**23,663,457**	**-19,543,317**	**-82.59%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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17	303		GUIDEONE INS GRP					
		14559	Guideone Specialty Mut Ins Co	13,601,323	0.7268%	13,650,687	3,042,856	22.29%
		15032	Guideone Mut Ins Co	9,825,194	0.5250%	10,632,112	4,703,238	44.24%
				23,426,517	**1.2517%**	**24,282,799**	**7,746,094**	**31.90%**
18	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	22,354,489	1.1945%	22,906,780	7,837,097	34.21%
				22,354,489	**1.1945%**	**22,906,780**	**7,837,097**	**34.21%**
19	12		AMERICAN INTRNL GRP					
		23809	Granite State Ins Co	10,923,391	0.5837%	10,244,422	2,018,621	19.70%
		23841	New Hampshire Ins Co	4,813,480	0.2572%	4,188,330	1,400,021	33.43%
		19380	American Home Assur Co	2,020,199	0.1079%	106,844	39,938	37.38%
				17,757,070	**0.9488%**	**14,539,596**	**3,458,580**	**23.79%**
20	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	16,418,525	0.8773%	14,467,145	4,809,352	33.24%
				16,418,525	**0.8773%**	**14,467,145**	**4,809,352**	**33.24%**
21	84		American Financial Grp					
		26344	Great American Assur Co	8,557,915	0.4573%	9,441,128	-83,175	-0.88%
		16691	Great American Ins Co	5,230,873	0.2795%	4,751,654	-3,706,927	-78.01%
		22136	Great American Ins Co of NY	1,767,355	0.0944%	1,406,779	-982,494	-69.84%
		26832	Great American Alliance Ins Co	686,361	0.0367%	683,195	538,297	78.79%
				16,242,504	**0.8679%**	**16,282,756**	**-4,234,299**	**-26.00%**
22	968		AXA INS GRP					
		25747	Unigard Ins Co	14,428,602	0.7710%	13,964,802	1,632,048	11.69%
		25798	Unigard Ind Co	497,547	0.0266%	529,760	840,187	158.60%
		24449	Regent Ins Co	142,840	0.0076%	130,594	-1,902	-1.46%
		24414	General Cas Co Of WI	60,538	0.0032%	50,441	-3,789	-7.51%
				15,129,527	**0.8084%**	**14,675,597**	**2,466,544**	**16.81%**
23	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	10,447,634	0.5582%	11,767,181	2,386,398	20.28%
		22551	Mitsui Sumitomo Ins USA Inc	2,747,507	0.1468%	2,730,472	1,093,464	40.05%
				13,195,141	**0.7051%**	**14,497,653**	**3,479,862**	**24.00%**
24	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	12,962,714	0.6926%	12,469,480	6,844,147	54.89%
				12,962,714	**0.6926%**	**12,469,480**	**6,844,147**	**54.89%**
25	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	10,955,875	0.5854%	11,317,267	893,898	7.90%
				10,955,875	**0.5854%**	**11,317,267**	**893,898**	**7.90%**
26	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	10,781,735	0.5761%	11,424,510	8,353,544	73.12%
				10,781,735	**0.5761%**	**11,424,510**	**8,353,544**	**73.12%**

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27	785		MARKEL CORP GRP					
		38970	Markel Ins Co	8,654,601	0.4624%	8,586,915	1,275,348	14.85%
		28932	Markel American Ins Co	957,832	0.0512%	1,260,222	463,486	36.78%
				9,612,433	**0.5136%**	**9,847,137**	**1,738,834**	**17.66%**
28	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	8,331,244	0.4452%	9,147,206	7,238,565	79.13%
				8,331,244	**0.4452%**	**9,147,206**	**7,238,565**	**79.13%**
29	517		HANNOVER GRP					
		37257	Praetorian Ins Co	8,121,706	0.4340%	6,062,100	2,202,645	36.33%
		20532	Clarendon Natl Ins Co	47,570	0.0025%	57,090	-795,863	-1394.05%
				8,169,276	**0.4365%**	**6,119,190**	**1,406,782**	**22.99%**
30	853		PUBLIC SERVICE GRP					
		15059	Public Service Mut Ins Co	7,570,127	0.4045%	8,760,262	3,950,620	45.10%
		10997	Western Select Ins Co	1,980	0.0001%	1,980	0	0.00%
				7,572,107	**0.4046%**	**8,762,242**	**3,950,620**	**45.09%**
31	10830		Business Alliance Ins Co					
		10830	Business Alliance Ins Co	7,477,894	0.3996%	7,579,154	2,128,912	28.09%
				7,477,894	**0.3996%**	**7,579,154**	**2,128,912**	**28.09%**
32	93		STATE NATL GRP					
		12831	State Natl Ins Co Inc	7,306,187	0.3904%	7,841,580	3,177,919	40.53%
				7,306,187	**0.3904%**	**7,841,580**	**3,177,919**	**40.53%**
33	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	7,169,052	0.3831%	6,813,154	2,515,049	36.91%
				7,169,052	**0.3831%**	**6,813,154**	**2,515,049**	**36.91%**
34	4381		Lightyear Delos Grp					
		35408	Delos Ins Co	7,049,467	0.3767%	7,748,829	2,137,784	27.59%
				7,049,467	**0.3767%**	**7,748,829**	**2,137,784**	**27.59%**
35	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	6,046,091	0.3231%	6,063,704	695,742	11.47%
				6,046,091	**0.3231%**	**6,063,704**	**695,742**	**11.47%**
36	7		FEDERATED MUT GRP					
		13935	Federated Mut Ins Co	5,319,552	0.2842%	5,711,738	2,191,379	38.37%
				5,319,552	**0.2842%**	**5,711,738**	**2,191,379**	**38.37%**
37	1279		Arch Ins Grp					
		11150	Arch Ins Co	4,963,133	0.2652%	4,261,287	893,847	20.98%
				4,963,133	**0.2652%**	**4,261,287**	**893,847**	**20.98%**
38	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	4,903,178	0.2620%	5,012,319	1,560,352	31.13%
				4,903,178	**0.2620%**	**5,012,319**	**1,560,352**	**31.13%**

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39	626		ACE LTD					
		22667	Ace American Ins Co	2,481,141	0.1326%	2,772,665	2,589,010	93.38%
		20699	Ace Prop & Cas Ins Co	1,596,255	0.0853%	1,308,716	-3,802	-0.29%
		20702	Ace Fire Underwriters Ins Co	582,480	0.0311%	576,596	1,196,977	207.59%
				4,659,876	**0.2490%**	**4,657,977**	**3,782,185**	**81.20%**
40	98		WR Berkley Corp					
		40045	Starnet Ins Co	3,101,006	0.1657%	4,248,367	1,158,024	27.26%
		23612	Midwest Employers Cas Co	836,346	0.0447%	370,394	40,653	10.98%
		36684	Riverport Ins Co	657,450	0.0351%	295,225	177,135	60.00%
		25224	Great Divide Ins Co	6,564	0.0004%	4,051	106	2.62%
				4,601,366	**0.2459%**	**4,918,037**	**1,375,918**	**27.98%**
41	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	4,582,107	0.2448%	4,687,225	2,498,662	53.31%
				4,582,107	**0.2448%**	**4,687,225**	**2,498,662**	**53.31%**
42	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	4,132,595	0.2208%	4,290,594	1,730,306	40.33%
				4,132,595	**0.2208%**	**4,290,594**	**1,730,306**	**40.33%**
43	457		ARGONAUT GRP					
		19860	Argonaut Great Central Ins Co	3,497,972	0.1869%	3,585,864	1,038,063	28.95%
				3,497,972	**0.1869%**	**3,585,864**	**1,038,063**	**28.95%**
44	158		FAIRFAX FINANCIAL					
		24384	Fairmont Specialty Ins Co	2,541,079	0.1358%	2,016,357	2,660,975	131.97%
		21113	United States Fire Ins Co	453,610	0.0242%	167,733	-282,101	-168.18%
		25054	Hudson Ins Co	246,548	0.0132%	79,146	7,753	9.80%
		10936	Seneca Ins Co Inc	243,052	0.0130%	185,285	42,239	22.80%
		25534	TIG Ins Co	45	0.0000%	45	-3,545,191	378202.22%
				3,484,334	**0.1862%**	**2,448,566**	**-1,116,325**	**-45.59%**
45	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	3,414,076	0.1824%	3,404,648	3,534,884	103.83%
				3,414,076	**0.1824%**	**3,404,648**	**3,534,884**	**103.83%**
46	37800		Lg Ins Co Ltd Us Branch					
		37800	Lg Ins Co Ltd Us Branch	2,535,687	0.1355%	2,026,877	622,519	30.71%
				2,535,687	**0.1355%**	**2,026,877**	**622,519**	**30.71%**
47	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	2,388,024	0.1276%	2,732,042	593,948	21.74%
				2,388,024	**0.1276%**	**2,732,042**	**593,948**	**21.74%**
48	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	1,860,362	0.0994%	1,904,824	27,437,318	1440.41%
				1,860,362	**0.0994%**	**1,904,824**	**27,437,318**	**1440.41%**
49	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	1,830,880	0.0978%	2,085,411	-472,766	-22.67%
				1,830,880	**0.0978%**	**2,085,411**	**-472,766**	**-22.67%**

2006 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
50	920	UNITED NATL GRP						
		42048	Diamond State Ins Co	1,827,866	0.0977%	1,926,725	216,529	11.24%
				1,827,866	**0.0977%**	**1,926,725**	**216,529**	**11.24%**
51	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	1,773,849	0.0948%	1,717,499	648,489	37.76%
				1,773,849	**0.0948%**	**1,717,499**	**648,489**	**37.76%**
52	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	1,556,591	0.0832%	1,734,649	1,319,367	76.06%
		23434	Middlesex Ins Co	130	0.0000%	64	-54	-84.38%
				1,556,721	**0.0832%**	**1,734,713**	**1,319,313**	**76.05%**
53	27480	California Mut Ins Co						
		27480	California Mut Ins Co	1,217,216	0.0650%	1,274,606	288,961	22.67%
				1,217,216	**0.0650%**	**1,274,606**	**288,961**	**22.67%**
54	1285	X L AMER						
		22322	Greenwich Ins Co	1,034,145	0.0553%	687,665	-293,028	-42.61%
				1,034,145	**0.0553%**	**687,665**	**-293,028**	**-42.61%**
55	349	FLORISTS MUT						
		13978	Florists Mut Ins Co	988,837	0.0528%	990,309	9,985	1.01%
				988,837	**0.0528%**	**990,309**	**9,985**	**1.01%**
56	225	IAT Reins Co Grp						
		20010	Acceptance Ind Ins Co	906,301	0.0484%	621,365	242,086	38.96%
				906,301	**0.0484%**	**621,365**	**242,086**	**38.96%**
57	796	QBE INS GRP LTD						
		39217	QBE Ins Corp	883,838	0.0472%	1,968,755	183,190	9.30%
				883,838	**0.0472%**	**1,968,755**	**183,190**	**9.30%**
58	14354	Jewelers Mut Ins Co						
		14354	Jewelers Mut Ins Co	696,824	0.0372%	679,702	-369,620	-54.38%
				696,824	**0.0372%**	**679,702**	**-369,620**	**-54.38%**
59	244	CINCINNATI FNCL CP						
		10677	Cincinnati Ins Co	679,924	0.0363%	660,875	14,590	2.21%
				679,924	**0.0363%**	**660,875**	**14,590**	**2.21%**
60	70	FIRST AMN TITLE						
		37710	First American Prop & Cas Ins Co	632,130	0.0338%	473,082	21,201	4.48%
				632,130	**0.0338%**	**473,082**	**21,201**	**4.48%**
61	88	The Hanover Ins Grp						
		22306	Massachusetts Bay Ins Co	274,436	0.0147%	257,118	-263,663	-102.55%
		22292	Hanover Ins Co	142,210	0.0076%	139,874	-284,667	-203.52%
				416,646	**0.0223%**	**396,992**	**-548,330**	**-138.12%**
62	37931	General Fire & Cas Co						
		37931	General Fire & Cas Co	390,553	0.0209%	556,298	-427,089	-76.77%
				390,553	**0.0209%**	**556,298**	**-427,089**	**-76.77%**

2006 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
63	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	382,478	0.0204%	399,156	651,114	163.12%
				382,478	**0.0204%**	**399,156**	**651,114**	**163.12%**
64	10048		Hyundai Marine & Fire Ins Co Ltd					
		10048	Hyundai Marine & Fire Ins Co Ltd	354,400	0.0189%	289,756	188,000	64.88%
				354,400	**0.0189%**	**289,756**	**188,000**	**64.88%**
65	510		NAVIGATORS GRP INC					
		42307	Navigators Ins Co	338,832	0.0181%	136,876	-212,795	-155.47%
				338,832	**0.0181%**	**136,876**	**-212,795**	**-155.47%**
66	181		SWISS RE GRP					
		34207	Westport Ins Corp	283,182	0.0151%	282,756	-8,081,321	-2858.05%
		21318	Coregis Ins Co	4	0.0000%	4	-1,815,678	891950.00%
				283,186	**0.0151%**	**282,760**	**-9,896,999**	**-3500.14%**
67	783		RLI INS GRP					
		13056	RLI Ins Co	267,365	0.0143%	289,011	85,336	29.53%
				267,365	**0.0143%**	**289,011**	**85,336**	**29.53%**
68	18538		Bancinsure Inc					
		18538	Bancinsure Inc	208,141	0.0111%	256,556	9,361	3.65%
				208,141	**0.0111%**	**256,556**	**9,361**	**3.65%**
69	62		EMC INS CO					
		21415	Employers Mut Cas Co	69,748	0.0037%	74,953	-3,777	-5.04%
				69,748	**0.0037%**	**74,953**	**-3,777**	**-5.04%**
70	24		ATLANTIC CO					
		19909	Centennial Ins Co	62,190	0.0033%	62,190	-1,540,441	-2476.99%
				62,190	**0.0033%**	**62,190**	**-1,540,441**	**-2476.99%**
71	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	59,858	0.0032%	50,844	0	0.00%
				59,858	**0.0032%**	**50,844**	**0**	**0.00%**
72	19		Assurant Inc Grp					
		19615	American Reliable Ins Co	59,817	0.0032%	63,866	30,873	48.34%
				59,817	**0.0032%**	**63,866**	**30,873**	**48.34%**
73	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	25,145	0.0013%	28,457	57,914	203.51%
		25984	Graphic Arts Mut Ins Co	21,980	0.0012%	22,163	-15,509	-69.98%
				47,125	**0.0025%**	**50,620**	**42,405**	**83.77%**
74	344		CHURCH PENSION FUND					
		10669	Church Ins Co	44,188	0.0024%	102,145	-256,007	-250.63%
				44,188	**0.0024%**	**102,145**	**-256,007**	**-250.63%**
75	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	39,406	0.0021%	9,654	0	0.00%
				39,406	**0.0021%**	**9,654**	**0**	**0.00%**

2006 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*
76	767	PENN MFR ASN INS						
		12262	Pennsylvania Manufacturers Asn Ins C	36,510	0.0020%	37,082	4,611	12.43%
				36,510	**0.0020%**	**37,082**	**4,611**	**12.43%**
77	74	DELPHI FIN GRP						
		15105	Safety Natl Cas Corp	31,019	0.0017%	31,008	313,052	1009.58%
				31,019	**0.0017%**	**31,008**	**313,052**	**1009.58%**
78	124	AMERISURE CO						
		23396	Amerisure Mut Ins Co	27,919	0.0015%	29,101	-5,246	-18.03%
				27,919	**0.0015%**	**29,101**	**-5,246**	**-18.03%**
79	150	OLD REPUBLIC GRP						
		20095	Bituminous Cas Corp	23,915	0.0013%	23,915	11,700	48.92%
				23,915	**0.0013%**	**23,915**	**11,700**	**48.92%**
80	83	GRANGE INS						
		22101	Grange Ins Assn	7,264	0.0004%	7,740	52,329	676.09%
				7,264	**0.0004%**	**7,740**	**52,329**	**676.09%**
81	922	ICW GROUP						
		27847	Insurance Co Of The West	2,882	0.0002%	2,882	2,920,988	01352.81%
				2,882	**0.0002%**	**2,882**	**2,920,988**	**01352.81%**
82	38733	Alaska Nat Ins Co						
		38733	Alaska Nat Ins Co	2,792	0.0001%	3,171	-252	-7.95%
				2,792	**0.0001%**	**3,171**	**-252**	**-7.95%**
83	108	LUMBERMENS MUT CAS GRP						
		30562	American Manufacturers Mut Ins Co	2,286	0.0001%	9,772	2,660,643	27227.21%
				2,286	**0.0001%**	**9,772**	**2,660,643**	**27227.21%**
84	479	IFG CO						
		11177	First Financial Ins Co	764	0.0000%	919	103,374	11248.53%
				764	**0.0000%**	**919**	**103,374**	**11248.53%**
			Line Total:	**1,871,502,963**	**100.0000%**	**1,824,677,936**	**775,666,400**	**42.51%**

2006 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	MGIC GRP						
		29858	Mortgage Guaranty Ins Corp	121,496,970	29.9707%	113,408,382	65,590,953	57.84%
		10682	MGIC Credit Assur Corp	176,885	0.0436%	176,885	91,612	51.79%
		18740	MGIC Ind Corp	12,608	0.0031%	16,038	-14,867	-92.70%
				121,686,463	**30.0174%**	**113,601,305**	**65,667,698**	**57.81%**
2	766	Radian Grp						
		33790	Radian Guaranty Inc	83,980,143	20.7161%	83,198,843	10,524,173	12.65%
		30872	Amerin Guaranty Corp	3,078,318	0.7594%	3,078,318	2,308,477	74.99%
				87,058,461	**21.4754%**	**86,277,161**	**12,832,650**	**14.87%**
3	1135	PMI GRP OF CO						
		27251	PMI Mortgage Ins Co	66,239,915	16.3400%	69,132,973	8,869,844	12.83%
				66,239,915	**16.3400%**	**69,132,973**	**8,869,844**	**12.83%**
4	421	COLLATERAL MORT GRP						
		24350	Triad Guaranty Ins Corp	52,868,318	13.0415%	52,845,506	20,273,114	38.36%
				52,868,318	**13.0415%**	**52,845,506**	**20,273,114**	**38.36%**
5	12	AMERICAN INTRNL GRP						
		15873	United Gty Residential Ins Co	27,293,911	6.7328%	27,139,204	2,579,381	9.50%
		26999	United Guaranty Mtg Indem Co	10,317,143	2.5450%	10,185,163	7,275,617	71.43%
		40525	United Guaranty Credit Ins Co	82,432	0.0203%	83,216	-157	-0.19%
				37,693,486	**9.2982%**	**37,407,583**	**9,854,841**	**26.34%**
6	4011	Genworth Financial Grp						
		38458	Genworth Mortgage Ins Corp	18,664,900	4.6042%	18,831,708	973,556	5.17%
		29823	Genworth Residential Mrt Ins Corp NC	1,186,235	0.2926%	1,179,419	81,427	6.90%
		18759	Verex Assure Inc	4,302	0.0011%	5,104	-7,646	-149.80%
		16675	Genworth Mortgage Ins Corp Of NC	65	0.0000%	65	0	0.00%
				19,855,502	**4.8979%**	**20,016,296**	**1,047,337**	**5.23%**
7	150	OLD REPUBLIC GRP						
		28452	Republic Mortgage Ins Co	17,101,470	4.2186%	17,103,029	3,514,102	20.55%
				17,101,470	**4.2186%**	**17,103,029**	**3,514,102**	**20.55%**
8	306	CUNA MUT GRP						
		40266	CMG Mortgage Ins Co	2,843,949	0.7015%	2,740,910	-39,587	-1.44%
		29114	CMG Mortgage Assur Co	38,558	0.0095%	39,764	9,789	24.62%
				2,882,507	**0.7111%**	**2,780,674**	**-29,798**	**-1.07%**
			Line Total:	**405,386,122**	**100.0000%**	**399,164,527**	**122,029,788**	**30.57%**

2006 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	AMERICAN INTRNL GRP						
		19380	American Home Assur Co	44,194,687	15.1481%	44,194,687	26,220,137	59.33%
		23841	New Hampshire Ins Co	2,005,275	0.6873%	2,281,835	2,090,213	91.60%
		19445	National Union Fire Ins Co Of Pitts	1,149,267	0.3939%	1,652,969	2,837,615	171.67%
				47,349,229	**16.2293%**	**48,129,491**	**31,147,965**	**64.72%**
2	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	31,942,293	10.9485%	29,547,064	11,469,023	38.82%
		35300	Allianz Global Risks US Ins Co	60,750	0.0208%	17,720	470	2.65%
				32,003,043	**10.9693%**	**29,564,784**	**11,469,493**	**38.79%**
3	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	28,966,170	9.9284%	29,771,981	38,558,140	129.51%
				28,966,170	**9.9284%**	**29,771,981**	**38,558,140**	**129.51%**
4	3548	Travelers Grp						
		24767	St Paul Fire & Marine Ins Co	19,377,901	6.6419%	19,137,565	9,908,832	51.78%
		19070	Standard Fire Ins Co	8,244,067	2.8257%	8,291,761	3,006,080	36.25%
		25674	Travelers Property Cas Co Of Amer	68,719	0.0236%	68,928	-123,664	-179.41%
		36161	Travelers Prop Cas Ins Co	3,660	0.0013%	3,340	-774	-23.17%
		24791	St Paul Mercury Ins Co	3,213	0.0011%	4,149	-1,224	-29.50%
				27,697,560	**9.4936%**	**27,505,743**	**12,789,250**	**46.50%**
5	218	CNA INS GRP						
		35289	Continental Ins Co	23,532,591	8.0660%	23,152,401	43,634,610	188.47%
		20443	Continental Cas Co	26	0.0000%	333	35,927	10788.89%
				23,532,617	**8.0660%**	**23,152,734**	**43,670,537**	**188.62%**
6	212	ZURICH INS GRP						
		19372	Northern Ins Co Of NY	7,855,062	2.6924%	7,671,588	3,752,250	48.91%
		11185	Foremost Ins Co	5,297,005	1.8156%	5,294,156	2,174,323	41.07%
		16535	Zurich American Ins Co	3,901,623	1.3373%	3,880,516	1,417,808	36.54%
		21687	Mid-Century Ins Co	725,025	0.2485%	652,294	-126,553	-19.40%
		19356	Maryland Cas Co	1,677	0.0006%	769	70	9.10%
				17,780,392	**6.0944%**	**17,499,323**	**7,217,898**	**41.25%**
7	510	NAVIGATORS GRP INC						
		42307	Navigators Ins Co	16,630,499	5.7002%	16,501,761	10,790,691	65.39%
				16,630,499	**5.7002%**	**16,501,761**	**10,790,691**	**65.39%**
8	626	ACE LTD						
		43575	Indemnity Ins Co Of North Amer	12,613,146	4.3233%	10,962,555	49,753,778	453.85%
		22667	Ace American Ins Co	1,123,508	0.3851%	1,158,315	1,759,201	151.88%
		22713	Insurance Co Of North Amer	25,202	0.0086%	48,356	119,630	247.39%
				13,761,856	**4.7170%**	**12,169,226**	**51,632,609**	**424.29%**
9	1129	WHITE MOUNTAINS GRP						
		38369	Northern Assur Co Of Amer	13,105,963	4.4922%	13,135,714	5,161,066	39.29%
		20621	OneBeacon America Ins Co	10,956	0.0038%	10,956	635,933	5804.43%
				13,116,919	**4.4959%**	**13,146,670**	**5,796,999**	**44.09%**

2006 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
10	38		CHUBB & SON INC					
		20281	Federal Ins Co	10,225,121	3.5047%	10,012,596	3,203,205	31.99%
		10829	Quadrant Ind Co	504,906	0.1731%	742,870	296,480	39.91%
		20397	Vigilant Ins Co	393,556	0.1349%	123,121	78,731	63.95%
				11,123,583	**3.8127%**	**10,878,587**	**3,578,416**	**32.89%**
11	1285		X L AMER					
		37885	XL Specialty Ins Co	8,660,295	2.9684%	9,084,217	71,560,596	787.75%
				8,660,295	**2.9684%**	**9,084,217**	**71,560,596**	**787.75%**
12	84		American Financial Grp					
		22136	Great American Ins Co of NY	7,675,549	2.6309%	7,667,360	3,794,135	49.48%
				7,675,549	**2.6309%**	**7,667,360**	**3,794,135**	**49.48%**
13	256		NY MARINE & GEN GRP					
		16608	New York Marine & Gnrl Ins Co	7,659,505	2.6254%	7,908,776	10,099,693	127.70%
				7,659,505	**2.6254%**	**7,908,776**	**10,099,693**	**127.70%**
14	785		MARKEL CORP GRP					
		28932	Markel American Ins Co	5,391,291	1.8479%	5,778,586	3,396,266	58.77%
				5,391,291	**1.8479%**	**5,778,586**	**3,396,266**	**58.77%**
15	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	3,732,222	1.2792%	3,708,012	1,212,768	32.71%
		30104	Hartford Underwriters Ins Co	123,525	0.0423%	102,489	19,803	19.32%
		29424	Hartford Cas Ins Co	98,784	0.0339%	95,755	1,135	1.19%
				3,954,531	**1.3554%**	**3,906,256**	**1,233,706**	**31.58%**
16	1279		Arch Ins Grp					
		11150	Arch Ins Co	2,714,945	0.9306%	3,097,028	1,743,115	56.28%
				2,714,945	**0.9306%**	**3,097,028**	**1,743,115**	**56.28%**
17	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	2,124,142	0.7281%	2,247,012	4,114,972	183.13%
		22551	Mitsui Sumitomo Ins USA Inc	328,049	0.1124%	351,865	-16,428	-4.67%
				2,452,191	**0.8405%**	**2,598,877**	**4,098,544**	**157.70%**
18	10048		Hyundai Marine & Fire Ins Co Ltd					
		10048	Hyundai Marine & Fire Ins Co Ltd	2,409,518	0.8259%	2,565,226	638,052	24.87%
				2,409,518	**0.8259%**	**2,565,226**	**638,052**	**24.87%**
19	3416		AXIS Capital Grp					
		20370	AXIS Reins Co	2,404,154	0.8240%	2,376,534	1,112,692	46.82%
				2,404,154	**0.8240%**	**2,376,534**	**1,112,692**	**46.82%**
20	31		BERKSHIRE HATHAWAY					
		20052	National Liab & Fire Ins Co	2,333,219	0.7997%	1,120,414	569,094	50.79%
				2,333,219	**0.7997%**	**1,120,414**	**569,094**	**50.79%**
21	783		RLI INS GRP					
		13056	RLI Ins Co	2,078,728	0.7125%	1,703,445	1,066,446	62.61%
				2,078,728	**0.7125%**	**1,703,445**	**1,066,446**	**62.61%**

2006 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
22	111	LIBERTY MUT GRP						
		23043	Liberty Mut Ins Co	1,733,596	0.5942%	1,110,428	658,040	59.26%
		23035	Liberty Mut Fire Ins Co	223,419	0.0766%	212,788	145,087	68.18%
				1,957,015	**0.6708%**	**1,323,216**	**803,127**	**60.70%**
23	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	USAA	1,088,306	0.3730%	1,150,193	421,227	36.62%
		25968	USAA Cas Ins Co	772,348	0.2647%	825,195	172,739	20.93%
				1,860,654	**0.6378%**	**1,975,388**	**593,966**	**30.07%**
24	65	FM GLOBAL GRP						
		10014	Affiliated Fm Ins Co	1,712,919	0.5871%	1,870,871	150,987	8.07%
		21482	Factory Mut Ins Co	67,585	0.0232%	72,948	-271,000	-371.50%
				1,780,504	**0.6103%**	**1,943,819**	**-120,013**	**-6.17%**
25	19	Assurant Inc Grp						
		19615	American Reliable Ins Co	1,166,844	0.3999%	1,018,732	356,537	35.00%
		10111	American Bankers Ins Co Of FL	95,898	0.0329%	87,281	19,296	22.11%
				1,262,742	**0.4328%**	**1,106,013**	**375,833**	**33.98%**
26	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	1,126,975	0.3863%	1,295,010	142,099	10.97%
				1,126,975	**0.3863%**	**1,295,010**	**142,099**	**10.97%**
27	140	NATIONWIDE CORP						
		11991	National Cas Co	754,461	0.2586%	845,049	29,310	3.47%
				754,461	**0.2586%**	**845,049**	**29,310**	**3.47%**
28	158	FAIRFAX FINANCIAL						
		10220	Commonwealth Ins Co Of Amer	753,193	0.2582%	833,043	80,233	9.63%
				753,193	**0.2582%**	**833,043**	**80,233**	**9.63%**
29	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	528,362	0.1811%	530,887	507,844	95.66%
				528,362	**0.1811%**	**530,887**	**507,844**	**95.66%**
30	697	VAN ENT GRP						
		37060	Old United Cas Co	490,205	0.1680%	1,093,728	1,471,550	134.54%
				490,205	**0.1680%**	**1,093,728**	**1,471,550**	**134.54%**
31	38733	Alaska Nat Ins Co						
		38733	Alaska Nat Ins Co	362,282	0.1242%	372,035	235,908	63.41%
				362,282	**0.1242%**	**372,035**	**235,908**	**63.41%**
32	3485	Rothschild International Grp						
		41580	Red Shield Ins Co	343,747	0.1178%	344,478	13,616	3.95%
				343,747	**0.1178%**	**344,478**	**13,616**	**3.95%**

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33	215	UNITRIN GRP						
		10914	Kemper Independence Ins Co	239,608	0.0821%	239,258	7,403	3.09%
		14133	Valley Ins Co	3,889	0.0013%	4,393	-77	-1.75%
		16063	Unitrin Auto & Home Ins Co	1,463	0.0005%	1,820	2,743	150.71%
				244,960	**0.0840%**	**245,471**	**10,069**	**4.10%**
34	93	STATE NATL GRP						
		12831	State Natl Ins Co Inc	146,712	0.0503%	186,182	17,848	9.59%
				146,712	**0.0503%**	**186,182**	**17,848**	**9.59%**
35	127	AMERICAN MODERN INS GRP						
		23450	American Family Home Ins Co	92,292	0.0316%	95,486	170,916	179.00%
				92,292	**0.0316%**	**95,486**	**170,916**	**179.00%**
36	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	86,861	0.0298%	85,949	431	0.50%
				86,861	**0.0298%**	**85,949**	**431**	**0.50%**
37	40398	American Fuji Fire & Marine Ins Co						
		40398	American Fuji Fire & Marine Ins Co	73,231	0.0251%	73,231	34,399	46.97%
				73,231	**0.0251%**	**73,231**	**34,399**	**46.97%**
38	968	AXA INS GRP						
		33022	AXA Ins Co	53,240	0.0182%	52,949	-17,164	-32.42%
				53,240	**0.0182%**	**52,949**	**-17,164**	**-32.42%**
39	181	SWISS RE GRP						
		34207	Westport Ins Corp	39,798	0.0136%	185,969	1,162,081	624.88%
				39,798	**0.0136%**	**185,969**	**1,162,081**	**624.88%**
40	37540	Beazley Ins Co Inc						
		37540	Beazley Ins Co Inc	37,400	0.0128%	28,512	10,972	38.48%
				37,400	**0.0128%**	**28,512**	**10,972**	**38.48%**
41	37800	Lg Ins Co Ltd Us Branch						
		37800	Lg Ins Co Ltd Us Branch	27,113	0.0093%	27,101	-78,653	-290.22%
				27,113	**0.0093%**	**27,101**	**-78,653**	**-290.22%**
42	88	The Hanover Ins Grp						
		22292	Hanover Ins Co	23,599	0.0081%	8,975	915	10.19%
				23,599	**0.0081%**	**8,975**	**915**	**10.19%**
43	24	ATLANTIC CO						
		19909	Centennial Ins Co	8,205	0.0028%	8,205	-59,273	-722.40%
				8,205	**0.0028%**	**8,205**	**-59,273**	**-722.40%**
44	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	1,876	0.0006%	1,511	0	0.00%
				1,876	**0.0006%**	**1,511**	**0**	**0.00%**
			Line Total:	**291,751,221**	**100.0000%**	**288,789,226**	**321,350,351**	**111.28%**

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1	65	FM GLOBAL GRP						
		21482	Factory Mut Ins Co	159,776,702	10.0710%	141,697,882	-6,329,555	-4.47%
		10014	Affiliated Fm Ins Co	27,251,485	1.7177%	22,723,459	10,529,960	46.34%
				187,028,187	**11.7887%**	**164,421,341**	**4,200,405**	**2.55%**
2	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	132,512,432	8.3525%	130,015,392	31,116,394	23.93%
		35300	Allianz Global Risks US Ins Co	21,575,925	1.3600%	16,074,789	7,759,629	48.27%
		21857	American Ins Co	2,373,628	0.1496%	2,362,669	178,239	7.54%
		21865	Associated Ind Corp	1,725,948	0.1088%	1,717,225	312,598	18.20%
		21849	American Automobile Ins Co	38,007	0.0024%	33,891	188,554	556.35%
		22837	Interstate Ind Co	10	0.0000%	-7,664	-18,547	242.00%
				158,225,950	**9.9733%**	**150,196,302**	**39,536,867**	**26.32%**
3	218	CNA INS GRP						
		20443	Continental Cas Co	145,800,794	9.1901%	146,045,040	101,179,720	69.28%
		35289	Continental Ins Co	1,211,428	0.0764%	1,272,354	-827,716	-65.05%
		20494	Transportation Ins Co	1,026,046	0.0647%	769,601	75,654	9.83%
		20427	American Cas Co Of Reading PA	191,680	0.0121%	254,960	22,228	8.72%
		20508	Valley Forge Ins Co	144,395	0.0091%	76,690	51,610	67.30%
		20478	National Fire Ins Co Of Hartford	82,567	0.0052%	115,916	5,124	4.42%
		20486	Transcontinental Ins Co	26,222	0.0017%	66,770	0	0.00%
				148,483,132	**9.3592%**	**148,601,331**	**100,506,620**	**67.64%**
4	111	LIBERTY MUT GRP						
		23043	Liberty Mut Ins Co	118,433,990	7.4651%	118,787,757	89,072,362	74.98%
		24198	Peerless Ins Co	7,814,540	0.4926%	7,449,329	2,876,293	38.61%
		23035	Liberty Mut Fire Ins Co	2,766,878	0.1744%	2,491,701	1,580,141	63.42%
		10836	Golden Eagle Ins Corp	307,188	0.0194%	271,582	8,285	3.05%
		19917	Liberty Ins Underwriters Inc	284,112	0.0179%	291,139	-543,033	-186.52%
		24171	Netherlands Ins Co The	3,831	0.0002%	4,933	-12	-0.24%
		18333	Peerless Ind Ins Co	3,418	0.0002%	1,479	183,374	12398.51%
		21458	Employers Ins of Wausau	2,885	0.0002%	5,162	-14,867	-288.01%
		33600	LM Ins Corp	1,657	0.0001%	2,484	1,038	41.79%
				129,618,499	**8.1701%**	**129,305,566**	**93,163,581**	**72.05%**

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5	212	ZURICH INS GRP						
		19305	Assurance Co Of Amer	48,433,972	3.0529%	48,137,876	9,846,159	20.45%
		16535	Zurich American Ins Co	41,296,787	2.6030%	34,282,796	9,135,164	26.65%
		21660	Fire Ins Exch	9,247,252	0.5829%	9,326,663	347,891	3.73%
		11185	Foremost Ins Co	3,544,126	0.2234%	3,548,275	1,231,989	34.72%
		21326	Empire Fire & Marine Ins Co	3,180,759	0.2005%	2,983,269	1,411,428	47.31%
		41181	Universal Underwriters Ins Co	829,669	0.0523%	835,047	138,672	16.61%
		21687	Mid-Century Ins Co	615,910	0.0388%	479,059	793,752	165.69%
		40142	American Zurich Ins Co	408,221	0.0257%	475,695	40,891	8.60%
		21709	Truck Ins Exch	377,453	0.0238%	327,056	280,930	85.90%
		19356	Maryland Cas Co	257,543	0.0162%	328,136	242,717	73.97%
		26247	American Guarantee & Liability Ins	204,325	0.0129%	225,011	21,105	9.38%
		39306	Fidelity & Deposit Co Of MD	109,391	0.0069%	104,485	7,061	6.76%
		21652	Farmers Ins Exch	86,992	0.0055%	105,120	1,066	1.01%
		19372	Northern Ins Co Of NY	21,577	0.0014%	55,937	-63,016	-112.66%
		27855	Zurich American Ins Co Of IL	20,301	0.0013%	19,053	298	1.56%
		10317	Neighborhood Spirit Prop & Cas Co	16,519	0.0010%	14,501	0	0.00%
		10315	Civic Property & Cas Co	5,320	0.0003%	4,508	0	0.00%
		34347	Colonial American Cas & Surety Co	3,127	0.0002%	3,127	253	8.09%
		10318	Exact Prop & Cas Co Inc	1,229	0.0001%	1,569	0	0.00%
				108,660,473	**6.8491%**	**101,257,183**	**23,436,360**	**23.15%**
6	12	AMERICAN INTRNL GRP						
		19380	American Home Assur Co	28,941,981	1.8243%	26,915,442	2,833,320	10.53%
		43761	American Intl Ins Co Of CA	24,795,125	1.5629%	22,059,243	6,571,842	29.79%
		19445	National Union Fire Ins Co Of Pitts	17,611,642	1.1101%	16,103,534	-3,216,972	-19.98%
		23841	New Hampshire Ins Co	3,003,420	0.1893%	2,471,986	-4,912,882	-198.74%
		19410	Commerce & Industry Ins Co	1,963,778	0.1238%	1,743,646	302,977	17.38%
		23809	Granite State Ins Co	1,305,002	0.0823%	1,252,366	379,191	30.28%
		24376	American General Ind Co	387,015	0.0244%	387,015	54,050	13.97%
		19402	AIG Casualty Company	344,981	0.0217%	304,906	-288,307	-94.56%
		11452	Hartford Steam Boil Inspec & Ins Co	231,803	0.0146%	639,762	29,425	4.60%
		34789	AIG Centennial Ins Co	192,440	0.0121%	124,514	17,674	14.19%
		20796	AIG Premier Ins Co	35,937	0.0023%	35,937	1,307	3.64%
				78,813,124	**4.9677%**	**72,038,351**	**1,771,625**	**2.46%**

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7	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	42,860,819	2.7016%	39,453,492	9,113,798	23.10%
		24767	St Paul Fire & Marine Ins Co	15,478,197	0.9756%	17,128,140	7,852,778	45.85%
		36463	Discover Prop & Cas Ins Co	4,217,586	0.2658%	2,142,750	1,071,311	50.00%
		25887	US Fidelity & Guaranty Co	3,971,243	0.2503%	2,112,277	735,996	34.84%
		19070	Standard Fire Ins Co	2,820,301	0.1778%	2,642,506	463,078	17.52%
		24015	Northland Ins Co	2,655,867	0.1674%	2,514,983	827,680	32.91%
		24791	St Paul Mercury Ins Co	1,184,976	0.0747%	1,131,662	264,923	23.41%
		36161	Travelers Prop Cas Ins Co	1,034,455	0.0652%	939,314	218,654	23.28%
		25682	Travelers Ind Co Of CT	918,739	0.0579%	885,450	373,904	42.23%
		35386	Fidelity & Guaranty Ins Co	350,860	0.0221%	346,192	-34,456	-9.95%
		25879	Fidelity & Guaranty Ins Underwriters	94,170	0.0059%	111,802	12,467	11.15%
		24775	St Paul Guardian Ins Co	15,031	0.0009%	11,522	-38,585	-334.88%
				75,602,244	**4.7654%**	**69,420,090**	**20,861,548**	**30.05%**
8	517	HANNOVER GRP						
		37303	Redland Ins Co	40,437,379	2.5488%	37,225,910	487,851	1.31%
		37257	Praetorian Ins Co	14,191,953	0.8945%	13,763,114	1,863,593	13.54%
		20532	Clarendon Natl Ins Co	4,305,813	0.2714%	5,588,197	2,986,357	53.44%
		41343	Gerling Amer Ins Co	271,135	0.0171%	180,204	-54,362	-30.17%
				59,206,280	**3.7319%**	**56,757,425**	**5,283,439**	**9.31%**
9	176	STATE FARM IL						
		25151	State Farm General Ins Co	57,435,343	3.6203%	55,692,080	20,032,806	35.97%
				57,435,343	**3.6203%**	**55,692,080**	**20,032,806**	**35.97%**
10	19	Assurant Inc Grp						
		35971	Voyager Property & Cas Ins Co	39,700,207	2.5024%	39,392,106	25,473,520	64.67%
		10111	American Bankers Ins Co Of FL	9,650,663	0.6083%	9,977,411	987,899	9.90%
		19615	American Reliable Ins Co	7,883,751	0.4969%	8,696,801	1,325,222	15.24%
				57,234,621	**3.6076%**	**58,066,318**	**27,786,641**	**47.85%**
11	38	CHUBB & SON INC						
		20281	Federal Ins Co	39,786,690	2.5078%	31,025,479	9,669,896	31.17%
		20346	Pacific Ind Co	7,852,602	0.4950%	7,674,525	5,786,181	75.39%
		20397	Vigilant Ins Co	708,527	0.0447%	698,549	18,953	2.71%
				48,347,819	**3.0475%**	**39,398,553**	**15,475,030**	**39.28%**
12	1285	X L AMER						
		37885	XL Specialty Ins Co	34,290,740	2.1614%	37,061,070	4,580,455	12.36%
		22322	Greenwich Ins Co	8,296,184	0.5229%	7,181,091	1,395,539	19.43%
		24554	XL Ins Amer Inc	242,305	0.0153%	408,695	31,569	7.72%
				42,829,229	**2.6996%**	**44,650,856**	**6,007,563**	**13.45%**

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13	84		American Financial Grp					
		26344	Great American Assur Co	16,240,756	1.0237%	15,064,626	8,940,854	59.35%
		22136	Great American Ins Co of NY	16,191,472	1.0206%	20,203,654	2,397,522	11.87%
		16691	Great American Ins Co	2,069,987	0.1305%	163,021	965,790	592.43%
		32620	National Interstate Ins Co	2,048,841	0.1291%	1,293,335	741,406	57.33%
		26832	Great American Alliance Ins Co	12,524	0.0008%	11,785	1,184	10.05%
		33723	Great American Spirit Ins Co	871	0.0001%	2,809	-130	-4.63%
				36,564,451	**2.3047%**	**36,739,230**	**13,046,626**	**35.51%**
14	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	27,879,613	1.7573%	26,134,939	7,136,912	27.31%
		29424	Hartford Cas Ins Co	1,270,555	0.0801%	1,169,289	568,694	48.64%
		30104	Hartford Underwriters Ins Co	910,982	0.0574%	902,598	117,779	13.05%
		29459	Twin City Fire Ins Co Co	646,622	0.0408%	605,555	5,950,672	982.68%
		37478	Hartford Ins Co Of The Midwest	58,159	0.0037%	52,951	-1,286	-2.43%
		27120	Trumbull Ins Co	33,343	0.0021%	21,099	2,800	13.27%
				30,799,274	**1.9413%**	**28,886,431**	**13,775,571**	**47.69%**
15	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	20,331,851	1.2816%	20,071,831	7,719,189	38.46%
		10358	Encompass Ins Co	2,663,373	0.1679%	2,655,960	705,123	26.55%
		36455	Northbrook Ind Co	1,858,234	0.1171%	1,881,074	274,799	14.61%
		19240	Allstate Ind Co	89,999	0.0057%	105,103	18,687	17.78%
				24,943,457	**1.5722%**	**24,713,968**	**8,717,798**	**35.27%**
16	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	24,367,260	1.5359%	20,505,167	1,272,507	6.21%
				24,367,260	**1.5359%**	**20,505,167**	**1,272,507**	**6.21%**
17	468		Aegon US Holding Grp					
		10952	Stonebridge Casualty Ins Co	23,053,230	1.4531%	22,616,641	13,308,194	58.84%
				23,053,230	**1.4531%**	**22,616,641**	**13,308,194**	**58.84%**
18	4		Ameriprise Financial Grp					
		27928	Amex Assur Co	21,003,776	1.3239%	20,903,575	7,309,967	34.97%
				21,003,776	**1.3239%**	**20,903,575**	**7,309,967**	**34.97%**
19	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	20,401,933	1.2860%	20,550,242	3,898,927	18.97%
				20,401,933	**1.2860%**	**20,550,242**	**3,898,927**	**18.97%**
20	626		ACE LTD					
		22667	Ace American Ins Co	10,660,093	0.6719%	10,177,208	1,730,226	17.00%
		43575	Indemnity Ins Co Of North Amer	3,619,486	0.2281%	3,704,961	1,194,374	32.24%
		22713	Insurance Co Of North Amer	2,870,323	0.1809%	3,101,685	3,806,899	122.74%
		20702	Ace Fire Underwriters Ins Co	525,353	0.0331%	537,485	-1,261,276	-234.66%
		21121	Westchester Fire Ins Co	25,461	0.0016%	29,905	4,593,718	15361.04%
		20699	Ace Prop & Cas Ins Co	620	0.0000%	1,899	-60,986	-3211.48%
				17,701,336	**1.1157%**	**17,553,143**	**10,002,955**	**56.99%**

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21	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	9,538,655	0.6012%	8,650,925	1,953,980	22.59%
		19100	Amco Ins Co	3,766,418	0.2374%	3,635,230	701,525	19.30%
		11991	National Cas Co	1,677,506	0.1057%	1,766,362	408,262	23.11%
		42579	Allied Prop & Cas Ins Co	1,372,552	0.0865%	1,311,733	312,800	23.85%
		23779	Nationwide Mut Fire Ins Co	333,374	0.0210%	353,070	91,971	26.05%
		25453	Nationwide Ins Co Of Amer	90,669	0.0057%	45,261	11,121	24.57%
		15580	Scottsdale Ind Co	55,436	0.0035%	44,511	9,678	21.74%
		28223	Nationwide Agribusiness Ins Co	39,613	0.0025%	48,061	13,570	28.23%
		13838	Farmland Mut Ins Co	686	0.0000%	732	43	5.87%
				16,874,909	**1.0637%**	**15,855,885**	**3,502,950**	**22.09%**
22	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	5,243,388	0.3305%	5,354,688	1,056,763	19.74%
		19704	American States Ins Co	4,982,705	0.3141%	5,261,239	1,370,117	26.04%
		39012	Safeco Ins Co Of IL	2,399,748	0.1513%	2,439,958	642,668	26.34%
		24724	First Natl Ins Co Of Amer	1,111,593	0.0701%	1,041,055	673,690	64.71%
		19690	American Economy Ins Co	848,749	0.0535%	853,027	248,828	29.17%
		24732	General Ins Co Of Amer	284,303	0.0179%	222,931	193,291	86.70%
				14,870,486	**0.9373%**	**15,172,898**	**4,185,357**	**27.58%**
23	158	FAIRFAX FINANCIAL						
		25054	Hudson Ins Co	11,353,554	0.7156%	11,162,162	1,299,210	11.64%
		21105	North River Ins Co	2,523,067	0.1590%	2,348,301	449,520	19.14%
		10936	Seneca Ins Co Inc	127,622	0.0080%	129,982	9,144	7.03%
		10220	Commonwealth Ins Co Of Amer	9,092	0.0006%	161,017	-103,518	-64.29%
		24384	Fairmont Specialty Ins Co	8,246	0.0005%	8,000	-3,302	-41.28%
				14,021,581	**0.8838%**	**13,809,462**	**1,651,054**	**11.96%**
24	98	WR Berkley Corp						
		40045	Starnet Ins Co	6,627,907	0.4178%	6,982,249	3,538,759	50.68%
		10510	Carolina Cas Ins Co	6,081,062	0.3833%	5,629,907	2,435,263	43.26%
		23612	Midwest Employers Cas Co	625,510	0.0394%	302,751	105,691	34.91%
		36684	Riverport Ins Co	287,299	0.0181%	285,199	46,635	16.35%
		25224	Great Divide Ins Co	64,045	0.0040%	372,279	113,766	30.56%
				13,685,823	**0.8626%**	**13,572,385**	**6,240,114**	**45.98%**
25	155	PROGRESSIVE GRP						
		24260	Progressive Cas Ins Co	10,291,263	0.6487%	10,332,418	4,865,480	47.09%
		16322	Progressive Direct Ins Co	1,808,949	0.1140%	1,358,910	992,302	73.02%
		11770	United Fncl Cas Co	725,602	0.0457%	402,095	89,834	22.34%
		27804	Progressive West Ins Co	21,602	0.0014%	22,728	9,362	41.19%
				12,847,416	**0.8098%**	**12,116,151**	**5,956,978**	**49.17%**
26	248	UNITED FIRE & CAS GRP						
		13021	United Fire & Cas Co	12,385,990	0.7807%	9,244,752	0	0.00%
				12,385,990	**0.7807%**	**9,244,752**	**0**	**0.00%**

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
27	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25941	USAA	6,350,413	0.4003%	6,173,737	2,961,765	47.97%
		25968	USAA Cas Ins Co	5,364,197	0.3381%	5,197,732	2,027,483	39.01%
				11,714,610	**0.7384%**	**11,371,469**	**4,989,248**	**43.88%**
28	14354		Jewelers Mut Ins Co					
		14354	Jewelers Mut Ins Co	11,701,921	0.7376%	11,251,508	6,520,294	57.95%
				11,701,921	**0.7376%**	**11,251,508**	**6,520,294**	**57.95%**
29	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	9,057,679	0.5709%	8,645,392	4,109,714	47.54%
				9,057,679	**0.5709%**	**8,645,392**	**4,109,714**	**47.54%**
30	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	8,803,613	0.5549%	8,574,437	2,138,703	24.94%
				8,803,613	**0.5549%**	**8,574,437**	**2,138,703**	**24.94%**
31	1318		Auto Club Enterprises Ins Grp					
		15598	Interins Exch Of The Automobile Club	7,715,514	0.4863%	8,545,849	2,457,790	28.76%
				7,715,514	**0.4863%**	**8,545,849**	**2,457,790**	**28.76%**
32	697		VAN ENT GRP					
		37060	Old United Cas Co	7,488,847	0.4720%	6,694,024	2,958,403	44.19%
				7,488,847	**0.4720%**	**6,694,024**	**2,958,403**	**44.19%**
33	93		STATE NATL GRP					
		12831	State Natl Ins Co Inc	7,132,047	0.4495%	6,876,444	4,725,444	68.72%
				7,132,047	**0.4495%**	**6,876,444**	**4,725,444**	**68.72%**
34	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	5,473,484	0.3450%	3,480,073	548,331	15.76%
		22306	Massachusetts Bay Ins Co	432	0.0000%	227	32	14.10%
				5,473,916	**0.3450%**	**3,480,300**	**548,363**	**15.76%**
35	29530		AXA Art Ins Corp					
		29530	AXA Art Ins Corp	5,359,177	0.3378%	5,363,372	-1,524,484	-28.42%
				5,359,177	**0.3378%**	**5,363,372**	**-1,524,484**	**-28.42%**
36	225		IAT Reins Co Grp					
		13234	Wilshire Ins Co	2,362,899	0.1489%	2,364,909	862,118	36.45%
		28886	Transguard Ins Co Of Amer Inc	2,159,662	0.1361%	2,054,847	1,453,845	70.75%
		26433	Harco Natl Ins Co	487,864	0.0308%	488,597	177,153	36.26%
				5,010,425	**0.3158%**	**4,908,353**	**2,493,116**	**50.79%**
37	1279		Arch Ins Grp					
		11150	Arch Ins Co	4,895,947	0.3086%	5,076,341	3,218,094	63.39%
				4,895,947	**0.3086%**	**5,076,341**	**3,218,094**	**63.39%**

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38	785	MARKEL CORP GRP						
		38970	Markel Ins Co	2,225,618	0.1403%	2,295,212	801,396	34.92%
		27189	Associated Intl Ins Co	1,353,351	0.0853%	3,456,258	-179,692	-5.20%
		28932	Markel American Ins Co	713,211	0.0450%	792,891	41,635	5.25%
				4,292,180	**0.2705%**	**6,544,361**	**663,339**	**10.14%**
39	802	Capital Ins Group						
		13544	California Capital Ins Co	2,351,593	0.1482%	2,280,353	524,124	22.98%
		23540	Monterey Ins Co	1,668,295	0.1052%	1,537,204	81,105	5.28%
		12890	Eagle West Ins Co	54,616	0.0034%	42,317	8,500	20.09%
				4,074,504	**0.2568%**	**3,859,874**	**613,729**	**15.90%**
40	796	QBE INS GRP LTD						
		39217	QBE Ins Corp	3,528,707	0.2224%	3,947,488	756,588	19.17%
		16217	National Farmers Union Prop & Cas	477,756	0.0301%	489,778	398,101	81.28%
				4,006,463	**0.2525%**	**4,437,266**	**1,154,689**	**26.02%**
41	1129	WHITE MOUNTAINS GRP						
		21970	OneBeacon Ins Co	2,413,146	0.1521%	2,944,729	1,865,413	63.35%
		20621	OneBeacon America Ins Co	1,030,092	0.0649%	373,203	-4,753	-1.27%
		20648	Employers Fire Ins Co	366,922	0.0231%	180,664	17,270	9.56%
		38369	Northern Assur Co Of Amer	58,105	0.0037%	63,830	-6,655	-10.43%
		27154	Atlantic Specialty Ins Co	33,605	0.0021%	47,311	-64	-0.14%
		21962	Pennsylvania General Ins Co	628	0.0000%	725	-36,263	-5001.79%
				3,902,498	**0.2460%**	**3,610,462**	**1,834,948**	**50.82%**
42	920	UNITED NATL GRP						
		42048	Diamond State Ins Co	3,336,581	0.2103%	3,397,370	2,063,933	60.75%
				3,336,581	**0.2103%**	**3,397,370**	**2,063,933**	**60.75%**
43	3569	Caterpillar Grp						
		11255	Caterpillar Ins Co	3,223,690	0.2032%	2,388,188	1,651,104	69.14%
				3,223,690	**0.2032%**	**2,388,188**	**1,651,104**	**69.14%**
44	150	OLD REPUBLIC GRP						
		11371	Great West Cas Co	3,133,981	0.1975%	3,170,117	1,655,784	52.23%
		24147	Old Republic Ins Co	42,600	0.0027%	42,591	2,996	7.03%
				3,176,581	**0.2002%**	**3,212,708**	**1,658,780**	**51.63%**
45	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	1,994,288	0.1257%	1,962,401	771,761	39.33%
		24988	Sentry Ins A Mut Co	968,613	0.0611%	1,014,065	42,908	4.23%
		23434	Middlesex Ins Co	156	0.0000%	156	47	30.13%
				2,963,057	**0.1868%**	**2,976,622**	**814,716**	**27.37%**
46	181	SWISS RE GRP						
		29874	North American Specialty Ins Co	2,588,920	0.1632%	2,833,883	1,245,184	43.94%
		34207	Westport Ins Corp	175,090	0.0110%	188,686	-326,998	-173.30%
		21318	Coregis Ins Co	8,274	0.0005%	8,566	7,729	90.23%
				2,772,284	**0.1747%**	**3,031,135**	**925,915**	**30.55%**

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47	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	2,559,027	0.1613%	2,592,091	519,186	20.03%
				2,559,027	**0.1613%**	**2,592,091**	**519,186**	**20.03%**
48	968		AXA INS GRP					
		25747	Unigard Ins Co	1,654,870	0.1043%	1,589,726	398,973	25.10%
		25798	Unigard Ind Co	336,255	0.0212%	349,799	53,547	15.31%
		24449	Regent Ins Co	91,912	0.0058%	92,034	15,425	16.76%
		24414	General Cas Co Of WI	2,092	0.0001%	1,526	0	0.00%
				2,085,129	**0.1314%**	**2,033,085**	**467,945**	**23.02%**
49	2538		Amtrust Grp					
		25011	Wesco Ins Co	2,050,221	0.1292%	2,050,265	38,838	1.89%
				2,050,221	**0.1292%**	**2,050,265**	**38,838**	**1.89%**
50	215		UNITRIN GRP					
		10914	Kemper Independence Ins Co	1,690,810	0.1066%	1,650,110	227,629	13.79%
		14133	Valley Ins Co	333,604	0.0210%	340,356	-56,426	-16.58%
		16063	Unitrin Auto & Home Ins Co	13,681	0.0009%	14,600	-25	-0.17%
		19852	Financial Ind Co	781	0.0000%	2,573	-245	-9.52%
				2,038,876	**0.1285%**	**2,007,639**	**170,933**	**8.51%**
51	501		Alleghany Grp					
		22314	RSUI Ind Co	2,029,741	0.1279%	2,066,412	84,900	4.11%
				2,029,741	**0.1279%**	**2,066,412**	**84,900**	**4.11%**
52	510		NAVIGATORS GRP INC					
		42307	Navigators Ins Co	1,898,648	0.1197%	1,979,797	1,091,023	55.11%
				1,898,648	**0.1197%**	**1,979,797**	**1,091,023**	**55.11%**
53	7		FEDERATED MUT GRP					
		13935	Federated Mut Ins Co	1,663,366	0.1048%	1,646,037	822,050	49.94%
		28304	Federated Service Ins Co	210,311	0.0133%	186,138	47,901	25.73%
				1,873,677	**0.1181%**	**1,832,175**	**869,951**	**47.48%**
54	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	1,568,385	0.0989%	1,465,572	222,026	15.15%
		22551	Mitsui Sumitomo Ins USA Inc	282,100	0.0178%	48,933	7,065	14.44%
				1,850,485	**0.1166%**	**1,514,505**	**229,091**	**15.13%**
55	574		AMERCO CORP					
		31089	Republic Western Ins Co	1,746,930	0.1101%	1,746,570	256,907	14.71%
				1,746,930	**0.1101%**	**1,746,570**	**256,907**	**14.71%**
56	3496		Quanta US Holdings Grp					
		23752	Quanta Ind Co	1,668,160	0.1051%	2,935,252	573,397	19.53%
				1,668,160	**0.1051%**	**2,935,252**	**573,397**	**19.53%**
57	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	1,348,800	0.0850%	1,304,767	260,432	19.96%
				1,348,800	**0.0850%**	**1,304,767**	**260,432**	**19.96%**

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58	783	RLI INS GRP						
		13056	RLI Ins Co	1,178,998	0.0743%	3,378,638	6,691,170	198.04%
				1,178,998	**0.0743%**	**3,378,638**	**6,691,170**	**198.04%**
59	458	PROTECTIVE LIFE INS GRP						
		35769	Lyndon Property Ins Co	1,014,076	0.0639%	488,897	2,077,636	424.96%
				1,014,076	**0.0639%**	**488,897**	**2,077,636**	**424.96%**
60	34711	Computer Ins Co						
		34711	Computer Ins Co	757,561	0.0478%	846,774	1,576	0.19%
				757,561	**0.0478%**	**846,774**	**1,576**	**0.19%**
61	41459	Armed Forces Ins Exchange						
		41459	Armed Forces Ins Exchange	731,802	0.0461%	745,033	157,205	21.10%
				731,802	**0.0461%**	**745,033**	**157,205**	**21.10%**
62	62	EMC INS CO						
		21415	Employers Mut Cas Co	688,374	0.0434%	690,762	171,591	24.84%
				688,374	**0.0434%**	**690,762**	**171,591**	**24.84%**
63	18	AMERICAN ROAD GRP						
		19631	American Road Ins Co	684,499	0.0431%	684,499	1,283,758	187.55%
				684,499	**0.0431%**	**684,499**	**1,283,758**	**187.55%**
64	4256	Anchor Ins Holdings Grp						
		40010	Anchor General Ins Co	651,810	0.0411%	651,810	40,188	6.17%
				651,810	**0.0411%**	**651,810**	**40,188**	**6.17%**
65	37931	General Fire & Cas Co						
		37931	General Fire & Cas Co	591,346	0.0373%	460,911	233,003	50.55%
				591,346	**0.0373%**	**460,911**	**233,003**	**50.55%**
66	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	555,601	0.0350%	1,148,116	964,213	83.98%
				555,601	**0.0350%**	**1,148,116**	**964,213**	**83.98%**
67	361	MUNICH AMERICAN HOLDING CORP						
		19720	American Alt Ins Corp	511,838	0.0323%	348,761	-2,099	-0.60%
				511,838	**0.0323%**	**348,761**	**-2,099**	**-0.60%**
68	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	433,892	0.0273%	446,991	38,376	8.59%
		18953	CSE Safeguard Ins Co	68,303	0.0043%	71,114	3,550	4.99%
				502,195	**0.0317%**	**518,105**	**41,926**	**8.09%**
69	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	471,444	0.0297%	509,153	270,110	53.05%
				471,444	**0.0297%**	**509,153**	**270,110**	**53.05%**
70	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	418,696	0.0264%	417,645	185,421	44.40%
				418,696	**0.0264%**	**417,645**	**185,421**	**44.40%**

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71	26077	Lancer Ins Co						
		26077	Lancer Ins Co	405,307	0.0255%	292,872	190,771	65.14%
				405,307	**0.0255%**	**292,872**	**190,771**	**65.14%**
72	40134	SUA Ins Co						
		40134	SUA Ins Co	403,170	0.0254%	262,148	191,780	73.16%
				403,170	**0.0254%**	**262,148**	**191,780**	**73.16%**
73	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	354,294	0.0223%	336,992	383,886	113.92%
				354,294	**0.0223%**	**336,992**	**383,886**	**113.92%**
74	31	BERKSHIRE HATHAWAY						
		34274	Central States Ind Co Of Omaha	182,980	0.0115%	60,591	13,558	22.38%
		20052	National Liab & Fire Ins Co	121,873	0.0077%	145,749	26,871	18.44%
		11673	Redwood Fire & Cas Ins Co	20,982	0.0013%	4,502	81	1.80%
		27812	Columbia Ins Co	7,294	0.0005%	5,091	-16	-0.31%
		20087	National Ind Co	432	0.0000%	432	-100	-23.15%
				333,561	**0.0210%**	**216,365**	**40,394**	**18.67%**
75	33	CALIFORNIA CAS MGMT						
		20117	California Cas Ind Exch	278,733	0.0176%	148,519	62,232	41.90%
		20125	California Cas Ins Co	31,254	0.0020%	169,862	10,764	6.34%
				309,987	**0.0195%**	**318,381**	**72,996**	**22.93%**
76	241	METROPOLITAN GRP						
		25321	Metropolitan Drt Prop & Cas Ins Co	306,337	0.0193%	289,406	68,697	23.74%
				306,337	**0.0193%**	**289,406**	**68,697**	**23.74%**
77	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	301,302	0.0190%	340,209	-7,999	-2.35%
				301,302	**0.0190%**	**340,209**	**-7,999**	**-2.35%**
78	748	Meadowbrook Ins Grp						
		18023	Star Ins Co	154,299	0.0097%	154,699	82,702	53.46%
		25780	Williamsburg Natl Ins Co	141,892	0.0089%	333,553	32,603	9.77%
				296,191	**0.0187%**	**488,252**	**115,305**	**23.62%**
79	32107	Sutter Ins Co						
		32107	Sutter Ins Co	295,023	0.0186%	332,978	13,751	4.13%
				295,023	**0.0186%**	**332,978**	**13,751**	**4.13%**
80	922	ICW GROUP						
		27847	Insurance Co Of The West	241,555	0.0152%	227,573	-4,262	-1.87%
				241,555	**0.0152%**	**227,573**	**-4,262**	**-1.87%**
81	867	PROTECTIVE INS GRP						
		40460	Sagamore Ins Co	227,470	0.0143%	172,058	18,394	10.69%
				227,470	**0.0143%**	**172,058**	**18,394**	**10.69%**

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82	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	208,322	0.0131%	211,237	102,589	48.57%
				208,322	**0.0131%**	**211,237**	**102,589**	**48.57%**
83	10200	American Live Stock Ins Co						
		10200	American Live Stock Ins Co	175,343	0.0111%	190,568	32,826	17.23%
				175,343	**0.0111%**	**190,568**	**32,826**	**17.23%**
84	866	WESTERN WORLD GRP						
		40436	Stratford Ins Co	159,864	0.0101%	151,055	-871	-0.58%
				159,864	**0.0101%**	**151,055**	**-871**	**-0.58%**
85	300	HORACE MANN GRP						
		22578	Horace Mann Ins Co	83,161	0.0052%	81,415	24,153	29.67%
		22756	Horace Mann Prop & Cas Ins Co	53,150	0.0034%	54,140	141,037	260.50%
				136,311	**0.0086%**	**135,555**	**165,190**	**121.86%**
86	408	AMERICAN NATL FNCL GRP						
		11048	Pacific Prop & Cas Co	113,092	0.0071%	106,640	19,168	17.97%
		28401	American Natl Prop & Cas Co	18,918	0.0012%	17,589	-383	-2.18%
				132,010	**0.0083%**	**124,229**	**18,785**	**15.12%**
87	670	FIDELITY NATL FIN INC						
		25180	Fidelity Natl Ins Co	124,050	0.0078%	115,311	-4,901	-4.25%
		16578	Fidelity Natl Prop and Cas Ins Co	252	0.0000%	1,212	3,248	267.99%
				124,302	**0.0078%**	**116,523**	**-1,653**	**-1.42%**
88	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	119,152	0.0075%	129,774	-50,512	-38.92%
				119,152	**0.0075%**	**129,774**	**-50,512**	**-38.92%**
89	83	GRANGE INS						
		22101	Grange Ins Assn	118,406	0.0075%	119,988	21,866	18.22%
				118,406	**0.0075%**	**119,988**	**21,866**	**18.22%**
90	246	INDIANA LUMBERMENS						
		14265	Indiana Lumbermens Mut Ins Co	106,849	0.0067%	86,824	0	0.00%
				106,849	**0.0067%**	**86,824**	**0**	**0.00%**
91	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	100,411	0.0063%	106,909	-133	-0.12%
				100,411	**0.0063%**	**106,909**	**-133**	**-0.12%**
92	15768	Merced Mut Ins Co						
		15768	Merced Mut Ins Co	80,201	0.0051%	80,392	0	0.00%
				80,201	**0.0051%**	**80,392**	**0**	**0.00%**
93	70	FIRST AMN TITLE						
		34525	First American Specilaty Ins Co	72,518	0.0046%	11,523	0	0.00%
		37710	First American Prop & Cas Ins Co	7,376	0.0005%	1,217	73,000	5998.36%
				79,894	**0.0050%**	**12,740**	**73,000**	**573.00%**

2006 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
94	1179		WAWANESA INS GRP					
		10683	Wawanesa General Ins Co	58,137	0.0037%	57,488	0	0.00%
		31526	Wawanesa Mut Ins Co Us Branch	20,429	0.0013%	21,046	-62	-0.29%
				78,566	**0.0050%**	**78,534**	**-62**	**-0.08%**
95	11835		AXA Re Amer Ins Co					
		11835	AXA Re Amer Ins Co	75,672	0.0048%	75,672	1,808	2.39%
				75,672	**0.0048%**	**75,672**	**1,808**	**2.39%**
96	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	55,095	0.0035%	73,904	12,974	17.56%
				55,095	**0.0035%**	**73,904**	**12,974**	**17.56%**
97	1330		Balboa Ins Grp					
		24848	Newport Ins Co	24,539	0.0015%	24,262	30,339	125.05%
		24821	Meritplan Ins Co	19,282	0.0012%	19,192	26,741	139.33%
				43,821	**0.0028%**	**43,454**	**57,080**	**131.36%**
98	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	39,233	0.0025%	38,041	9,155	24.07%
				39,233	**0.0025%**	**38,041**	**9,155**	**24.07%**
99	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	37,365	0.0024%	38,375	-90,847	-236.73%
				37,365	**0.0024%**	**38,375**	**-90,847**	**-236.73%**
100	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	32,966	0.0021%	32,167	-244	-0.76%
				32,966	**0.0021%**	**32,167**	**-244**	**-0.76%**
101	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	26,875	0.0017%	25,414	-52,982	-208.48%
				26,875	**0.0017%**	**25,414**	**-52,982**	**-208.48%**
102	10815		Verlan Fire Ins Co MD					
		10815	Verlan Fire Ins Co MD	18,475	0.0012%	19,719	-10,000	-50.71%
				18,475	**0.0012%**	**19,719**	**-10,000**	**-50.71%**
103	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	15,000	0.0009%	15,000	-13,363	-89.09%
				15,000	**0.0009%**	**15,000**	**-13,363**	**-89.09%**
104	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	13,909	0.0009%	13,664	-1,974	-14.45%
				13,909	**0.0009%**	**13,664**	**-1,974**	**-14.45%**
105	31968		Merastar Ins Co					
		31968	Merastar Ins Co	7,573	0.0005%	7,536	0	0.00%
				7,573	**0.0005%**	**7,536**	**0**	**0.00%**
106	256		NY MARINE & GEN GRP					
		16608	New York Marine & Gnrl Ins Co	7,150	0.0005%	61,012	355,983	583.46%
				7,150	**0.0005%**	**61,012**	**355,983**	**583.46%**

2006 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
107	350		GE GLOBAL GRP					
		32077	Heritage Casualty Ins Co	6,127	0.0004%	6,127	840	13.71%
				6,127	**0.0004%**	**6,127**	**840**	**13.71%**
108	281		JM FAMILY ENT GRP					
		26492	Courtesy Ins Co	4,200	0.0003%	-179	0	0.00%
				4,200	**0.0003%**	**-179**	**0**	**0.00%**
109	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	1,598	0.0001%	4,223	-852	-20.18%
				1,598	**0.0001%**	**4,223**	**-852**	**-20.18%**
110	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	1,551	0.0001%	1,498	96	6.41%
				1,551	**0.0001%**	**1,498**	**96**	**6.41%**
111	4381		Lightyear Delos Grp					
		35408	Delos Ins Co	1,110	0.0001%	1,564	-99	-6.33%
				1,110	**0.0001%**	**1,564**	**-99**	**-6.33%**
112	18538		Bancinsure Inc					
		18538	Bancinsure Inc	500	0.0000%	500	0	0.00%
				500	**0.0000%**	**500**	**0**	**0.00%**
113	831		DOCTORS CO GRP					
		34495	Doctors Co An Interins Exchn	20	0.0000%	20	-136	-680.00%
				20	**0.0000%**	**20**	**-136**	**-680.00%**
			Line Total:	**1,586,497,359**	**100.0000%**	**1,514,521,736**	**513,337,799**	**33.89%**

2006 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	AMBAC ASSUR CORP						
		18708	Ambac Assur Corp	117,694,847	39.7062%	69,881,405	-368,362	-0.53%
				117,694,847	**39.7062%**	**69,881,405**	**-368,362**	**-0.53%**
2	528	MUNICIPAL BOND INV ASR CORP GRP						
		12041	MBIA Ins Corp	61,953,324	20.9009%	60,463,667	0	0.00%
		20877	Capital Markets Assr Corp	18,928	0.0064%	768,960	0	0.00%
				61,972,252	**20.9073%**	**61,232,627**	**0**	**0.00%**
3	194	FNCL SEC ASR HOLDINGS LTD						
		18287	Financial Security Assur Inc	37,016,362	12.4881%	32,492,418	0	0.00%
				37,016,362	**12.4881%**	**32,492,418**	**0**	**0.00%**
4	1135	PMI GRP OF CO						
		12815	Financial Guaranty Ins Co	36,233,927	12.2241%	14,883,887	0	0.00%
				36,233,927	**12.2241%**	**14,883,887**	**0**	**0.00%**
5	1285	X L AMER						
		20311	XL Capital Assurance Inc	32,947,854	11.1155%	7,503,514	0	0.00%
				32,947,854	**11.1155%**	**7,503,514**	**0**	**0.00%**
6	766	Radian Grp						
		36250	Radian Asset Assur Inc	7,064,346	2.3833%	1,414,103	0	0.00%
				7,064,346	**2.3833%**	**1,414,103**	**0**	**0.00%**
7	626	ACE LTD						
		30180	Assured Guaranty Corp	2,022,976	0.6825%	556,425	0	0.00%
				2,022,976	**0.6825%**	**556,425**	**0**	**0.00%**
8	22896	Aca Financial Guaranty Corp						
		22896	Aca Financial Guaranty Corp	1,200,080	0.4049%	4,336,563	0	0.00%
				1,200,080	**0.4049%**	**4,336,563**	**0**	**0.00%**
9	25771	CIFG Assurance NA Inc						
		25771	CIFG Assurance NA Inc	261,499	0.0882%	0	0	0.00%
				261,499	**0.0882%**	**0**	**0**	**#Num!**
			Line Total:	**296,414,143**	**100.0000%**	**192,300,942**	**-368,362**	**-0.19%**

2006 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		MEDICAL GRP HOLDINGS AND AFFILIATES					
		33200	Norcal Mut Ins Co	187,490,871	28.2095%	171,167,392	43,096,050	25.18%
				187,490,871	**28.2095%**	**171,167,392**	**43,096,050**	**25.18%**
2	831		DOCTORS CO GRP					
		34495	Doctors Co An Interins Exchn	151,233,161	22.7542%	149,783,157	43,279,255	28.89%
		34487	Professional Undrwtrs Liab Ins Co	20,085,353	3.0220%	23,051,463	2,247,313	9.75%
				171,318,514	**25.7762%**	**172,834,620**	**45,526,568**	**26.34%**
3	1125		SCPIE Grp					
		10352	Scpie Ind Co	98,594,980	14.8344%	98,688,909	28,252,859	28.63%
		39152	American Healthcare Ind Co	31,144,824	4.6860%	31,018,460	8,127,285	26.20%
				129,739,804	**19.5204%**	**129,707,369**	**36,380,144**	**28.05%**
4	608		MEDICAL INS EXCH OF CA GRP					
		32433	Medical Ins Exch Of CA	37,808,325	5.6886%	38,202,926	19,156,495	50.14%
		36412	Claremont Liability Ins Co	1,332,593	0.2005%	1,362,148	744,200	54.63%
				39,140,918	**5.8891%**	**39,565,074**	**19,900,695**	**50.30%**
5	31		BERKSHIRE HATHAWAY					
		11843	Medical Protective Co	28,419,834	4.2760%	28,352,139	14,383,812	50.73%
				28,419,834	**4.2760%**	**28,352,139**	**14,383,812**	**50.73%**
6	40975		Dentists Ins Co					
		40975	Dentists Ins Co	25,923,558	3.9004%	25,576,893	4,361,769	17.05%
				25,923,558	**3.9004%**	**25,576,893**	**4,361,769**	**17.05%**
7	761		ALLIANZ INS GRP					
		21857	American Ins Co	18,309,646	2.7548%	16,840,462	5,120,125	30.40%
		22810	Chicago Ins Co	5,749,554	0.8651%	5,662,472	1,487,480	26.27%
		21873	Firemans Fund Ins Co	104,680	0.0157%	393,095	-284,661	-72.42%
		21849	American Automobile Ins Co	89,501	0.0135%	93,170	-168,330	-180.67%
		21881	National Surety Corp	36,715	0.0055%	45,165	30,578	67.70%
		21865	Associated Ind Corp	6,770	0.0010%	101,382	36,828	36.33%
				24,296,866	**3.6557%**	**23,135,746**	**6,222,020**	**26.89%**
8	218		CNA INS GRP					
		20427	American Cas Co Of Reading PA	13,337,091	2.0067%	12,587,315	3,652,380	29.02%
		20443	Continental Cas Co	2,076,211	0.3124%	1,996,925	5,081,731	254.48%
				15,413,302	**2.3191%**	**14,584,240**	**8,734,111**	**59.89%**
9	10080		Health Providers Ins Reciprocal RRG					
		10080	Health Providers Ins Reciprocal RRG	12,222,677	1.8390%	11,495,331	3,316,574	28.85%
				12,222,677	**1.8390%**	**11,495,331**	**3,316,574**	**28.85%**
10	12		AMERICAN INTRNL GRP					
		19445	National Union Fire Ins Co Of Pitts	7,422,365	1.1168%	7,510,246	3,267,814	43.51%
		23809	Granite State Ins Co	1,089,787	0.1640%	1,091,568	1,164,744	106.70%
		19380	American Home Assur Co	152,498	0.0229%	143,268	36,351	25.37%
				8,664,650	**1.3037%**	**8,745,082**	**4,468,909**	**51.10%**

2006 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
11	2638	NCMIC Grp						
		15865	NCMIC Ins Co	8,068,121	1.2139%	8,209,073	721,629	8.79%
				8,068,121	**1.2139%**	**8,209,073**	**721,629**	**8.79%**
12	626	ACE LTD						
		22667	Ace American Ins Co	6,629,596	0.9975%	6,676,869	2,171,826	32.53%
				6,629,596	**0.9975%**	**6,676,869**	**2,171,826**	**32.53%**
13	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	2,067,494	0.3111%	3,613,403	1,948,597	53.93%
		26247	American Guarantee & Liability Ins	411,428	0.0619%	651,549	89,525	13.74%
				2,478,922	**0.3730%**	**4,264,952**	**2,038,122**	**47.79%**
14	361	MUNICH AMERICAN HOLDING CORP						
		19720	American Alt Ins Corp	1,160,523	0.1746%	1,149,323	-504,744	-43.92%
				1,160,523	**0.1746%**	**1,149,323**	**-504,744**	**-43.92%**
15	36234	Preferred Professional Ins Co						
		36234	Preferred Professional Ins Co	1,073,721	0.1615%	930,608	1,578,455	169.62%
				1,073,721	**0.1615%**	**930,608**	**1,578,455**	**169.62%**
16	3504	PICA Grp						
		10222	PACO Assur Co Inc	722,952	0.1088%	696,515	617,302	88.63%
				722,952	**0.1088%**	**696,515**	**617,302**	**88.63%**
17	10232	American Assoc Of Othodontists RRG						
		10232	American Assoc Of Othodontists RRG	705,688	0.1062%	706,908	70,158	9.92%
				705,688	**0.1062%**	**706,908**	**70,158**	**9.92%**
18	176	STATE FARM IL						
		25143	State Farm Fire And Cas Co	380,057	0.0572%	359,273	101,579	28.27%
		25151	State Farm General Ins Co	65,840	0.0099%	66,592	0	0.00%
				445,897	**0.0671%**	**425,865**	**101,579**	**23.85%**
19	501	Alleghany Grp						
		18619	Platte River Ins Co.	374,333	0.0563%	327,859	112,774	34.40%
				374,333	**0.0563%**	**327,859**	**112,774**	**34.40%**
20	163	SAFECO INS GRP						
		24732	General Ins Co Of Amer	248,250	0.0374%	252,885	-1,163,411	-460.06%
				248,250	**0.0374%**	**252,885**	**-1,163,411**	**-460.06%**
21	1129	WHITE MOUNTAINS GRP						
		21970	OneBeacon Ins Co	82,366	0.0124%	57,443	-35,654	-62.07%
				82,366	**0.0124%**	**57,443**	**-35,654**	**-62.07%**
22	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	6,153	0.0009%	5,742	-3,335	-58.08%
				6,153	**0.0009%**	**5,742**	**-3,335**	**-58.08%**

2006 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*
23	3548	Travelers Grp						
		25658	Travelers Ind Co	2,952	0.0004%	2,952	-168,086	-5693.97%
		24767	St Paul Fire & Marine Ins Co	2,343	0.0004%	4,605	7,346,627	59535.87%
				5,295	**0.0008%**	**7,557**	**7,178,541**	**94991.94%**
24	140	NATIONWIDE CORP						
		11991	National Cas Co	4,355	0.0007%	1,971	-5,594	-283.82%
				4,355	**0.0007%**	**1,971**	**-5,594**	**-283.82%**
			Line Total:	**664,637,166**	**100.0000%**	**648,877,456**	**199,268,300**	**30.71%**

2006 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						
		10779	CALIFORNIA EARTHQUAKE AUTHORITY	501,357,097	45.9091%	519,209,234	23,500	0.00%
				501,357,097	**45.9091%**	**519,209,234**	**23,500**	**0.00%**
2	3829	GeoVera Holdings Inc Grp						
		10799	Geovera Ins Co	83,963,093	7.6885%	78,252,631	14,441	0.02%
		10887	Pacific Select Property Ins Co	22,214,462	2.0342%	21,944,181	0	0.00%
				106,177,555	**9.7226%**	**100,196,812**	**14,441**	**0.01%**
3	176	STATE FARM IL						
		25151	State Farm General Ins Co	58,024,178	5.3133%	57,048,659	-32,958	-0.06%
				58,024,178	**5.3133%**	**57,048,659**	**-32,958**	**-0.06%**
4	922	ICW GROUP						
		27847	Insurance Co Of The West	56,913,355	5.2115%	48,433,793	54,709	0.11%
				56,913,355	**5.2115%**	**48,433,793**	**54,709**	**0.11%**
5	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	18,873,540	1.7282%	17,916,443	-73,343	-0.41%
		35300	Allianz Global Risks US Ins Co	9,388,019	0.8597%	10,170,777	1,775,259	17.45%
		21865	Associated Ind Corp	4,933,852	0.4518%	4,858,856	9,552	0.20%
		21881	National Surety Corp	45,487	0.0042%	46,672	-19,605	-42.01%
		21857	American Ins Co	36,081	0.0033%	32,967	-1,233	-3.74%
				33,276,979	**3.0472%**	**33,025,715**	**1,690,630**	**5.12%**
6	12	AMERICAN INTRNL GRP						
		43761	American Intl Ins Co Of CA	27,541,892	2.5220%	19,905,600	869,544	4.37%
		23841	New Hampshire Ins Co	1,933,987	0.1771%	1,963,485	120,173	6.12%
		23809	Granite State Ins Co	242,875	0.0222%	207,754	24,930	12.00%
		19380	American Home Assur Co	196,499	0.0180%	211,878	2,934	1.38%
				29,915,253	**2.7393%**	**22,288,717**	**1,017,581**	**4.57%**
7	3416	AXIS Capital Grp						
		20370	AXIS Reins Co	29,467,040	2.6983%	27,504,522	849,427	3.09%
				29,467,040	**2.6983%**	**27,504,522**	**849,427**	**3.09%**
8	181	SWISS RE GRP						
		34207	Westport Ins Corp	27,982,094	2.5623%	23,969,049	0	0.00%
		29874	North American Specialty Ins Co	1	0.0000%	1	0	0.00%
				27,982,095	**2.5623%**	**23,969,050**	**0**	**0.00%**
9	163	SAFECO INS GRP						
		39012	Safeco Ins Co Of IL	25,788,767	2.3615%	25,245,508	0	0.00%
		24740	Safeco Ins Co Of Amer	1,257,803	0.1152%	1,229,231	-5	0.00%
		19690	American Economy Ins Co	258,371	0.0237%	272,645	1,100	0.40%
		24724	First Natl Ins Co Of Amer	236,587	0.0217%	238,543	304	0.13%
		24732	General Ins Co Of Amer	211,450	0.0194%	193,380	1,193	0.62%
		19704	American States Ins Co	124,075	0.0114%	115,859	-220	-0.19%
				27,877,053	**2.5527%**	**27,295,166**	**2,372**	**0.01%**

2006 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
10	212		ZURICH INS GRP					
		26247	American Guarantee & Liability Ins	10,578,757	0.9687%	8,114,241	393,207	4.85%
		16535	Zurich American Ins Co	9,413,485	0.8620%	6,366,737	294,315	4.62%
		39306	Fidelity & Deposit Co Of MD	2,032,645	0.1861%	2,025,644	92,637	4.57%
		40142	American Zurich Ins Co	738,611	0.0676%	646,467	24,345	3.77%
		41181	Universal Underwriters Ins Co	479,824	0.0439%	578,775	-67	-0.01%
		21652	Farmers Ins Exch	403,673	0.0370%	426,345	-2,946	-0.69%
		19356	Maryland Cas Co	45,281	0.0041%	46,797	9,592	20.50%
		21709	Truck Ins Exch	20,070	0.0018%	26,281	859,228	3269.39%
		21687	Mid-Century Ins Co	3,790	0.0003%	3,403	107,965	3172.64%
		34347	Colonial American Cas & Surety Co	1,874	0.0002%	1,874	55	2.93%
		19305	Assurance Co Of Amer	162	0.0000%	142	1	0.70%
				23,718,172	**2.1719%**	**18,236,706**	**1,778,332**	**9.75%**
11	38		CHUBB & SON INC					
		20281	Federal Ins Co	22,663,464	2.0753%	20,081,729	60,004	0.30%
		20397	Vigilant Ins Co	699,643	0.0641%	687,242	584	0.08%
		20346	Pacific Ind Co	319,308	0.0292%	299,871	-22	-0.01%
				23,682,415	**2.1686%**	**21,068,842**	**60,566**	**0.29%**
12	158		FAIRFAX FINANCIAL					
		21113	United States Fire Ins Co	18,106,154	1.6580%	13,120,967	-73,071	-0.56%
		10220	Commonwealth Ins Co Of Amer	338,396	0.0310%	207,673	56,072	27.00%
				18,444,550	**1.6890%**	**13,328,640**	**-16,999**	**-0.13%**
13	140		NATIONWIDE CORP					
		19100	Amco Ins Co	11,280,507	1.0330%	10,629,947	-203,212	-1.91%
		42579	Allied Prop & Cas Ins Co	3,822,414	0.3500%	3,617,023	-70,973	-1.96%
		23779	Nationwide Mut Fire Ins Co	1,231,283	0.1127%	1,196,030	-7,208	-0.60%
		23787	Nationwide Mut Ins Co	1,009,038	0.0924%	1,120,341	-113,554	-10.14%
		25453	Nationwide Ins Co Of Amer	162,905	0.0149%	78,725	76	0.10%
				17,506,147	**1.6030%**	**16,642,066**	**-394,871**	**-2.37%**
14	111		LIBERTY MUT GRP					
		23035	Liberty Mut Fire Ins Co	12,464,962	1.1414%	10,058,497	87,258	0.87%
		24198	Peerless Ins Co	920,207	0.0843%	829,549	312	0.04%
		10836	Golden Eagle Ins Corp	648,852	0.0594%	437,148	0	0.00%
		26069	Wausau Business Ins Co	201,090	0.0184%	115,470	0	0.00%
		21458	Employers Ins of Wausau	72,458	0.0066%	71,329	-5,151	-7.22%
		24171	Netherlands Ins Co The	72,352	0.0066%	49,399	-100	-0.20%
		26042	Wausau Underwriters Ins Co	32,404	0.0030%	29,331	0	0.00%
		42404	Liberty Ins Corp	13,892	0.0013%	12,717	-6	-0.05%
		18333	Peerless Ind Ins Co	3,390	0.0003%	3,154	0	0.00%
				14,429,607	**1.3213%**	**11,606,594**	**82,313**	**0.71%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

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Licensed companies only

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15	91		HARTFORD FIRE & CAS GRP					
		30104	Hartford Underwriters Ins Co	9,698,007	0.8880%	9,345,068	38,477	0.41%
		29424	Hartford Cas Ins Co	3,845,574	0.3521%	3,592,774	-1	0.00%
		19682	Hartford Fire In Co	518,759	0.0475%	510,514	-1,059	-0.21%
				14,062,340	**1.2877%**	**13,448,356**	**37,417**	**0.28%**
16	84		American Financial Grp					
		26344	Great American Assur Co	9,474,097	0.8675%	14,595,783	-7,645	-0.05%
		26832	Great American Alliance Ins Co	4,412,437	0.4040%	5,872,047	-5,265	-0.09%
		16691	Great American Ins Co	37,341	0.0034%	44,424	-354	-0.80%
		22136	Great American Ins Co of NY	13,291	0.0012%	13,392	-5,294	-39.53%
				13,937,166	**1.2762%**	**20,525,646**	**-18,558**	**-0.09%**
17	3548		Travelers Grp					
		36161	Travelers Prop Cas Ins Co	6,143,097	0.5625%	5,786,416	34,653	0.60%
		25674	Travelers Property Cas Co Of Amer	3,498,643	0.3204%	2,921,683	-1,076,459	-36.84%
		19070	Standard Fire Ins Co	3,111,056	0.2849%	3,100,815	58,493	1.89%
		25887	US Fidelity & Guaranty Co	49,892	0.0046%	43,337	17,793	41.06%
		36463	Discover Prop & Cas Ins Co	36,521	0.0033%	23,179	14,138	60.99%
		24791	St Paul Mercury Ins Co	26,651	0.0024%	37,339	2,220	5.95%
		25682	Travelers Ind Co Of CT	18,280	0.0017%	14,253	2,060	14.45%
		25879	Fidelity & Guaranty Ins Underwriters	9,551	0.0009%	15,018	6,115	40.72%
		24767	St Paul Fire & Marine Ins Co	7,972	0.0007%	7,872	-5,817	-73.89%
		35386	Fidelity & Guaranty Ins Co	5,608	0.0005%	9,743	4,146	42.55%
		24775	St Paul Guardian Ins Co	4,740	0.0004%	2,581	1,347	52.19%
				12,912,011	**1.1823%**	**11,962,236**	**-941,311**	**-7.87%**
18	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	10,993,544	1.0067%	10,450,869	-50,000	-0.48%
				10,993,544	**1.0067%**	**10,450,869**	**-50,000**	**-0.48%**
19	39861		Golden Bear Ins Co					
		39861	Golden Bear Ins Co	10,929,577	1.0008%	8,191,909	0	0.00%
				10,929,577	**1.0008%**	**8,191,909**	**0**	**0.00%**
20	785		MARKEL CORP GRP					
		38970	Markel Ins Co	8,995,230	0.8237%	8,506,218	0	0.00%
				8,995,230	**0.8237%**	**8,506,218**	**0**	**0.00%**
21	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	6,334,188	0.5800%	6,387,230	23,981	0.38%
				6,334,188	**0.5800%**	**6,387,230**	**23,981**	**0.38%**
22	1285		X L AMER					
		24554	XL Ins Amer Inc	3,239,644	0.2967%	4,023,235	235,819	5.86%
		22322	Greenwich Ins Co	1,248,985	0.1144%	1,736,938	1,977,372	113.84%
				4,488,629	**0.4110%**	**5,760,173**	**2,213,191**	**38.42%**
23	783		RLI INS GRP					
		13056	RLI Ins Co	4,220,098	0.3864%	7,842,843	-526,186	-6.71%
				4,220,098	**0.3864%**	**7,842,843**	**-526,186**	**-6.71%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Market Share

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24	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	4,208,833	0.3854%	4,247,210	0	0.00%
				4,208,833	**0.3854%**	**4,247,210**	**0**	**0.00%**
25	802		Capital Ins Group					
		13544	California Capital Ins Co	3,709,966	0.3397%	3,716,240	24,625	0.66%
		12890	Eagle West Ins Co	72,266	0.0066%	67,917	168	0.25%
		23540	Monterey Ins Co	32,418	0.0030%	25,169	-1	0.00%
				3,814,650	**0.3493%**	**3,809,326**	**24,792**	**0.65%**
26	215		UNITRIN GRP					
		10914	Kemper Independence Ins Co	3,332,095	0.3051%	3,281,365	0	0.00%
		11142	United Cas Ins Co Of Amer	197,171	0.0181%	199,814	614	0.31%
		14133	Valley Ins Co	40,821	0.0037%	42,351	-116	-0.27%
		16063	Unitrin Auto & Home Ins Co	18,261	0.0017%	19,095	0	0.00%
				3,588,348	**0.3286%**	**3,542,625**	**498**	**0.01%**
27	501		Alleghany Grp					
		22314	RSUI Ind Co	2,797,157	0.2561%	4,442,209	0	0.00%
				2,797,157	**0.2561%**	**4,442,209**	**0**	**0.00%**
28	1179		WAWANESA INS GRP					
		10683	Wawanesa General Ins Co	2,173,246	0.1990%	2,098,803	-119	-0.01%
		31526	Wawanesa Mut Ins Co Us Branch	608,290	0.0557%	600,754	517	0.09%
				2,781,536	**0.2547%**	**2,699,557**	**398**	**0.01%**
29	800		WESTERN MUT INS GRP					
		15776	Residence Mut Ins Co	2,222,898	0.2036%	2,249,248	-1,197,800	-53.25%
		13625	Western Mut Ins Co	304,327	0.0279%	312,380	-675,001	-216.08%
				2,527,225	**0.2314%**	**2,561,628**	**-1,872,801**	**-73.11%**
30	1279		Arch Ins Grp					
		11150	Arch Ins Co	1,852,437	0.1696%	1,493,434	-85,356	-5.72%
				1,852,437	**0.1696%**	**1,493,434**	**-85,356**	**-5.72%**
31	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	1,014,639	0.0929%	968,044	0	0.00%
		22756	Horace Mann Prop & Cas Ins Co	772,794	0.0708%	791,249	0	0.00%
				1,787,433	**0.1637%**	**1,759,293**	**0**	**0.00%**
32	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	1,773,441	0.1624%	3,015,644	-1,879,437	-62.32%
				1,773,441	**0.1624%**	**3,015,644**	**-1,879,437**	**-62.32%**
33	33		CALIFORNIA CAS MGMT					
		20117	California Cas Ind Exch	1,524,456	0.1396%	778,680	106	0.01%
		20125	California Cas Ins Co	223,029	0.0204%	1,072,225	384	0.04%
				1,747,485	**0.1600%**	**1,850,905**	**490**	**0.03%**
34	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	1,242,001	0.1137%	1,217,522	243	0.02%
				1,242,001	**0.1137%**	**1,217,522**	**243**	**0.02%**

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35	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	1,234,914	0.1131%	1,217,224	10,162	0.83%
				1,234,914	**0.1131%**	**1,217,224**	**10,162**	**0.83%**
36	70		FIRST AMN TITLE					
		34525	First American Specilaty Ins Co	1,036,261	0.0949%	997,899	0	0.00%
		37710	First American Prop & Cas Ins Co	152,790	0.0140%	150,121	0	0.00%
				1,189,051	**0.1089%**	**1,148,020**	**0**	**0.00%**
37	225		IAT Reins Co Grp					
		26433	Harco Natl Ins Co	990,496	0.0907%	854,917	0	0.00%
				990,496	**0.0907%**	**854,917**	**0**	**0.00%**
38	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	949,740	0.0870%	555,861	0	0.00%
				949,740	**0.0870%**	**555,861**	**0**	**0.00%**
39	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	730,093	0.0669%	702,542	-2	0.00%
				730,093	**0.0669%**	**702,542**	**-2**	**0.00%**
40	7		FEDERATED MUT GRP					
		13935	Federated Mut Ins Co	465,036	0.0426%	459,688	-86	-0.02%
		28304	Federated Service Ins Co	186,324	0.0171%	176,095	0	0.00%
				651,360	**0.0596%**	**635,783**	**-86**	**-0.01%**
41	670		FIDELITY NATL FIN INC					
		25180	Fidelity Natl Ins Co	634,475	0.0581%	528,136	0	0.00%
				634,475	**0.0581%**	**528,136**	**0**	**0.00%**
42	968		AXA INS GRP					
		25747	Unigard Ins Co	579,962	0.0531%	568,374	0	0.00%
		24414	General Cas Co Of WI	157	0.0000%	30	0	0.00%
		24449	Regent Ins Co	3	0.0000%	1	0	0.00%
				580,122	**0.0531%**	**568,405**	**0**	**0.00%**
43	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	229,062	0.0210%	239,441	50	0.02%
				229,062	**0.0210%**	**239,441**	**50**	**0.02%**
44	1330		Balboa Ins Grp					
		24821	Meritplan Ins Co	189,221	0.0173%	191,225	21,786	11.39%
		24813	Balboa Ins Co	16,199	0.0015%	10,404	910	8.75%
		24848	Newport Ins Co	264	0.0000%	211	16	7.58%
				205,684	**0.0188%**	**201,840**	**22,712**	**11.25%**
45	1129		WHITE MOUNTAINS GRP					
		20621	OneBeacon America Ins Co	113,400	0.0104%	29,003	0	0.00%
		27154	Atlantic Specialty Ins Co	20,473	0.0019%	20,294	-164	-0.81%
		20648	Employers Fire Ins Co	9,343	0.0009%	4,718	0	0.00%
				143,216	**0.0131%**	**54,015**	**-164**	**-0.30%**

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46	626		ACE LTD					
		21121	Westchester Fire Ins Co	78,239	0.0072%	477,856	-2,176,064	-455.38%
		22667	Ace American Ins Co	37,284	0.0034%	25,002	31,917	127.66%
		20702	Ace Fire Underwriters Ins Co	11,428	0.0010%	16,083	-4,935	-30.68%
				126,951	**0.0116%**	**518,941**	**-2,149,082**	**-414.13%**
47	23108		Lumbermens Underwriting Alliance					
		23108	Lumbermens Underwriting Alliance	123,817	0.0113%	120,490	0	0.00%
				123,817	**0.0113%**	**120,490**	**0**	**0.00%**
48	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25941	USAA	74,845	0.0069%	74,821	5,313	7.10%
		25968	USAA Cas Ins Co	28,553	0.0026%	27,454	8,080	29.43%
				103,398	**0.0095%**	**102,275**	**13,393**	**13.10%**
49	10935		Western Underwriters Ins Co					
		10935	Western Underwriters Ins Co	95,000	0.0087%	28,110	0	0.00%
				95,000	**0.0087%**	**28,110**	**0**	**0.00%**
50	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	82,424	0.0075%	80,966	665	0.82%
				82,424	**0.0075%**	**80,966**	**665**	**0.82%**
51	27480		California Mut Ins Co					
		27480	California Mut Ins Co	63,629	0.0058%	70,480	0	0.00%
				63,629	**0.0058%**	**70,480**	**0**	**0.00%**
52	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	47,566	0.0044%	43,331	-52,785	-121.82%
		18953	CSE Safeguard Ins Co	6,703	0.0006%	5,014	0	0.00%
				54,269	**0.0050%**	**48,345**	**-52,785**	**-109.18%**
53	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	34,706	0.0032%	26,577	5,240	19.72%
				34,706	**0.0032%**	**26,577**	**5,240**	**19.72%**
54	553		ROYAL & SUN ALLIANCE USA					
		24678	Royal Ind Co	24,439	0.0022%	24,439	-1,262	-5.16%
				24,439	**0.0022%**	**24,439**	**-1,262**	**-5.16%**
55	62		EMC INS CO					
		21415	Employers Mut Cas Co	10,762	0.0010%	12,532	0	0.00%
				10,762	**0.0010%**	**12,532**	**0**	**0.00%**
56	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	10,392	0.0010%	9,394	-315	-3.35%
				10,392	**0.0010%**	**9,394**	**-315**	**-3.35%**
57	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	9,469	0.0009%	10,571	-1,292	-12.22%
				9,469	**0.0009%**	**10,571**	**-1,292**	**-12.22%**

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58	19		Assurant Inc Grp					
		19615	American Reliable Ins Co	8,458	0.0008%	7,155	173	2.42%
				8,458	**0.0008%**	**7,155**	**173**	**2.42%**
59	4381		Lightyear Delos Grp					
		35408	Delos Ins Co	7,136	0.0007%	8,918	3,338	37.43%
				7,136	**0.0007%**	**8,918**	**3,338**	**37.43%**
60	108		LUMBERMENS MUT CAS GRP					
		30562	American Manufacturers Mut Ins Co	2,876	0.0003%	4,307	-10,653	-247.34%
				2,876	**0.0003%**	**4,307**	**-10,653**	**-247.34%**
61	218		CNA INS GRP					
		20427	American Cas Co Of Reading PA	1,376	0.0001%	520	0	0.00%
				1,376	**0.0001%**	**520**	**0**	**0.00%**
62	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	800	0.0001%	1,008	-29	-2.88%
				800	**0.0001%**	**1,008**	**-29**	**-2.88%**
63	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	670	0.0001%	439	0	0.00%
				670	**0.0001%**	**439**	**0**	**0.00%**
64	32107		Sutter Ins Co					
		32107	Sutter Ins Co	257	0.0000%	924	0	0.00%
				257	**0.0000%**	**924**	**0**	**0.00%**
65	83		GRANGE INS					
		22101	Grange Ins Assn	198	0.0000%	196	74	37.76%
				198	**0.0000%**	**196**	**74**	**37.76%**
66	1169		GENERALI GRP					
		11231	Generali Us Branch	167	0.0000%	445	63	14.16%
				167	**0.0000%**	**445**	**63**	**14.16%**
67	88		The Hanover Ins Grp					
		22306	Massachusetts Bay Ins Co	63	0.0000%	63	0	0.00%
				63	**0.0000%**	**63**	**0**	**0.00%**
			Line Total:	**1,092,064,295**	**100.0000%**	**1,071,352,628**	**-103,396**	**-0.01%**

2006 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	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	34,241,957	19.4612%	34,241,957	24,498,337	71.54%
				34,241,957	**19.4612%**	**34,241,957**	**24,498,337**	**71.54%**
2	626	ACE LTD						
		22667	Ace American Ins Co	25,350,791	14.4080%	27,158,146	7,493,468	27.59%
				25,350,791	**14.4080%**	**27,158,146**	**7,493,468**	**27.59%**
3	218	CNA INS GRP						
		20443	Continental Cas Co	22,648,782	12.8723%	10,254,434	-2,979,917	-29.06%
				22,648,782	**12.8723%**	**10,254,434**	**-2,979,917**	**-29.06%**
4	4	Ameriprise Financial Grp						
		27928	Amex Assur Co	22,628,247	12.8606%	22,541,171	2,231,928	9.90%
				22,628,247	**12.8606%**	**22,541,171**	**2,231,928**	**9.90%**
5	12	AMERICAN INTRNL GRP						
		19445	National Union Fire Ins Co Of Pitts	11,937,475	6.7846%	12,170,185	5,113,308	42.02%
		19380	American Home Assur Co	3,874,490	2.2020%	3,921,374	5,061,395	129.07%
		20796	AIG Premier Ins Co	201,249	0.1144%	210,563	108,050	51.31%
		19429	Insurance Co Of The State Of PA	176,171	0.1001%	124,328	524,334	421.73%
		34789	AIG Centennial Ins Co	211	0.0001%	231	21	9.09%
				16,189,596	**9.2013%**	**16,426,681**	**10,807,108**	**65.79%**
6	796	QBE INS GRP LTD						
		39217	QBE Ins Corp	9,345,246	5.3113%	9,345,246	4,571,996	48.92%
				9,345,246	**5.3113%**	**9,345,246**	**4,571,996**	**48.92%**
7	23	BCS INS GRP						
		38245	BCS Ins Co	8,887,329	5.0511%	8,440,324	3,113,646	36.89%
				8,887,329	**5.0511%**	**8,440,324**	**3,113,646**	**36.89%**
8	181	SWISS RE GRP						
		39845	Employers Reins Corp	7,704,665	4.3789%	7,724,996	4,762,505	61.65%
				7,704,665	**4.3789%**	**7,724,996**	**4,762,505**	**61.65%**
9	38	CHUBB & SON INC						
		20281	Federal Ins Co	7,198,979	4.0915%	6,816,595	1,105,879	16.22%
				7,198,979	**4.0915%**	**6,816,595**	**1,105,879**	**16.22%**
10	1129	WHITE MOUNTAINS GRP						
		20648	Employers Fire Ins Co	5,709,089	3.2447%	2,025,798	2,325,645	114.80%
		20621	OneBeacon America Ins Co	24,956	0.0142%	31,030	-4,806	-15.49%
				5,734,045	**3.2589%**	**2,056,828**	**2,320,839**	**112.84%**
11	158	FAIRFAX FINANCIAL						
		25518	Fairmont Premier Ins Co	3,674,719	2.0885%	3,674,719	1,747,105	47.54%
		21113	United States Fire Ins Co	1,552,980	0.8826%	1,552,980	1,038,976	66.90%
		25534	TIG Ins Co	3,623	0.0021%	3,623	60,015	1656.50%
				5,231,322	**2.9732%**	**5,231,322**	**2,846,096**	**54.40%**

2006 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
12	212		ZURICH INS GRP					
		16535	Zurich American Ins Co	5,021,431	2.8539%	4,919,043	2,635,738	53.58%
				5,021,431	**2.8539%**	**4,919,043**	**2,635,738**	**53.58%**
13	84		American Financial Grp					
		16691	Great American Ins Co	1,572,085	0.8935%	1,340,182	567,948	42.38%
				1,572,085	**0.8935%**	**1,340,182**	**567,948**	**42.38%**
14	31		BERKSHIRE HATHAWAY					
		34274	Central States Ind Co Of Omaha	1,048,546	0.5959%	1,051,378	223,603	21.27%
		22063	Government Employees Ins Co	862	0.0005%	919	-129	-14.04%
				1,049,408	**0.5964%**	**1,052,297**	**223,474**	**21.24%**
15	4381		Lightyear Delos Grp					
		35408	Delos Ins Co	944,393	0.5367%	944,393	1,088,376	115.25%
				944,393	**0.5367%**	**944,393**	**1,088,376**	**115.25%**
16	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	526,392	0.2992%	526,946	528,330	100.26%
				526,392	**0.2992%**	**526,946**	**528,330**	**100.26%**
17	984		HCC INS HOLDINGS GRP					
		29599	US Specialty Ins Co	419,176	0.2382%	434,551	696,896	160.37%
		10367	Avemco Ins Co	25,166	0.0143%	25,166	243,906	969.19%
				444,342	**0.2525%**	**459,717**	**940,802**	**204.65%**
18	313		AEGIS GRP					
		33898	Aegis Security Ins Co	361,420	0.2054%	453,793	71,927	15.85%
				361,420	**0.2054%**	**453,793**	**71,927**	**15.85%**
19	1330		Balboa Ins Grp					
		24813	Balboa Ins Co	247,704	0.1408%	255,234	64,315	25.20%
				247,704	**0.1408%**	**255,234**	**64,315**	**25.20%**
20	501		Alleghany Grp					
		18619	Platte River Ins Co.	227,887	0.1295%	137,351	43,136	31.41%
				227,887	**0.1295%**	**137,351**	**43,136**	**31.41%**
21	169		SENTRY INS GRP					
		24988	Sentry Ins A Mut Co	182,329	0.1036%	51,159	109,980	214.98%
				182,329	**0.1036%**	**51,159**	**109,980**	**214.98%**
22	140		NATIONWIDE CORP					
		11991	National Cas Co	77,901	0.0443%	73,524	15,288	20.79%
		23787	Nationwide Mut Ins Co	125	0.0001%	125	-27	-21.60%
				78,026	**0.0443%**	**73,649**	**15,261**	**20.72%**
23	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	59,165	0.0336%	59,165	-49,124	-83.03%
				59,165	**0.0336%**	**59,165**	**-49,124**	**-83.03%**

2006 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*
24	468		Aegon US Holding Grp					
		10952	Stonebridge Casualty Ins Co	34,413	0.0196%	34,595	525	1.52%
				34,413	**0.0196%**	**34,595**	**525**	**1.52%**
25	1279		Arch Ins Grp					
		11150	Arch Ins Co	30,326	0.0172%	30,328	39,818	131.29%
				30,326	**0.0172%**	**30,328**	**39,818**	**131.29%**
26	7		FEDERATED MUT GRP					
		13935	Federated Mut Ins Co	6,615	0.0038%	7,718	9,798	126.95%
				6,615	**0.0038%**	**7,718**	**9,798**	**126.95%**
27	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	2,882	0.0016%	11,558	-117,206	-1014.07%
				2,882	**0.0016%**	**11,558**	**-117,206**	**-1014.07%**
			Line Total:	**175,949,777**	**100.0000%**	**160,594,828**	**66,944,983**	**41.69%**

2006 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	Assurant Inc Grp						
		42978	American Security Ins Co	14,625,854	48.9202%	14,625,860	17,578	0.12%
		10111	American Bankers Ins Co Of FL	10,946,636	36.6140%	10,972,096	523,654	4.77%
		19615	American Reliable Ins Co	857,265	2.8674%	845,529	11,512	1.36%
				26,429,755	**88.4015%**	**26,443,485**	**552,744**	**2.09%**
2	31	BERKSHIRE HATHAWAY						
		34274	Central States Ind Co Of Omaha	3,032,720	10.1438%	3,032,720	1,058,977	34.92%
				3,032,720	**10.1438%**	**3,032,720**	**1,058,977**	**34.92%**
3	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	434,923	1.4547%	360,975	178,436	49.43%
				434,923	**1.4547%**	**360,975**	**178,436**	**49.43%**
			Line Total:	**29,897,398**	**100.0000%**	**29,837,180**	**1,790,157**	**6.00%**

2006 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		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	1,727,497	55.2873%	1,801,590	837,770	46.50%
				1,727,497	**55.2873%**	**1,801,590**	**837,770**	**46.50%**
2	140		NATIONWIDE CORP					
		11991	National Cas Co	1,387,248	44.3979%	1,356,833	-456,497	-33.64%
				1,387,248	**44.3979%**	**1,356,833**	**-456,497**	**-33.64%**
3	218		CNA INS GRP					
		20443	Continental Cas Co	7,436	0.2380%	7,436	4,795	64.48%
				7,436	**0.2380%**	**7,436**	**4,795**	**64.48%**
4	12		AMERICAN INTRNL GRP					
		20796	AIG Premier Ins Co	1,317	0.0421%	1,317	13	0.99%
				1,317	**0.0421%**	**1,317**	**13**	**0.99%**
5	31		BERKSHIRE HATHAWAY					
		22063	Government Employees Ins Co	1,082	0.0346%	1,156	21	1.82%
				1,082	**0.0346%**	**1,156**	**21**	**1.82%**
			Line Total:	**3,124,580**	**100.0000%**	**3,168,332**	**386,102**	**12.19%**

2006 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	LIBERTY MUT GRP						
		23043	Liberty Mut Ins Co	3,313	97.2124%	3,313	3,371	101.75%
				3,313	**97.2124%**	**3,313**	**3,371**	**101.75%**
2	468	Aegon US Holding Grp						
		10952	Stonebridge Casualty Ins Co	95	2.7876%	95	0	0.00%
				95	**2.7876%**	**95**	**0**	**0.00%**
			Line Total:	**3,408**	**100.0000%**	**3,408**	**3,371**	**98.91%**

2006 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	CNA INS GRP						
		20443	Continental Cas Co	50,255,390	59.0646%	4,580,771	32,468,601	708.80%
				50,255,390	**59.0646%**	**4,580,771**	**32,468,601**	**708.80%**
2	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	34,649,352	40.7230%	17,315,172	16,314,556	94.22%
				34,649,352	**40.7230%**	**17,315,172**	**16,314,556**	**94.22%**
3	163	SAFECO INS GRP						
		19704	American States Ins Co	114,162	0.1342%	90,595	-25,834	-28.52%
				114,162	**0.1342%**	**90,595**	**-25,834**	**-28.52%**
4	12	AMERICAN INTRNL GRP						
		19445	National Union Fire Ins Co Of Pitts	51,504	0.0605%	51,557	7,097	13.77%
		20796	AIG Premier Ins Co	3,068	0.0036%	3,294	1,201	36.46%
		34789	AIG Centennial Ins Co	338	0.0004%	335	139	41.49%
				54,910	**0.0645%**	**55,186**	**8,437**	**15.29%**
5	31	BERKSHIRE HATHAWAY						
		38962	Genesis Ins Co	5,219	0.0061%	5,252	0	0.00%
				5,219	**0.0061%**	**5,252**	**0**	**0.00%**
6	140	NATIONWIDE CORP						
		11991	National Cas Co	4,659	0.0055%	11,107	5,821	52.41%
				4,659	**0.0055%**	**11,107**	**5,821**	**52.41%**
7	4	Ameriprise Financial Grp						
		27928	Amex Assur Co	1,264	0.0015%	1,264	0	0.00%
				1,264	**0.0015%**	**1,264**	**0**	**0.00%**
8	111	LIBERTY MUT GRP						
		23043	Liberty Mut Ins Co	355	0.0004%	371	4,266	1149.87%
				355	**0.0004%**	**371**	**4,266**	**1149.87%**
9	1129	WHITE MOUNTAINS GRP						
		21962	Pennsylvania General Ins Co	205	0.0002%	205	0	0.00%
				205	**0.0002%**	**205**	**0**	**0.00%**
			Line Total:	**85,085,516**	**100.0000%**	**22,059,923**	**48,775,847**	**221.11%**

2006 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	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	9,846,067	99.9778%	9,998,190	6,178,874	61.80%
				9,846,067	**99.9778%**	**9,998,190**	**6,178,874**	**61.80%**
2	218	CNA INS GRP						
		20443	Continental Cas Co	2,099	0.0213%	127,230	606	0.48%
		20427	American Cas Co Of Reading PA	92	0.0009%	92	0	0.00%
				2,191	**0.0222%**	**127,322**	**606**	**0.48%**
			Line Total:	**9,848,258**	**100.0000%**	**10,125,512**	**6,179,480**	**61.03%**

2006 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		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	9,169,455	98.4089%	8,876,422	4,281,830	48.24%
				9,169,455	**98.4089%**	**8,876,422**	**4,281,830**	**48.24%**
2	12		AMERICAN INTRNL GRP					
		19380	American Home Assur Co	108,017	1.1593%	107,378	-22,554	-21.00%
				108,017	**1.1593%**	**107,378**	**-22,554**	**-21.00%**
3	140		NATIONWIDE CORP					
		11991	National Cas Co	20,801	0.2232%	21,047	-646	-3.07%
				20,801	**0.2232%**	**21,047**	**-646**	**-3.07%**
4	38		CHUBB & SON INC					
		20281	Federal Ins Co	18,053	0.1937%	16,206	2,318	14.30%
				18,053	**0.1937%**	**16,206**	**2,318**	**14.30%**
5	176		STATE FARM IL					
		25178	State Farm Mut Auto Ins Co	998	0.0107%	1,190	-2,670	-224.37%
				998	**0.0107%**	**1,190**	**-2,670**	**-224.37%**
6	4		Ameriprise Financial Grp					
		27928	Amex Assur Co	384	0.0041%	402	100,000	24875.62%
				384	**0.0041%**	**402**	**100,000**	**24875.62%**
			Line Total:	**9,317,708**	**100.0000%**	**9,022,645**	**4,358,278**	**48.30%**

2006 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	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	3,266,784	41.9099%	3,246,762	1,934,075	59.57%
				3,266,784	**41.9099%**	**3,246,762**	**1,934,075**	**59.57%**
2	785	MARKEL CORP GRP						
		38970	Markel Ins Co	2,027,158	26.0066%	2,017,770	928,476	46.01%
				2,027,158	**26.0066%**	**2,017,770**	**928,476**	**46.01%**
3	31	BERKSHIRE HATHAWAY						
		34274	Central States Ind Co Of Omaha	799,957	10.2627%	779,256	328,957	42.21%
				799,957	**10.2627%**	**779,256**	**328,957**	**42.21%**
4	1279	Arch Ins Grp						
		11150	Arch Ins Co	785,516	10.0775%	841,478	234,491	27.87%
				785,516	**10.0775%**	**841,478**	**234,491**	**27.87%**
5	574	AMERCO CORP						
		31089	Republic Western Ins Co	481,911	6.1825%	481,911	35,239	7.31%
				481,911	**6.1825%**	**481,911**	**35,239**	**7.31%**
6	158	FAIRFAX FINANCIAL						
		25518	Fairmont Premier Ins Co	220,386	2.8274%	220,386	259,759	117.87%
				220,386	**2.8274%**	**220,386**	**259,759**	**117.87%**
7	19	Assurant Inc Grp						
		10111	American Bankers Ins Co Of FL	203,639	2.6125%	202,959	38,772	19.10%
				203,639	**2.6125%**	**202,959**	**38,772**	**19.10%**
8	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	9,402	0.1206%	9,402	32,637	347.13%
				9,402	**0.1206%**	**9,402**	**32,637**	**347.13%**
9	140	NATIONWIDE CORP						
		11991	National Cas Co	35	0.0004%	131	0	0.00%
				35	**0.0004%**	**131**	**0**	**0.00%**
			Line Total:	**7,794,788**	**100.0000%**	**7,800,055**	**3,792,406**	**48.62%**

2006 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						
		35076	State Compensation Ins Fund	3,567,371,141	31.9739%	3,581,822,397	2,192,075,937	61.20%
				3,567,371,141	**31.9739%**	**3,581,822,397**	**2,192,075,937**	**61.20%**
2	31	BERKSHIRE HATHAWAY						
		20052	National Liab & Fire Ins Co	399,782,207	3.5832%	402,916,988	196,458,334	48.76%
		11673	Redwood Fire & Cas Ins Co	394,170,380	3.5329%	392,193,291	187,253,249	47.75%
		38865	California Ins Co	145,393,714	1.3031%	145,393,714	53,171,538	36.57%
		10855	Cypress Ins Co	76,943,407	0.6896%	73,256,970	28,797,550	39.31%
		34630	Oak River Ins Co	6,510,376	0.0584%	5,991,457	1,688,031	28.17%
		44784	Fairfield Ins Co	3,133	0.0000%	8,642	475,659	5504.04%
				1,022,803,217	**9.1673%**	**1,019,761,062**	**467,844,361**	**45.88%**
3	12	AMERICAN INTRNL GRP						
		19380	American Home Assur Co	555,235,351	4.9765%	608,091,626	301,273,082	49.54%
		19445	National Union Fire Ins Co Of Pitts	143,255,110	1.2840%	152,960,664	129,235,417	84.49%
		19410	Commerce & Industry Ins Co	132,000,792	1.1831%	162,836,069	48,654,835	29.88%
		23809	Granite State Ins Co	114,511,587	1.0264%	126,625,343	56,701,656	44.78%
		19429	Insurance Co Of The State Of PA	59,564,693	0.5339%	64,606,845	24,909,138	38.55%
		23841	New Hampshire Ins Co	3,032,041	0.0272%	3,647,818	1,288,707	35.33%
		43761	American Intl Ins Co Of CA	2,080,296	0.0186%	1,885,017	28,356	1.50%
		19399	AIU Ins Co	31,306	0.0003%	57,818	-316,509	-547.42%
				1,009,711,176	**9.0499%**	**1,120,711,200**	**561,774,682**	**50.13%**
4	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	308,965,337	2.7692%	329,171,155	117,527,051	35.70%
		21709	Truck Ins Exch	142,317,993	1.2756%	152,314,387	61,791,973	40.57%
		21687	Mid-Century Ins Co	43,023,889	0.3856%	50,192,965	14,560,921	29.01%
		21652	Farmers Ins Exch	41,514,835	0.3721%	42,297,321	19,448,873	45.98%
		40142	American Zurich Ins Co	39,358,013	0.3528%	40,604,494	25,496,829	62.79%
		27855	Zurich American Ins Co Of IL	30,649,156	0.2747%	27,600,982	15,751,166	57.07%
		26247	American Guarantee & Liability Ins	12,029,550	0.1078%	19,334,046	5,978,688	30.92%
		39306	Fidelity & Deposit Co Of MD	4,469,859	0.0401%	4,095,565	1,009,065	24.64%
		19372	Northern Ins Co Of NY	3,538,163	0.0317%	2,709,919	1,895,011	69.93%
		19305	Assurance Co Of Amer	3,307,824	0.0296%	2,504,412	1,413,531	56.44%
		19356	Maryland Cas Co	2,390,655	0.0214%	1,933,717	1,634,316	84.52%
		10317	Neighborhood Spirit Prop & Cas Co	2,326,652	0.0209%	2,698,596	1,152,939	42.72%
		10315	Civic Property & Cas Co	1,467,423	0.0132%	1,698,897	956,860	56.32%
		41181	Universal Underwriters Ins Co	1,074,262	0.0096%	1,224,074	1,639,848	133.97%
		10318	Exact Prop & Cas Co Inc	1,047,631	0.0094%	1,060,651	455,239	42.92%
		26611	Valiant Ins Co	5,783	0.0001%	2,685	191,081	7116.61%
				637,487,025	**5.7137%**	**679,443,866**	**270,903,391**	**39.87%**
5	336	ZENITH NATL INS GRP						
		13269	Zenith Ins Co	391,957,700	3.5131%	418,728,967	33,270,904	7.95%
		30120	Znat Ins Co	182,893,329	1.6393%	179,293,105	53,347,260	29.75%
				574,851,029	**5.1523%**	**598,022,072**	**86,618,164**	**14.48%**

2006 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
6	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	122,704,005	1.0998%	140,271,597	97,666,326	69.63%
		25887	US Fidelity & Guaranty Co	96,734,314	0.8670%	108,116,234	65,757,970	60.82%
		25682	Travelers Ind Co Of CT	93,268,513	0.8360%	78,527,175	34,238,802	43.60%
		19038	Travelers Cas & Surety Co	24,664,698	0.2211%	18,445,458	-475,162	-2.58%
		24767	St Paul Fire & Marine Ins Co	22,185,230	0.1988%	45,001,655	-4,065,452	-9.03%
		41483	Farmington Cas Co	15,282,369	0.1370%	8,208,044	3,600,397	43.86%
		36170	Travelers Cas Co Of CT	13,303,901	0.1192%	6,357,642	1,867,510	29.37%
		19224	St Paul Protective Ins Co	13,179,684	0.1181%	18,322,713	8,005,706	43.69%
		35386	Fidelity & Guaranty Ins Co	12,083,802	0.1083%	14,541,302	11,311,369	77.79%
		19046	Travelers Cas Ins Co Of Amer	8,675,694	0.0778%	5,677,379	-346,391	-6.10%
		19070	Standard Fire Ins Co	7,330,166	0.0657%	3,828,014	940,716	24.57%
		24791	St Paul Mercury Ins Co	6,835,342	0.0613%	10,547,605	1,639,861	15.55%
		36463	Discover Prop & Cas Ins Co	3,480,608	0.0312%	3,123,246	290,354	9.30%
		24775	St Paul Guardian Ins Co	1,638,473	0.0147%	10,052,988	2,126,184	21.15%
		36161	Travelers Prop Cas Ins Co	921,247	0.0083%	854,508	246,327	28.83%
		41769	Athena Assur Co	769,546	0.0069%	531,537	133,570	25.13%
				443,057,592	**3.9711%**	**472,407,097**	**222,938,087**	**47.19%**
7	111	LIBERTY MUT GRP						
		26042	Wausau Underwriters Ins Co	122,835,197	1.1010%	118,755,148	58,652,994	49.39%
		23035	Liberty Mut Fire Ins Co	100,873,311	0.9041%	87,901,527	94,460,091	107.46%
		42404	Liberty Ins Corp	75,351,761	0.6754%	75,799,187	65,147,765	85.95%
		26069	Wausau Business Ins Co	51,514,994	0.4617%	51,057,953	24,696,374	48.37%
		21458	Employers Ins of Wausau	49,336,232	0.4422%	41,667,213	42,259,983	101.42%
		23043	Liberty Mut Ins Co	9,355,109	0.0838%	34,528,942	55,742,471	161.44%
		41939	Liberty Northwest Ins Corp	8,286,692	0.0743%	8,338,855	3,870,617	46.42%
		33588	First Liberty Ins Corp	6,053,051	0.0543%	4,983,097	1,212,214	24.33%
		33600	LM Ins Corp	2,481,181	0.0222%	3,079,345	1,020,670	33.15%
		24198	Peerless Ins Co	27,937	0.0003%	24,741	-1,236	-5.00%
				426,115,465	**3.8192%**	**426,136,008**	**347,061,943**	**81.44%**
8	91	HARTFORD FIRE & CAS GRP						
		37478	Hartford Ins Co Of The Midwest	80,727,011	0.7235%	88,767,480	106,722,421	120.23%
		19682	Hartford Fire In Co	68,499,411	0.6140%	82,395,807	29,936,280	36.33%
		29459	Twin City Fire Ins Co Co	67,987,709	0.6094%	59,246,183	18,445,712	31.13%
		29424	Hartford Cas Ins Co	40,300,554	0.3612%	41,480,404	17,219,868	41.51%
		30104	Hartford Underwriters Ins Co	38,809,183	0.3478%	38,541,781	27,896,796	72.38%
		22357	Hartford Accid & Ind Co	1,365,047	0.0122%	1,912,895	3,037,980	158.82%
				297,688,915	**2.6681%**	**312,344,550**	**203,259,057**	**65.08%**
9	3363	Employers Ins Grp						
		11512	Employers Compensation Ins Co	288,528,564	2.5860%	292,789,693	41,133,253	14.05%
				288,528,564	**2.5860%**	**292,789,693**	**41,133,253**	**14.05%**

2006 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
10	84	American Financial Grp						
		43753	Republic Ind Co of CA	184,352,543	1.6523%	187,971,210	54,115,472	28.79%
		22179	Republic Ind Co Of Amer	68,357,123	0.6127%	71,086,951	14,265,928	20.07%
		32620	National Interstate Ins Co	15,866,211	0.1422%	13,055,485	4,528,817	34.69%
		22136	Great American Ins Co of NY	6,822,831	0.0612%	8,783,314	4,848,852	55.21%
		16691	Great American Ins Co	594,718	0.0053%	586,468	5,292,171	902.38%
		26832	Great American Alliance Ins Co	582,474	0.0052%	572,916	3,059,588	534.04%
		26344	Great American Assur Co	32,111	0.0003%	38,787	-50,339	-129.78%
				276,608,011	**2.4792%**	**282,095,131**	**86,060,489**	**30.51%**
11	626	ACE LTD						
		22667	Ace American Ins Co	124,083,343	1.1121%	135,625,432	30,911,716	22.79%
		20699	Ace Prop & Cas Ins Co	50,167,908	0.4496%	51,035,398	12,602,644	24.69%
		20702	Ace Fire Underwriters Ins Co	16,249,954	0.1456%	15,981,817	11,029,103	69.01%
		22748	Pacific Employers Ins Co	5,261,707	0.0472%	6,108,597	17,520,294	286.81%
		43575	Indemnity Ins Co Of North Amer	3,700,350	0.0332%	3,690,411	12,492,696	338.52%
		18279	Bankers Standard Ins Co	521,110	0.0047%	520,953	-655,130	-125.76%
		22713	Insurance Co Of North Amer	7,469	0.0001%	44,205	3,000,351	6787.36%
				199,991,841	**1.7925%**	**213,006,813**	**86,901,674**	**40.80%**
12	4254	The Warranty Grp						
		40827	Virginia Surety Co Inc	196,952,372	1.7653%	173,903,567	71,237,351	40.96%
				196,952,372	**1.7653%**	**173,903,567**	**71,237,351**	**40.96%**
13	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	143,588,302	1.2870%	164,729,222	28,386,176	17.23%
		37257	Praetorian Ins Co	33,877,806	0.3036%	8,182,709	3,146,547	38.45%
		37303	Redland Ins Co	16,237,499	0.1455%	24,830,867	17,401,233	70.08%
				193,703,607	**1.7361%**	**197,742,798**	**48,933,956**	**24.75%**
14	1120	EVEREST REIN HOL INC						
		10120	Everest Natl Ins Co	169,996,027	1.5237%	197,925,471	47,183,049	23.84%
				169,996,027	**1.5237%**	**197,925,471**	**47,183,049**	**23.84%**
15	38	CHUBB & SON INC						
		20281	Federal Ins Co	139,341,234	1.2489%	166,645,990	44,263,958	26.56%
		20346	Pacific Ind Co	14,352,300	0.1286%	14,152,238	16,228,916	114.67%
		20397	Vigilant Ins Co	12,055,363	0.1081%	12,377,930	5,915,646	47.79%
		20303	Great Northern Ins Co	3,204,213	0.0287%	2,619,857	654,008	24.96%
		20338	Northwestern Pacific Ind Co	11,279	0.0001%	11,615	916	7.89%
				168,964,389	**1.5144%**	**195,807,630**	**67,063,444**	**34.25%**
16	181	SWISS RE GRP						
		11555	Employers Direct Ins Co	148,749,949	1.3332%	145,506,897	26,836,258	18.44%
		39845	Employers Reins Corp	280,130	0.0025%	341,117	111,566	32.71%
		29874	North American Specialty Ins Co	210	0.0000%	210	1,901,058	905265.71%
				149,030,289	**1.3357%**	**145,848,224**	**28,848,882**	**19.78%**

2006 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
17	98	WR Berkley Corp						
		10900	Preferred Employers Ins Co	135,066,028	1.2106%	141,452,655	-3,792,359	-2.68%
		25224	Great Divide Ins Co	5,541,457	0.0497%	3,730,250	1,484,314	39.79%
		29580	Berkley Regional Ins Co	785,825	0.0070%	2,628,055	1,060,263	40.34%
		23612	Midwest Employers Cas Co	290,953	0.0026%	288,533	85,639	29.68%
				141,684,263	**1.2699%**	**148,099,493**	**-1,162,143**	**-0.78%**
18	176	STATE FARM IL						
		25143	State Farm Fire And Cas Co	137,843,715	1.2355%	151,520,755	56,210,479	37.10%
				137,843,715	**1.2355%**	**151,520,755**	**56,210,479**	**37.10%**
19	15563	SeaBright Ins Co						
		15563	SeaBright Ins Co	114,054,491	1.0223%	110,732,378	47,847,067	43.21%
				114,054,491	**1.0223%**	**110,732,378**	**47,847,067**	**43.21%**
20	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	69,916,968	0.6267%	94,920,475	19,470,129	20.51%
		21105	North River Ins Co	27,464,799	0.2462%	24,605,140	11,130,803	45.24%
		25534	TIG Ins Co	8,695,237	0.0779%	15,781,836	33,598,170	212.89%
				106,077,004	**0.9508%**	**135,307,451**	**64,199,102**	**47.45%**
21	12177	Compwest Ins Co						
		12177	Compwest Ins Co	100,024,284	0.8965%	101,406,383	44,260,947	43.65%
				100,024,284	**0.8965%**	**101,406,383**	**44,260,947**	**43.65%**
22	922	ICW GROUP						
		27847	Insurance Co Of The West	68,521,615	0.6142%	67,624,101	25,636,194	37.91%
		40029	Explorer Ins Co	27,748,377	0.2487%	28,042,175	12,110,696	43.19%
				96,269,992	**0.8629%**	**95,666,276**	**37,746,890**	**39.46%**
23	3786	Endurance Grp						
		11551	Endurance Reins Corp of Amer	93,779,433	0.8405%	27,909,440	18,548,801	66.46%
				93,779,433	**0.8405%**	**27,909,440**	**18,548,801**	**66.46%**
24	761	ALLIANZ INS GRP						
		21849	American Automobile Ins Co	37,553,654	0.3366%	44,299,949	10,355,640	23.38%
		21857	American Ins Co	23,924,385	0.2144%	27,319,988	11,619,893	42.53%
		21873	Firemans Fund Ins Co	10,765,109	0.0965%	10,443,878	-1,726,163	-16.53%
		21881	National Surety Corp	5,612,677	0.0503%	7,112,588	-433,178	-6.09%
		21865	Associated Ind Corp	2,561,834	0.0230%	2,968,959	-908,653	-30.61%
				80,417,659	**0.7208%**	**92,145,362**	**18,907,539**	**20.52%**
25	218	CNA INS GRP						
		20427	American Cas Co Of Reading PA	29,000,038	0.2599%	23,084,141	-865,439	-3.75%
		20443	Continental Cas Co	17,785,661	0.1594%	16,025,329	18,935,655	118.16%
		20478	National Fire Ins Co Of Hartford	10,169,289	0.0911%	10,340,349	4,533,650	43.84%
		20508	Valley Forge Ins Co	8,788,321	0.0788%	7,068,242	4,893,225	69.23%
		20494	Transportation Ins Co	5,718,421	0.0513%	4,238,303	17,653,344	416.52%
		35289	Continental Ins Co	1,659,297	0.0149%	1,861,125	1,197,045	64.32%
				73,121,027	**0.6554%**	**62,617,489**	**46,347,480**	**74.02%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

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26	1279	Arch Ins Grp						
		11150	Arch Ins Co	71,042,868	0.6367%	87,134,572	26,754,086	30.70%
				71,042,868	**0.6367%**	**87,134,572**	**26,754,086**	**30.70%**
27	42269	Majestic Ins Co						
		42269	Majestic Ins Co	61,269,275	0.5491%	65,175,131	36,660,558	56.25%
				61,269,275	**0.5491%**	**65,175,131**	**36,660,558**	**56.25%**
28	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	42,437,250	0.3804%	49,528,545	20,132,589	40.65%
		23434	Middlesex Ins Co	9,395,990	0.0842%	10,307,691	2,946,754	28.59%
		21180	Sentry Select Ins Co	7,882,573	0.0707%	11,266,230	2,016,779	17.90%
				59,715,813	**0.5352%**	**71,102,466**	**25,096,122**	**35.30%**
29	163	SAFECO INS GRP						
		19704	American States Ins Co	19,441,782	0.1743%	20,961,622	2,121,122	10.12%
		24724	First Natl Ins Co Of Amer	12,147,672	0.1089%	12,418,668	1,491,958	12.01%
		19712	American States Ins Co Of TX	5,266,072	0.0472%	5,185,921	580,999	11.20%
		19690	American Economy Ins Co	3,841,928	0.0344%	4,193,095	167,505	3.99%
		24740	Safeco Ins Co Of Amer	609,445	0.0055%	607,176	-2,888,123	-475.66%
		39012	Safeco Ins Co Of IL	406,824	0.0036%	378,414	-4,755,913	-1256.80%
				41,713,723	**0.3739%**	**43,744,896**	**-3,282,452**	**-7.50%**
30	38733	Alaska Nat Ins Co						
		38733	Alaska Nat Ins Co	33,376,006	0.2991%	38,101,319	23,061,713	60.53%
				33,376,006	**0.2991%**	**38,101,319**	**23,061,713**	**60.53%**
31	1285	X L AMER						
		37885	XL Specialty Ins Co	30,062,482	0.2694%	32,805,057	10,872,738	33.14%
		22322	Greenwich Ins Co	134,890	0.0012%	753,722	314,838	41.77%
				30,197,372	**0.2707%**	**33,558,779**	**11,187,576**	**33.34%**
32	10520	Care West Ins Co						
		10520	Care West Ins Co	28,062,109	0.2515%	24,886,901	7,282,077	29.26%
				28,062,109	**0.2515%**	**24,886,901**	**7,282,077**	**29.26%**
33	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	18,929,899	0.1697%	24,105,347	-5,384,376	-22.34%
		41238	Trans Pacific Ins Co	5,991,303	0.0537%	5,611,580	-2,721,015	-48.49%
				24,921,202	**0.2234%**	**29,716,927**	**-8,105,391**	**-27.28%**
34	303	GUIDEONE INS GRP						
		15032	Guideone Mut Ins Co	24,871,540	0.2229%	29,012,139	5,782,654	19.93%
				24,871,540	**0.2229%**	**29,012,139**	**5,782,654**	**19.93%**
35	150	OLD REPUBLIC GRP						
		24147	Old Republic Ins Co	24,067,068	0.2157%	24,094,159	17,293,995	71.78%
		11371	Great West Cas Co	431,284	0.0039%	487,778	-30,960	-6.35%
		24139	Old Republic General Ins Corp	268,097	0.0024%	310,242	28,696	9.25%
				24,766,449	**0.2220%**	**24,892,179**	**17,291,731**	**69.47%**

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36	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	15,934,276	0.1428%	16,222,219	8,005,895	49.35%
		22551	Mitsui Sumitomo Ins USA Inc	7,813,334	0.0700%	9,293,086	2,412,175	25.96%
				23,747,610	**0.2128%**	**25,515,305**	**10,418,070**	**40.83%**
37	767	PENN MFR ASN INS						
		12262	Pennsylvania Manufacturers Asn Ins C	16,397,407	0.1470%	4,734,393	2,440,626	51.55%
		41424	Pennsylvania Manufacturers Ind Co	1,283,020	0.0115%	1,216,773	508,074	41.76%
		36897	Manufacturers Alliance Ins Co	344,036	0.0031%	518,112	39,966	7.71%
				18,024,463	**0.1616%**	**6,469,278**	**2,988,666**	**46.20%**
38	40134	SUA Ins Co						
		40134	SUA Ins Co	17,331,480	0.1553%	22,795,603	8,811,773	38.66%
				17,331,480	**0.1553%**	**22,795,603**	**8,811,773**	**38.66%**
39	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	14,508,696	0.1300%	15,197,942	4,713,697	31.02%
				14,508,696	**0.1300%**	**15,197,942**	**4,713,697**	**31.02%**
40	1129	WHITE MOUNTAINS GRP						
		20648	Employers Fire Ins Co	6,680,684	0.0599%	6,478,540	2,210,358	34.12%
		20621	OneBeacon America Ins Co	4,177,737	0.0374%	1,563,119	1,463,802	93.65%
		27154	Atlantic Specialty Ins Co	3,301,117	0.0296%	3,811,869	3,392,892	89.01%
		21970	OneBeacon Ins Co	20,172	0.0002%	22,458	3,002,979	13371.53%
				14,179,710	**0.1271%**	**11,875,986**	**10,070,031**	**84.79%**
41	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	13,592,148	0.1218%	15,560,624	1,958,448	12.59%
				13,592,148	**0.1218%**	**15,560,624**	**1,958,448**	**12.59%**
42	828	GUARD INS CO						
		31470	Norguard Ins Co	6,730,532	0.0603%	6,362,168	3,026,745	47.57%
		42390	Amguard Ins Co	5,851,082	0.0524%	5,451,844	3,082,868	56.55%
		14702	Eastguard Ins Co	435,050	0.0039%	725,929	291,713	40.18%
				13,016,664	**0.1167%**	**12,539,941**	**6,401,326**	**51.05%**
43	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	8,558,152	0.0767%	9,319,909	13,800,497	148.08%
				8,558,152	**0.0767%**	**9,319,909**	**13,800,497**	**148.08%**
44	74	DELPHI FIN GRP						
		15105	Safety Natl Cas Corp	7,766,110	0.0696%	9,067,320	4,235,223	46.71%
				7,766,110	**0.0696%**	**9,067,320**	**4,235,223**	**46.71%**
45	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	7,546,744	0.0676%	8,571,725	2,914,043	34.00%
				7,546,744	**0.0676%**	**8,571,725**	**2,914,043**	**34.00%**
46	225	IAT Reins Co Grp						
		28886	Transguard Ins Co Of Amer Inc	4,382,337	0.0393%	5,011,936	4,642,288	92.62%
		26433	Harco Natl Ins Co	1,854,044	0.0166%	3,761,793	749,637	19.93%
				6,236,381	**0.0559%**	**8,773,729**	**5,391,925**	**61.46%**

2006 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
47	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	6,033,256	0.0541%	6,033,256	13,783,987	228.47%
				6,033,256	**0.0541%**	**6,033,256**	**13,783,987**	**228.47%**
48	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	5,630,661	0.0505%	5,132,252	13,841,413	269.69%
				5,630,661	**0.0505%**	**5,132,252**	**13,841,413**	**269.69%**
49	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	5,281,576	0.0473%	5,695,565	3,364,947	59.08%
				5,281,576	**0.0473%**	**5,695,565**	**3,364,947**	**59.08%**
50	853		PUBLIC SERVICE GRP					
		15059	Public Service Mut Ins Co	3,963,145	0.0355%	3,970,911	1,527,346	38.46%
				3,963,145	**0.0355%**	**3,970,911**	**1,527,346**	**38.46%**
51	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	3,714,340	0.0333%	3,714,727	3,361,204	90.48%
				3,714,340	**0.0333%**	**3,714,727**	**3,361,204**	**90.48%**
52	781		UNION LABOR GRP					
		37893	Ulico Cas Co	2,893,078	0.0259%	2,892,636	-5,223,029	-180.56%
				2,893,078	**0.0259%**	**2,892,636**	**-5,223,029**	**-180.56%**
53	18538		Bancinsure Inc					
		18538	Bancinsure Inc	2,366,850	0.0212%	2,700,065	471,847	17.48%
				2,366,850	**0.0212%**	**2,700,065**	**471,847**	**17.48%**
54	108		LUMBERMENS MUT CAS GRP					
		22977	Lumbermens Mut Cas Co	1,095,195	0.0098%	1,095,195	1,091,717	99.68%
		22918	American Motorists Ins Co	845,752	0.0076%	845,755	-20,929,701	-2474.68%
				1,940,947	**0.0174%**	**1,940,950**	**-19,837,984**	**-1022.08%**
55	968		AXA INS GRP					
		24414	General Cas Co Of WI	1,165,937	0.0105%	954,596	256,292	26.85%
		24449	Regent Ins Co	637,094	0.0057%	656,258	37,160	5.66%
		25747	Unigard Ins Co	1	0.0000%	0	98,637	0.00%
				1,803,032	**0.0162%**	**1,610,854**	**392,089**	**24.34%**
56	24		ATLANTIC CO					
		19895	Atlantic Mut Ins Co	1,777,763	0.0159%	1,777,763	9,782,540	550.27%
				1,777,763	**0.0159%**	**1,777,763**	**9,782,540**	**550.27%**
57	553		ROYAL & SUN ALLIANCE USA					
		24902	Security Ins Co Of Hartford	753,491	0.0068%	3,544,416	4,581,435	129.26%
		24678	Royal Ind Co	421,280	0.0038%	421,298	9,511,975	2257.78%
				1,174,771	**0.0105%**	**3,965,714**	**14,093,410**	**355.38%**
58	62		EMC INS CO					
		21415	Employers Mut Cas Co	1,119,155	0.0100%	1,137,097	435,398	38.29%
				1,119,155	**0.0100%**	**1,137,097**	**435,398**	**38.29%**

2006 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
59	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	993,948	0.0089%	1,005,564	644,683	64.11%
		25780	Williamsburg Natl Ins Co	102,131	0.0009%	88,155	-51,724	-58.67%
				1,096,079	**0.0098%**	**1,093,719**	**592,959**	**54.21%**
60	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	836,005	0.0075%	1,161,537	-3,018,422	-259.86%
				836,005	**0.0075%**	**1,161,537**	**-3,018,422**	**-259.86%**
61	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	732,747	0.0066%	639,547	-953,106	-149.03%
				732,747	**0.0066%**	**639,547**	**-953,106**	**-149.03%**
62	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	724,495	0.0065%	800,722	655,999	81.93%
				724,495	**0.0065%**	**800,722**	**655,999**	**81.93%**
63	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	720,860	0.0065%	614,670	167,230	27.21%
				720,860	**0.0065%**	**614,670**	**167,230**	**27.21%**
64	215		UNITRIN GRP					
		10914	Kemper Independence Ins Co	660,366	0.0059%	653,287	209,768	32.11%
		16063	Unitrin Auto & Home Ins Co	9,085	0.0001%	9,147	-707,105	-7730.46%
				669,451	**0.0060%**	**662,434**	**-497,337**	**-75.08%**
65	23108		Lumbermens Underwriting Alliance					
		23108	Lumbermens Underwriting Alliance	606,575	0.0054%	1,054,646	518,568	49.17%
				606,575	**0.0054%**	**1,054,646**	**518,568**	**49.17%**
66	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	555,129	0.0050%	549,321	326,616	59.46%
				555,129	**0.0050%**	**549,321**	**326,616**	**59.46%**
67	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	508,226	0.0046%	981,162	224,004	22.83%
				508,226	**0.0046%**	**981,162**	**224,004**	**22.83%**
68	867		PROTECTIVE INS GRP					
		12416	Protective Ins Co	454,039	0.0041%	454,039	191,218	42.11%
				454,039	**0.0041%**	**454,039**	**191,218**	**42.11%**
69	12297		Petroleum Cas Co					
		12297	Petroleum Cas Co	400,423	0.0036%	400,423	-24,873	-6.21%
				400,423	**0.0036%**	**400,423**	**-24,873**	**-6.21%**
70	33		CALIFORNIA CAS MGMT					
		20117	California Cas Ind Exch	354,066	0.0032%	174,759	736,765	421.59%
		20125	California Cas Ins Co	20,689	0.0002%	111,651	305,407	273.54%
				374,755	**0.0034%**	**286,410**	**1,042,172**	**363.87%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

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
71	594		AMERICAN CONTRACTORS INS GRP					
		19984	ACIG Ins Co	294,266	0.0026%	294,266	432,838	147.09%
				294,266	**0.0026%**	**294,266**	**432,838**	**147.09%**
72	36234		Preferred Professional Ins Co					
		36234	Preferred Professional Ins Co	178,142	0.0016%	178,182	987,037	553.95%
				178,142	**0.0016%**	**178,182**	**987,037**	**553.95%**
73	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	166,709	0.0015%	210,625	211,842	100.58%
				166,709	**0.0015%**	**210,625**	**211,842**	**100.58%**
74	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	135,983	0.0012%	135,983	123,408	90.75%
				135,983	**0.0012%**	**135,983**	**123,408**	**90.75%**
75	41394		Benchmark Ins Co					
		41394	Benchmark Ins Co	124,659	0.0011%	120,274	141,780	117.88%
				124,659	**0.0011%**	**120,274**	**141,780**	**117.88%**
76	604		GERLING GLOBAL RE GRP					
		32190	Constitution Ins Co	112,952	0.0010%	112,952	-1,743,820	-1543.86%
				112,952	**0.0010%**	**112,952**	**-1,743,820**	**-1543.86%**
77	140		NATIONWIDE CORP					
		23779	Nationwide Mut Fire Ins Co	41,078	0.0004%	42,466	464,487	1093.79%
		28223	Nationwide Agribusiness Ins Co	32,848	0.0003%	120,058	381,318	317.61%
		13838	Farmland Mut Ins Co	1,858	0.0000%	1,500	-2,632	-175.47%
		23787	Nationwide Mut Ins Co	1,736	0.0000%	1,070	9,585,749	895864.39%
				77,520	**0.0007%**	**165,094**	**10,428,922**	**6316.96%**
78	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	60,296	0.0005%	102,723	672,999	655.16%
		25984	Graphic Arts Mut Ins Co	5,157	0.0000%	4,721	59,466	1259.61%
				65,453	**0.0006%**	**107,444**	**732,465**	**681.72%**
79	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	15,016	0.0001%	15,016	944,343	6288.91%
				15,016	**0.0001%**	**15,016**	**944,343**	**6288.91%**
80	23663		National American Ins Co					
		23663	National American Ins Co	4,560	0.0000%	3,853	20,641	535.71%
				4,560	**0.0000%**	**3,853**	**20,641**	**535.71%**
81	457		ARGONAUT GRP					
		19828	Argonaut-Midwest Ins Co	2,641	0.0000%	28,707	-443,812	-1546.01%
				2,641	**0.0000%**	**28,707**	**-443,812**	**-1546.01%**
			Line Total:	**11,157,132,302**	**100.0000%**	**11,478,828,093**	**5,423,230,095**	**47.25%**

2006 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	AMERICAN INTRNL GRP						
		19445	National Union Fire Ins Co Of Pitts	489,674,990	10.8545%	499,415,155	318,384,382	63.75%
		19429	Insurance Co Of The State Of PA	124,161,525	2.7523%	153,757,473	83,797,372	54.50%
		19380	American Home Assur Co	83,984,769	1.8617%	73,662,049	53,583,526	72.74%
		19399	AIU Ins Co	15,062,727	0.3339%	13,686,473	-8,359,628	-61.08%
		23841	New Hampshire Ins Co	11,508,134	0.2551%	10,687,126	-1,858,470	-17.39%
		23809	Granite State Ins Co	6,682,501	0.1481%	7,093,843	-3,118,359	-43.96%
		12963	21st Century Ins Co	4,612,836	0.1023%	4,437,798	3,123,570	70.39%
		19410	Commerce & Industry Ins Co	2,545,351	0.0564%	686,398	-2,582,386	-376.22%
		19402	AIG Casualty Company	893,514	0.0198%	763,090	-564,230	-73.94%
		20796	AIG Premier Ins Co	336,142	0.0075%	336,142	183,234	54.51%
		43761	American Intl Ins Co Of CA	59,342	0.0013%	52,618	43,596	82.85%
		11452	Hartford Steam Boil Inspec & Ins Co	30,827	0.0007%	22,828	-11,748	-51.46%
				739,552,658	**16.3935%**	**764,600,993**	**442,620,859**	**57.89%**
2	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	113,836,796	2.5234%	106,296,878	54,556,978	51.33%
		24767	St Paul Fire & Marine Ins Co	97,306,143	2.1570%	101,066,633	41,722,941	41.28%
		24791	St Paul Mercury Ins Co	57,594,728	1.2767%	52,556,123	165,287,601	314.50%
		31194	Travelers Cas & Surety Co Of Amer	39,153,644	0.8679%	38,251,489	17,292,338	45.21%
		36463	Discover Prop & Cas Ins Co	17,970,856	0.3984%	18,283,800	15,259,198	83.46%
		25682	Travelers Ind Co Of CT	4,115,170	0.0912%	5,583,644	14,350,488	257.01%
		19070	Standard Fire Ins Co	3,143,723	0.0697%	2,792,399	4,327,179	154.96%
		19038	Travelers Cas & Surety Co	1,136,957	0.0252%	946,223	6,452,729	681.95%
		41483	Farmington Cas Co	972,225	0.0216%	1,031,280	904,581	87.71%
		36161	Travelers Prop Cas Ins Co	778,010	0.0172%	653,703	-189,119	-28.93%
		35386	Fidelity & Guaranty Ins Co	523,074	0.0116%	1,022,145	-268,589	-26.28%
		25879	Fidelity & Guaranty Ins Underwriters	491,075	0.0109%	883,956	-97,453	-11.02%
		41769	Athena Assur Co	479,435	0.0106%	768,734	-699,575	-91.00%
		24015	Northland Ins Co	437,185	0.0097%	531,111	1,706,600	321.33%
		25887	US Fidelity & Guaranty Co	263,979	0.0059%	790,801	13,714,741	1734.28%
		24031	Northland Cas Co	63,832	0.0014%	64,884	-11,393	-17.56%
		22535	Seaboard Surety Co	41,109	0.0009%	34,020	-399,737	-1175.01%
		24775	St Paul Guardian Ins Co	27,093	0.0006%	36,157	637,987	1764.49%
				338,335,034	**7.4998%**	**331,593,980**	**334,547,495**	**100.89%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Market Share

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3	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	170,688,934	3.7836%	170,470,555	93,081,542	54.60%
		26247	American Guarantee & Liability Ins	58,369,040	1.2939%	51,198,550	38,490,077	75.18%
		21709	Truck Ins Exch	44,386,964	0.9839%	42,809,832	24,558,762	57.37%
		41181	Universal Underwriters Ins Co	29,831,712	0.6613%	30,493,236	26,258,900	86.11%
		21326	Empire Fire & Marine Ins Co	8,275,605	0.1834%	8,065,114	10,863,666	134.70%
		11185	Foremost Ins Co	5,091,031	0.1129%	4,362,249	1,775,448	40.70%
		21660	Fire Ins Exch	4,376,109	0.0970%	3,922,392	11,199,338	285.52%
		21652	Farmers Ins Exch	1,896,796	0.0420%	1,960,083	3,999,781	204.06%
		40142	American Zurich Ins Co	1,687,798	0.0374%	1,608,558	2,733,311	169.92%
		39306	Fidelity & Deposit Co Of MD	1,640,133	0.0364%	1,968,105	1,151,046	58.48%
		10317	Neighborhood Spirit Prop & Cas Co	1,567,043	0.0347%	1,538,202	2,105,645	136.89%
		10318	Exact Prop & Cas Co Inc	392,948	0.0087%	411,685	473,226	114.95%
		10315	Civic Property & Cas Co	263,833	0.0058%	248,008	167,664	67.60%
		27855	Zurich American Ins Co Of IL	263,347	0.0058%	236,355	199,729	84.50%
		19372	Northern Ins Co Of NY	204,455	0.0045%	203,651	-2,545,039	-1249.71%
		19356	Maryland Cas Co	150,256	0.0033%	69,964	-3,344,877	-4780.85%
		43699	American Federation Ins Co	56,012	0.0012%	57,128	-1,346	-2.36%
		21687	Mid-Century Ins Co	8,695	0.0002%	12,866	1,298,939	10095.90%
				329,150,711	**7.2962%**	**319,636,533**	**212,465,812**	**66.47%**
4	38	CHUBB & SON INC						
		20281	Federal Ins Co	264,271,004	5.8580%	256,086,934	176,810,212	69.04%
		35181	Executive Risk Ind Inc	60,435,205	1.3397%	67,097,169	27,902,532	41.59%
		20346	Pacific Ind Co	1,052,289	0.0233%	1,083,419	39,067,083	3605.91%
		20397	Vigilant Ins Co	971,827	0.0215%	975,554	223,129	22.87%
		20338	Northwestern Pacific Ind Co	353,987	0.0078%	293,607	449,382	153.06%
		20303	Great Northern Ins Co	172,023	0.0038%	276,206	72,223	26.15%
				327,256,335	**7.2542%**	**325,812,889**	**244,524,561**	**75.05%**
5	626	ACE LTD						
		22667	Ace American Ins Co	196,254,084	4.3503%	188,046,838	42,917,485	22.82%
		21121	Westchester Fire Ins Co	34,520,372	0.7652%	30,130,622	20,127,547	66.80%
		43575	Indemnity Ins Co Of North Amer	266,165	0.0059%	296,250	257,500	86.92%
		20699	Ace Prop & Cas Ins Co	33,741	0.0007%	45,420	-52,042,977	-14581.63%
		18279	Bankers Standard Ins Co	22,430	0.0005%	22,105	-39,227	-177.46%
				231,096,792	**5.1227%**	**218,541,235**	**11,220,328**	**5.13%**
6	218	CNA INS GRP						
		20443	Continental Cas Co	160,263,991	3.5525%	161,335,088	55,930,285	34.67%
		20508	Valley Forge Ins Co	14,938,520	0.3311%	8,995,294	10,339,214	114.94%
		20494	Transportation Ins Co	8,083,322	0.1792%	8,425,449	-293,452	-3.48%
		20478	National Fire Ins Co Of Hartford	4,209,471	0.0933%	2,743,919	7,225,542	263.33%
		20486	Transcontinental Ins Co	3,767,526	0.0835%	4,280,047	-2,152,478	-50.29%
		20427	American Cas Co Of Reading PA	3,470,221	0.0769%	3,765,654	3,476,313	92.32%
		24047	Surety Bonding Co Of Amer	1,230,483	0.0273%	3,511,802	417,633	11.89%
		13188	Western Surety Co	410,257	0.0091%	392,972	36,539	9.30%
				196,373,791	**4.3530%**	**193,450,225**	**74,979,596**	**38.76%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

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7	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	56,480,603	1.2520%	27,943,659	21,109,388	75.54%
		19917	Liberty Ins Underwriters Inc	37,394,606	0.8289%	34,535,887	17,577,370	50.90%
		23043	Liberty Mut Ins Co	26,868,502	0.5956%	27,025,036	-6,601,273	-24.43%
		10836	Golden Eagle Ins Corp	20,388,463	0.4519%	19,049,720	18,650,825	97.91%
		42404	Liberty Ins Corp	15,683,957	0.3477%	11,483,794	10,950,323	95.35%
		24198	Peerless Ins Co	14,497,337	0.3214%	13,380,468	12,191,728	91.12%
		26069	Wausau Business Ins Co	2,104,447	0.0466%	1,262,878	-472,276	-37.40%
		21458	Employers Ins of Wausau	1,313,936	0.0291%	1,013,097	15,459,911	1526.01%
		26042	Wausau Underwriters Ins Co	224,846	0.0050%	-17,379	-459,081	2641.58%
		24171	Netherlands Ins Co The	63,756	0.0014%	59,524	-324	-0.54%
		18333	Peerless Ind Ins Co	25,626	0.0006%	16,208	736,005	4541.00%
		33588	First Liberty Ins Corp	4,861	0.0001%	2,756	1,019	36.97%
				175,050,940	**3.8803%**	**135,755,648**	**89,143,615**	**65.66%**
8	1285	X L AMER						
		37885	XL Specialty Ins Co	105,283,994	2.3338%	108,965,227	53,203,846	48.83%
		22322	Greenwich Ins Co	51,402,544	1.1394%	42,656,400	8,177,545	19.17%
		24554	XL Ins Amer Inc	8,387,900	0.1859%	13,983,759	2,516,479	18.00%
				165,074,438	**3.6592%**	**165,605,386**	**63,897,870**	**38.58%**
9	91	HARTFORD FIRE & CAS GRP						
		29459	Twin City Fire Ins Co Co	76,812,502	1.7027%	78,233,778	36,407,730	46.54%
		19682	Hartford Fire In Co	35,984,298	0.7977%	43,548,995	-14,745,097	-33.86%
		29424	Hartford Cas Ins Co	30,382,673	0.6735%	29,119,705	2,264,533	7.78%
		37478	Hartford Ins Co Of The Midwest	2,645,614	0.0586%	2,449,129	1,178,807	48.13%
		30104	Hartford Underwriters Ins Co	1,986,282	0.0440%	1,763,355	-327,257	-18.56%
		22357	Hartford Accid & Ind Co	416,237	0.0092%	414,116	-941,202	-227.28%
		34690	Property & Cas Ins Co Of Hartford	17,806	0.0004%	14,868	4,140	27.85%
				148,245,412	**3.2861%**	**155,543,946**	**23,841,654**	**15.33%**
10	176	STATE FARM IL						
		25151	State Farm General Ins Co	114,254,693	2.5327%	110,932,405	45,542,356	41.05%
		25143	State Farm Fire And Cas Co	6,505,113	0.1442%	5,998,677	1,138,944	18.99%
		25178	State Farm Mut Auto Ins Co	620,569	0.0138%	701,122	0	0.00%
				121,380,375	**2.6906%**	**117,632,204**	**46,681,300**	**39.68%**
11	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	96,859,025	2.1470%	96,830,343	22,879,369	23.63%
		21857	American Ins Co	7,462,175	0.1654%	7,290,437	7,126,195	97.75%
		21849	American Automobile Ins Co	4,539,556	0.1006%	4,936,445	2,859,819	57.93%
		21881	National Surety Corp	3,073,319	0.0681%	3,231,286	1,393,242	43.12%
		21865	Associated Ind Corp	2,154,319	0.0478%	2,173,571	1,436,741	66.10%
		35300	Allianz Global Risks US Ins Co	1,187,003	0.0263%	1,121,940	-1,752,418	-156.20%
		22810	Chicago Ins Co	1,069,957	0.0237%	1,018,913	39,007,987	3828.39%
				116,345,354	**2.5790%**	**116,602,935**	**72,950,935**	**62.56%**

2006 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
12	1279	Arch Ins Grp						
		11150	Arch Ins Co	111,924,551	2.4810%	109,698,147	28,852,905	26.30%
				111,924,551	**2.4810%**	**109,698,147**	**28,852,905**	**26.30%**
13	1120	EVEREST REIN HOL INC						
		10120	Everest Natl Ins Co	100,434,042	2.2263%	41,867,951	19,574,248	46.75%
				100,434,042	**2.2263%**	**41,867,951**	**19,574,248**	**46.75%**
14	84	American Financial Grp						
		16691	Great American Ins Co	49,325,636	1.0934%	48,663,197	35,955,133	73.89%
		26344	Great American Assur Co	44,964,302	0.9967%	42,915,745	32,492,029	75.71%
		26832	Great American Alliance Ins Co	3,827,261	0.0848%	3,665,727	318,340	8.68%
		32620	National Interstate Ins Co	977,312	0.0217%	682,033	3	0.00%
		22136	Great American Ins Co of NY	267,227	0.0059%	239,069	6,118,962	2559.50%
		33723	Great American Spirit Ins Co	2,287	0.0001%	4,640	14,421	310.80%
				99,364,025	**2.2026%**	**96,170,411**	**74,898,888**	**77.88%**
15	501	Alleghany Grp						
		22314	RSUI Ind Co	80,595,654	1.7865%	77,873,927	39,415,468	50.61%
		18619	Platte River Ins Co.	7,673,697	0.1701%	7,033,290	2,863,914	40.72%
				88,269,351	**1.9566%**	**84,907,217**	**42,279,382**	**49.79%**
16	140	NATIONWIDE CORP						
		19100	Amco Ins Co	18,173,322	0.4028%	16,155,896	21,342,794	132.11%
		11991	National Cas Co	17,749,798	0.3935%	16,778,171	6,054,317	36.08%
		15580	Scottsdale Ind Co	14,271,034	0.3163%	14,674,830	5,315,308	36.22%
		23787	Nationwide Mut Ins Co	9,337,693	0.2070%	8,488,076	5,476,395	64.52%
		28223	Nationwide Agribusiness Ins Co	7,771,564	0.1723%	6,912,909	2,350,844	34.01%
		42579	Allied Prop & Cas Ins Co	1,994,151	0.0442%	1,730,235	374,839	21.66%
		25453	Nationwide Ins Co Of Amer	211,801	0.0047%	97,330	31,391	32.25%
		13838	Farmland Mut Ins Co	136,397	0.0030%	158,101	62,822	39.74%
		23779	Nationwide Mut Fire Ins Co	33,446	0.0007%	7,009	46,569	664.42%
				69,679,206	**1.5446%**	**65,002,557**	**41,055,279**	**63.16%**
17	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	64,429,467	1.4282%	65,686,223	33,995,539	51.75%
				64,429,467	**1.4282%**	**65,686,223**	**33,995,539**	**51.75%**
18	677	Philadelphia Consolidated Holding Grp						
		18058	Philadelphia Ind Ins Co	59,145,759	1.3111%	50,182,657	33,817,269	67.39%
				59,145,759	**1.3111%**	**50,182,657**	**33,817,269**	**67.39%**
19	36706	Lawyers Mut Ins Co						
		36706	Lawyers Mut Ins Co	51,677,713	1.1455%	52,998,826	14,233,881	26.86%
				51,677,713	**1.1455%**	**52,998,826**	**14,233,881**	**26.86%**
20	150	OLD REPUBLIC GRP						
		24147	Old Republic Ins Co	50,127,922	1.1112%	49,712,180	12,727,009	25.60%
		11371	Great West Cas Co	375,282	0.0083%	359,084	71,192	19.83%
		40444	Old Republic Surety Co	30,996	0.0007%	3,371	5,755	170.72%
				50,534,200	**1.1202%**	**50,074,635**	**12,803,956**	**25.57%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

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21	163	SAFECO INS GRP						
		19704	American States Ins Co	18,292,797	0.4055%	17,389,880	2,050,029	11.79%
		24732	General Ins Co Of Amer	15,149,165	0.3358%	15,270,475	1,910,169	12.51%
		24740	Safeco Ins Co Of Amer	12,830,789	0.2844%	12,355,437	8,395,852	67.95%
		24724	First Natl Ins Co Of Amer	889,835	0.0197%	899,501	-53,469	-5.94%
		19690	American Economy Ins Co	322,878	0.0072%	361,357	37,141	10.28%
				47,485,464	**1.0526%**	**46,276,650**	**12,339,722**	**26.67%**
22	98	WR Berkley Corp						
		10510	Carolina Cas Ins Co	32,424,503	0.7187%	35,761,534	22,077,525	61.74%
		36684	Riverport Ins Co	7,837,203	0.1737%	8,192,887	8,363,406	102.08%
		40045	Starnet Ins Co	1,913,304	0.0424%	1,713,580	166,423	9.71%
		23612	Midwest Employers Cas Co	1,847,488	0.0410%	1,813,453	892,053	49.19%
		25224	Great Divide Ins Co	377,229	0.0084%	1,998,957	1,684,495	84.27%
				44,399,727	**0.9842%**	**49,480,411**	**33,183,902**	**67.06%**
23	1281	BANKAMERICA CORP						
		30007	General Fidelity Ins Co	44,247,884	0.9808%	14,977,814	10,164,905	67.87%
				44,247,884	**0.9808%**	**14,977,814**	**10,164,905**	**67.87%**
24	984	HCC INS HOLDINGS GRP						
		29599	US Specialty Ins Co	43,359,416	0.9611%	40,242,488	103,386,333	256.91%
				43,359,416	**0.9611%**	**40,242,488**	**103,386,333**	**256.91%**
25	37621	Toyota Motor Ins Co						
		37621	Toyota Motor Ins Co	40,973,843	0.9083%	21,033,589	12,489,653	59.38%
				40,973,843	**0.9083%**	**21,033,589**	**12,489,653**	**59.38%**
26	31	BERKSHIRE HATHAWAY						
		25895	United States Liability Ins Co	19,263,835	0.4270%	19,316,236	5,483,022	28.39%
		11967	General Star Natl Ins Co	10,011,634	0.2219%	9,305,872	746,500	8.02%
		38962	Genesis Ins Co	5,602,999	0.1242%	11,155,990	550,413	4.93%
		22063	Government Employees Ins Co	4,233,715	0.0938%	4,010,649	2,509,907	62.58%
		11843	Medical Protective Co	417,199	0.0092%	410,720	0	0.00%
		20052	National Liab & Fire Ins Co	299,762	0.0066%	308,002	430,732	139.85%
		34274	Central States Ind Co Of Omaha	81,947	0.0018%	81,947	49,168	60.00%
		11673	Redwood Fire & Cas Ins Co	17,528	0.0004%	7,214	839	11.63%
		27812	Columbia Ins Co	700	0.0000%	700	-50,602	-7228.86%
				39,929,319	**0.8851%**	**44,597,330**	**9,719,979**	**21.79%**
27	510	NAVIGATORS GRP INC						
		42307	Navigators Ins Co	39,391,764	0.8732%	34,948,503	-1,191,789	-3.41%
				39,391,764	**0.8732%**	**34,948,503**	**-1,191,789**	**-3.41%**
28	3416	AXIS Capital Grp						
		20370	AXIS Reins Co	36,939,874	0.8188%	35,752,867	34,518,739	96.55%
				36,939,874	**0.8188%**	**35,752,867**	**34,518,739**	**96.55%**
29	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	33,687,146	0.7467%	33,690,789	16,631,100	49.36%
				33,687,146	**0.7467%**	**33,690,789**	**16,631,100**	**49.36%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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30	36340	Camico Mut Ins Co						
		36340	Camico Mut Ins Co	31,479,217	0.6978%	31,279,476	2,316,217	7.40%
				31,479,217	**0.6978%**	**31,279,476**	**2,316,217**	**7.40%**
31	158	FAIRFAX FINANCIAL						
		25054	Hudson Ins Co	14,216,362	0.3151%	14,945,709	4,067,690	27.22%
		21105	North River Ins Co	7,139,561	0.1583%	7,234,260	3,098,655	42.83%
		21113	United States Fire Ins Co	6,592,017	0.1461%	4,579,875	2,132,472	46.56%
		25534	TIG Ins Co	2,123,026	0.0471%	5,078,564	-21,821,241	-429.67%
		10936	Seneca Ins Co Inc	359,773	0.0080%	350,133	18,294	5.22%
		24384	Fairmont Specialty Ins Co	226,045	0.0050%	448,646	-566,652	-126.30%
				30,656,784	**0.6796%**	**32,637,187**	**-13,070,782**	**-40.05%**
32	7	FEDERATED MUT GRP						
		13935	Federated Mut Ins Co	25,318,605	0.5612%	25,973,458	5,086,156	19.58%
		28304	Federated Service Ins Co	3,274,787	0.0726%	2,916,109	3,181,356	109.10%
				28,593,392	**0.6338%**	**28,889,567**	**8,267,512**	**28.62%**
33	4254	The Warranty Grp						
		40827	Virginia Surety Co Inc	22,585,828	0.5007%	19,471,966	6,129,127	31.48%
				22,585,828	**0.5007%**	**19,471,966**	**6,129,127**	**31.48%**
34	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	18,105,389	0.4013%	24,165,300	1,298,301	5.37%
		37303	Redland Ins Co	1,882,315	0.0417%	489,351	-338,828	-69.24%
		37257	Praetorian Ins Co	1,445,579	0.0320%	-255,890	1,757,728	-686.91%
		41343	Gerling Amer Ins Co	290,044	0.0064%	247,158	-27,588,672	-11162.36%
				21,723,327	**0.4815%**	**24,645,919**	**-24,871,471**	**-100.92%**
35	40134	SUA Ins Co						
		40134	SUA Ins Co	21,153,548	0.4689%	16,782,411	3,846,103	22.92%
				21,153,548	**0.4689%**	**16,782,411**	**3,846,103**	**22.92%**
36	39861	Golden Bear Ins Co						
		39861	Golden Bear Ins Co	18,812,485	0.4170%	20,954,749	11,227,309	53.58%
				18,812,485	**0.4170%**	**20,954,749**	**11,227,309**	**53.58%**
37	1129	WHITE MOUNTAINS GRP						
		20621	OneBeacon America Ins Co	10,163,183	0.2253%	7,985,750	6,518,738	81.63%
		21970	OneBeacon Ins Co	3,590,538	0.0796%	2,659,378	2,470,089	92.88%
		27154	Atlantic Specialty Ins Co	3,295,436	0.0730%	5,686,417	2,073,048	36.46%
		20648	Employers Fire Ins Co	1,503,670	0.0333%	452,185	-3,816,283	-843.96%
		23647	Stockbridge Ins Co	9,608	0.0002%	51,155	496,509	970.60%
		21946	Camden Fire Ins Assoc	550	0.0000%	530	236	44.53%
				18,562,985	**0.4115%**	**16,835,415**	**7,742,337**	**45.99%**
38	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	17,749,456	0.3934%	19,523,860	6,784,815	34.75%
				17,749,456	**0.3934%**	**19,523,860**	**6,784,815**	**34.75%**

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39	408		AMERICAN NATL FNCL GRP					
		28401	American Natl Prop & Cas Co	16,070,210	0.3562%	3,407,567	7,317,813	214.75%
		11048	Pacific Prop & Cas Co	485,174	0.0108%	438,919	-1,000	-0.23%
				16,555,384	**0.3670%**	**3,846,486**	**7,316,813**	**190.22%**
40	169		SENTRY INS GRP					
		21180	Sentry Select Ins Co	10,250,283	0.2272%	10,695,821	7,162,392	66.96%
		24988	Sentry Ins A Mut Co	5,685,325	0.1260%	5,817,224	4,493,897	77.25%
		23434	Middlesex Ins Co	1,761	0.0000%	1,939	1,378	71.07%
				15,937,369	**0.3533%**	**16,514,984**	**11,657,667**	**70.59%**
41	785		MARKEL CORP GRP					
		38970	Markel Ins Co	10,046,888	0.2227%	9,202,889	3,515,358	38.20%
		28932	Markel American Ins Co	5,790,393	0.1284%	6,189,559	1,512,146	24.43%
				15,837,281	**0.3511%**	**15,392,448**	**5,027,504**	**32.66%**
42	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25941	USAA	11,842,227	0.2625%	11,655,896	6,980,289	59.89%
		25968	USAA Cas Ins Co	3,598,369	0.0798%	3,322,074	564,195	16.98%
				15,440,596	**0.3423%**	**14,977,970**	**7,544,484**	**50.37%**
43	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	12,700,391	0.2815%	12,257,963	2,816,863	22.98%
		10358	Encompass Ins Co	1,567,654	0.0347%	1,577,016	127,332	8.07%
		36455	Northbrook Ind Co	971,846	0.0215%	595,946	290,196	48.70%
		19240	Allstate Ind Co	4,673	0.0001%	5,701	0	0.00%
				15,244,564	**0.3379%**	**14,436,626**	**3,234,391**	**22.40%**
44	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	9,587,560	0.2125%	8,872,840	2,822,500	31.81%
		10921	ACA Ins Co	3,324,680	0.0737%	2,323,330	301,050	12.96%
				12,912,240	**0.2862%**	**11,196,170**	**3,123,550**	**27.90%**
45	783		RLI INS GRP					
		13056	RLI Ins Co	12,767,222	0.2830%	12,005,531	2,705,797	22.54%
		28860	RLI Ind Co	10,231	0.0002%	7,244	-11,695	-161.44%
				12,777,453	**0.2832%**	**12,012,775**	**2,694,102**	**22.43%**
46	155		PROGRESSIVE GRP					
		24260	Progressive Cas Ins Co	9,582,865	0.2124%	9,388,178	3,097,987	33.00%
		16322	Progressive Direct Ins Co	970,753	0.0215%	733,657	194,001	26.44%
		27804	Progressive West Ins Co	125,571	0.0028%	142,281	-1,305	-0.92%
		11770	United Fncl Cas Co	100,781	0.0022%	57,532	-1,411	-2.45%
				10,779,970	**0.2390%**	**10,321,648**	**3,289,272**	**31.87%**
47	1318		Auto Club Enterprises Ins Grp					
		15598	Interins Exch Of The Automobile Club	10,609,256	0.2352%	10,266,976	10,845,345	105.63%
				10,609,256	**0.2352%**	**10,266,976**	**10,845,345**	**105.63%**

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48	968	AXA INS GRP						
		25747	Unigard Ins Co	9,937,079	0.2203%	9,730,969	3,031,578	31.15%
		33022	AXA Ins Co	159,105	0.0035%	146,914	-161,846	-110.16%
		25798	Unigard Ind Co	142,463	0.0032%	153,370	-306,902	-200.11%
		24414	General Cas Co Of WI	35,796	0.0008%	34,585	-8,092	-23.40%
		24449	Regent Ins Co	15,530	0.0003%	15,530	8,734	56.24%
				10,289,973	**0.2281%**	**10,081,368**	**2,563,472**	**25.43%**
49	3569	Caterpillar Grp						
		11255	Caterpillar Ins Co	10,107,837	0.2241%	5,894,952	4,787,724	81.22%
				10,107,837	**0.2241%**	**5,894,952**	**4,787,724**	**81.22%**
50	93	STATE NATL GRP						
		12831	State Natl Ins Co Inc	9,992,463	0.2215%	8,201,925	2,795,035	34.08%
				9,992,463	**0.2215%**	**8,201,925**	**2,795,035**	**34.08%**
51	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	9,713,870	0.2153%	8,531,792	6,259,652	73.37%
				9,713,870	**0.2153%**	**8,531,792**	**6,259,652**	**73.37%**
52	689	BANKERS INS GRP						
		33162	Bankers Ins Co	9,233,344	0.2047%	10,954,210	3,776,025	34.47%
				9,233,344	**0.2047%**	**10,954,210**	**3,776,025**	**34.47%**
53	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	5,914,713	0.1311%	5,759,398	4,485,796	77.89%
		22551	Mitsui Sumitomo Ins USA Inc	2,929,859	0.0649%	3,077,361	1,869,634	60.75%
				8,844,572	**0.1961%**	**8,836,759**	**6,355,430**	**71.92%**
54	802	Capital Ins Group						
		13544	California Capital Ins Co	7,362,317	0.1632%	7,123,273	1,150,670	16.15%
		23540	Monterey Ins Co	1,111,042	0.0246%	946,800	130,277	13.76%
		12890	Eagle West Ins Co	43,324	0.0010%	39,150	50,018	127.76%
				8,516,683	**0.1888%**	**8,109,223**	**1,330,965**	**16.41%**
55	181	SWISS RE GRP						
		34207	Westport Ins Corp	8,078,384	0.1791%	8,317,025	-2,459,527	-29.57%
		29874	North American Specialty Ins Co	6,721	0.0001%	141,333	4,115,168	2911.68%
		39845	Employers Reins Corp	2,188	0.0000%	9,543	76,237,360	'98882.53%
				8,087,293	**0.1793%**	**8,467,901**	**77,893,001**	**919.86%**
56	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	6,283,922	0.1393%	5,877,126	264,859	4.51%
				6,283,922	**0.1393%**	**5,877,126**	**264,859**	**4.51%**
57	1346	AMERICAN SAFETY HOLDING GRP						
		39969	American Safety Cas Ins Co	5,707,850	0.1265%	5,572,057	3,468,665	62.25%
				5,707,850	**0.1265%**	**5,572,057**	**3,468,665**	**62.25%**

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58	303	GUIDEONE INS GRP						
		15032	Guideone Mut Ins Co	5,609,955	0.1244%	5,933,299	324,855	5.48%
		14559	Guideone Specialty Mut Ins Co	58,800	0.0013%	144,809	-1,578,409	-1089.99%
				5,668,755	**0.1257%**	**6,078,108**	**-1,253,554**	**-20.62%**
59	215	UNITRIN GRP						
		10914	Kemper Independence Ins Co	3,030,210	0.0672%	2,979,832	1,110,218	37.26%
		14133	Valley Ins Co	2,597,605	0.0576%	2,801,683	565,600	20.19%
		16063	Unitrin Auto & Home Ins Co	30,976	0.0007%	29,328	-3,024,681	-10313.29%
				5,658,791	**0.1254%**	**5,810,843**	**-1,348,863**	**-23.21%**
60	225	IAT Reins Co Grp						
		26433	Harco Natl Ins Co	4,279,410	0.0949%	4,406,593	3,388,867	76.90%
		28886	Transguard Ins Co Of Amer Inc	775,720	0.0172%	804,090	-151,948	-18.90%
		13234	Wilshire Ins Co	477,478	0.0106%	477,444	70,398	14.74%
				5,532,608	**0.1226%**	**5,688,127**	**3,307,317**	**58.14%**
61	479	IFG CO						
		11177	First Financial Ins Co	5,358,200	0.1188%	5,445,997	3,563,340	65.43%
				5,358,200	**0.1188%**	**5,445,997**	**3,563,340**	**65.43%**
62	62	EMC INS CO						
		21415	Employers Mut Cas Co	5,202,955	0.1153%	5,511,261	2,423,710	43.98%
				5,202,955	**0.1153%**	**5,511,261**	**2,423,710**	**43.98%**
63	37540	Beazley Ins Co Inc						
		37540	Beazley Ins Co Inc	5,032,686	0.1116%	2,086,601	1,035,526	49.63%
				5,032,686	**0.1116%**	**2,086,601**	**1,035,526**	**49.63%**
64	361	MUNICH AMERICAN HOLDING CORP						
		19720	American Alt Ins Corp	4,963,975	0.1100%	5,256,132	-7,305,473	-138.99%
				4,963,975	**0.1100%**	**5,256,132**	**-7,305,473**	**-138.99%**
65	3479	Merchants Bonding Co Grp						
		14494	Merchants Bonding Co (Mutual)	4,631,844	0.1027%	2,450,120	266,661	10.88%
				4,631,844	**0.1027%**	**2,450,120**	**266,661**	**10.88%**
66	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	4,483,166	0.0994%	4,319,443	-755,002	-17.48%
				4,483,166	**0.0994%**	**4,319,443**	**-755,002**	**-17.48%**
67	2898	Western Service Contract Grp						
		37850	Pacific Specialty Ins Co	4,464,629	0.0990%	4,482,311	2,459,961	54.88%
				4,464,629	**0.0990%**	**4,482,311**	**2,459,961**	**54.88%**
68	9	JPMorgan Chase & Co Grp						
		22985	Sequoia Ins Co	4,456,735	0.0988%	4,403,046	798,221	18.13%
				4,456,735	**0.0988%**	**4,403,046**	**798,221**	**18.13%**
69	23	BCS INS GRP						
		38245	BCS Ins Co	4,319,670	0.0958%	4,275,522	8,068,071	188.70%
				4,319,670	**0.0958%**	**4,275,522**	**8,068,071**	**188.70%**

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70	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	3,169,039	0.0702%	3,138,091	9,046,204	288.27%
		23450	American Family Home Ins Co	930,667	0.0206%	862,153	193,563	22.45%
				4,099,706	**0.0909%**	**4,000,244**	**9,239,767**	**230.98%**
71	748		Meadowbrook Ins Grp					
		25780	Williamsburg Natl Ins Co	3,611,643	0.0801%	3,648,978	998,524	27.36%
		18023	Star Ins Co	206,557	0.0046%	227,926	-498,328	-218.64%
				3,818,200	**0.0846%**	**3,876,904**	**500,196**	**12.90%**
72	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	3,257,262	0.0722%	3,502,493	-2,283,051	-65.18%
		41335	United Natl Specialty Ins Co	9,799	0.0002%	10,102	-36,497	-361.28%
				3,267,061	**0.0724%**	**3,512,595**	**-2,319,548**	**-66.04%**
73	3239		Allied World Assur Holding Grp					
		19489	Allied World Assur Co US Inc	3,220,553	0.0714%	637,777	454,923	71.33%
				3,220,553	**0.0714%**	**637,777**	**454,923**	**71.33%**
74	21172		Vanliner Ins Co					
		21172	Vanliner Ins Co	2,876,701	0.0638%	2,978,337	1,179,655	39.61%
				2,876,701	**0.0638%**	**2,978,337**	**1,179,655**	**39.61%**
75	4		Ameriprise Financial Grp					
		27928	Amex Assur Co	2,592,660	0.0575%	2,695,213	504,531	18.72%
		29068	IDS Prop Cas Ins Co	168,415	0.0037%	29,191	0	0.00%
				2,761,075	**0.0612%**	**2,724,404**	**504,531**	**18.52%**
76	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	1,877,029	0.0416%	1,727,729	262,776	15.21%
		19615	American Reliable Ins Co	682,397	0.0151%	721,660	86,530	11.99%
				2,559,426	**0.0567%**	**2,449,389**	**349,306**	**14.26%**
77	1125		SCPIE Grp					
		10352	Scpie Ind Co	1,654,343	0.0367%	1,648,554	252,770	15.33%
		39152	American Healthcare Ind Co	829,873	0.0184%	928,189	354,826	38.23%
				2,484,216	**0.0551%**	**2,576,743**	**607,596**	**23.58%**
78	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	1,498,293	0.0332%	1,637,411	10,671	0.65%
		16217	National Farmers Union Prop & Cas	977,723	0.0217%	987,101	46,939	4.76%
				2,476,016	**0.0549%**	**2,624,512**	**57,610**	**2.20%**
79	41394		Benchmark Ins Co					
		41394	Benchmark Ins Co	2,453,713	0.0544%	2,398,173	1,091,706	45.52%
				2,453,713	**0.0544%**	**2,398,173**	**1,091,706**	**45.52%**
80	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	2,356,046	0.0522%	2,592,892	1,416,104	54.61%
				2,356,046	**0.0522%**	**2,592,892**	**1,416,104**	**54.61%**

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81	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	2,298,768	0.0510%	2,531,572	823,349	32.52%
				2,298,768	**0.0510%**	**2,531,572**	**823,349**	**32.52%**
82	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	2,177,281	0.0483%	2,078,508	486,632	23.41%
				2,177,281	**0.0483%**	**2,078,508**	**486,632**	**23.41%**
83	3496		Quanta US Holdings Grp					
		23752	Quanta Ind Co	1,974,650	0.0438%	1,450,298	1,056,410	72.84%
				1,974,650	**0.0438%**	**1,450,298**	**1,056,410**	**72.84%**
84	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	1,779,092	0.0394%	1,811,259	1,799,689	99.36%
		18953	CSE Safeguard Ins Co	152,215	0.0034%	131,597	1,066,379	810.34%
				1,931,307	**0.0428%**	**1,942,856**	**2,866,068**	**147.52%**
85	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	1,887,033	0.0418%	1,777,552	2,151,649	121.05%
				1,887,033	**0.0418%**	**1,777,552**	**2,151,649**	**121.05%**
86	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	1,770,830	0.0393%	1,566,793	33,622	2.15%
				1,770,830	**0.0393%**	**1,566,793**	**33,622**	**2.15%**
87	14010		Crusader Ins Co					
		14010	Crusader Ins Co	1,719,011	0.0381%	1,718,792	989,321	57.56%
				1,719,011	**0.0381%**	**1,718,792**	**989,321**	**57.56%**
88	26077		Lancer Ins Co					
		26077	Lancer Ins Co	1,655,678	0.0367%	1,650,128	701,328	42.50%
				1,655,678	**0.0367%**	**1,650,128**	**701,328**	**42.50%**
89	18538		Bancinsure Inc					
		18538	Bancinsure Inc	1,543,796	0.0342%	1,703,544	1,509,835	88.63%
				1,543,796	**0.0342%**	**1,703,544**	**1,509,835**	**88.63%**
90	83		GRANGE INS					
		22101	Grange Ins Assn	1,431,271	0.0317%	1,420,189	311,818	21.96%
				1,431,271	**0.0317%**	**1,420,189**	**311,818**	**21.96%**
91	2538		Amtrust Grp					
		25011	Wesco Ins Co	1,428,277	0.0317%	88,052	0	0.00%
				1,428,277	**0.0317%**	**88,052**	**0**	**0.00%**
92	70		FIRST AMN TITLE					
		34525	First American Specilaty Ins Co	1,417,037	0.0314%	1,370,067	1,401,571	102.30%
				1,417,037	**0.0314%**	**1,370,067**	**1,401,571**	**102.30%**
93	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	1,373,345	0.0304%	1,323,669	-764,621	-57.77%
				1,373,345	**0.0304%**	**1,323,669**	**-764,621**	**-57.77%**

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94	457		ARGONAUT GRP					
		19860	Argonaut Great Central Ins Co	851,499	0.0189%	819,817	242,000	29.52%
		19801	Argonaut Ins Co	516,523	0.0114%	346,503	12,701,193	3665.54%
		19828	Argonaut-Midwest Ins Co	454	0.0000%	6,949	-1,279,909	-18418.61%
				1,368,476	**0.0303%**	**1,173,269**	**11,663,284**	**994.08%**
95	1114		MERCER INS GRP					
		31453	Financial Pacific Ins Co	1,304,077	0.0289%	1,285,935	-940	-0.07%
				1,304,077	**0.0289%**	**1,285,935**	**-940**	**-0.07%**
96	256		NY MARINE & GEN GRP					
		16608	New York Marine & Gnrl Ins Co	1,231,490	0.0273%	1,213,657	1,601,878	131.99%
				1,231,490	**0.0273%**	**1,213,657**	**1,601,878**	**131.99%**
97	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	1,216,348	0.0270%	1,139,940	44,009	3.86%
				1,216,348	**0.0270%**	**1,139,940**	**44,009**	**3.86%**
98	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	962,735	0.0213%	967,395	-69,188	-7.15%
				962,735	**0.0213%**	**967,395**	**-69,188**	**-7.15%**
99	3504		PICA Grp					
		10222	PACO Assur Co Inc	922,738	0.0205%	350,744	147,276	41.99%
				922,738	**0.0205%**	**350,744**	**147,276**	**41.99%**
100	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	892,329	0.0198%	693,653	518,153	74.70%
				892,329	**0.0198%**	**693,653**	**518,153**	**74.70%**
101	36790		Springfield Ins Co Inc					
		36790	Springfield Ins Co Inc	832,229	0.0184%	815,602	554,620	68.00%
				832,229	**0.0184%**	**815,602**	**554,620**	**68.00%**
102	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	791,733	0.0176%	770,959	1,834,396	237.94%
		22756	Horace Mann Prop & Cas Ins Co	17,009	0.0004%	16,828	0	0.00%
				808,742	**0.0179%**	**787,787**	**1,834,396**	**232.85%**
103	670		FIDELITY NATL FIN INC					
		25180	Fidelity Natl Ins Co	793,327	0.0176%	734,771	320,643	43.64%
				793,327	**0.0176%**	**734,771**	**320,643**	**43.64%**
104	1		AETNA					
		36153	Aetna Ins Co of CT	610,673	0.0135%	610,673	1,114,419	182.49%
				610,673	**0.0135%**	**610,673**	**1,114,419**	**182.49%**
105	853		PUBLIC SERVICE GRP					
		15059	Public Service Mut Ins Co	602,941	0.0134%	698,705	104,805	15.00%
				602,941	**0.0134%**	**698,705**	**104,805**	**15.00%**

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106	350		GE GLOBAL GRP					
		32077	Heritage Casualty Ins Co	578,380	0.0128%	578,380	163,007	28.18%
				578,380	**0.0128%**	**578,380**	**163,007**	**28.18%**
107	816		COMMERCE GRP INC					
		19941	American Commerce Ins Co	467,124	0.0104%	93,729	0	0.00%
		13161	Commerce West Ins Co	52,677	0.0012%	54,597	-2,961	-5.42%
				519,801	**0.0115%**	**148,326**	**-2,961**	**-2.00%**
108	781		UNION LABOR GRP					
		37893	Ulico Cas Co	503,868	0.0112%	554,267	272,808	49.22%
				503,868	**0.0112%**	**554,267**	**272,808**	**49.22%**
109	32107		Sutter Ins Co					
		32107	Sutter Ins Co	493,617	0.0109%	603,393	210,065	34.81%
				493,617	**0.0109%**	**603,393**	**210,065**	**34.81%**
110	16705		Dealers Assur Co					
		16705	Dealers Assur Co	486,538	0.0108%	299,040	0	0.00%
				486,538	**0.0108%**	**299,040**	**0**	**0.00%**
111	1330		Balboa Ins Grp					
		24813	Balboa Ins Co	350,058	0.0078%	515,829	3,196,196	619.62%
		24821	Meritplan Ins Co	116,600	0.0026%	87,739	1,204,676	1373.02%
		24848	Newport Ins Co	6,117	0.0001%	2,974	-2,433	-81.81%
				472,775	**0.0105%**	**606,542**	**4,398,439**	**725.17%**
112	36234		Preferred Professional Ins Co					
		36234	Preferred Professional Ins Co	341,285	0.0076%	329,857	38,315	11.62%
				341,285	**0.0076%**	**329,857**	**38,315**	**11.62%**
113	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	312,706	0.0069%	328,084	93,270	28.43%
		22306	Massachusetts Bay Ins Co	5,601	0.0001%	5,987	-41,091	-686.34%
				318,307	**0.0071%**	**334,071**	**52,179**	**15.62%**
114	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	276,470	0.0061%	282,669	-2	0.00%
				276,470	**0.0061%**	**282,669**	**-2**	**0.00%**
115	608		MEDICAL INS EXCH OF CA GRP					
		32433	Medical Ins Exch Of CA	272,194	0.0060%	272,761	48,841	17.91%
				272,194	**0.0060%**	**272,761**	**48,841**	**17.91%**
116	108		LUMBERMENS MUT CAS GRP					
		22918	American Motorists Ins Co	264,549	0.0059%	1,366,671	44,888,853	3284.54%
				264,549	**0.0059%**	**1,366,671**	**44,888,853**	**3284.54%**
117	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	256,785	0.0057%	175,547	0	0.00%
				256,785	**0.0057%**	**175,547**	**0**	**0.00%**

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118	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	253,939	0.0056%	311,831	30,458	9.77%
				253,939	**0.0056%**	**311,831**	**30,458**	**9.77%**
119	41459		Armed Forces Ins Exchange					
		41459	Armed Forces Ins Exchange	207,480	0.0046%	213,337	961,697	450.79%
				207,480	**0.0046%**	**213,337**	**961,697**	**450.79%**
120	866		WESTERN WORLD GRP					
		40436	Stratford Ins Co	175,009	0.0039%	168,403	14,582	8.66%
				175,009	**0.0039%**	**168,403**	**14,582**	**8.66%**
121	767		PENN MFR ASN INS					
		12262	Pennsylvania Manufacturers Asn Ins C	174,194	0.0039%	166,685	51,757	31.05%
				174,194	**0.0039%**	**166,685**	**51,757**	**31.05%**
122	1141		NORTH POINTE GRP					
		27740	North Pointe Ins Co	168,934	0.0037%	61,356	772	1.26%
				168,934	**0.0037%**	**61,356**	**772**	**1.26%**
123	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	154,060	0.0034%	153,246	18,793	12.26%
				154,060	**0.0034%**	**153,246**	**18,793**	**12.26%**
124	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	147,125	0.0033%	87,555	34,064	38.91%
				147,125	**0.0033%**	**87,555**	**34,064**	**38.91%**
125	2638		NCMIC Grp					
		15865	NCMIC Ins Co	146,460	0.0032%	2,453,123	1,898,391	77.39%
				146,460	**0.0032%**	**2,453,123**	**1,898,391**	**77.39%**
126	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	140,288	0.0031%	137,369	15,705	11.43%
				140,288	**0.0031%**	**137,369**	**15,705**	**11.43%**
127	22950		Acstar Ins Co					
		22950	Acstar Ins Co	125,000	0.0028%	117,291	232,491	198.22%
				125,000	**0.0028%**	**117,291**	**232,491**	**198.22%**
128	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	123,546	0.0027%	126,593	139,004	109.80%
				123,546	**0.0027%**	**126,593**	**139,004**	**109.80%**
129	1169		GENERALI GRP					
		11231	Generali Us Branch	119,677	0.0027%	59,839	0	0.00%
				119,677	**0.0027%**	**59,839**	**0**	**0.00%**
130	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	112,566	0.0025%	108,410	1,028,732	948.93%
				112,566	**0.0025%**	**108,410**	**1,028,732**	**948.93%**

2006 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
131	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	106,895	0.0024%	102,895	1,668	1.62%
				106,895	**0.0024%**	**102,895**	**1,668**	**1.62%**
132	38733		Alaska Nat Ins Co					
		38733	Alaska Nat Ins Co	67,730	0.0015%	66,606	905	1.36%
				67,730	**0.0015%**	**66,606**	**905**	**1.36%**
133	27480		California Mut Ins Co					
		27480	California Mut Ins Co	22,275	0.0005%	22,202	-2,000	-9.01%
				22,275	**0.0005%**	**22,202**	**-2,000**	**-9.01%**
134	31968		Merastar Ins Co					
		31968	Merastar Ins Co	7,548	0.0002%	6,963	73	1.05%
				7,548	**0.0002%**	**6,963**	**73**	**1.05%**
135	4381		Lightyear Delos Grp					
		35408	Delos Ins Co	2,363	0.0001%	3,137	6,049	192.83%
				2,363	**0.0001%**	**3,137**	**6,049**	**192.83%**
136	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	1,423	0.0000%	969	-10,272	-1060.06%
				1,423	**0.0000%**	**969**	**-10,272**	**-1060.06%**
137	23663		National American Ins Co					
		23663	National American Ins Co	1,019	0.0000%	1,026	-35,404	-3450.68%
				1,019	**0.0000%**	**1,026**	**-35,404**	**-3450.68%**
138	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	546	0.0000%	3,599	-42,945	-1193.25%
				546	**0.0000%**	**3,599**	**-42,945**	**-1193.25%**
			Line Total:	**4,511,267,295**	**100.0000%**	**4,310,076,576**	**2,430,383,201**	**56.39%**

2006 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	CHUBB & SON INC						
		20281	Federal Ins Co	47,676,070	18.9017%	47,428,311	-41,534,538	-87.57%
		20397	Vigilant Ins Co	472,765	0.1874%	768,694	3,120,803	405.99%
		20303	Great Northern Ins Co	262,636	0.1041%	255,523	1,383,287	541.36%
		20346	Pacific Ind Co	189,353	0.0751%	68,904	14,846,944	21547.29%
				48,600,824	**19.2684%**	**48,521,432**	**-22,183,504**	**-45.72%**
2	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	27,073,329	10.7335%	27,192,181	22,808,653	83.88%
		26247	American Guarantee & Liability Ins	10,361,526	4.1079%	9,820,824	9,084,318	92.50%
		41181	Universal Underwriters Ins Co	4,791,170	1.8995%	4,849,061	530,390	10.94%
		21326	Empire Fire & Marine Ins Co	697,386	0.2765%	733,097	287,381	39.20%
		40142	American Zurich Ins Co	609,021	0.2415%	611,060	-929,874	-152.17%
		21709	Truck Ins Exch	72,314	0.0287%	70,150	1,130,834	1612.02%
		21652	Farmers Ins Exch	41,626	0.0165%	45,821	109,494	238.96%
		27855	Zurich American Ins Co Of IL	8,060	0.0032%	14,208	731,447	5148.13%
		19356	Maryland Cas Co	1,515	0.0006%	613	1,664,407	271518.27%
		21687	Mid-Century Ins Co	354	0.0001%	354	5,957	1682.77%
				43,656,301	**17.3080%**	**43,337,369**	**35,423,007**	**81.74%**
3	12	AMERICAN INTRNL GRP						
		19445	National Union Fire Ins Co Of Pitts	10,666,288	4.2288%	10,925,341	12,490,990	114.33%
		19429	Insurance Co Of The State Of PA	10,484,260	4.1566%	1,519,261	1,250,891	82.34%
		19380	American Home Assur Co	1,378,525	0.5465%	1,658,556	941,194	56.75%
		23809	Granite State Ins Co	222,715	0.0883%	252,619	72,664	28.76%
		23841	New Hampshire Ins Co	103,526	0.0410%	127,880	-1,258,126	-983.83%
		19410	Commerce & Industry Ins Co	97,187	0.0385%	125,329	883,701	705.10%
		35637	Landmark Ins Co	79,065	0.0313%	6,481	-95,904	-1479.77%
				23,031,566	**9.1311%**	**14,615,467**	**14,285,410**	**97.74%**
4	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	11,132,266	4.4135%	6,874,622	3,759,893	54.69%
		23043	Liberty Mut Ins Co	2,833,179	1.1232%	3,100,169	285,568	9.21%
		42404	Liberty Ins Corp	983,480	0.3899%	1,101,445	-734,675	-66.70%
		24198	Peerless Ins Co	981,040	0.3889%	1,041,403	-465,275	-44.68%
		26069	Wausau Business Ins Co	439,378	0.1742%	178,537	33,892	18.98%
		21458	Employers Ins of Wausau	196,018	0.0777%	193,203	-2,477,888	-1282.53%
		26042	Wausau Underwriters Ins Co	183,463	0.0727%	149,523	281,211	188.07%
		33600	LM Ins Corp	46,160	0.0183%	31,356	14,578	46.49%
		24171	Netherlands Ins Co The	34,569	0.0137%	30,699	29,115	94.84%
		10836	Golden Eagle Ins Corp	7,776	0.0031%	6,034	-21,245	-352.09%
		33588	First Liberty Ins Corp	1,607	0.0006%	823	493	59.90%
				16,838,936	**6.6760%**	**12,707,814**	**705,667**	**5.55%**

2006 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
5	626	ACE LTD						
		22667	Ace American Ins Co	7,858,032	3.1154%	7,144,204	2,543,437	35.60%
		21121	Westchester Fire Ins Co	6,665,725	2.6427%	5,651,640	2,254,061	39.88%
		20702	Ace Fire Underwriters Ins Co	6,860	0.0027%	5,989	2,624	43.81%
		20699	Ace Prop & Cas Ins Co	3,841	0.0015%	3,477	-6,149,983	76876.13%
		43575	Indemnity Ins Co Of North Amer	593	0.0002%	468	17,314	3699.57%
				14,535,051	**5.7626%**	**12,805,778**	**-1,332,547**	**-10.41%**
6	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	12,545,609	4.9739%	6,014,431	2,817,492	46.85%
		37478	Hartford Ins Co Of The Midwest	771,046	0.3057%	813,557	-517,076	-63.56%
		29459	Twin City Fire Ins Co Co	627,188	0.2487%	417,980	-888,068	-212.47%
		29424	Hartford Cas Ins Co	157,840	0.0626%	101,241	-520,883	-514.50%
		30104	Hartford Underwriters Ins Co	17,305	0.0069%	65,689	-10,087	-15.36%
				14,118,988	**5.5976%**	**7,412,898**	**881,378**	**11.89%**
7	3548	Travelers Grp						
		24767	St Paul Fire & Marine Ins Co	8,595,203	3.4077%	8,485,365	6,147,400	72.45%
		25674	Travelers Property Cas Co Of Amer	3,029,591	1.2011%	6,856,137	383,146	5.59%
		24791	St Paul Mercury Ins Co	1,184,923	0.4698%	1,203,423	-1,732,242	-143.94%
		36463	Discover Prop & Cas Ins Co	453,689	0.1799%	361,743	227,446	62.88%
		24015	Northland Ins Co	75,357	0.0299%	67,861	-3,235	-4.77%
		24775	St Paul Guardian Ins Co	70,393	0.0279%	59,776	677,795	1133.89%
		35386	Fidelity & Guaranty Ins Co	63,314	0.0251%	182,690	-31,410	-17.19%
		25887	US Fidelity & Guaranty Co	57,462	0.0228%	144,917	-1,246,770	-860.33%
		25879	Fidelity & Guaranty Ins Underwriters	45,903	0.0182%	120,151	427,341	355.67%
		24031	Northland Cas Co	251	0.0001%	263	-380	-144.49%
				13,576,086	**5.3824%**	**17,482,326**	**4,849,091**	**27.74%**
8	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	7,890,939	3.1285%	7,804,103	56,560,803	724.76%
		35300	Allianz Global Risks US Ins Co	3,945,301	1.5642%	3,836,472	-2,364,542	-61.63%
		21881	National Surety Corp	411,300	0.1631%	360,894	-156,188	-43.28%
		21857	American Ins Co	141,429	0.0561%	90,327	-350,050	-387.54%
		21865	Associated Ind Corp	69,581	0.0276%	72,033	-8,280	-11.49%
		21849	American Automobile Ins Co	33,177	0.0132%	36,793	-1,568	-4.26%
				12,491,727	**4.9525%**	**12,200,622**	**53,680,175**	**439.98%**
9	4254	The Warranty Grp						
		40827	Virginia Surety Co Inc	10,454,370	4.1448%	9,212,287	9,347,438	101.47%
				10,454,370	**4.1448%**	**9,212,287**	**9,347,438**	**101.47%**
10	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	6,633,172	2.6298%	5,788,276	6,361,332	109.90%
				6,633,172	**2.6298%**	**5,788,276**	**6,361,332**	**109.90%**

2006 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
11	140	NATIONWIDE CORP						
		28223	Nationwide Agribusiness Ins Co	2,423,496	0.9608%	1,615,529	1,514,239	93.73%
		23787	Nationwide Mut Ins Co	1,818,566	0.7210%	1,751,663	849,360	48.49%
		19100	Amco Ins Co	1,542,751	0.6116%	1,460,034	-273,284	-18.72%
		13838	Farmland Mut Ins Co	23,190	0.0092%	32,931	10,694	32.47%
		25453	Nationwide Ins Co Of Amer	9,087	0.0036%	5,448	1,452	26.65%
		15580	Scottsdale Ind Co	48	0.0000%	27	1,677	6211.11%
				5,817,138	**2.3063%**	**4,865,632**	**2,104,138**	**43.24%**
12	7	FEDERATED MUT GRP						
		13935	Federated Mut Ins Co	5,303,391	2.1026%	4,999,594	169,472	3.39%
		28304	Federated Service Ins Co	403,072	0.1598%	331,650	116,314	35.07%
				5,706,463	**2.2624%**	**5,331,244**	**285,786**	**5.36%**
13	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	4,153,486	1.6467%	3,990,648	4,082,273	102.30%
		21180	Sentry Select Ins Co	1,248,594	0.4950%	1,231,939	1,527,234	123.97%
		23434	Middlesex Ins Co	2,020	0.0008%	2,242	10,425	464.99%
				5,404,100	**2.1425%**	**5,224,829**	**5,619,932**	**107.56%**
14	1113	MEDMARK INS GRP						
		22241	Medmarc Cas Ins Co	5,238,002	2.0767%	3,630,372	7,066,002	194.64%
				5,238,002	**2.0767%**	**3,630,372**	**7,066,002**	**194.64%**
15	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	5,121,340	2.0304%	6,922,426	9,859,402	142.43%
				5,121,340	**2.0304%**	**6,922,426**	**9,859,402**	**142.43%**
16	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	4,390,152	1.7405%	4,432,342	-8,839,945	-199.44%
				4,390,152	**1.7405%**	**4,432,342**	**-8,839,945**	**-199.44%**
17	150	OLD REPUBLIC GRP						
		24147	Old Republic Ins Co	2,834,598	1.1238%	2,585,041	2,877,246	111.30%
				2,834,598	**1.1238%**	**2,585,041**	**2,877,246**	**111.30%**
18	218	CNA INS GRP						
		20508	Valley Forge Ins Co	1,233,378	0.4890%	1,425,824	3,354,476	235.27%
		20443	Continental Cas Co	775,125	0.3073%	1,053,378	7,018,631	666.30%
		20478	National Fire Ins Co Of Hartford	140,044	0.0555%	119,956	293,422	244.61%
		20486	Transcontinental Ins Co	135,188	0.0536%	136,696	1,421,086	1039.60%
		20427	American Cas Co Of Reading PA	89,738	0.0356%	99,425	8,574,352	8623.94%
		35289	Continental Ins Co	8,603	0.0034%	20,473	-1,419,541	-6933.72%
				2,382,076	**0.9444%**	**2,855,752**	**19,242,426**	**673.81%**
19	1285	X L AMER						
		24554	XL Ins Amer Inc	1,403,570	0.5565%	1,145,442	-881,539	-76.96%
		22322	Greenwich Ins Co	433,927	0.1720%	534,938	-285,833	-53.43%
				1,837,497	**0.7285%**	**1,680,380**	**-1,167,372**	**-69.47%**

2006 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
20	1279	Arch Ins Grp						
		11150	Arch Ins Co	1,358,626	0.5386%	874,610	279,870	32.00%
				1,358,626	**0.5386%**	**874,610**	**279,870**	**32.00%**
21	163	SAFECO INS GRP						
		19704	American States Ins Co	467,581	0.1854%	386,067	89,663	23.22%
		24724	First Natl Ins Co Of Amer	256,018	0.1015%	262,795	180,871	68.83%
		24732	General Ins Co Of Amer	160,130	0.0635%	135,608	8,700,368	6415.82%
		19690	American Economy Ins Co	44,819	0.0178%	49,003	-13,155	-26.85%
				928,548	**0.3681%**	**833,473**	**8,957,747**	**1074.75%**
22	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	514,283	0.2039%	348,358	379,061	108.81%
		22551	Mitsui Sumitomo Ins USA Inc	320,358	0.1270%	327,660	280,700	85.67%
				834,641	**0.3309%**	**676,018**	**659,761**	**97.60%**
23	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	399,920	0.1586%	1,637,048	3,672,189	224.32%
		21105	North River Ins Co	297,268	0.1179%	304,436	381,327	125.26%
				697,188	**0.2764%**	**1,941,484**	**4,053,516**	**208.78%**
24	93	STATE NATL GRP						
		12831	State Natl Ins Co Inc	672,053	0.2664%	351,467	51,855	14.75%
				672,053	**0.2664%**	**351,467**	**51,855**	**14.75%**
25	181	SWISS RE GRP						
		34207	Westport Ins Corp	623,227	0.2471%	696,355	-1,855,221	-266.42%
		29874	North American Specialty Ins Co	1,322	0.0005%	1,322	1,827,449	38233.66%
				624,549	**0.2476%**	**697,677**	**-27,772**	**-3.98%**
26	108	LUMBERMENS MUT CAS GRP						
		22977	Lumbermens Mut Cas Co	458,892	0.1819%	476,846	-1,080,703	-226.64%
				458,892	**0.1819%**	**476,846**	**-1,080,703**	**-226.64%**
27	517	HANNOVER GRP						
		41343	Gerling Amer Ins Co	376,450	0.1492%	317,540	-4,321,835	-1361.04%
		20532	Clarendon Natl Ins Co	19,721	0.0078%	14,535	26,275	180.77%
		37257	Praetorian Ins Co	11,706	0.0046%	24,623	-51,655	-209.78%
		37303	Redland Ins Co	9,800	0.0039%	3,160	1,851	58.58%
				417,677	**0.1656%**	**359,858**	**-4,345,364**	**-1207.52%**
28	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	398,740	0.1581%	436,036	-284,322	-65.21%
				398,740	**0.1581%**	**436,036**	**-284,322**	**-65.21%**
29	215	UNITRIN GRP						
		14133	Valley Ins Co	375,340	0.1488%	460,750	-38,302	-8.31%
				375,340	**0.1488%**	**460,750**	**-38,302**	**-8.31%**

2006 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
30	968	AXA INS GRP						
		25747	Unigard Ins Co	322,491	0.1279%	322,717	-37,777	-11.71%
		33022	AXA Ins Co	15,501	0.0061%	15,450	-103,552	-670.24%
		25798	Unigard Ind Co	6,850	0.0027%	7,445	-8,478	-113.88%
		24449	Regent Ins Co	5,166	0.0020%	5,166	1,179	22.82%
		24414	General Cas Co Of WI	9	0.0000%	83	0	0.00%
				350,017	**0.1388%**	**350,861**	**-148,628**	**-42.36%**
31	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	334,187	0.1325%	332,685	120,337	36.17%
				334,187	**0.1325%**	**332,685**	**120,337**	**36.17%**
32	62	EMC INS CO						
		21415	Employers Mut Cas Co	303,196	0.1202%	325,126	335,199	103.10%
				303,196	**0.1202%**	**325,126**	**335,199**	**103.10%**
33	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	297,499	0.1179%	297,015	216,376	72.85%
				297,499	**0.1179%**	**297,015**	**216,376**	**72.85%**
34	1218	PENN AMER GRP INC						
		32859	Penn-Amer Ins Co	293,417	0.1163%	338,156	-1,074,626	-317.79%
				293,417	**0.1163%**	**338,156**	**-1,074,626**	**-317.79%**
35	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	290,874	0.1153%	335,726	884,735	263.53%
				290,874	**0.1153%**	**335,726**	**884,735**	**263.53%**
36	31	BERKSHIRE HATHAWAY						
		20052	National Liab & Fire Ins Co	141,675	0.0562%	147,448	-100,882	-68.42%
		25895	United States Liability Ins Co	44,972	0.0178%	33,509	19,690	58.76%
		38962	Genesis Ins Co	11,410	0.0045%	24,077	-386,025	-1603.29%
				198,057	**0.0785%**	**205,034**	**-467,217**	**-227.87%**
37	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	190,063	0.0754%	263,561	-325,646	-123.56%
				190,063	**0.0754%**	**263,561**	**-325,646**	**-123.56%**
38	98	WR Berkley Corp						
		36684	Riverport Ins Co	131,164	0.0520%	193,424	115,937	59.94%
		23612	Midwest Employers Cas Co	7,348	0.0029%	9,080	3,627	39.94%
				138,512	**0.0549%**	**202,504**	**119,564**	**59.04%**
39	785	MARKEL CORP GRP						
		28932	Markel American Ins Co	80,139	0.0318%	160,965	214,673	133.37%
		38970	Markel Ins Co	26,813	0.0106%	22,486	-1,567	-6.97%
				106,952	**0.0424%**	**183,451**	**213,106**	**116.17%**

2006 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
40	84		American Financial Grp					
		16691	Great American Ins Co	45,008	0.0178%	87,393	1,017,836	1164.67%
		26344	Great American Assur Co	4,326	0.0017%	4,039	275,708	6826.15%
		22136	Great American Ins Co of NY	3,041	0.0012%	3,168	1,582,062	49938.83%
				52,375	**0.0208%**	**94,600**	**2,875,606**	**3039.75%**
41	1129		WHITE MOUNTAINS GRP					
		20621	OneBeacon America Ins Co	37,371	0.0148%	10,970	3,743,511	34124.99%
		23647	Stockbridge Ins Co	4,738	0.0019%	5,681	12,489	219.84%
		27154	Atlantic Specialty Ins Co	3,416	0.0014%	25,040	-616	-2.46%
		20648	Employers Fire Ins Co	2,549	0.0010%	565	115	20.35%
				48,074	**0.0191%**	**42,256**	**3,755,499**	**8887.49%**
42	866		WESTERN WORLD GRP					
		40436	Stratford Ins Co	40,791	0.0162%	38,971	99,149	254.42%
				40,791	**0.0162%**	**38,971**	**99,149**	**254.42%**
43	783		RLI INS GRP					
		13056	RLI Ins Co	40,421	0.0160%	90,871	-286,508	-315.29%
				40,421	**0.0160%**	**90,871**	**-286,508**	**-315.29%**
44	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	37,657	0.0149%	56,855	174,062	306.15%
				37,657	**0.0149%**	**56,855**	**174,062**	**306.15%**
45	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	31,625	0.0125%	32,440	8,225	25.35%
				31,625	**0.0125%**	**32,440**	**8,225**	**25.35%**
46	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	15,939	0.0063%	22,807	-9,092	-39.86%
				15,939	**0.0063%**	**22,807**	**-9,092**	**-39.86%**
47	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	12,186	0.0048%	11,831	-2,471	-20.89%
				12,186	**0.0048%**	**11,831**	**-2,471**	**-20.89%**
48	38733		Alaska Nat Ins Co					
		38733	Alaska Nat Ins Co	5,788	0.0023%	4,548	4,965	109.17%
				5,788	**0.0023%**	**4,548**	**4,965**	**109.17%**
49	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	4,679	0.0019%	2,215	361	16.30%
				4,679	**0.0019%**	**2,215**	**361**	**16.30%**
50	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	2,573	0.0010%	5,967	10,000	167.59%
		22306	Massachusetts Bay Ins Co	1,478	0.0006%	4,282	-25,103	-586.24%
				4,051	**0.0016%**	**10,249**	**-15,103**	**-147.36%**

2006 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*
51	225		IAT Reins Co Grp					
		26433	Harco Natl Ins Co	310	0.0001%	631	0	0.00%
				310	**0.0001%**	**631**	**0**	**0.00%**
52	23663		National American Ins Co					
		23663	National American Ins Co	33	0.0000%	33	-2,607	-7900.00%
				33	**0.0000%**	**33**	**-2,607**	**-7900.00%**
			Line Total:	**252,231,344**	**100.0000%**	**231,962,932**	**153,766,634**	**66.29%**

2006 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	517	HANNOVER GRP						
		37257	Praetorian Ins Co	516,128	46.3788%	404,893	202,488	50.01%
		21806	Harbor Specialty Ins Co	17,651	1.5861%	17,651	1,383	7.84%
		20532	Clarendon Natl Ins Co	2,047	0.1839%	2,047	-62,113	-3034.34%
				535,826	**48.1488%**	**424,591**	**141,758**	**33.39%**
2	922	ICW GROUP						
		40029	Explorer Ins Co	267,404	24.0287%	267,404	0	0.00%
				267,404	**24.0287%**	**267,404**	**0**	**0.00%**
3	212	ZURICH INS GRP						
		34649	Centre Ins Co	252,595	22.6979%	269,663	-51,001	-18.91%
				252,595	**22.6979%**	**269,663**	**-51,001**	**-18.91%**
4	4051	Ocean Harbor Grp						
		12360	Ocean Harbor Cas Ins Co	56,208	5.0508%	46,796	0	0.00%
				56,208	**5.0508%**	**46,796**	**0**	**0.00%**
5	3702	Loya Grp						
		12589	Loya Cas Ins Co	737	0.0662%	362	48	13.26%
				737	**0.0662%**	**362**	**48**	**13.26%**
6	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	43	0.0039%	65	0	0.00%
				43	**0.0039%**	**65**	**0**	**0.00%**
7	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	41	0.0037%	4	298	7450.00%
				41	**0.0037%**	**4**	**298**	**7450.00%**
			Line Total:	**1,112,854**	**100.0000%**	**1,008,885**	**91,103**	**9.03%**

2006 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	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	1,370,246,237	12.4762%	1,368,639,934	737,928,378	53.92%
				1,370,246,237	**12.4762%**	**1,368,639,934**	**737,928,378**	**53.92%**
2	660	MERCURY GEN GRP						
		27553	Mercury Ins Co	727,603,018	6.6249%	713,136,642	344,601,846	48.32%
		11908	Mercury Cas Co	252,311,149	2.2973%	252,455,134	123,139,954	48.78%
		38342	California Automobile Ins Co	119,568,466	1.0887%	115,178,650	58,601,793	50.88%
				1,099,482,633	**10.0108%**	**1,080,770,426**	**526,343,593**	**48.70%**
3	212	ZURICH INS GRP						
		21652	Farmers Ins Exch	828,818,145	7.5464%	880,109,573	508,941,747	57.83%
		21687	Mid-Century Ins Co	233,667,412	2.1276%	177,167,822	99,581,690	56.21%
		11185	Foremost Ins Co	16,502,904	0.1503%	16,640,529	7,857,062	47.22%
		43699	American Federation Ins Co	104,544	0.0010%	114,354	62,106	54.31%
		11800	Foremost Property & Cas Ins Co	24,251	0.0002%	3,274	1,652	50.46%
				1,079,117,256	**9.8254%**	**1,074,035,552**	**616,444,257**	**57.40%**
4	8	ALLSTATE INS GRP						
		19240	Allstate Ind Co	695,397,086	6.3316%	683,122,429	370,080,277	54.17%
		19232	Allstate Ins Co	242,513,883	2.2081%	244,682,470	118,479,410	48.42%
		10358	Encompass Ins Co	31,209,471	0.2842%	31,836,972	22,719,329	71.36%
		37907	Deerbrook Ins Co	13,409,790	0.1221%	14,122,618	9,709,824	68.75%
		17230	Allstate Prop & Cas Ins Co	12,795,473	0.1165%	14,216,180	5,346,320	37.61%
				995,325,703	**9.0625%**	**987,980,669**	**526,335,160**	**53.27%**
5	1318	Auto Club Enterprises Ins Grp						
		15598	Interins Exch Of The Automobile Club	982,888,566	8.9493%	979,614,241	517,548,994	52.83%
				982,888,566	**8.9493%**	**979,614,241**	**517,548,994**	**52.83%**
6	1278	CALIFORNIA ST AUTO GRP						
		15539	California State Auto Asn Inter-Ins	823,199,831	7.4953%	835,981,915	453,620,934	54.26%
		37770	Western United Ins Co	50,056,696	0.4558%	52,113,523	22,907,548	43.96%
		10921	ACA Ins Co	12,210,536	0.1112%	9,007,534	12,738,362	141.42%
				885,467,063	**8.0622%**	**897,102,972**	**489,266,844**	**54.54%**
7	12	AMERICAN INTRNL GRP						
		12963	21st Century Ins Co	637,078,954	5.8006%	652,913,683	326,872,455	50.06%
		23809	Granite State Ins Co	153,445,286	1.3971%	131,407,929	90,015,730	68.50%
		43761	American Intl Ins Co Of CA	50,503,522	0.4598%	47,313,304	23,551,034	49.78%
		36404	21st Century Cas Co	12,811,990	0.1167%	13,618,827	7,819,649	57.42%
		19429	Insurance Co Of The State Of PA	9,344,911	0.0851%	8,207,566	-2,354,743	-28.69%
		19380	American Home Assur Co	8,665,481	0.0789%	10,294,037	7,060,566	68.59%
		19399	AIU Ins Co	1,918,003	0.0175%	2,128,247	826,262	38.82%
		34789	AIG Centennial Ins Co	699,450	0.0064%	173,388	-31,415	-18.12%
		23841	New Hampshire Ins Co	32,078	0.0003%	31,412	2,294	7.30%
				874,499,675	**7.9624%**	**866,088,393**	**453,761,832**	**52.39%**

2006 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*
8	155	PROGRESSIVE GRP						
		44288	Progressive Choice Ins Co	218,350,654	1.9881%	212,638,998	90,776,195	42.69%
		27804	Progressive West Ins Co	207,081,982	1.8855%	201,343,119	103,817,250	51.56%
		24260	Progressive Cas Ins Co	22,661,133	0.2063%	22,871,601	5,563,516	24.32%
		16322	Progressive Direct Ins Co	6,227,534	0.0567%	5,345,459	398,826	7.46%
		11851	Progressive Advanced Ins Co	132,299	0.0012%	137,634	134,377	97.63%
				454,453,602	**4.1378%**	**442,336,811**	**200,690,164**	**45.37%**
9	31	BERKSHIRE HATHAWAY						
		35882	Geico General Ins Co	170,365,313	1.5512%	165,169,922	91,548,007	55.43%
		22063	Government Employees Ins Co	87,505,194	0.7967%	86,627,897	48,605,586	56.11%
		22055	Geico Ind Co	61,449,900	0.5595%	56,102,680	33,193,902	59.17%
		41491	Geico Cas Co	38,918,548	0.3544%	37,247,170	20,138,296	54.07%
		22730	Converium Ins North Amer Inc	166,054	0.0015%	166,054	-50,142	-30.20%
				358,405,009	**3.2633%**	**345,313,723**	**193,435,649**	**56.02%**
10	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	USAA	169,747,790	1.5456%	169,961,754	117,295,883	69.01%
		25968	USAA Cas Ins Co	159,166,286	1.4492%	159,299,513	122,273,121	76.76%
		18600	USAA General Ind Co	6,286,664	0.0572%	6,222,622	3,358,940	53.98%
				335,200,740	**3.0520%**	**335,483,889**	**242,927,944**	**72.41%**
11	3495	Infinity Prop & Cas Ins Grp						
		22268	Infinity Ins Co	271,433,069	2.4714%	247,658,045	99,204,374	40.06%
		11738	Infinity Auto Ins Co	11,012,825	0.1003%	11,380,091	3,081,523	27.08%
		10068	Infinity Natl Ins Co	7,608,690	0.0693%	8,891,433	4,339,340	48.80%
				290,054,584	**2.6410%**	**267,929,569**	**106,625,237**	**39.80%**
12	140	NATIONWIDE CORP						
		19100	Amco Ins Co	77,362,819	0.7044%	71,060,313	32,781,860	46.13%
		42579	Allied Prop & Cas Ins Co	52,692,002	0.4798%	53,044,763	27,247,138	51.37%
		23787	Nationwide Mut Ins Co	42,783,339	0.3895%	50,770,054	4,997,981	9.84%
		42889	Victoria Fire & Cas Co	20,816,535	0.1895%	12,220,606	7,682,833	62.87%
		42587	Depositors Ins Co	10,195,321	0.0928%	10,334,522	5,187,644	50.20%
		23779	Nationwide Mut Fire Ins Co	8,953,791	0.0815%	9,266,542	2,967,591	32.02%
		25453	Nationwide Ins Co Of Amer	6,236,100	0.0568%	4,267,716	2,909,867	68.18%
		37877	Nationwide Prop & Cas Ins Co	1,847,633	0.0168%	1,809,426	592,654	32.75%
		26093	Nationwide Affinity Co of Amer	967,564	0.0088%	1,065,429	573,151	53.80%
		10723	Nationwide Assur Co	5,193	0.0000%	5,193	-13,198	-254.15%
				221,860,297	**2.0201%**	**213,844,564**	**84,927,521**	**39.71%**
13	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	173,480,891	1.5796%	174,892,675	94,865,998	54.24%
		37214	American States Preferred Ins Co	16,172,621	0.1473%	15,885,931	8,627,987	54.31%
		24724	First Natl Ins Co Of Amer	1,263,370	0.0115%	1,312,294	680,096	51.82%
		39012	Safeco Ins Co Of IL	625,730	0.0057%	515,742	111,887	21.69%
				191,542,612	**1.7440%**	**192,606,642**	**104,285,968**	**54.14%**

2006 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
14	814		BRISTOL WEST INS GRP					
		25089	Coast Natl Ins Co	162,723,524	1.4816%	172,220,256	87,307,642	50.70%
				162,723,524	**1.4816%**	**172,220,256**	**87,307,642**	**50.70%**
15	1179		WAWANESA INS GRP					
		10683	Wawanesa General Ins Co	108,274,720	0.9858%	106,689,377	73,363,575	68.76%
		31526	Wawanesa Mut Ins Co Us Branch	33,047,173	0.3009%	34,168,158	20,478,873	59.94%
				141,321,893	**1.2867%**	**140,857,535**	**93,842,448**	**66.62%**
16	111		LIBERTY MUT GRP					
		23035	Liberty Mut Fire Ins Co	124,087,674	1.1298%	121,658,831	71,707,638	58.94%
		23043	Liberty Mut Ins Co	100,128	0.0009%	248,027	-8,392,354	-3383.65%
				124,187,802	**1.1307%**	**121,906,858**	**63,315,284**	**51.94%**
17	91		HARTFORD FIRE & CAS GRP					
		30104	Hartford Underwriters Ins Co	71,318,142	0.6494%	69,513,486	39,432,871	56.73%
		29424	Hartford Cas Ins Co	45,784,726	0.4169%	41,884,642	23,374,148	55.81%
		29459	Twin City Fire Ins Co Co	6,799,296	0.0619%	7,348,577	5,471,293	74.45%
		19682	Hartford Fire In Co	711	0.0000%	-1,600	18,133	-1133.31%
				123,902,875	**1.1281%**	**118,745,105**	**68,296,445**	**57.52%**
18	215		UNITRIN GRP					
		19852	Financial Ind Co	48,321,978	0.4400%	48,826,554	24,898,528	50.99%
		10914	Kemper Independence Ins Co	34,874,690	0.3175%	34,289,824	23,274,010	67.87%
		10226	Unitrin Direct Ins Co	18,217,987	0.1659%	25,618,824	15,588,900	60.85%
		14133	Valley Ins Co	1,373,875	0.0125%	1,512,761	1,137,342	75.18%
		16063	Unitrin Auto & Home Ins Co	572,287	0.0052%	619,154	776,843	125.47%
				103,360,817	**0.9411%**	**110,867,117**	**65,675,623**	**59.24%**
19	169		SENTRY INS GRP					
		13137	Viking Ins Co Of WI	92,047,368	0.8381%	92,771,163	40,196,850	43.33%
				92,047,368	**0.8381%**	**92,771,163**	**40,196,850**	**43.33%**
20	4		Ameriprise Financial Grp					
		27928	Amex Assur Co	88,856,047	0.8090%	87,059,106	47,017,946	54.01%
				88,856,047	**0.8090%**	**87,059,106**	**47,017,946**	**54.01%**
21	79		GMAC INS HOLDING					
		23728	National General Ins Co	54,284,556	0.4943%	56,158,868	40,807,286	72.66%
		31488	Integon Preferred Ins Co	19,276,540	0.1755%	17,128,318	10,067,343	58.78%
		38660	MIC General Ins Corp	9,509,252	0.0866%	9,339,987	3,504,704	37.52%
		11044	GMAC Ins Co Online Inc	621,274	0.0057%	874,043	-68,215	-7.80%
		22004	CIM Ins Corp	233,484	0.0021%	237,753	23,724	9.98%
		29742	Integon Natl Ins Co	86,486	0.0008%	93,508	-40,444	-43.25%
				84,011,592	**0.7649%**	**83,832,477**	**54,294,398**	**64.77%**
22	3548		Travelers Grp					
		19070	Standard Fire Ins Co	59,012,052	0.5373%	56,498,473	25,455,861	45.06%
		33650	Mendota Ins Co	10,892,608	0.0992%	9,432,856	6,264,021	66.41%
		24015	Northland Ins Co	29,212	0.0003%	33,558	-65,920	-196.44%
				69,933,872	**0.6368%**	**65,964,887**	**31,653,962**	**47.99%**

2006 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
23	33		CALIFORNIA CAS MGMT					
		20117	California Cas Ind Exch	66,682,631	0.6071%	68,969,244	42,554,547	61.70%
				66,682,631	**0.6071%**	**68,969,244**	**42,554,547**	**61.70%**
24	1129		WHITE MOUNTAINS GRP					
		30210	Esurance Prop and Cas Ins Co	61,879,685	0.5634%	53,619,346	28,394,861	52.96%
		21962	Pennsylvania General Ins Co	1,608,987	0.0146%	1,122,964	572,121	50.95%
		34460	Autoone Ins Co	341,746	0.0031%	42,728	27,438	64.22%
		20621	OneBeacon America Ins Co	9	0.0000%	9	0	0.00%
		20648	Employers Fire Ins Co	6	0.0000%	6	14,469	241150.00%
				63,830,433	**0.5812%**	**54,785,053**	**29,008,889**	**52.95%**
25	1330		Balboa Ins Grp					
		24821	Meritplan Ins Co	32,578,110	0.2966%	30,181,785	21,660,418	71.77%
		24813	Balboa Ins Co	21,048,601	0.1916%	15,132,274	8,604,724	56.86%
				53,626,711	**0.4883%**	**45,314,059**	**30,265,142**	**66.79%**
26	922		ICW GROUP					
		40029	Explorer Ins Co	35,503,852	0.3233%	32,743,527	20,273,958	61.92%
		27847	Insurance Co Of The West	9,089,313	0.0828%	9,598,497	6,591,679	68.67%
				44,593,165	**0.4060%**	**42,342,024**	**26,865,637**	**63.45%**
27	158		FAIRFAX FINANCIAL					
		25054	Hudson Ins Co	39,867,382	0.3630%	44,841,269	30,006,052	66.92%
				39,867,382	**0.3630%**	**44,841,269**	**30,006,052**	**66.92%**
28	3638		PGC Holding Corp Grp					
		37648	Permanent General Assur Corp	37,794,930	0.3441%	38,379,060	22,856,553	59.55%
				37,794,930	**0.3441%**	**38,379,060**	**22,856,553**	**59.55%**
29	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	37,794,012	0.3441%	40,977,297	31,027,310	75.72%
				37,794,012	**0.3441%**	**40,977,297**	**31,027,310**	**75.72%**
30	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	32,863,788	0.2992%	32,287,927	25,745,842	79.74%
				32,863,788	**0.2992%**	**32,287,927**	**25,745,842**	**79.74%**
31	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	30,714,220	0.2797%	30,386,086	23,092,425	76.00%
				30,714,220	**0.2797%**	**30,386,086**	**23,092,425**	**76.00%**
32	4256		Anchor Ins Holdings Grp					
		40010	Anchor General Ins Co	30,237,394	0.2753%	30,238,204	16,598,301	54.89%
				30,237,394	**0.2753%**	**30,238,204**	**16,598,301**	**54.89%**
33	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	25,047,300	0.2281%	24,701,164	18,059,118	73.11%
				25,047,300	**0.2281%**	**24,701,164**	**18,059,118**	**73.11%**

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
34	802		Capital Ins Group					
		13544	California Capital Ins Co	23,497,973	0.2140%	24,189,379	11,034,487	45.62%
		12890	Eagle West Ins Co	766,856	0.0070%	751,705	269,630	35.87%
				24,264,829	**0.2209%**	**24,941,084**	**11,304,117**	**45.32%**
35	816		COMMERCE GRP INC					
		13161	Commerce West Ins Co	23,731,819	0.2161%	23,498,399	12,332,297	52.48%
				23,731,819	**0.2161%**	**23,498,399**	**12,332,297**	**52.48%**
36	517		HANNOVER GRP					
		37303	Redland Ins Co	12,174,446	0.1108%	12,300,369	9,070,183	73.74%
		37257	Praetorian Ins Co	7,976,258	0.0726%	4,541,722	6,467,098	142.39%
		20532	Clarendon Natl Ins Co	2,001,097	0.0182%	2,553,316	-475,719	-18.63%
				22,151,801	**0.2017%**	**19,395,407**	**15,061,562**	**77.66%**
37	3596		Affirmative Ins Grp					
		42609	Affirmative Ins Co	21,918,472	0.1996%	18,466,608	12,069,310	65.36%
				21,918,472	**0.1996%**	**18,466,608**	**12,069,310**	**65.36%**
38	11711		Access Ins Co					
		11711	Access Ins Co	21,585,382	0.1965%	10,567,797	7,440,415	70.41%
				21,585,382	**0.1965%**	**10,567,797**	**7,440,415**	**70.41%**
39	27502		Western General Ins Co					
		27502	Western General Ins Co	20,212,525	0.1840%	18,434,082	12,334,478	66.91%
				20,212,525	**0.1840%**	**18,434,082**	**12,334,478**	**66.91%**
40	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	11,926,773	0.1086%	12,325,195	4,957,117	40.22%
		18953	CSE Safeguard Ins Co	6,857,763	0.0624%	7,147,409	3,970,717	55.55%
				18,784,536	**0.1710%**	**19,472,604**	**8,927,834**	**45.85%**
41	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	15,926,416	0.1450%	15,733,525	6,051,721	38.46%
		10079	Vintage Ins Co	16,405	0.0001%	15,844	854	5.39%
		22837	Interstate Ind Co	6,553	0.0001%	12,686	-188,663	-1487.17%
				15,949,374	**0.1452%**	**15,762,055**	**5,863,912**	**37.20%**
42	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	10,056,051	0.0916%	9,788,405	6,375,609	65.13%
		22756	Horace Mann Prop & Cas Ins Co	5,337,962	0.0486%	5,441,587	3,036,865	55.81%
				15,394,013	**0.1402%**	**15,229,992**	**9,412,474**	**61.80%**
43	273		WORKMENS GRP					
		13250	Workmens Auto Ins Co	14,784,328	0.1346%	15,110,297	7,210,661	47.72%
				14,784,328	**0.1346%**	**15,110,297**	**7,210,661**	**47.72%**
44	257		SAFEWAY INS GRP					
		12521	Safeway Ins Co	13,027,459	0.1186%	13,452,768	6,712,879	49.90%
		10939	Safeway Direct Ins Co	1,554,987	0.0142%	1,630,018	1,057,490	64.88%
				14,582,446	**0.1328%**	**15,082,786**	**7,770,369**	**51.52%**

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45	4051		Ocean Harbor Grp					
		12360	Ocean Harbor Cas Ins Co	14,429,290	0.1314%	14,937,902	12,353,198	82.70%
				14,429,290	**0.1314%**	**14,937,902**	**12,353,198**	**82.70%**
46	10920		Alliance United Ins Co					
		10920	Alliance United Ins Co	13,404,631	0.1220%	11,741,208	7,001,417	59.63%
				13,404,631	**0.1220%**	**11,741,208**	**7,001,417**	**59.63%**
47	93		STATE NATL GRP					
		12831	State Natl Ins Co Inc	13,147,002	0.1197%	12,604,767	8,725,940	69.23%
				13,147,002	**0.1197%**	**12,604,767**	**8,725,940**	**69.23%**
48	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	12,274,009	0.1118%	9,928,063	4,303,069	43.34%
				12,274,009	**0.1118%**	**9,928,063**	**4,303,069**	**43.34%**
49	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	10,871,983	0.0990%	10,955,753	979,118	8.94%
				10,871,983	**0.0990%**	**10,955,753**	**979,118**	**8.94%**
50	968		AXA INS GRP					
		25747	Unigard Ins Co	9,505,499	0.0865%	10,280,340	5,762,684	56.06%
				9,505,499	**0.0865%**	**10,280,340**	**5,762,684**	**56.06%**
51	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	9,487,598	0.0864%	9,494,293	5,305,518	55.88%
				9,487,598	**0.0864%**	**9,494,293**	**5,305,518**	**55.88%**
52	225		IAT Reins Co Grp					
		23248	Occidental Fire & Cas Co Of NC	9,064,972	0.0825%	9,043,419	3,430,881	37.94%
				9,064,972	**0.0825%**	**9,043,419**	**3,430,881**	**37.94%**
53	930		DHC GRP					
		23671	National American Ins Co Of CA	6,773,754	0.0617%	6,972,929	3,033,821	43.51%
		19269	Danielson Natl Ins Co	2,066,905	0.0188%	2,153,068	1,121,254	52.08%
				8,840,659	**0.0805%**	**9,125,997**	**4,155,075**	**45.53%**
54	83		GRANGE INS					
		22101	Grange Ins Assn	6,871,441	0.0626%	7,060,634	2,790,410	39.52%
				6,871,441	**0.0626%**	**7,060,634**	**2,790,410**	**39.52%**
55	670		FIDELITY NATL FIN INC					
		25180	Fidelity Natl Ins Co	6,588,405	0.0600%	6,944,406	5,582,680	80.39%
				6,588,405	**0.0600%**	**6,944,406**	**5,582,680**	**80.39%**
56	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	6,306,769	0.0574%	6,362,353	4,029,199	63.33%
				6,306,769	**0.0574%**	**6,362,353**	**4,029,199**	**63.33%**

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57	38		CHUBB & SON INC					
		20338	Northwestern Pacific Ind Co	5,595,089	0.0509%	5,356,318	2,504,357	46.76%
		35181	Executive Risk Ind Inc	202,279	0.0018%	405,496	-505,561	-124.68%
		20346	Pacific Ind Co	69	0.0000%	69	189	273.91%
				5,797,437	**0.0528%**	**5,761,883**	**1,998,985**	**34.69%**
58	852		GENERAL AGENTS GRP					
		40150	MGA Ins Co Inc	5,428,737	0.0494%	6,030,374	3,122,734	51.78%
				5,428,737	**0.0494%**	**6,030,374**	**3,122,734**	**51.78%**
59	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	5,234,025	0.0477%	5,255,825	3,430,567	65.27%
				5,234,025	**0.0477%**	**5,255,825**	**3,430,567**	**65.27%**
60	12878		Sterling Cas Ins Co					
		12878	Sterling Cas Ins Co	3,604,709	0.0328%	3,851,236	2,230,683	57.92%
				3,604,709	**0.0328%**	**3,851,236**	**2,230,683**	**57.92%**
61	31968		Merastar Ins Co					
		31968	Merastar Ins Co	3,566,036	0.0325%	3,573,149	2,245,634	62.85%
				3,566,036	**0.0325%**	**3,573,149**	**2,245,634**	**62.85%**
62	3678		American Independent Ins Grp					
		39098	Omni Ins Co	3,542,272	0.0323%	4,895,159	14,251,620	291.14%
				3,542,272	**0.0323%**	**4,895,159**	**14,251,620**	**291.14%**
63	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	3,417,414	0.0311%	3,603,074	2,668,026	74.05%
				3,417,414	**0.0311%**	**3,603,074**	**2,668,026**	**74.05%**
64	4381		Lightyear Delos Grp					
		35408	Delos Ins Co	3,408,727	0.0310%	3,674,114	796,594	21.68%
				3,408,727	**0.0310%**	**3,674,114**	**796,594**	**21.68%**
65	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	2,535,344	0.0231%	2,641,596	1,274,321	48.24%
				2,535,344	**0.0231%**	**2,641,596**	**1,274,321**	**48.24%**
66	98		WR Berkley Corp					
		40045	Starnet Ins Co	2,450,316	0.0223%	2,920,772	315,854	10.81%
				2,450,316	**0.0223%**	**2,920,772**	**315,854**	**10.81%**
67	11835		AXA Re Amer Ins Co					
		11835	AXA Re Amer Ins Co	2,438,435	0.0222%	3,235,532	-3,690,853	-114.07%
				2,438,435	**0.0222%**	**3,235,532**	**-3,690,853**	**-114.07%**
68	313		AEGIS GRP					
		33898	Aegis Security Ins Co	2,346,285	0.0214%	2,346,285	867,428	36.97%
				2,346,285	**0.0214%**	**2,346,285**	**867,428**	**36.97%**

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69	1234	RESPONSE INS GRP						
		26050	Response Worldwide Ins Co	1,168,867	0.0106%	1,184,884	762,388	64.34%
		10970	Response Ind Co Of CA	495,392	0.0045%	453,992	356,386	78.50%
		43044	Response Ins Co	390,412	0.0036%	353,457	318,847	90.21%
				2,054,671	**0.0187%**	**1,992,333**	**1,437,621**	**72.16%**
70	3702	Loya Grp						
		12589	Loya Cas Ins Co	1,875,163	0.0171%	1,269,708	524,274	41.29%
				1,875,163	**0.0171%**	**1,269,708**	**524,274**	**41.29%**
71	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	1,759,428	0.0160%	1,830,336	732,136	40.00%
				1,759,428	**0.0160%**	**1,830,336**	**732,136**	**40.00%**
72	84	American Financial Grp						
		32620	National Interstate Ins Co	666,462	0.0061%	653,483	484,619	74.16%
		16691	Great American Ins Co	453,643	0.0041%	553,185	-4,704	-0.85%
		22136	Great American Ins Co of NY	357,482	0.0033%	355,616	42,699	12.01%
		26832	Great American Alliance Ins Co	231,115	0.0021%	257,942	430,755	167.00%
		33723	Great American Spirit Ins Co	7,592	0.0001%	8,113	-19,587	-241.43%
				1,716,294	**0.0156%**	**1,828,339**	**933,782**	**51.07%**
73	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	1,198,838	0.0109%	1,176,423	632,799	53.79%
				1,198,838	**0.0109%**	**1,176,423**	**632,799**	**53.79%**
74	785	MARKEL CORP GRP						
		28932	Markel American Ins Co	1,126,308	0.0103%	1,068,810	265,416	24.83%
				1,126,308	**0.0103%**	**1,068,810**	**265,416**	**24.83%**
75	1285	X L AMER						
		22322	Greenwich Ins Co	1,036,980	0.0094%	855,754	1,005,585	117.51%
				1,036,980	**0.0094%**	**855,754**	**1,005,585**	**117.51%**
76	19	Assurant Inc Grp						
		10111	American Bankers Ins Co Of FL	524,593	0.0048%	514,894	699,568	135.87%
		19615	American Reliable Ins Co	109,752	0.0010%	112,841	24,997	22.15%
				634,345	**0.0058%**	**627,735**	**724,565**	**115.43%**
77	32107	Sutter Ins Co						
		32107	Sutter Ins Co	279,904	0.0025%	347,246	-340,658	-98.10%
				279,904	**0.0025%**	**347,246**	**-340,658**	**-98.10%**
78	40550	Pacific Pioneer Ins Co						
		40550	Pacific Pioneer Ins Co	176,013	0.0016%	216,788	-59,840	-27.60%
				176,013	**0.0016%**	**216,788**	**-59,840**	**-27.60%**
79	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	175,981	0.0016%	245,183	148,923	60.74%
				175,981	**0.0016%**	**245,183**	**148,923**	**60.74%**

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80	26077		Lancer Ins Co					
		26077	Lancer Ins Co	159,750	0.0015%	159,750	156,433	97.92%
				159,750	**0.0015%**	**159,750**	**156,433**	**97.92%**
81	1169		GENERALI GRP					
		11231	Generali Us Branch	153,897	0.0014%	169,740	-119,742	-70.54%
				153,897	**0.0014%**	**169,740**	**-119,742**	**-70.54%**
82	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	143,156	0.0013%	154,281	94,858	61.48%
				143,156	**0.0013%**	**154,281**	**94,858**	**61.48%**
83	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	130,528	0.0012%	100,417	-20,106	-20.02%
				130,528	**0.0012%**	**100,417**	**-20,106**	**-20.02%**
84	24		ATLANTIC CO					
		19909	Centennial Ins Co	75,580	0.0007%	79,595	159,736	200.69%
		19895	Atlantic Mut Ins Co	49,162	0.0004%	51,171	228,008	445.58%
				124,742	**0.0011%**	**130,766**	**387,744**	**296.52%**
85	3489		Delek Grp					
		19216	Southern Ins Co	88,537	0.0008%	81,382	-42,282	-51.95%
				88,537	**0.0008%**	**81,382**	**-42,282**	**-51.95%**
86	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	42,916	0.0004%	8,214	251,066	3056.56%
				42,916	**0.0004%**	**8,214**	**251,066**	**3056.56%**
87	831		DOCTORS CO GRP					
		34495	Doctors Co An Interins Exchn	39,490	0.0004%	37,944	6,183	16.30%
				39,490	**0.0004%**	**37,944**	**6,183**	**16.30%**
88	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	38,535	0.0004%	43,428	8,085	18.62%
				38,535	**0.0004%**	**43,428**	**8,085**	**18.62%**
89	553		ROYAL & SUN ALLIANCE USA					
		24678	Royal Ind Co	33,245	0.0003%	65,761	193,837	294.76%
		24902	Security Ins Co Of Hartford	1,017	0.0000%	1,073	-693,042	-64589.19%
				34,262	**0.0003%**	**66,834**	**-499,205**	**-746.93%**
90	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	20,664	0.0002%	27,071	-180,815	-667.93%
				20,664	**0.0002%**	**27,071**	**-180,815**	**-667.93%**
91	108		LUMBERMENS MUT CAS GRP					
		30562	American Manufacturers Mut Ins Co	17,928	0.0002%	36,834	895,230	2430.44%
				17,928	**0.0002%**	**36,834**	**895,230**	**2430.44%**
92	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	17,640	0.0002%	27,536	21,455	77.92%
				17,640	**0.0002%**	**27,536**	**21,455**	**77.92%**

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93	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	681	0.0000%	3,813	-7,041	-184.66%
				681	**0.0000%**	**3,813**	**-7,041**	**-184.66%**
94	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	37	0.0000%	37	-22,021	-59516.22%
				37	**0.0000%**	**37**	**-22,021**	**-59516.22%**
95	40800		American Sterling Ins Co					
		40800	American Sterling Ins Co	2	0.0000%	6,957	25,732	369.87%
				2	**0.0000%**	**6,957**	**25,732**	**369.87%**
			Line Total:	**10,982,909,943**	**100.0000%**	**10,873,936,180**	**5,858,820,343**	**53.88%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	4254		The Warranty Grp					
		40827	Virginia Surety Co Inc	13,638	29.8791%	9,340	38	0.41%
				13,638	**29.8791%**	**9,340**	**38**	**0.41%**
2	21172		Vanliner Ins Co					
		21172	Vanliner Ins Co	11,599	25.4119%	11,982	-382	-3.19%
				11,599	**25.4119%**	**11,982**	**-382**	**-3.19%**
3	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	5,126	11.2304%	288,163	15,688	5.44%
		37257	Praetorian Ins Co	3,246	7.1116%	671	121	18.03%
		37303	Redland Ins Co	1,699	3.7223%	528	203	38.45%
				10,071	**22.0642%**	**289,362**	**16,012**	**5.53%**
4	93		STATE NATL GRP					
		12831	State Natl Ins Co Inc	3,940	8.6320%	2,675	0	0.00%
				3,940	**8.6320%**	**2,675**	**0**	**0.00%**
5	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	2,134	4.6753%	2,134	0	0.00%
				2,134	**4.6753%**	**2,134**	**0**	**0.00%**
6	12		AMERICAN INTRNL GRP					
		19410	Commerce & Industry Ins Co	922	2.0200%	294	10	3.40%
		19445	National Union Fire Ins Co Of Pitts	575	1.2597%	575	-380	-66.09%
		19380	American Home Assur Co	232	0.5083%	232	-523	-225.43%
				1,729	**3.7880%**	**1,101**	**-893**	**-81.11%**
7	158		FAIRFAX FINANCIAL					
		21113	United States Fire Ins Co	1,244	2.7254%	1,183	36,122	3053.42%
				1,244	**2.7254%**	**1,183**	**36,122**	**3053.42%**
8	212		ZURICH INS GRP					
		21326	Empire Fire & Marine Ins Co	589	1.2904%	477	48,525	10172.96%
				589	**1.2904%**	**477**	**48,525**	**10172.96%**
9	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	230	0.5039%	1,682	-7,922	-470.99%
				230	**0.5039%**	**1,682**	**-7,922**	**-470.99%**
10	40134		SUA Ins Co					
		40134	SUA Ins Co	225	0.4929%	225	40	17.78%
				225	**0.4929%**	**225**	**40**	**17.78%**
11	26077		Lancer Ins Co					
		26077	Lancer Ins Co	217	0.4754%	526	7	1.33%
				217	**0.4754%**	**526**	**7**	**1.33%**
12	922		ICW GROUP					
		27847	Insurance Co Of The West	28	0.0613%	28	0	0.00%
				28	**0.0613%**	**28**	**0**	**0.00%**

2006 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*
			Line Total:	**45,644**	**100.0000%**	**320,715**	**91,547**	**28.54%**

2006 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	PROGRESSIVE GRP						
		11770	United Fncl Cas Co	154,904,080	6.8306%	76,371,563	34,408,611	45.05%
		24260	Progressive Cas Ins Co	35,393,010	1.5607%	113,864,069	47,505,620	41.72%
		10243	National Continental Ins Co	28,956,077	1.2768%	28,545,092	17,025,404	59.64%
				219,253,167	**9.6681%**	**218,780,724**	**98,939,635**	**45.22%**
2	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	53,275,931	2.3492%	52,302,733	28,632,357	54.74%
		21326	Empire Fire & Marine Ins Co	40,204,610	1.7728%	39,550,907	14,000,821	35.40%
		21709	Truck Ins Exch	32,123,061	1.4165%	29,702,917	14,027,462	47.23%
		41181	Universal Underwriters Ins Co	21,323,936	0.9403%	21,296,101	7,384,220	34.67%
		21687	Mid-Century Ins Co	12,138,326	0.5352%	12,297,983	7,886,622	64.13%
		21652	Farmers Ins Exch	10,597,907	0.4673%	8,859,033	6,768,153	76.40%
		27855	Zurich American Ins Co Of IL	9,350,263	0.4123%	9,096,243	5,318,945	58.47%
		40142	American Zurich Ins Co	3,539,512	0.1561%	3,343,681	480,015	14.36%
		19356	Maryland Cas Co	3,464,010	0.1527%	3,853,711	-116,802	-3.03%
		26247	American Guarantee & Liability Ins	2,634,358	0.1162%	2,594,570	4,012,207	154.64%
		39306	Fidelity & Deposit Co Of MD	404,247	0.0178%	469,652	107,010	22.78%
		10315	Civic Property & Cas Co	148,911	0.0066%	122,313	23,484	19.20%
		19372	Northern Ins Co Of NY	59,527	0.0026%	564,623	-839,775	-148.73%
		10318	Exact Prop & Cas Co Inc	37,081	0.0016%	27,325	4,835	17.69%
		19305	Assurance Co Of Amer	29,651	0.0013%	37,691	234,739	622.80%
		10317	Neighborhood Spirit Prop & Cas Co	20,809	0.0009%	28,045	13,967	49.80%
				189,352,140	**8.3496%**	**184,147,528**	**87,938,260**	**47.75%**
3	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	89,780,133	3.9589%	89,968,993	38,409,974	42.69%
		24767	St Paul Fire & Marine Ins Co	19,586,385	0.8637%	20,463,065	5,408,746	26.43%
		24015	Northland Ins Co	18,906,731	0.8337%	18,673,359	10,203,806	54.64%
		36463	Discover Prop & Cas Ins Co	16,331,725	0.7202%	16,919,693	11,948,917	70.62%
		25682	Travelers Ind Co Of CT	14,407,570	0.6353%	14,444,621	5,485,298	37.97%
		24791	St Paul Mercury Ins Co	2,771,791	0.1222%	3,178,248	2,440,587	76.79%
		35386	Fidelity & Guaranty Ins Co	1,030,351	0.0454%	1,369,652	402,988	29.42%
		25887	US Fidelity & Guaranty Co	766,677	0.0338%	1,150,355	5,872,428	510.49%
		25879	Fidelity & Guaranty Ins Underwriters	604,781	0.0267%	680,989	-108,481	-15.93%
		10819	American Equity Specialty Ins Co	126,037	0.0056%	98,968	37,000	37.39%
		24775	St Paul Guardian Ins Co	121,754	0.0054%	4,173	-234,245	-5613.35%
		22233	Select Ins Co	90	0.0000%	90	-590,460	656066.67%
				164,434,025	**7.2508%**	**166,952,206**	**79,276,558**	**47.48%**

2006 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
4	12	AMERICAN INTRNL GRP						
		19429	Insurance Co Of The State Of PA	46,583,234	2.0541%	55,653,313	26,526,335	47.66%
		19380	American Home Assur Co	36,002,563	1.5875%	33,914,237	21,725,910	64.06%
		19445	National Union Fire Ins Co Of Pitts	29,023,184	1.2798%	32,114,180	11,161,877	34.76%
		23841	New Hampshire Ins Co	22,806,947	1.0057%	16,318,869	8,419,837	51.60%
		20796	AIG Premier Ins Co	9,850,843	0.4344%	5,596,566	2,104,421	37.60%
		19410	Commerce & Industry Ins Co	6,088,964	0.2685%	5,965,219	3,247,306	54.44%
		23809	Granite State Ins Co	4,732,486	0.2087%	5,093,008	2,085,223	40.94%
		19402	AIG Casualty Company	1,865	0.0001%	33,622	-23,020	-68.47%
		43761	American Intl Ins Co Of CA	1,093	0.0000%	25,742	73,867	286.95%
				155,091,179	**6.8388%**	**154,714,756**	**75,321,756**	**48.68%**
5	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	59,833,188	2.6384%	58,418,332	24,442,023	41.84%
		24171	Netherlands Ins Co The	33,132,935	1.4610%	31,438,684	14,888,112	47.36%
		23035	Liberty Mut Fire Ins Co	29,531,565	1.3022%	28,133,775	16,034,410	56.99%
		23043	Liberty Mut Ins Co	6,944,838	0.3062%	17,269,226	13,421,590	77.72%
		10836	Golden Eagle Ins Corp	5,040,841	0.2223%	4,206,355	1,410,403	33.53%
		42404	Liberty Ins Corp	4,610,544	0.2033%	5,618,344	1,558,237	27.73%
		21458	Employers Ins of Wausau	4,096,799	0.1807%	3,727,025	-19,061,234	-511.43%
		26042	Wausau Underwriters Ins Co	3,322,555	0.1465%	3,091,928	357,235	11.55%
		26069	Wausau Business Ins Co	1,904,261	0.0840%	1,520,586	891,370	58.62%
		33600	LM Ins Corp	730,780	0.0322%	375,746	183,417	48.81%
		18333	Peerless Ind Ins Co	43,688	0.0019%	21,016	27,921	132.86%
		33588	First Liberty Ins Corp	34,644	0.0015%	26,782	12,916	48.23%
				149,226,638	**6.5802%**	**153,847,799**	**54,166,400**	**35.21%**
6	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	82,944,844	3.6575%	69,929,580	45,387,475	64.90%
		15580	Scottsdale Ind Co	12,534,558	0.5527%	9,857,534	2,403,023	24.38%
		28223	Nationwide Agribusiness Ins Co	11,651,209	0.5138%	11,483,708	4,336,515	37.76%
		11991	National Cas Co	7,795,480	0.3437%	8,067,987	3,046,050	37.75%
		19100	Amco Ins Co	6,810,675	0.3003%	8,248,299	2,088,961	25.33%
		42889	Victoria Fire & Cas Co	2,356,567	0.1039%	1,098,776	638,194	58.08%
		13838	Farmland Mut Ins Co	233,671	0.0103%	145,577	-42,910	-29.48%
		25453	Nationwide Ins Co Of Amer	160,968	0.0071%	75,480	16,531	21.90%
				124,487,972	**5.4894%**	**108,906,941**	**57,873,839**	**53.14%**
7	163	SAFECO INS GRP						
		19704	American States Ins Co	28,493,316	1.2564%	28,251,212	12,903,018	45.67%
		24732	General Ins Co Of Amer	26,961,180	1.1889%	27,933,831	11,030,449	39.49%
		19690	American Economy Ins Co	13,408,583	0.5913%	11,971,366	6,861,219	57.31%
		24724	First Natl Ins Co Of Amer	10,329,521	0.4555%	10,328,637	4,453,902	43.12%
				79,192,600	**3.4920%**	**78,485,046**	**35,248,588**	**44.91%**
8	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	69,814,453	3.0785%	68,737,923	35,104,533	51.07%
		25143	State Farm Fire And Cas Co	5,340,809	0.2355%	5,529,549	8,909,817	161.13%
				75,155,262	**3.3140%**	**74,267,472**	**44,014,350**	**59.26%**

2006 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
9	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	67,921,012	2.9950%	65,018,680	35,096,593	53.98%
		42862	Universal Cas Co	6,514,040	0.2872%	3,296,051	1,759,890	53.39%
				74,435,052	**3.2822%**	**68,314,731**	**36,856,483**	**53.95%**
10	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	36,499,318	1.6095%	35,985,238	21,711,773	60.34%
		30104	Hartford Underwriters Ins Co	18,637,940	0.8218%	14,842,026	5,633,071	37.95%
		34690	Property & Cas Ins Co Of Hartford	9,370,689	0.4132%	5,521,269	2,118,743	38.37%
		29424	Hartford Cas Ins Co	5,376,343	0.2371%	12,662,899	59,963	0.47%
		29459	Twin City Fire Ins Co Co	2,459,053	0.1084%	2,790,707	2,107,338	75.51%
		22357	Hartford Accid & Ind Co	160,933	0.0071%	161,283	30,386	18.84%
		37478	Hartford Ins Co Of The Midwest	17,580	0.0008%	12,637	-17,429	-137.92%
				72,521,856	**3.1979%**	**71,976,059**	**31,643,845**	**43.96%**
11	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	66,304,643	2.9237%	64,930,345	32,430,381	49.95%
				66,304,643	**2.9237%**	**64,930,345**	**32,430,381**	**49.95%**
12	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	38,455,246	1.6957%	50,592,611	8,505,096	16.81%
		37257	Praetorian Ins Co	14,158,882	0.6243%	3,010,402	4,993,803	165.88%
		37303	Redland Ins Co	5,347,149	0.2358%	1,604,651	71,890	4.48%
				57,961,277	**2.5558%**	**55,207,664**	**13,570,789**	**24.58%**
13	218	CNA INS GRP						
		20443	Continental Cas Co	16,437,014	0.7248%	14,446,151	4,564,654	31.60%
		20427	American Cas Co Of Reading PA	16,201,036	0.7144%	18,303,454	8,518,033	46.54%
		20508	Valley Forge Ins Co	8,538,300	0.3765%	5,827,632	6,527,382	112.01%
		20494	Transportation Ins Co	8,398,954	0.3704%	9,307,613	5,495,036	59.04%
		20486	Transcontinental Ins Co	4,896,973	0.2159%	4,946,684	3,248,047	65.66%
		20478	National Fire Ins Co Of Hartford	1,180,834	0.0521%	1,161,982	501,227	43.14%
		35289	Continental Ins Co	94	0.0000%	126	-13,690	-10865.08%
				55,653,205	**2.4541%**	**53,993,642**	**28,840,689**	**53.41%**
14	225	IAT Reins Co Grp						
		13234	Wilshire Ins Co	23,531,840	1.0376%	23,594,014	13,994,241	59.31%
		26433	Harco Natl Ins Co	13,844,971	0.6105%	13,518,670	2,816,243	20.83%
		28886	Transguard Ins Co Of Amer Inc	4,817,513	0.2124%	4,980,281	2,149,335	43.16%
		20010	Acceptance Ind Ins Co	4,243,245	0.1871%	8,161,821	3,415,826	41.85%
				46,437,569	**2.0477%**	**50,254,786**	**22,375,645**	**44.52%**
15	98	WR Berkley Corp						
		10510	Carolina Cas Ins Co	40,751,051	1.7969%	39,511,388	13,801,258	34.93%
		36684	Riverport Ins Co	2,829,520	0.1248%	2,523,319	503,062	19.94%
		25224	Great Divide Ins Co	812,636	0.0358%	544,127	813,960	149.59%
		23612	Midwest Employers Cas Co	205,458	0.0091%	121,847	26,090	21.41%
		40045	Starnet Ins Co	65,438	0.0029%	548,824	27,073	4.93%
				44,664,103	**1.9695%**	**43,249,505**	**15,171,443**	**35.08%**

2006 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
16	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	41,428,075	1.8268%	44,534,852	22,260,013	49.98%
				41,428,075	**1.8268%**	**44,534,852**	**22,260,013**	**49.98%**
17	84	American Financial Grp						
		32620	National Interstate Ins Co	32,687,350	1.4414%	24,741,459	13,863,103	56.03%
		26344	Great American Assur Co	4,490,992	0.1980%	4,570,214	37,633	0.82%
		16691	Great American Ins Co	1,961,336	0.0865%	1,779,815	260,895	14.66%
		22136	Great American Ins Co of NY	1,117,142	0.0493%	868,303	53,886	6.21%
		26832	Great American Alliance Ins Co	179,727	0.0079%	153,198	-114,830	-74.96%
				40,436,547	**1.7831%**	**32,112,989**	**14,100,687**	**43.91%**
18	215	UNITRIN GRP						
		19852	Financial Ind Co	36,551,548	1.6118%	37,027,669	18,349,529	49.56%
		14133	Valley Ins Co	2,331,823	0.1028%	2,514,466	-1,070,898	-42.59%
				38,883,371	**1.7146%**	**39,542,135**	**17,278,631**	**43.70%**
19	748	Meadowbrook Ins Grp						
		25780	Williamsburg Natl Ins Co	28,602,348	1.2612%	29,779,182	16,788,374	56.38%
		18023	Star Ins Co	9,795,564	0.4319%	9,890,390	6,423,216	64.94%
				38,397,912	**1.6932%**	**39,669,572**	**23,211,590**	**58.51%**
20	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	34,292,332	1.5121%	33,546,132	15,685,679	46.76%
		19240	Allstate Ind Co	2,937,969	0.1296%	3,006,590	-391,118	-13.01%
				37,230,301	**1.6417%**	**36,552,722**	**15,294,561**	**41.84%**
21	626	ACE LTD						
		22667	Ace American Ins Co	25,642,209	1.1307%	25,198,470	20,101,072	79.77%
		21121	Westchester Fire Ins Co	4,278,085	0.1886%	4,036,327	3,551,152	87.98%
		20702	Ace Fire Underwriters Ins Co	682,376	0.0301%	745,785	80,496	10.79%
		20699	Ace Prop & Cas Ins Co	509,619	0.0225%	849,407	32,504	3.83%
		43575	Indemnity Ins Co Of North Amer	413,221	0.0182%	441,319	-174,106	-39.45%
				31,525,510	**1.3901%**	**31,271,308**	**23,591,118**	**75.44%**
22	38	CHUBB & SON INC						
		20281	Federal Ins Co	29,062,710	1.2815%	30,848,116	12,215,055	39.60%
		20303	Great Northern Ins Co	1,012,510	0.0446%	918,127	382,174	41.63%
		20346	Pacific Ind Co	160,264	0.0071%	181,522	-8,767	-4.83%
		20397	Vigilant Ins Co	53,291	0.0023%	58,751	-2,972	-5.06%
		20338	Northwestern Pacific Ind Co	13,201	0.0006%	13,197	-21,957	-166.38%
				30,301,976	**1.3362%**	**32,019,713**	**12,563,533**	**39.24%**
23	802	Capital Ins Group						
		23540	Monterey Ins Co	14,511,074	0.6399%	13,783,131	6,743,434	48.93%
		13544	California Capital Ins Co	6,358,080	0.2804%	6,003,081	4,035,593	67.23%
		12890	Eagle West Ins Co	5,480,624	0.2417%	5,683,856	2,494,642	43.89%
				26,349,778	**1.1619%**	**25,470,068**	**13,273,669**	**52.11%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

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
24	968		AXA INS GRP					
		25747	Unigard Ins Co	25,508,632	1.1248%	24,335,091	10,534,855	43.29%
		25798	Unigard Ind Co	699,954	0.0309%	706,889	-42,961	-6.08%
		24414	General Cas Co Of WI	71,684	0.0032%	66,453	-3,387	-5.10%
		24449	Regent Ins Co	17,163	0.0008%	19,600	-7,867	-40.14%
				26,297,433	**1.1596%**	**25,128,033**	**10,480,640**	**41.71%**
25	150		OLD REPUBLIC GRP					
		11371	Great West Cas Co	18,823,622	0.8300%	19,021,397	12,127,450	63.76%
		24147	Old Republic Ins Co	4,788,203	0.2111%	4,387,345	3,039,527	69.28%
				23,611,825	**1.0412%**	**23,408,742**	**15,166,977**	**64.79%**
26	158		FAIRFAX FINANCIAL					
		21113	United States Fire Ins Co	16,662,113	0.7347%	19,058,466	10,205,078	53.55%
		25054	Hudson Ins Co	5,859,136	0.2584%	6,101,819	2,912,348	47.73%
		25070	Clearwater Ins Co	425,329	0.0188%	425,329	-56,704	-13.33%
		21105	North River Ins Co	253,532	0.0112%	137,922	57,272	41.52%
		24384	Fairmont Specialty Ins Co	183,565	0.0081%	288,743	-4,123,772	-1428.18%
		25534	TIG Ins Co	1,587	0.0001%	1,587	-1,123,411	-70788.34%
				23,385,262	**1.0312%**	**26,013,866**	**7,870,811**	**30.26%**
27	93		STATE NATL GRP					
		12831	State Natl Ins Co Inc	21,710,359	0.9573%	18,096,902	7,034,445	38.87%
		22608	National Specialty Ins Co	908,590	0.0401%	908,590	53,824	5.92%
				22,618,949	**0.9974%**	**19,005,492**	**7,088,269**	**37.30%**
28	31		BERKSHIRE HATHAWAY					
		20052	National Liab & Fire Ins Co	9,820,025	0.4330%	9,569,220	827,649	8.65%
		11673	Redwood Fire & Cas Ins Co	6,820,224	0.3007%	5,872,494	2,798,503	47.65%
		27812	Columbia Ins Co	3,521,620	0.1553%	3,473,338	-64,029	-1.84%
		20087	National Ind Co	6,255	0.0003%	11,390	-16,730	-146.88%
				20,168,124	**0.8893%**	**18,926,442**	**3,545,393**	**18.73%**
29	169		SENTRY INS GRP					
		21180	Sentry Select Ins Co	14,205,798	0.6264%	15,195,717	7,164,877	47.15%
		24988	Sentry Ins A Mut Co	5,793,354	0.2555%	5,949,524	4,183,543	70.32%
		23434	Middlesex Ins Co	1,432	0.0001%	1,935	10,832	559.79%
				20,000,584	**0.8819%**	**21,147,176**	**11,359,252**	**53.72%**
30	7		FEDERATED MUT GRP					
		13935	Federated Mut Ins Co	17,737,593	0.7821%	18,940,941	7,736,234	40.84%
		28304	Federated Service Ins Co	1,569,111	0.0692%	1,368,118	2,203,371	161.05%
				19,306,704	**0.8513%**	**20,309,059**	**9,939,605**	**48.94%**
31	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	18,513,539	0.8164%	18,205,544	4,754,388	26.12%
				18,513,539	**0.8164%**	**18,205,544**	**4,754,388**	**26.12%**
32	26077		Lancer Ins Co					
		26077	Lancer Ins Co	15,452,440	0.6814%	14,992,768	1,757,525	11.72%
				15,452,440	**0.6814%**	**14,992,768**	**1,757,525**	**11.72%**

2006 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
33	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	14,652,310	0.6461%	13,988,036	8,427,609	60.25%
				14,652,310	**0.6461%**	**13,988,036**	**8,427,609**	**60.25%**
34	761	ALLIANZ INS GRP						
		21857	American Ins Co	4,951,080	0.2183%	5,204,551	3,125,335	60.05%
		22837	Interstate Ind Co	2,434,997	0.1074%	5,730,594	4,662,882	81.37%
		21881	National Surety Corp	2,251,782	0.0993%	2,266,951	1,148,991	50.68%
		21849	American Automobile Ins Co	2,236,707	0.0986%	2,057,715	2,227,877	108.27%
		21865	Associated Ind Corp	1,683,160	0.0742%	1,809,999	213,009	11.77%
		21873	Firemans Fund Ins Co	926,246	0.0408%	989,464	-274,274	-27.72%
		22810	Chicago Ins Co	37	0.0000%	37	617,579	69132.43%
				14,484,009	**0.6387%**	**18,059,311**	**11,721,399**	**64.91%**
35	1129	WHITE MOUNTAINS GRP						
		20621	OneBeacon America Ins Co	6,356,830	0.2803%	4,206,803	509,417	12.11%
		27154	Atlantic Specialty Ins Co	3,504,951	0.1546%	5,777,704	2,044,989	35.39%
		20648	Employers Fire Ins Co	1,531,380	0.0675%	739,193	731,905	99.01%
		21962	Pennsylvania General Ins Co	1,058,868	0.0467%	1,050,853	-183,958	-17.51%
		21970	OneBeacon Ins Co	742,677	0.0327%	729,693	-705,231	-96.65%
		21946	Camden Fire Ins Assoc	537	0.0000%	99	37	37.37%
				13,195,243	**0.5818%**	**12,504,345**	**2,397,159**	**19.17%**
36	1114	MERCER INS GRP						
		31453	Financial Pacific Ins Co	11,361,700	0.5010%	10,629,839	9,758,844	91.81%
				11,361,700	**0.5010%**	**10,629,839**	**9,758,844**	**91.81%**
37	457	ARGONAUT GRP						
		19828	Argonaut-Midwest Ins Co	10,112,157	0.4459%	6,185,182	4,245,342	68.64%
		19860	Argonaut Great Central Ins Co	696,659	0.0307%	681,935	202,447	29.69%
		19801	Argonaut Ins Co	20,032	0.0009%	177,188	-2,701,111	-1524.43%
				10,828,848	**0.4775%**	**7,044,305**	**1,746,678**	**24.80%**
38	4254	The Warranty Grp						
		40827	Virginia Surety Co Inc	9,236,193	0.4073%	8,669,065	3,767,396	43.46%
				9,236,193	**0.4073%**	**8,669,065**	**3,767,396**	**43.46%**
39	1285	X L AMER						
		22322	Greenwich Ins Co	8,981,936	0.3961%	7,708,090	3,940,484	51.12%
		37885	XL Specialty Ins Co	211,930	0.0093%	2,089,423	1,755,616	84.02%
				9,193,866	**0.4054%**	**9,797,513**	**5,696,100**	**58.14%**
40	1279	Arch Ins Grp						
		11150	Arch Ins Co	9,145,100	0.4033%	9,445,344	4,844,651	51.29%
				9,145,100	**0.4033%**	**9,445,344**	**4,844,651**	**51.29%**
41	32107	Sutter Ins Co						
		32107	Sutter Ins Co	8,653,807	0.3816%	10,675,216	690,483	6.47%
				8,653,807	**0.3816%**	**10,675,216**	**690,483**	**6.47%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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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
42	40134	SUA Ins Co						
		40134	SUA Ins Co	7,498,466	0.3306%	3,685,366	2,394,183	64.96%
				7,498,466	**0.3306%**	**3,685,366**	**2,394,183**	**64.96%**
43	62	EMC INS CO						
		21415	Employers Mut Cas Co	7,313,383	0.3225%	7,595,400	2,662,468	35.05%
				7,313,383	**0.3225%**	**7,595,400**	**2,662,468**	**35.05%**
44	361	MUNICH AMERICAN HOLDING CORP						
		19720	American Alt Ins Corp	6,656,248	0.2935%	7,004,726	217,803	3.11%
				6,656,248	**0.2935%**	**7,004,726**	**217,803**	**3.11%**
45	816	COMMERCE GRP INC						
		13161	Commerce West Ins Co	6,222,082	0.2744%	6,748,128	4,384,907	64.98%
				6,222,082	**0.2744%**	**6,748,128**	**4,384,907**	**64.98%**
46	922	ICW GROUP						
		40029	Explorer Ins Co	6,157,907	0.2715%	6,430,125	4,085,590	63.54%
		27847	Insurance Co Of The West	1,072	0.0000%	1,072	-60,872	-5678.36%
				6,158,979	**0.2716%**	**6,431,197**	**4,024,718**	**62.58%**
47	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	5,804,885	0.2560%	5,760,721	2,455,027	42.62%
				5,804,885	**0.2560%**	**5,760,721**	**2,455,027**	**42.62%**
48	3495	Infinity Prop & Cas Ins Grp						
		11738	Infinity Auto Ins Co	5,725,116	0.2525%	5,753,234	1,906,359	33.14%
				5,725,116	**0.2525%**	**5,753,234**	**1,906,359**	**33.14%**
49	783	RLI INS GRP						
		13056	RLI Ins Co	5,601,609	0.2470%	5,060,154	3,328,460	65.78%
				5,601,609	**0.2470%**	**5,060,154**	**3,328,460**	**65.78%**
50	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	5,162,593	0.2276%	5,549,353	2,101,060	37.86%
		22551	Mitsui Sumitomo Ins USA Inc	438,663	0.0193%	852,492	544,979	63.93%
				5,601,256	**0.2470%**	**6,401,845**	**2,646,039**	**41.33%**
51	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	5,446,213	0.2402%	5,370,413	2,155,868	40.14%
				5,446,213	**0.2402%**	**5,370,413**	**2,155,868**	**40.14%**
52	27502	Western General Ins Co						
		27502	Western General Ins Co	4,965,216	0.2189%	4,881,559	3,339,533	68.41%
				4,965,216	**0.2189%**	**4,881,559**	**3,339,533**	**68.41%**
53	39861	Golden Bear Ins Co						
		39861	Golden Bear Ins Co	3,685,061	0.1625%	3,964,738	1,376,005	34.71%
				3,685,061	**0.1625%**	**3,964,738**	**1,376,005**	**34.71%**
54	1331	Glencoe US Holdings Inc						
		10340	Stonington Ins Co	3,600,963	0.1588%	4,158,766	1,896,384	45.60%
				3,600,963	**0.1588%**	**4,158,766**	**1,896,384**	**45.60%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

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55	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	3,514,769	0.1550%	3,738,778	298,037	7.97%
				3,514,769	**0.1550%**	**3,738,778**	**298,037**	**7.97%**
56	79		GMAC INS HOLDING					
		31488	Integon Preferred Ins Co	3,393,050	0.1496%	3,331,333	2,018,305	60.59%
				3,393,050	**0.1496%**	**3,331,333**	**2,018,305**	**60.59%**
57	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	3,344,031	0.1475%	2,620,021	-100,518	-3.84%
				3,344,031	**0.1475%**	**2,620,021**	**-100,518**	**-3.84%**
58	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	3,028,490	0.1335%	3,029,070	1,767,102	58.34%
				3,028,490	**0.1335%**	**3,029,070**	**1,767,102**	**58.34%**
59	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	3,012,155	0.1328%	3,027,085	-1,012,809	-33.46%
				3,012,155	**0.1328%**	**3,027,085**	**-1,012,809**	**-33.46%**
60	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	3,010,247	0.1327%	3,302,247	-228,723	-6.93%
				3,010,247	**0.1327%**	**3,302,247**	**-228,723**	**-6.93%**
61	785		MARKEL CORP GRP					
		38970	Markel Ins Co	2,576,667	0.1136%	4,726,015	5,382,764	113.90%
		28932	Markel American Ins Co	263,841	0.0116%	255,775	-52,270	-20.44%
				2,840,508	**0.1253%**	**4,981,790**	**5,330,494**	**107.00%**
62	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	2,558,884	0.1128%	2,457,469	255,926	10.41%
				2,558,884	**0.1128%**	**2,457,469**	**255,926**	**10.41%**
63	867		PROTECTIVE INS GRP					
		40460	Sagamore Ins Co	2,384,320	0.1051%	1,460,457	851,799	58.32%
				2,384,320	**0.1051%**	**1,460,457**	**851,799**	**58.32%**
64	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	2,232,431	0.0984%	2,258,931	590,782	26.15%
				2,232,431	**0.0984%**	**2,258,931**	**590,782**	**26.15%**
65	866		WESTERN WORLD GRP					
		40436	Stratford Ins Co	1,982,844	0.0874%	2,067,404	247,910	11.99%
				1,982,844	**0.0874%**	**2,067,404**	**247,910**	**11.99%**
66	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	1,950,920	0.0860%	1,950,920	1,306,681	66.98%
				1,950,920	**0.0860%**	**1,950,920**	**1,306,681**	**66.98%**
67	408		AMERICAN NATL FNCL GRP					
		28401	American Natl Prop & Cas Co	1,746,360	0.0770%	1,693,818	283,343	16.73%
		11048	Pacific Prop & Cas Co	16,440	0.0007%	3,228	0	0.00%
				1,762,800	**0.0777%**	**1,697,046**	**283,343**	**16.70%**

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68	36790		Springfield Ins Co Inc					
		36790	Springfield Ins Co Inc	1,697,835	0.0749%	1,830,963	663,456	36.24%
				1,697,835	**0.0749%**	**1,830,963**	**663,456**	**36.24%**
69	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	998,143	0.0440%	779,134	591,850	75.96%
				998,143	**0.0440%**	**779,134**	**591,850**	**75.96%**
70	83		GRANGE INS					
		22101	Grange Ins Assn	953,528	0.0420%	988,917	105,954	10.71%
				953,528	**0.0420%**	**988,917**	**105,954**	**10.71%**
71	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	930,210	0.0410%	930,039	272,134	29.26%
				930,210	**0.0410%**	**930,039**	**272,134**	**29.26%**
72	37931		General Fire & Cas Co					
		37931	General Fire & Cas Co	915,643	0.0404%	1,040,992	-959,614	-92.18%
				915,643	**0.0404%**	**1,040,992**	**-959,614**	**-92.18%**
73	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	870,095	0.0384%	927,961	259,118	27.92%
				870,095	**0.0384%**	**927,961**	**259,118**	**27.92%**
74	181		SWISS RE GRP					
		34207	Westport Ins Corp	802,593	0.0354%	953,677	2,885,464	302.56%
				802,593	**0.0354%**	**953,677**	**2,885,464**	**302.56%**
75	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	644,660	0.0284%	659,104	174,045	26.41%
				644,660	**0.0284%**	**659,104**	**174,045**	**26.41%**
76	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	336,118	0.0148%	307,902	101,754	33.05%
				336,118	**0.0148%**	**307,902**	**101,754**	**33.05%**
77	88		The Hanover Ins Grp					
		22306	Massachusetts Bay Ins Co	150,536	0.0066%	123,646	-10,909	-8.82%
		22292	Hanover Ins Co	107,328	0.0047%	121,047	-1,057,821	-873.89%
				257,864	**0.0114%**	**244,693**	**-1,068,730**	**-436.76%**
78	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	249,744	0.0110%	257,390	161,898	62.90%
		25984	Graphic Arts Mut Ins Co	5,443	0.0002%	1,913	-365	-19.08%
				255,187	**0.0113%**	**259,303**	**161,533**	**62.30%**
79	19		Assurant Inc Grp					
		19615	American Reliable Ins Co	165,267	0.0073%	86,245	-153,381	-177.84%
				165,267	**0.0073%**	**86,245**	**-153,381**	**-177.84%**

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80	767	PENN MFR ASN INS						
		12262	Pennsylvania Manufacturers Asn Ins C	110,579	0.0049%	133,242	-9,611	-7.21%
		36897	Manufacturers Alliance Ins Co	44,063	0.0019%	23,428	16,895	72.11%
		41424	Pennsylvania Manufacturers Ind Co	8,754	0.0004%	3,344	984	29.43%
				163,396	**0.0072%**	**160,014**	**8,268**	**5.17%**
81	796	QBE INS GRP LTD						
		16217	National Farmers Union Prop & Cas	134,406	0.0059%	125,130	45,024	35.98%
				134,406	**0.0059%**	**125,130**	**45,024**	**35.98%**
82	510	NAVIGATORS GRP INC						
		42307	Navigators Ins Co	121,908	0.0054%	35,451	41,232	116.31%
				121,908	**0.0054%**	**35,451**	**41,232**	**116.31%**
83	18538	Bancinsure Inc						
		18538	Bancinsure Inc	117,936	0.0052%	129,122	78,441	60.75%
				117,936	**0.0052%**	**129,122**	**78,441**	**60.75%**
84	240	DAIMLER CHRYSLER GRP						
		10499	DaimlerChrysler Ins Co	107,310	0.0047%	130,959	1,227,209	937.09%
				107,310	**0.0047%**	**130,959**	**1,227,209**	**937.09%**
85	124	AMERISURE CO						
		23396	Amerisure Mut Ins Co	96,330	0.0042%	99,904	87,074	87.16%
				96,330	**0.0042%**	**99,904**	**87,074**	**87.16%**
86	38733	Alaska Nat Ins Co						
		38733	Alaska Nat Ins Co	61,725	0.0027%	65,105	952	1.46%
				61,725	**0.0027%**	**65,105**	**952**	**1.46%**
87	11118	Federated Rural Electric Ins Exch						
		11118	Federated Rural Electric Ins Exch	36,195	0.0016%	35,877	21,090	58.78%
				36,195	**0.0016%**	**35,877**	**21,090**	**58.78%**
88	108	LUMBERMENS MUT CAS GRP						
		22918	American Motorists Ins Co	11,026	0.0005%	11,026	3,504,410	31783.15%
		30562	American Manufacturers Mut Ins Co	34	0.0000%	34	31,245	91897.06%
				11,060	**0.0005%**	**11,060**	**3,535,655**	**31967.95%**
89	4381	Lightyear Delos Grp						
		35408	Delos Ins Co	3,871	0.0002%	3,871	605,597	15644.46%
				3,871	**0.0002%**	**3,871**	**605,597**	**15644.46%**
90	1141	NORTH POINTE GRP						
		27740	North Pointe Ins Co	1,012	0.0000%	337	0	0.00%
				1,012	**0.0000%**	**337**	**0**	**0.00%**
91	1346	AMERICAN SAFETY HOLDING GRP						
		39969	American Safety Cas Ins Co	595	0.0000%	595	39,825	6693.28%
				595	**0.0000%**	**595**	**39,825**	**6693.28%**

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92	1169	GENERALI GRP						
		11231	Generali Us Branch	566	0.0000%	566	-251,380	-44413.43%
				566	**0.0000%**	**566**	**-251,380**	**-44413.43%**
93	37206	Contractors Bonding & Ins Co						
		37206	Contractors Bonding & Ins Co	154	0.0000%	474	234,880	49552.74%
				154	**0.0000%**	**474**	**234,880**	**49552.74%**
94	22250	Pathfinder Ins Co						
		22250	Pathfinder Ins Co	107	0.0000%	107	0	0.00%
				107	**0.0000%**	**107**	**0**	**0.00%**
			Line Total:	**2,267,808,734**	**100.0000%**	**2,235,698,959**	**1,029,359,175**	**46.04%**

2006 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	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	1,145,527,928	12.9127%	1,129,036,180	658,595,232	58.33%
				1,145,527,928	**12.9127%**	**1,129,036,180**	**658,595,232**	**58.33%**
2	1318	Auto Club Enterprises Ins Grp						
		15598	Interins Exch Of The Automobile Club	881,908,248	9.9411%	863,748,029	451,937,388	52.32%
				881,908,248	**9.9411%**	**863,748,029**	**451,937,388**	**52.32%**
3	8	ALLSTATE INS GRP						
		19240	Allstate Ind Co	599,251,655	6.7549%	585,340,721	329,862,691	56.35%
		19232	Allstate Ins Co	194,459,130	2.1920%	195,904,019	80,259,291	40.97%
		10358	Encompass Ins Co	33,315,252	0.3755%	32,717,701	18,563,662	56.74%
		37907	Deerbrook Ins Co	12,028,127	0.1356%	12,726,840	9,344,752	73.43%
		17230	Allstate Prop & Cas Ins Co	8,716,751	0.0983%	9,783,232	5,293,625	54.11%
				847,770,915	**9.5563%**	**836,472,513**	**443,324,021**	**53.00%**
4	212	ZURICH INS GRP						
		21652	Farmers Ins Exch	627,572,812	7.0742%	665,045,083	363,917,156	54.72%
		21687	Mid-Century Ins Co	190,295,100	2.1451%	143,901,659	88,126,508	61.24%
		11185	Foremost Ins Co	23,315,901	0.2628%	24,256,116	13,691,504	56.45%
		41181	Universal Underwriters Ins Co	2,985,409	0.0337%	3,491,371	1,982,226	56.78%
		43699	American Federation Ins Co	893,001	0.0101%	897,038	630,973	70.34%
		34649	Centre Ins Co	33,339	0.0004%	35,634	-6,500	-18.24%
		11800	Foremost Property & Cas Ins Co	17,870	0.0002%	2,267	1,144	50.46%
				845,113,432	**9.5264%**	**837,629,168**	**468,343,011**	**55.91%**
5	660	MERCURY GEN GRP						
		27553	Mercury Ins Co	564,803,766	6.3666%	557,232,702	336,663,788	60.42%
		11908	Mercury Cas Co	178,510,230	2.0122%	182,110,355	116,885,053	64.18%
		38342	California Automobile Ins Co	79,767,999	0.8992%	77,882,786	61,706,318	79.23%
				823,081,995	**9.2780%**	**817,225,843**	**515,255,159**	**63.05%**
6	1278	CALIFORNIA ST AUTO GRP						
		15539	California State Auto Asn Inter-Ins	723,358,899	8.1539%	724,611,101	405,288,544	55.93%
		37770	Western United Ins Co	31,315,534	0.3530%	32,535,482	15,400,144	47.33%
		10921	ACA Ins Co	10,928,340	0.1232%	7,780,963	6,032,216	77.53%
				765,602,773	**8.6301%**	**764,927,546**	**426,720,904**	**55.79%**
7	12	AMERICAN INTRNL GRP						
		12963	21st Century Ins Co	491,450,475	5.5398%	499,512,257	314,779,932	63.02%
		23809	Granite State Ins Co	106,064,081	1.1956%	92,156,684	52,729,388	57.22%
		43761	American Intl Ins Co Of CA	36,671,108	0.4134%	36,306,238	19,952,185	54.96%
		19429	Insurance Co Of The State Of PA	20,012,379	0.2256%	12,157,374	6,689,592	55.02%
		36404	21st Century Cas Co	7,302,422	0.0823%	7,571,940	5,362,501	70.82%
		19380	American Home Assur Co	6,796,148	0.0766%	8,207,329	3,437,263	41.88%
		19445	National Union Fire Ins Co Of Pitts	5,049,546	0.0569%	4,767,114	238,356	5.00%
		19399	AIU Ins Co	1,595,421	0.0180%	1,761,384	715,669	40.63%
		23841	New Hampshire Ins Co	33,883	0.0004%	33,108	3,463	10.46%
				674,975,463	**7.6085%**	**662,473,428**	**403,908,349**	**60.97%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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

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
8	155		PROGRESSIVE GRP					
		27804	Progressive West Ins Co	174,608,554	1.9682%	171,618,649	98,312,884	57.29%
		44288	Progressive Choice Ins Co	151,144,765	1.7037%	145,849,659	88,429,282	60.63%
		24260	Progressive Cas Ins Co	24,594,584	0.2772%	23,188,402	13,883,408	59.87%
		16322	Progressive Direct Ins Co	5,550,682	0.0626%	4,608,458	2,949,057	63.99%
		11851	Progressive Advanced Ins Co	72,121	0.0008%	74,055	20,121	27.17%
				355,970,706	**4.0126%**	**345,339,223**	**203,594,752**	**58.96%**
9	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25968	USAA Cas Ins Co	160,257,487	1.8065%	159,871,651	84,926,119	53.12%
		25941	USAA	158,006,866	1.7811%	157,778,265	93,768,089	59.43%
		18600	USAA General Ind Co	6,732,265	0.0759%	6,637,322	4,413,728	66.50%
				324,996,618	**3.6635%**	**324,287,238**	**183,107,936**	**56.46%**
10	31		BERKSHIRE HATHAWAY					
		35882	Geico General Ins Co	142,942,841	1.6113%	137,336,160	78,751,235	57.34%
		22063	Government Employees Ins Co	76,421,491	0.8614%	74,714,314	41,633,094	55.72%
		22055	Geico Ind Co	45,193,626	0.5094%	41,312,040	29,000,054	70.20%
		41491	Geico Cas Co	21,786,089	0.2456%	20,539,869	10,220,989	49.76%
		22730	Converium Ins North Amer Inc	129,061	0.0015%	129,061	-107,218	-83.08%
				286,473,108	**3.2292%**	**274,031,444**	**159,498,154**	**58.20%**
11	3495		Infinity Prop & Cas Ins Grp					
		22268	Infinity Ins Co	176,626,226	1.9910%	164,479,116	78,509,510	47.73%
		10068	Infinity Natl Ins Co	7,551,975	0.0851%	8,855,317	5,030,523	56.81%
		20260	Infinity Select Ins Co	6,885,200	0.0776%	8,660,684	3,591,339	41.47%
		11738	Infinity Auto Ins Co	6,110,084	0.0689%	6,297,975	2,128,572	33.80%
				197,173,485	**2.2226%**	**188,293,092**	**89,259,944**	**47.40%**
12	140		NATIONWIDE CORP					
		19100	Amco Ins Co	54,759,715	0.6173%	49,880,633	27,348,232	54.83%
		42579	Allied Prop & Cas Ins Co	37,577,666	0.4236%	37,269,574	22,111,615	59.33%
		23787	Nationwide Mut Ins Co	27,720,066	0.3125%	33,255,103	14,682,695	44.15%
		42889	Victoria Fire & Cas Co	16,524,488	0.1863%	9,500,030	6,863,164	72.24%
		42587	Depositors Ins Co	7,353,185	0.0829%	7,347,278	5,006,948	68.15%
		23779	Nationwide Mut Fire Ins Co	6,081,691	0.0686%	6,239,000	2,719,071	43.58%
		25453	Nationwide Ins Co Of Amer	3,978,879	0.0449%	2,696,682	2,124,522	78.78%
		37877	Nationwide Prop & Cas Ins Co	1,236,998	0.0139%	1,222,896	928,175	75.90%
		26093	Nationwide Affinity Co of Amer	557,499	0.0063%	608,554	247,579	40.68%
				155,790,187	**1.7561%**	**148,019,750**	**82,032,001**	**55.42%**
13	163		SAFECO INS GRP					
		24740	Safeco Ins Co Of Amer	133,165,748	1.5011%	132,925,791	72,273,141	54.37%
		37214	American States Preferred Ins Co	15,130,384	0.1706%	14,744,979	8,415,089	57.07%
		24724	First Natl Ins Co Of Amer	1,027,176	0.0116%	1,062,753	519,842	48.91%
		39012	Safeco Ins Co Of IL	444,180	0.0050%	403,370	191,770	47.54%
				149,767,488	**1.6882%**	**149,136,893**	**81,399,842**	**54.58%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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14	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	89,213,857	1.0056%	85,484,595	77,962,281	91.20%
		31526	Wawanesa Mut Ins Co Us Branch	27,497,079	0.3100%	27,654,915	19,466,693	70.39%
				116,710,936	**1.3156%**	**113,139,510**	**97,428,974**	**86.11%**
15	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	116,432,953	1.3125%	111,177,651	64,459,052	57.98%
				116,432,953	**1.3125%**	**111,177,651**	**64,459,052**	**57.98%**
16	91	HARTFORD FIRE & CAS GRP						
		30104	Hartford Underwriters Ins Co	59,032,637	0.6654%	56,120,805	28,340,996	50.50%
		29424	Hartford Cas Ins Co	36,375,786	0.4100%	33,034,736	18,852,451	57.07%
		29459	Twin City Fire Ins Co Co	6,378,941	0.0719%	6,703,234	3,244,824	48.41%
		19682	Hartford Fire In Co	462	0.0000%	463	2,853	616.20%
		34690	Property & Cas Ins Co Of Hartford	377	0.0000%	1,057	4,650	439.92%
				101,788,203	**1.1474%**	**95,860,295**	**50,445,774**	**52.62%**
17	79	GMAC INS HOLDING						
		23728	National General Ins Co	67,639,070	0.7624%	69,253,206	29,353,087	42.39%
		31488	Integon Preferred Ins Co	16,558,872	0.1867%	14,852,384	11,826,160	79.62%
		38660	MIC General Ins Corp	8,045,149	0.0907%	7,961,327	4,406,745	55.35%
		11044	GMAC Ins Co Online Inc	501,363	0.0057%	736,161	401,008	54.47%
		29742	Integon Natl Ins Co	72,666	0.0008%	79,916	48,271	60.40%
		22004	CIM Ins Corp	65,147	0.0007%	66,751	77,788	116.53%
				92,882,267	**1.0470%**	**92,949,745**	**46,113,059**	**49.61%**
18	814	BRISTOL WEST INS GRP						
		25089	Coast Natl Ins Co	83,876,045	0.9455%	90,640,010	42,355,199	46.73%
				83,876,045	**0.9455%**	**90,640,010**	**42,355,199**	**46.73%**
19	4	Ameriprise Financial Grp						
		27928	Amex Assur Co	80,899,267	0.9119%	78,141,279	50,244,522	64.30%
				80,899,267	**0.9119%**	**78,141,279**	**50,244,522**	**64.30%**
20	215	UNITRIN GRP						
		19852	Financial Ind Co	28,696,017	0.3235%	29,708,913	17,059,865	57.42%
		10914	Kemper Independence Ins Co	28,474,564	0.3210%	27,500,013	14,233,684	51.76%
		10226	Unitrin Direct Ins Co	15,297,738	0.1724%	21,084,104	15,345,409	72.78%
		14133	Valley Ins Co	1,454,077	0.0164%	1,583,364	712,838	45.02%
		16063	Unitrin Auto & Home Ins Co	459,050	0.0052%	478,760	268,418	56.07%
				74,381,446	**0.8385%**	**80,355,154**	**47,620,214**	**59.26%**
21	33	CALIFORNIA CAS MGMT						
		20117	California Cas Ind Exch	61,074,171	0.6884%	61,754,339	32,383,453	52.44%
				61,074,171	**0.6884%**	**61,754,339**	**32,383,453**	**52.44%**
22	1129	WHITE MOUNTAINS GRP						
		30210	Esurance Prop and Cas Ins Co	49,442,736	0.5573%	43,053,825	27,801,172	64.57%
				49,442,736	**0.5573%**	**43,053,825**	**27,801,172**	**64.57%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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23	3548	Travelers Grp						
		19070	Standard Fire Ins Co	35,729,625	0.4028%	34,332,522	19,579,022	57.03%
		33650	Mendota Ins Co	10,962,560	0.1236%	9,165,156	7,258,631	79.20%
		24015	Northland Ins Co	18,376	0.0002%	21,534	-63,913	-296.80%
				46,710,561	**0.5265%**	**43,519,212**	**26,773,740**	**61.52%**
24	1330	Balboa Ins Grp						
		24821	Meritplan Ins Co	28,788,707	0.3245%	26,626,393	18,255,202	68.56%
		24813	Balboa Ins Co	15,742,486	0.1775%	11,382,225	5,975,157	52.50%
				44,531,193	**0.5020%**	**38,008,618**	**24,230,359**	**63.75%**
25	241	METROPOLITAN GRP						
		25321	Metropolitan Drt Prop & Cas Ins Co	37,569,774	0.4235%	36,846,744	16,784,636	45.55%
				37,569,774	**0.4235%**	**36,846,744**	**16,784,636**	**45.55%**
26	922	ICW GROUP						
		40029	Explorer Ins Co	25,107,572	0.2830%	24,331,520	13,654,392	56.12%
		27847	Insurance Co Of The West	8,323,415	0.0938%	8,905,177	5,405,049	60.70%
				33,430,987	**0.3768%**	**33,236,697**	**19,059,441**	**57.34%**
27	4256	Anchor Ins Holdings Grp						
		40010	Anchor General Ins Co	33,160,578	0.3738%	33,154,623	19,363,357	58.40%
				33,160,578	**0.3738%**	**33,154,623**	**19,363,357**	**58.40%**
28	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	31,507,316	0.3552%	29,682,933	23,093,480	77.80%
				31,507,316	**0.3552%**	**29,682,933**	**23,093,480**	**77.80%**
29	3638	PGC Holding Corp Grp						
		37648	Permanent General Assur Corp	28,616,715	0.3226%	29,378,806	13,956,861	47.51%
				28,616,715	**0.3226%**	**29,378,806**	**13,956,861**	**47.51%**
30	169	SENTRY INS GRP						
		13137	Viking Ins Co Of WI	26,825,625	0.3024%	26,620,977	12,391,295	46.55%
				26,825,625	**0.3024%**	**26,620,977**	**12,391,295**	**46.55%**
31	158	FAIRFAX FINANCIAL						
		25054	Hudson Ins Co	25,991,610	0.2930%	28,585,553	20,434,950	71.49%
				25,991,610	**0.2930%**	**28,585,553**	**20,434,950**	**71.49%**
32	27502	Western General Ins Co						
		27502	Western General Ins Co	24,106,764	0.2717%	22,609,226	11,957,927	52.89%
				24,106,764	**0.2717%**	**22,609,226**	**11,957,927**	**52.89%**
33	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	20,724,981	0.2336%	19,939,410	9,414,699	47.22%
				20,724,981	**0.2336%**	**19,939,410**	**9,414,699**	**47.22%**
34	802	Capital Ins Group						
		13544	California Capital Ins Co	19,537,720	0.2202%	19,936,020	10,359,006	51.96%
		12890	Eagle West Ins Co	637,467	0.0072%	620,307	383,372	61.80%
				20,175,187	**0.2274%**	**20,556,327**	**10,742,378**	**52.26%**

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35	816		COMMERCE GRP INC					
		13161	Commerce West Ins Co	18,936,580	0.2135%	18,841,867	10,436,571	55.39%
				18,936,580	**0.2135%**	**18,841,867**	**10,436,571**	**55.39%**
36	127		AMERICAN MODERN INS GRP					
		23450	American Family Home Ins Co	8,963,385	0.1010%	7,963,895	2,654,045	33.33%
		23469	American Modern Home Ins Co	6,972,599	0.0786%	6,311,819	3,937,419	62.38%
				15,935,984	**0.1796%**	**14,275,714**	**6,591,464**	**46.17%**
37	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	10,571,076	0.1192%	10,794,002	4,192,953	38.85%
		18953	CSE Safeguard Ins Co	5,128,811	0.0578%	5,412,354	2,811,479	51.95%
				15,699,887	**0.1770%**	**16,206,356**	**7,004,432**	**43.22%**
38	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	15,537,321	0.1751%	14,852,192	9,499,754	63.96%
		10079	Vintage Ins Co	12,115	0.0001%	13,117	2,447	18.66%
		22837	Interstate Ind Co	3,105	0.0000%	10,218	-309,225	-3026.28%
				15,552,541	**0.1753%**	**14,875,527**	**9,192,976**	**61.80%**
39	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	15,488,181	0.1746%	15,951,083	5,767,115	36.16%
				15,488,181	**0.1746%**	**15,951,083**	**5,767,115**	**36.16%**
40	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	8,582,089	0.0967%	8,335,446	5,070,708	60.83%
		22756	Horace Mann Prop & Cas Ins Co	5,043,691	0.0569%	5,120,908	1,795,163	35.06%
				13,625,780	**0.1536%**	**13,456,354**	**6,865,871**	**51.02%**
41	38		CHUBB & SON INC					
		20338	Northwestern Pacific Ind Co	9,481,993	0.1069%	9,609,113	2,962,243	30.83%
		20281	Federal Ins Co	114,421	0.0013%	149,824	-687	-0.46%
		35181	Executive Risk Ind Inc	3,967	0.0000%	5,199	-2,588	-49.78%
				9,600,381	**0.1082%**	**9,764,136**	**2,958,968**	**30.30%**
42	257		SAFEWAY INS GRP					
		12521	Safeway Ins Co	7,958,594	0.0897%	8,152,681	4,094,341	50.22%
		10939	Safeway Direct Ins Co	1,313,354	0.0148%	1,370,241	762,498	55.65%
				9,271,948	**0.1045%**	**9,522,922**	**4,856,839**	**51.00%**
43	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	8,843,845	0.0997%	6,086,932	3,291,517	54.08%
				8,843,845	**0.0997%**	**6,086,932**	**3,291,517**	**54.08%**
44	3596		Affirmative Ins Grp					
		42609	Affirmative Ins Co	8,425,700	0.0950%	5,912,752	2,937,224	49.68%
				8,425,700	**0.0950%**	**5,912,752**	**2,937,224**	**49.68%**
45	273		WORKMENS GRP					
		13250	Workmens Auto Ins Co	8,390,147	0.0946%	8,316,700	6,290,643	75.64%
				8,390,147	**0.0946%**	**8,316,700**	**6,290,643**	**75.64%**

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46	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	8,299,517	0.0936%	8,802,286	3,456,680	39.27%
				8,299,517	**0.0936%**	**8,802,286**	**3,456,680**	**39.27%**
47	968		AXA INS GRP					
		25747	Unigard Ins Co	7,526,104	0.0848%	7,993,018	3,742,142	46.82%
				7,526,104	**0.0848%**	**7,993,018**	**3,742,142**	**46.82%**
48	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	7,318,942	0.0825%	7,323,825	3,007,812	41.07%
				7,318,942	**0.0825%**	**7,323,825**	**3,007,812**	**41.07%**
49	11711		Access Ins Co					
		11711	Access Ins Co	7,021,396	0.0791%	2,123,418	1,335,062	62.87%
				7,021,396	**0.0791%**	**2,123,418**	**1,335,062**	**62.87%**
50	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	6,093,665	0.0687%	6,021,803	4,177,703	69.38%
				6,093,665	**0.0687%**	**6,021,803**	**4,177,703**	**69.38%**
51	83		GRANGE INS					
		22101	Grange Ins Assn	6,032,869	0.0680%	6,140,286	2,877,071	46.86%
				6,032,869	**0.0680%**	**6,140,286**	**2,877,071**	**46.86%**
52	4051		Ocean Harbor Grp					
		12360	Ocean Harbor Cas Ins Co	6,021,381	0.0679%	6,293,153	4,554,065	72.37%
				6,021,381	**0.0679%**	**6,293,153**	**4,554,065**	**72.37%**
53	93		STATE NATL GRP					
		12831	State Natl Ins Co Inc	5,448,336	0.0614%	5,471,287	3,954,174	72.27%
				5,448,336	**0.0614%**	**5,471,287**	**3,954,174**	**72.27%**
54	10920		Alliance United Ins Co					
		10920	Alliance United Ins Co	5,312,948	0.0599%	4,945,064	2,518,087	50.92%
				5,312,948	**0.0599%**	**4,945,064**	**2,518,087**	**50.92%**
55	670		FIDELITY NATL FIN INC					
		25180	Fidelity Natl Ins Co	5,190,709	0.0585%	5,540,275	3,586,190	64.73%
				5,190,709	**0.0585%**	**5,540,275**	**3,586,190**	**64.73%**
56	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	3,748,092	0.0422%	5,576,572	1,700,463	30.49%
		19615	American Reliable Ins Co	1,218,918	0.0137%	1,218,693	503,180	41.29%
		42978	American Security Ins Co	13,667	0.0002%	98,457	41,203	41.85%
				4,980,677	**0.0561%**	**6,893,722**	**2,244,846**	**32.56%**
57	517		HANNOVER GRP					
		37257	Praetorian Ins Co	3,000,472	0.0338%	1,662,787	932,913	56.11%
		20532	Clarendon Natl Ins Co	1,616,843	0.0182%	2,076,103	1,074,294	51.75%
		37303	Redland Ins Co	160,333	0.0018%	1,154,810	838,439	72.60%
				4,777,648	**0.0539%**	**4,893,700**	**2,845,646**	**58.15%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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

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
58	84		American Financial Grp					
		32620	National Interstate Ins Co	2,268,056	0.0256%	2,220,265	1,094,242	49.28%
		22136	Great American Ins Co of NY	1,667,241	0.0188%	1,602,500	1,080,572	67.43%
		16691	Great American Ins Co	488,792	0.0055%	626,937	206,196	32.89%
		26832	Great American Alliance Ins Co	249,079	0.0028%	278,591	152,427	54.71%
		33723	Great American Spirit Ins Co	1,120	0.0000%	1,297	-967	-74.56%
				4,674,288	**0.0527%**	**4,729,590**	**2,532,470**	**53.55%**
59	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	4,668,339	0.0526%	4,636,832	2,666,376	57.50%
				4,668,339	**0.0526%**	**4,636,832**	**2,666,376**	**57.50%**
60	4381		Lightyear Delos Grp					
		35408	Delos Ins Co	4,166,675	0.0470%	4,259,807	2,503,088	58.76%
				4,166,675	**0.0470%**	**4,259,807**	**2,503,088**	**58.76%**
61	313		AEGIS GRP					
		33898	Aegis Security Ins Co	3,787,296	0.0427%	3,795,770	1,917,768	50.52%
				3,787,296	**0.0427%**	**3,795,770**	**1,917,768**	**50.52%**
62	3678		American Independent Ins Grp					
		39098	Omni Ins Co	2,906,325	0.0328%	4,108,216	2,018,948	49.14%
				2,906,325	**0.0328%**	**4,108,216**	**2,018,948**	**49.14%**
63	12878		Sterling Cas Ins Co					
		12878	Sterling Cas Ins Co	2,789,102	0.0314%	3,016,214	1,744,744	57.85%
				2,789,102	**0.0314%**	**3,016,214**	**1,744,744**	**57.85%**
64	852		GENERAL AGENTS GRP					
		40150	MGA Ins Co Inc	2,766,212	0.0312%	3,336,340	1,933,663	57.96%
				2,766,212	**0.0312%**	**3,336,340**	**1,933,663**	**57.96%**
65	1279		Arch Ins Grp					
		11150	Arch Ins Co	2,714,420	0.0306%	2,782,491	730,537	26.25%
				2,714,420	**0.0306%**	**2,782,491**	**730,537**	**26.25%**
66	930		DHC GRP					
		23671	National American Ins Co Of CA	1,497,952	0.0169%	1,529,438	811,222	53.04%
		19269	Danielson Natl Ins Co	1,180,860	0.0133%	1,231,772	544,107	44.17%
				2,678,812	**0.0302%**	**2,761,210**	**1,355,329**	**49.08%**
67	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	2,668,368	0.0301%	2,738,185	1,388,864	50.72%
				2,668,368	**0.0301%**	**2,738,185**	**1,388,864**	**50.72%**
68	31968		Merastar Ins Co					
		31968	Merastar Ins Co	2,477,853	0.0279%	2,536,294	1,912,370	75.40%
				2,477,853	**0.0279%**	**2,536,294**	**1,912,370**	**75.40%**
69	225		IAT Reins Co Grp					
		23248	Occidental Fire & Cas Co Of NC	2,174,701	0.0245%	2,214,666	1,450,849	65.51%
				2,174,701	**0.0245%**	**2,214,666**	**1,450,849**	**65.51%**

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70	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	2,064,470	0.0233%	2,137,056	1,410,624	66.01%
				2,064,470	**0.0233%**	**2,137,056**	**1,410,624**	**66.01%**
71	1234		RESPONSE INS GRP					
		26050	Response Worldwide Ins Co	984,362	0.0111%	1,002,889	493,371	49.19%
		10970	Response Ind Co Of CA	506,747	0.0057%	460,931	269,311	58.43%
		43044	Response Ins Co	390,956	0.0044%	351,629	356,025	101.25%
				1,882,065	**0.0212%**	**1,815,449**	**1,118,707**	**61.62%**
72	4254		The Warranty Grp					
		40827	Virginia Surety Co Inc	1,597,205	0.0180%	1,445,744	827,695	57.25%
				1,597,205	**0.0180%**	**1,445,744**	**827,695**	**57.25%**
73	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	1,554,204	0.0175%	1,609,817	495,579	30.78%
				1,554,204	**0.0175%**	**1,609,817**	**495,579**	**30.78%**
74	785		MARKEL CORP GRP					
		28932	Markel American Ins Co	1,127,455	0.0127%	1,057,227	944,525	89.34%
				1,127,455	**0.0127%**	**1,057,227**	**944,525**	**89.34%**
75	3489		Delek Grp					
		19216	Southern Ins Co	1,102,217	0.0124%	1,312,446	908,700	69.24%
				1,102,217	**0.0124%**	**1,312,446**	**908,700**	**69.24%**
76	11835		AXA Re Amer Ins Co					
		11835	AXA Re Amer Ins Co	1,015,762	0.0114%	1,444,969	653,227	45.21%
				1,015,762	**0.0114%**	**1,444,969**	**653,227**	**45.21%**
77	3702		Loya Grp					
		12589	Loya Cas Ins Co	656,131	0.0074%	472,576	382,196	80.88%
				656,131	**0.0074%**	**472,576**	**382,196**	**80.88%**
78	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	651,957	0.0073%	196,666	57,314	29.14%
				651,957	**0.0073%**	**196,666**	**57,314**	**29.14%**
79	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	504,260	0.0057%	91,855	54,924	59.79%
				504,260	**0.0057%**	**91,855**	**54,924**	**59.79%**
80	98		WR Berkley Corp					
		40045	Starnet Ins Co	491,309	0.0055%	609,142	-291,594	-47.87%
				491,309	**0.0055%**	**609,142**	**-291,594**	**-47.87%**
81	1285		X L AMER					
		22322	Greenwich Ins Co	393,607	0.0044%	328,718	240,754	73.24%
				393,607	**0.0044%**	**328,718**	**240,754**	**73.24%**
82	26565		Ohio Ind Co					
		26565	Ohio Ind Co	260,870	0.0029%	295,877	108,962	36.83%
				260,870	**0.0029%**	**295,877**	**108,962**	**36.83%**

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83	24		ATLANTIC CO					
		19909	Centennial Ins Co	89,168	0.0010%	91,859	23,849	25.96%
		19895	Atlantic Mut Ins Co	40,877	0.0005%	42,453	4,002	9.43%
				130,045	**0.0015%**	**134,312**	**27,851**	**20.74%**
84	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	117,752	0.0013%	162,452	19,792	12.18%
				117,752	**0.0013%**	**162,452**	**19,792**	**12.18%**
85	32107		Sutter Ins Co					
		32107	Sutter Ins Co	91,795	0.0010%	117,266	15,562	13.27%
				91,795	**0.0010%**	**117,266**	**15,562**	**13.27%**
86	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	83,749	0.0009%	77,912	23,230	29.82%
				83,749	**0.0009%**	**77,912**	**23,230**	**29.82%**
87	26077		Lancer Ins Co					
		26077	Lancer Ins Co	81,491	0.0009%	81,491	88,477	108.57%
				81,491	**0.0009%**	**81,491**	**88,477**	**108.57%**
88	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	66,504	0.0007%	74,490	62,768	84.26%
				66,504	**0.0007%**	**74,490**	**62,768**	**84.26%**
89	831		DOCTORS CO GRP					
		34495	Doctors Co An Interins Exchn	47,028	0.0005%	44,514	-174	-0.39%
				47,028	**0.0005%**	**44,514**	**-174**	**-0.39%**
90	553		ROYAL & SUN ALLIANCE USA					
		24678	Royal Ind Co	33,448	0.0004%	92,269	66,860	72.46%
		24902	Security Ins Co Of Hartford	770	0.0000%	800	-2,568,561	321070.13%
				34,218	**0.0004%**	**93,069**	**-2,501,701**	**-2688.01%**
91	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	32,281	0.0004%	35,290	-1,507	-4.27%
				32,281	**0.0004%**	**35,290**	**-1,507**	**-4.27%**
92	1169		GENERALI GRP					
		11231	Generali Us Branch	29,367	0.0003%	37,303	-32,802	-87.93%
				29,367	**0.0003%**	**37,303**	**-32,802**	**-87.93%**
93	108		LUMBERMENS MUT CAS GRP					
		30562	American Manufacturers Mut Ins Co	15,900	0.0002%	32,831	53,088	161.70%
				15,900	**0.0002%**	**32,831**	**53,088**	**161.70%**
94	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	7,527	0.0001%	13,268	-2,863	-21.58%
				7,527	**0.0001%**	**13,268**	**-2,863**	**-21.58%**
95	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	1,279	0.0000%	1,910	3	0.16%
				1,279	**0.0000%**	**1,910**	**3**	**0.16%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

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Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
96	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	91	0.0000%	484	-20,737	-4284.50%
				91	**0.0000%**	**484**	**-20,737**	**-4284.50%**
			Line Total:	**8,871,299,757**	**100.0000%**	**8,730,123,210**	**4,965,321,939**	**56.88%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [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*
1	1330	Balboa Ins Grp						
		24821	Meritplan Ins Co	61,009,792	7.4268%	57,078,399	25,973,468	45.50%
		24813	Balboa Ins Co	21,793,119	2.6529%	21,362,977	9,500,903	44.47%
		24848	Newport Ins Co	1,154,971	0.1406%	1,139,249	190,497	16.72%
				83,957,882	**10.2203%**	**79,580,625**	**35,664,868**	**44.82%**
2	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	61,715,312	7.5127%	60,211,300	35,573,104	59.08%
		25143	State Farm Fire And Cas Co	2,018,180	0.2457%	2,102,750	1,061,709	50.49%
				63,733,492	**7.7584%**	**62,314,050**	**36,634,813**	**58.79%**
3	155	PROGRESSIVE GRP						
		11770	United Fncl Cas Co	51,463,891	6.2648%	25,723,913	17,602,047	68.43%
		24260	Progressive Cas Ins Co	11,241,745	1.3685%	33,400,867	23,090,707	69.13%
				62,705,636	**7.6333%**	**59,124,780**	**40,692,754**	**68.83%**
4	212	ZURICH INS GRP						
		41181	Universal Underwriters Ins Co	17,634,566	2.1467%	17,586,896	8,472,391	48.17%
		21326	Empire Fire & Marine Ins Co	11,958,655	1.4557%	11,496,534	6,664,130	57.97%
		21709	Truck Ins Exch	9,052,749	1.1020%	8,532,124	3,203,807	37.55%
		16535	Zurich American Ins Co	7,509,342	0.9141%	8,903,957	2,940,846	33.03%
		21687	Mid-Century Ins Co	4,848,176	0.5902%	5,274,905	2,261,193	42.87%
		21652	Farmers Ins Exch	3,137,172	0.3819%	3,044,461	1,426,994	46.87%
		27855	Zurich American Ins Co Of IL	1,874,100	0.2281%	1,708,320	946,172	55.39%
		19356	Maryland Cas Co	1,027,893	0.1251%	1,257,914	420,279	33.41%
		40142	American Zurich Ins Co	782,846	0.0953%	734,065	446,619	60.84%
		26247	American Guarantee & Liability Ins	568,343	0.0692%	538,034	377,524	70.17%
		39306	Fidelity & Deposit Co Of MD	122,838	0.0150%	149,805	1,801	1.20%
		10315	Civic Property & Cas Co	40,097	0.0049%	29,997	28,810	96.04%
		19372	Northern Ins Co Of NY	11,482	0.0014%	220,955	48,373	21.89%
		10318	Exact Prop & Cas Co Inc	7,501	0.0009%	7,888	21	0.27%
		10317	Neighborhood Spirit Prop & Cas Co	7,440	0.0009%	11,044	8,015	72.57%
		19305	Assurance Co Of Amer	6,645	0.0008%	8,241	-9,041	-109.71%
				58,589,845	**7.1322%**	**59,505,140**	**27,237,934**	**45.77%**
5	93	STATE NATL GRP						
		12831	State Natl Ins Co Inc	44,656,427	5.4361%	43,781,317	16,207,472	37.02%
		22608	National Specialty Ins Co	10,539,950	1.2830%	9,557,170	2,758,916	28.87%
				55,196,377	**6.7191%**	**53,338,487**	**18,966,388**	**35.56%**

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6	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	31,756,949	3.8658%	24,307,988	11,502,708	47.32%
		15580	Scottsdale Ind Co	4,629,256	0.5635%	3,990,781	1,889,381	47.34%
		28223	Nationwide Agribusiness Ins Co	1,871,965	0.2279%	2,141,600	1,019,288	47.59%
		42889	Victoria Fire & Cas Co	474,047	0.0577%	228,074	237,837	104.28%
		11991	National Cas Co	288,662	0.0351%	276,308	216,597	78.39%
		13838	Farmland Mut Ins Co	50,485	0.0061%	33,354	-21,560	-64.64%
		25453	Nationwide Ins Co Of Amer	48,499	0.0059%	23,431	254	1.08%
		19100	Amco Ins Co	8,536	0.0010%	7,849	-3,377	-43.02%
				39,128,399	**4.7632%**	**31,009,385**	**14,841,128**	**47.86%**
7	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	16,801,760	2.0453%	16,638,095	11,120,418	66.84%
		24015	Northland Ins Co	7,093,575	0.8635%	6,741,070	3,309,964	49.10%
		24767	St Paul Fire & Marine Ins Co	5,532,385	0.6735%	5,846,475	2,570,307	43.96%
		25682	Travelers Ind Co Of CT	3,578,724	0.4356%	3,503,175	1,879,521	53.65%
		36463	Discover Prop & Cas Ins Co	2,386,853	0.2906%	2,066,727	1,599,339	77.39%
		24791	St Paul Mercury Ins Co	561,628	0.0684%	613,296	350,870	57.21%
		25887	US Fidelity & Guaranty Co	303,965	0.0370%	422,492	524,307	124.10%
		35386	Fidelity & Guaranty Ins Co	275,977	0.0336%	342,456	-751,539	-219.46%
		25879	Fidelity & Guaranty Ins Underwriters	155,332	0.0189%	180,428	21,966	12.17%
		10819	American Equity Specialty Ins Co	29,230	0.0036%	22,553	23,746	105.29%
		24775	St Paul Guardian Ins Co	20,002	0.0024%	4,480	24,415	544.98%
		22233	Select Ins Co	75	0.0000%	75	-15,594	-20792.00%
				36,739,506	**4.4724%**	**36,381,322**	**20,657,720**	**56.78%**
8	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	17,111,772	2.0830%	16,807,571	6,077,543	36.16%
		24171	Netherlands Ins Co The	8,543,974	1.0401%	8,021,672	3,127,337	38.99%
		10836	Golden Eagle Ins Corp	1,639,293	0.1996%	1,401,838	501,968	35.81%
		23035	Liberty Mut Fire Ins Co	1,173,165	0.1428%	1,320,771	1,302,886	98.65%
		21458	Employers Ins of Wausau	726,173	0.0884%	696,589	268,674	38.57%
		26042	Wausau Underwriters Ins Co	696,162	0.0847%	636,653	309,663	48.64%
		42404	Liberty Ins Corp	396,068	0.0482%	435,955	228,673	52.45%
		26069	Wausau Business Ins Co	276,172	0.0336%	244,654	139,092	56.85%
		23043	Liberty Mut Ins Co	183,407	0.0223%	173,520	20,533	11.83%
		33600	LM Ins Corp	82,942	0.0101%	31,616	21,525	68.08%
		18333	Peerless Ind Ins Co	20,846	0.0025%	10,018	0	0.00%
		33588	First Liberty Ins Corp	8,334	0.0010%	6,816	1,048	15.38%
				30,858,308	**3.7564%**	**29,787,673**	**11,998,942**	**40.28%**
9	27502	Western General Ins Co						
		27502	Western General Ins Co	30,061,830	3.6595%	30,497,382	12,333,965	40.44%
				30,061,830	**3.6595%**	**30,497,382**	**12,333,965**	**40.44%**
10	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	23,628,901	2.8764%	23,937,510	9,556,129	39.92%
				23,628,901	**2.8764%**	**23,937,510**	**9,556,129**	**39.92%**

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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*
11	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	20,032,012	2.4385%	17,579,448	6,801,649	38.69%
				20,032,012	**2.4385%**	**17,579,448**	**6,801,649**	**38.69%**
12	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	19,759,288	2.4053%	19,630,218	6,363,297	32.42%
				19,759,288	**2.4053%**	**19,630,218**	**6,363,297**	**32.42%**
13	163	SAFECO INS GRP						
		19704	American States Ins Co	7,110,835	0.8656%	7,025,599	2,987,867	42.53%
		24732	General Ins Co Of Amer	6,504,665	0.7918%	6,919,863	3,467,586	50.11%
		24724	First Natl Ins Co Of Amer	2,818,710	0.3431%	2,679,016	1,520,637	56.76%
		19690	American Economy Ins Co	2,633,818	0.3206%	2,407,559	1,045,044	43.41%
				19,068,028	**2.3212%**	**19,032,037**	**9,021,134**	**47.40%**
14	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	8,069,732	0.9823%	8,308,738	4,741,661	57.07%
		30104	Hartford Underwriters Ins Co	6,068,904	0.7388%	4,861,569	2,562,838	52.72%
		34690	Property & Cas Ins Co Of Hartford	2,730,710	0.3324%	1,713,087	1,137,036	66.37%
		29424	Hartford Cas Ins Co	1,342,483	0.1634%	4,080,128	1,718,953	42.13%
		29459	Twin City Fire Ins Co Co	498,544	0.0607%	626,034	366,674	58.57%
		22357	Hartford Accid & Ind Co	50,883	0.0062%	60,422	-124,780	-206.51%
				18,761,256	**2.2838%**	**19,649,978**	**10,402,382**	**52.94%**
15	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	16,068,721	1.9561%	15,627,961	5,105,624	32.67%
		19240	Allstate Ind Co	1,134,272	0.1381%	1,142,919	410,866	35.95%
		10358	Encompass Ins Co	832	0.0001%	1,121	0	0.00%
				17,203,825	**2.0942%**	**16,772,001**	**5,516,490**	**32.89%**
16	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	15,047,948	1.8318%	14,570,388	6,600,458	45.30%
		42862	Universal Cas Co	1,767,688	0.2152%	1,199,903	237,637	19.80%
				16,815,636	**2.0470%**	**15,770,291**	**6,838,095**	**43.36%**
17	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	11,807,621	1.4374%	13,994,041	8,262,674	59.04%
		37257	Praetorian Ins Co	3,470,444	0.4225%	798,642	160,946	20.15%
		37303	Redland Ins Co	1,520,318	0.1851%	447,682	341,422	76.26%
				16,798,383	**2.0449%**	**15,240,365**	**8,765,042**	**57.51%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

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18	12	AMERICAN INTRNL GRP						
		24376	American General Ind Co	4,011,275	0.4883%	3,648,082	2,787,394	76.41%
		26220	Yosemite Ins Co	3,024,716	0.3682%	2,816,905	486,697	17.28%
		20796	AIG Premier Ins Co	2,459,276	0.2994%	1,312,787	1,621,928	123.55%
		23841	New Hampshire Ins Co	1,580,032	0.1923%	1,751,459	583,049	33.29%
		19429	Insurance Co Of The State Of PA	1,495,785	0.1821%	2,330,926	1,541,374	66.13%
		19410	Commerce & Industry Ins Co	1,044,636	0.1272%	972,298	1,213,812	124.84%
		19445	National Union Fire Ins Co Of Pitts	660,572	0.0804%	628,118	1,601,841	255.02%
		23809	Granite State Ins Co	594,382	0.0724%	535,446	188,108	35.13%
		19380	American Home Assur Co	328,538	0.0400%	279,494	1,048,937	375.30%
				15,199,212	**1.8502%**	**14,275,515**	**11,073,140**	**77.57%**
19	225	IAT Reins Co Grp						
		13234	Wilshire Ins Co	6,239,227	0.7595%	6,235,204	2,552,680	40.94%
		26433	Harco Natl Ins Co	4,998,803	0.6085%	4,698,844	3,420,922	72.80%
		28886	Transguard Ins Co Of Amer Inc	740,418	0.0901%	719,638	392,122	54.49%
		20010	Acceptance Ind Ins Co	46,683	0.0057%	61,364	49,844	81.23%
				12,025,131	**1.4638%**	**11,715,050**	**6,415,568**	**54.76%**
20	84	American Financial Grp						
		26344	Great American Assur Co	5,046,081	0.6143%	4,599,059	3,220,099	70.02%
		32620	National Interstate Ins Co	4,387,711	0.5341%	3,373,319	1,267,042	37.56%
		16691	Great American Ins Co	2,169,467	0.2641%	2,371,995	1,140,250	48.07%
		22136	Great American Ins Co of NY	151,987	0.0185%	25,686	15,744	61.29%
		26832	Great American Alliance Ins Co	31,708	0.0039%	28,508	2,658	9.32%
				11,786,954	**1.4348%**	**10,398,567**	**5,645,793**	**54.29%**
21	215	UNITRIN GRP						
		19852	Financial Ind Co	10,315,552	1.2557%	10,611,582	4,597,380	43.32%
		14133	Valley Ins Co	524,625	0.0639%	594,712	207,619	34.91%
				10,840,177	**1.3196%**	**11,206,294**	**4,804,999**	**42.88%**
22	98	WR Berkley Corp						
		10510	Carolina Cas Ins Co	9,118,407	1.1100%	8,489,328	4,124,051	48.58%
		36684	Riverport Ins Co	544,669	0.0663%	796,487	321,912	40.42%
		25224	Great Divide Ins Co	237,370	0.0289%	196,060	71,675	36.56%
		23612	Midwest Employers Cas Co	145,279	0.0177%	77,563	27,086	34.92%
		40045	Starnet Ins Co	39,077	0.0048%	133,791	-194,191	-145.15%
				10,084,802	**1.2276%**	**9,693,229**	**4,350,533**	**44.88%**
23	240	DAIMLER CHRYSLER GRP						
		10499	DaimlerChrysler Ins Co	8,630,310	1.0506%	8,695,683	2,043,440	23.50%
				8,630,310	**1.0506%**	**8,695,683**	**2,043,440**	**23.50%**
24	968	AXA INS GRP						
		25747	Unigard Ins Co	7,808,261	0.9505%	7,320,671	3,083,358	42.12%
		25798	Unigard Ind Co	191,167	0.0233%	196,485	57,894	29.46%
		24414	General Cas Co Of WI	25,678	0.0031%	22,760	0	0.00%
		24449	Regent Ins Co	19,325	0.0024%	9,151	-1,423	-15.55%
				8,044,431	**0.9793%**	**7,549,067**	**3,139,829**	**41.59%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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25	19		Assurant Inc Grp					
		42978	American Security Ins Co	7,574,027	0.9220%	4,653,979	2,986,363	64.17%
		19615	American Reliable Ins Co	36,526	0.0044%	19,176	2,871	14.97%
				7,610,553	**0.9264%**	**4,673,155**	**2,989,234**	**63.97%**
26	38		CHUBB & SON INC					
		20281	Federal Ins Co	7,167,937	0.8726%	7,359,184	3,151,335	42.82%
		20303	Great Northern Ins Co	249,299	0.0303%	232,703	133,920	57.55%
		20346	Pacific Ind Co	22,952	0.0028%	29,859	-22,202	-74.36%
		20397	Vigilant Ins Co	15,493	0.0019%	16,643	1,519	9.13%
		20338	Northwestern Pacific Ind Co	2,033	0.0002%	2,035	-1,047	-51.45%
				7,457,714	**0.9078%**	**7,640,424**	**3,263,525**	**42.71%**
27	218		CNA INS GRP					
		20427	American Cas Co Of Reading PA	3,137,480	0.3819%	3,576,442	2,478,405	69.30%
		20443	Continental Cas Co	1,487,616	0.1811%	1,248,854	849,029	67.98%
		20494	Transportation Ins Co	1,355,680	0.1650%	1,492,737	1,421,123	95.20%
		20486	Transcontinental Ins Co	806,883	0.0982%	853,636	362,284	42.44%
		20508	Valley Forge Ins Co	360,770	0.0439%	313,306	234,788	74.94%
		20478	National Fire Ins Co Of Hartford	132,559	0.0161%	101,849	162,075	159.13%
		35289	Continental Ins Co	1,751	0.0002%	507	-67	-13.21%
				7,282,739	**0.8865%**	**7,587,331**	**5,507,637**	**72.59%**
28	150		OLD REPUBLIC GRP					
		11371	Great West Cas Co	6,260,494	0.7621%	6,037,003	5,161,796	85.50%
		24147	Old Republic Ins Co	599,952	0.0730%	508,640	315,923	62.11%
				6,860,446	**0.8351%**	**6,545,643**	**5,477,719**	**83.68%**
29	169		SENTRY INS GRP					
		21180	Sentry Select Ins Co	5,369,832	0.6537%	5,393,747	3,009,849	55.80%
		24988	Sentry Ins A Mut Co	1,457,422	0.1774%	1,495,165	585,287	39.15%
		23434	Middlesex Ins Co	1,016	0.0001%	1,129	191	16.92%
				6,828,270	**0.8312%**	**6,890,041**	**3,595,327**	**52.18%**
30	802		Capital Ins Group					
		13544	California Capital Ins Co	2,121,717	0.2583%	2,050,996	830,527	40.49%
		12890	Eagle West Ins Co	1,979,775	0.2410%	2,039,111	807,024	39.58%
		23540	Monterey Ins Co	1,977,675	0.2407%	1,783,003	682,849	38.30%
				6,079,167	**0.7400%**	**5,873,110**	**2,320,400**	**39.51%**
31	7		FEDERATED MUT GRP					
		13935	Federated Mut Ins Co	5,007,046	0.6095%	5,110,841	2,326,123	45.51%
		28304	Federated Service Ins Co	456,741	0.0556%	362,885	168,460	46.42%
				5,463,787	**0.6651%**	**5,473,726**	**2,494,583**	**45.57%**
32	79		GMAC INS HOLDING					
		22012	Motors Ins Corp	3,985,580	0.4852%	3,985,580	3,352,228	84.11%
		31488	Integon Preferred Ins Co	1,006,453	0.1225%	975,286	603,890	61.92%
				4,992,033	**0.6077%**	**4,960,866**	**3,956,118**	**79.75%**

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33	1129	WHITE MOUNTAINS GRP						
		20621	OneBeacon America Ins Co	1,759,128	0.2141%	1,270,930	629,983	49.57%
		20648	Employers Fire Ins Co	1,227,706	0.1495%	1,117,170	124,401	11.14%
		27154	Atlantic Specialty Ins Co	1,118,735	0.1362%	1,843,788	591,852	32.10%
		21962	Pennsylvania General Ins Co	326,748	0.0398%	318,389	161,408	50.70%
		21970	OneBeacon Ins Co	233,192	0.0284%	212,960	108,049	50.74%
		21946	Camden Fire Ins Assoc	171	0.0000%	37	7	18.92%
				4,665,680	**0.5680%**	**4,763,274**	**1,615,700**	**33.92%**
34	761	ALLIANZ INS GRP						
		21857	American Ins Co	1,128,421	0.1374%	1,146,362	686,274	59.87%
		21849	American Automobile Ins Co	1,122,653	0.1367%	1,091,364	320,306	29.35%
		22837	Interstate Ind Co	789,186	0.0961%	1,674,714	1,101,853	65.79%
		21881	National Surety Corp	536,791	0.0653%	518,908	429,945	82.86%
		21873	Firemans Fund Ins Co	436,604	0.0531%	419,423	2,460,293	586.59%
		21865	Associated Ind Corp	351,277	0.0428%	377,669	179,689	47.58%
				4,364,932	**0.5313%**	**5,228,440**	**5,178,360**	**99.04%**
35	748	Meadowbrook Ins Grp						
		18023	Star Ins Co	2,238,115	0.2724%	2,266,156	1,123,773	49.59%
		25780	Williamsburg Natl Ins Co	2,078,249	0.2530%	2,305,914	730,033	31.66%
				4,316,364	**0.5254%**	**4,572,070**	**1,853,806**	**40.55%**
36	31	BERKSHIRE HATHAWAY						
		20052	National Liab & Fire Ins Co	2,067,970	0.2517%	1,965,313	793,247	40.36%
		11673	Redwood Fire & Cas Ins Co	1,450,109	0.1765%	1,219,310	580,030	47.57%
		27812	Columbia Ins Co	717,371	0.0873%	711,752	114,743	16.12%
		20087	National Ind Co	7,892	0.0010%	4,402	-439	-9.97%
				4,243,342	**0.5165%**	**3,900,777**	**1,487,581**	**38.14%**
37	1114	MERCER INS GRP						
		31453	Financial Pacific Ins Co	4,131,969	0.5030%	4,168,713	-1,169,920	-28.06%
				4,131,969	**0.5030%**	**4,168,713**	**-1,169,920**	**-28.06%**
38	158	FAIRFAX FINANCIAL						
		25054	Hudson Ins Co	1,964,214	0.2391%	1,924,972	1,685,936	87.58%
		21113	United States Fire Ins Co	1,857,038	0.2261%	2,036,911	428,992	21.06%
		21105	North River Ins Co	45,450	0.0055%	21,654	24,229	111.89%
		24384	Fairmont Specialty Ins Co	7,689	0.0009%	31,924	23,415	73.35%
		25534	TIG Ins Co	552	0.0001%	552	-582,090	105451.09%
				3,874,943	**0.4717%**	**4,016,013**	**1,580,482**	**39.35%**
39	26077	Lancer Ins Co						
		26077	Lancer Ins Co	3,578,828	0.4357%	3,285,847	1,624,739	49.45%
				3,578,828	**0.4357%**	**3,285,847**	**1,624,739**	**49.45%**
40	32107	Sutter Ins Co						
		32107	Sutter Ins Co	3,452,746	0.4203%	3,928,283	1,232,005	31.36%
				3,452,746	**0.4203%**	**3,928,283**	**1,232,005**	**31.36%**

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41	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	3,247,598	0.3953%	3,352,746	1,515,742	45.21%
				3,247,598	**0.3953%**	**3,352,746**	**1,515,742**	**45.21%**
42	457		ARGONAUT GRP					
		19828	Argonaut-Midwest Ins Co	2,811,829	0.3423%	1,802,796	1,008,092	55.92%
		19860	Argonaut Great Central Ins Co	143,837	0.0175%	138,856	45,133	32.50%
				2,955,666	**0.3598%**	**1,941,652**	**1,053,225**	**54.24%**
43	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	2,705,345	0.3293%	2,686,288	653,736	24.34%
				2,705,345	**0.3293%**	**2,686,288**	**653,736**	**24.34%**
44	1279		Arch Ins Grp					
		11150	Arch Ins Co	2,657,442	0.3235%	2,476,076	1,800,344	72.71%
				2,657,442	**0.3235%**	**2,476,076**	**1,800,344**	**72.71%**
45	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	2,422,787	0.2949%	2,416,102	601,186	24.88%
				2,422,787	**0.2949%**	**2,416,102**	**601,186**	**24.88%**
46	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	2,352,464	0.2864%	2,363,160	1,064,912	45.06%
				2,352,464	**0.2864%**	**2,363,160**	**1,064,912**	**45.06%**
47	816		COMMERCE GRP INC					
		13161	Commerce West Ins Co	2,314,415	0.2817%	2,466,502	1,514,116	61.39%
				2,314,415	**0.2817%**	**2,466,502**	**1,514,116**	**61.39%**
48	922		ICW GROUP					
		40029	Explorer Ins Co	2,196,335	0.2674%	2,297,674	1,080,448	47.02%
		27847	Insurance Co Of The West	116,099	0.0141%	106,317	52,018	48.93%
				2,312,434	**0.2815%**	**2,403,991**	**1,132,466**	**47.11%**
49	408		AMERICAN NATL FNCL GRP					
		28401	American Natl Prop & Cas Co	1,107,770	0.1349%	1,075,095	998,199	92.85%
		39942	American Natl General Ins Co	789,865	0.0962%	994,263	323,589	32.55%
		11048	Pacific Prop & Cas Co	6,880	0.0008%	1,490	0	0.00%
				1,904,515	**0.2318%**	**2,070,848**	**1,321,788**	**63.83%**
50	62		EMC INS CO					
		21415	Employers Mut Cas Co	1,887,617	0.2298%	2,104,211	585,191	27.81%
				1,887,617	**0.2298%**	**2,104,211**	**585,191**	**27.81%**
51	626		ACE LTD					
		22667	Ace American Ins Co	1,443,389	0.1757%	1,162,290	-42,123	-3.62%
		43575	Indemnity Ins Co Of North Amer	102,438	0.0125%	117,047	27,865	23.81%
		20699	Ace Prop & Cas Ins Co	99,405	0.0121%	146,555	125,596	85.70%
		20702	Ace Fire Underwriters Ins Co	90,615	0.0110%	114,022	98,348	86.25%
				1,735,847	**0.2113%**	**1,539,914**	**209,686**	**13.62%**

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52	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	1,733,018	0.2110%	1,832,885	708,469	38.65%
				1,733,018	**0.2110%**	**1,832,885**	**708,469**	**38.65%**
53	3495		Infinity Prop & Cas Ins Grp					
		11738	Infinity Auto Ins Co	1,343,414	0.1635%	1,266,147	670,919	52.99%
				1,343,414	**0.1635%**	**1,266,147**	**670,919**	**52.99%**
54	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	1,105,493	0.1346%	1,081,144	662,238	61.25%
		22551	Mitsui Sumitomo Ins USA Inc	199,695	0.0243%	197,736	171,780	86.87%
				1,305,188	**0.1589%**	**1,278,880**	**834,018**	**65.21%**
55	4254		The Warranty Grp					
		40827	Virginia Surety Co Inc	1,293,414	0.1574%	1,460,827	668,132	45.74%
				1,293,414	**0.1574%**	**1,460,827**	**668,132**	**45.74%**
56	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	1,219,116	0.1484%	1,219,116	586,610	48.12%
				1,219,116	**0.1484%**	**1,219,116**	**586,610**	**48.12%**
57	21172		Vanliner Ins Co					
		21172	Vanliner Ins Co	1,045,285	0.1272%	942,411	823,182	87.35%
				1,045,285	**0.1272%**	**942,411**	**823,182**	**87.35%**
58	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	1,041,199	0.1267%	1,031,971	278,425	26.98%
				1,041,199	**0.1267%**	**1,031,971**	**278,425**	**26.98%**
59	1285		X L AMER					
		22322	Greenwich Ins Co	955,577	0.1163%	1,012,871	799,894	78.97%
		37885	XL Specialty Ins Co	3,115	0.0004%	35,949	26,834	74.64%
				958,692	**0.1167%**	**1,048,820**	**826,728**	**78.82%**
60	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	946,827	0.1153%	1,033,336	217,626	21.06%
				946,827	**0.1153%**	**1,033,336**	**217,626**	**21.06%**
61	40134		SUA Ins Co					
		40134	SUA Ins Co	931,184	0.1134%	534,052	508,627	95.24%
				931,184	**0.1134%**	**534,052**	**508,627**	**95.24%**
62	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	879,320	0.1070%	859,088	407,735	47.46%
				879,320	**0.1070%**	**859,088**	**407,735**	**47.46%**
63	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	783,888	0.0954%	931,375	244,785	26.28%
				783,888	**0.0954%**	**931,375**	**244,785**	**26.28%**
64	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	740,403	0.0901%	632,419	279,905	44.26%
				740,403	**0.0901%**	**632,419**	**279,905**	**44.26%**

2006 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
65	866		WESTERN WORLD GRP					
		40436	Stratford Ins Co	731,922	0.0891%	727,276	220,510	30.32%
				731,922	**0.0891%**	**727,276**	**220,510**	**30.32%**
66	783		RLI INS GRP					
		13056	RLI Ins Co	674,016	0.0820%	570,254	-44,828	-7.86%
				674,016	**0.0820%**	**570,254**	**-44,828**	**-7.86%**
67	37931		General Fire & Cas Co					
		37931	General Fire & Cas Co	660,827	0.0804%	704,202	23,735	3.37%
				660,827	**0.0804%**	**704,202**	**23,735**	**3.37%**
68	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	538,060	0.0655%	521,608	196,549	37.68%
				538,060	**0.0655%**	**521,608**	**196,549**	**37.68%**
69	785		MARKEL CORP GRP					
		38970	Markel Ins Co	388,343	0.0473%	343,820	223,270	64.94%
		28932	Markel American Ins Co	94,709	0.0115%	87,236	45,833	52.54%
				483,052	**0.0588%**	**431,056**	**269,103**	**62.43%**
70	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	421,115	0.0513%	457,300	122,479	26.78%
				421,115	**0.0513%**	**457,300**	**122,479**	**26.78%**
71	83		GRANGE INS					
		22101	Grange Ins Assn	391,024	0.0476%	401,104	299,198	74.59%
				391,024	**0.0476%**	**401,104**	**299,198**	**74.59%**
72	867		PROTECTIVE INS GRP					
		40460	Sagamore Ins Co	346,199	0.0421%	251,669	126,472	50.25%
				346,199	**0.0421%**	**251,669**	**126,472**	**50.25%**
73	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	332,334	0.0405%	376,042	358,111	95.23%
				332,334	**0.0405%**	**376,042**	**358,111**	**95.23%**
74	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	235,252	0.0286%	241,436	159,033	65.87%
				235,252	**0.0286%**	**241,436**	**159,033**	**65.87%**
75	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	197,437	0.0240%	186,617	25,532	13.68%
				197,437	**0.0240%**	**186,617**	**25,532**	**13.68%**
76	181		SWISS RE GRP					
		34207	Westport Ins Corp	139,101	0.0169%	169,323	120,436	71.13%
		29700	North American Elite Ins Co	16,781	0.0020%	24,565	6,979	28.41%
				155,882	**0.0190%**	**193,888**	**127,415**	**65.72%**
77	553		ROYAL & SUN ALLIANCE USA					
		24902	Security Ins Co Of Hartford	152,093	0.0185%	169,508	-195,746	-115.48%
				152,093	**0.0185%**	**169,508**	**-195,746**	**-115.48%**

2006 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
78	689		BANKERS INS GRP					
		33162	Bankers Ins Co	134,595	0.0164%	280,179	211,476	75.48%
				134,595	**0.0164%**	**280,179**	**211,476**	**75.48%**
79	510		NAVIGATORS GRP INC					
		42307	Navigators Ins Co	88,279	0.0107%	25,671	29,769	115.96%
				88,279	**0.0107%**	**25,671**	**29,769**	**115.96%**
80	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	48,290	0.0059%	45,538	-26,421	-58.02%
		22306	Massachusetts Bay Ins Co	24,949	0.0030%	21,545	11,234	52.14%
				73,239	**0.0089%**	**67,083**	**-15,187**	**-22.64%**
81	767		PENN MFR ASN INS					
		12262	Pennsylvania Manufacturers Asn Ins C	38,341	0.0047%	42,849	223	0.52%
		36897	Manufacturers Alliance Ins Co	12,539	0.0015%	6,118	8,284	135.40%
		41424	Pennsylvania Manufacturers Ind Co	2,739	0.0003%	1,270	30	2.36%
				53,619	**0.0065%**	**50,237**	**8,537**	**16.99%**
82	36790		Springfield Ins Co Inc					
		36790	Springfield Ins Co Inc	51,666	0.0063%	43,088	74,141	172.07%
				51,666	**0.0063%**	**43,088**	**74,141**	**172.07%**
83	18538		Bancinsure Inc					
		18538	Bancinsure Inc	46,733	0.0057%	50,852	-23,788	-46.78%
				46,733	**0.0057%**	**50,852**	**-23,788**	**-46.78%**
84	796		QBE INS GRP LTD					
		16217	National Farmers Union Prop & Cas	45,982	0.0056%	42,438	4,933	11.62%
				45,982	**0.0056%**	**42,438**	**4,933**	**11.62%**
85	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	40,488	0.0049%	41,318	122	0.30%
				40,488	**0.0049%**	**41,318**	**122**	**0.30%**
86	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	34,657	0.0042%	31,842	10,690	33.57%
		25984	Graphic Arts Mut Ins Co	1,863	0.0002%	5	0	0.00%
				36,520	**0.0044%**	**31,847**	**10,690**	**33.57%**
87	38733		Alaska Nat Ins Co					
		38733	Alaska Nat Ins Co	9,257	0.0011%	9,688	-5,124	-52.89%
				9,257	**0.0011%**	**9,688**	**-5,124**	**-52.89%**
88	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	5,629	0.0007%	28,818	15,802	54.83%
				5,629	**0.0007%**	**28,818**	**15,802**	**54.83%**
89	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	4,586	0.0006%	4,526	0	0.00%
				4,586	**0.0006%**	**4,526**	**0**	**0.00%**

2006 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*
90	1169	GENERALI GRP						
		11231	Generali Us Branch	63	0.0000%	63	-3,055	-4849.21%
				63	**0.0000%**	**63**	**-3,055**	**-4849.21%**
			Line Total:	**821,480,081**	**100.0000%**	**791,992,395**	**383,276,760**	**48.39%**

2006 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		AMERICAN INTRNL GRP					
		19380	American Home Assur Co	26,107,306	11.7946%	10,554,548	2,075,685	19.67%
		19445	National Union Fire Ins Co Of Pitts	21,878,955	9.8843%	33,900,059	13,036,412	38.46%
		19429	Insurance Co Of The State Of PA	6,279,010	2.8367%	11,629,808	8,903,894	76.56%
		23841	New Hampshire Ins Co	49,200	0.0222%	42,580	29,485	69.25%
				54,314,471	**24.5378%**	**56,126,995**	**24,045,476**	**42.84%**
2	1285		X L AMER					
		37885	XL Specialty Ins Co	37,414,340	16.9028%	39,613,220	38,292,460	96.67%
		22322	Greenwich Ins Co	3,518	0.0016%	3,518	129,166	3671.57%
				37,417,858	**16.9044%**	**39,616,738**	**38,421,626**	**96.98%**
3	31		BERKSHIRE HATHAWAY					
		20087	National Ind Co	16,936,810	7.6516%	16,577,801	1,897,092	11.44%
		22039	General Rein Corp	5,274,740	2.3830%	5,256,659	257,735	4.90%
		20052	National Liab & Fire Ins Co	4,859,945	2.1956%	4,584,697	1,075,120	23.45%
				27,071,495	**12.2302%**	**26,419,157**	**3,229,947**	**12.23%**
4	984		HCC INS HOLDINGS GRP					
		29599	US Specialty Ins Co	11,457,848	5.1763%	11,195,062	4,207,863	37.59%
		10367	Avemco Ins Co	5,786,854	2.6143%	5,946,627	4,519,362	76.00%
				17,244,702	**7.7907%**	**17,141,689**	**8,727,225**	**50.91%**
5	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	15,960,743	7.2106%	16,526,152	2,078,668	12.58%
				15,960,743	**7.2106%**	**16,526,152**	**2,078,668**	**12.58%**
6	626		ACE LTD					
		22667	Ace American Ins Co	9,619,138	4.3457%	9,619,138	-228,435	-2.37%
		20699	Ace Prop & Cas Ins Co	2,783,911	1.2577%	2,839,559	-11,310,169	-398.31%
		21121	Westchester Fire Ins Co	1,587,123	0.7170%	1,737,224	5,863,682	337.53%
				13,990,172	**6.3204%**	**14,195,921**	**-5,674,922**	**-39.98%**
7	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	12,856,714	5.8083%	12,682,643	5,315,236	41.91%
				12,856,714	**5.8083%**	**12,682,643**	**5,315,236**	**41.91%**
8	111		LIBERTY MUT GRP					
		23043	Liberty Mut Ins Co	9,830,691	4.4412%	9,286,630	2,519,112	27.13%
				9,830,691	**4.4412%**	**9,286,630**	**2,519,112**	**27.13%**
9	212		ZURICH INS GRP					
		16535	Zurich American Ins Co	7,957,468	3.5950%	7,190,036	957,165	13.31%
				7,957,468	**3.5950%**	**7,190,036**	**957,165**	**13.31%**
10	181		SWISS RE GRP					
		29874	North American Specialty Ins Co	3,494,295	1.5786%	3,432,933	3,893,387	113.41%
				3,494,295	**1.5786%**	**3,432,933**	**3,893,387**	**113.41%**

2006 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
11	761		ALLIANZ INS GRP					
		35300	Allianz Global Risks US Ins Co	3,482,299	1.5732%	641,414	1,059,274	165.15%
				3,482,299	**1.5732%**	**641,414**	**1,059,274**	**165.15%**
12	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	3,296,791	1.4894%	3,595,255	-344,116	-9.57%
				3,296,791	**1.4894%**	**3,595,255**	**-344,116**	**-9.57%**
13	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	2,852,760	1.2888%	2,800,194	373,327	13.33%
				2,852,760	**1.2888%**	**2,800,194**	**373,327**	**13.33%**
14	98		WR Berkley Corp					
		40045	Starnet Ins Co	2,775,629	1.2540%	1,390,664	1,103,248	79.33%
				2,775,629	**1.2540%**	**1,390,664**	**1,103,248**	**79.33%**
15	408		AMERICAN NATL FNCL GRP					
		28401	American Natl Prop & Cas Co	2,286,349	1.0329%	2,179,205	1,088,030	49.93%
				2,286,349	**1.0329%**	**2,179,205**	**1,088,030**	**49.93%**
16	968		AXA INS GRP					
		33022	AXA Ins Co	2,269,748	1.0254%	2,138,655	591,951	27.68%
				2,269,748	**1.0254%**	**2,138,655**	**591,951**	**27.68%**
17	1279		Arch Ins Grp					
		11150	Arch Ins Co	1,819,063	0.8218%	870,025	527,312	60.61%
				1,819,063	**0.8218%**	**870,025**	**527,312**	**60.61%**
18	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	1,061,714	0.4797%	4,237,861	-168,008	-3.96%
				1,061,714	**0.4797%**	**4,237,861**	**-168,008**	**-3.96%**
19	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	691,009	0.3122%	765,446	-154,018	-20.12%
		37257	Praetorian Ins Co	67,813	0.0306%	2,826	706	24.98%
				758,822	**0.3428%**	**768,272**	**-153,312**	**-19.96%**
20	697		VAN ENT GRP					
		37060	Old United Cas Co	372,048	0.1681%	235,776	111,070	47.11%
				372,048	**0.1681%**	**235,776**	**111,070**	**47.11%**
21	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	183,773	0.0830%	193,761	82,261	42.45%
				183,773	**0.0830%**	**193,761**	**82,261**	**42.45%**
22	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	35,898	0.0162%	118,774	2,018,817	1699.71%
				35,898	**0.0162%**	**118,774**	**2,018,817**	**1699.71%**
23	218		CNA INS GRP					
		20443	Continental Cas Co	7,060	0.0032%	7,060	-24,667	-349.39%
		20281	Federal Ins Co	7,060	0.0032%	7,060	-712,754	-10095.67%
				14,120	**0.0064%**	**14,120**	**-737,421**	**-5222.53%**

2006 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*
24	108		LUMBERMENS MUT CAS GRP					
		22977	Lumbermens Mut Cas Co	2,346	0.0011%	2,346	-137,036	-5841.26%
				2,346	**0.0011%**	**2,346**	**-137,036**	**-5841.26%**
25	553		ROYAL & SUN ALLIANCE USA					
		24678	Royal Ind Co	498	0.0002%	18,185	-292,314	-1607.45%
				498	**0.0002%**	**18,185**	**-292,314**	**-1607.45%**
			Line Total:	**221,350,467**	**100.0000%**	**221,823,401**	**88,636,003**	**39.96%**

2006 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	38	CHUBB & SON INC						
		20281	Federal Ins Co	29,085,701	23.4145%	28,368,279	21,251,197	74.91%
		35181	Executive Risk Ind Inc	779,874	0.6278%	1,100,188	411,068	37.36%
		20397	Vigilant Ins Co	418,192	0.3367%	405,423	29,086	7.17%
		20303	Great Northern Ins Co	28,456	0.0229%	24,902	1,874	7.53%
		20346	Pacific Ind Co	16,773	0.0135%	18,061	7,790	43.13%
				30,328,996	**24.4154%**	**29,916,853**	**21,701,015**	**72.54%**
2	12	AMERICAN INTRNL GRP						
		19445	National Union Fire Ins Co Of Pitts	21,593,064	17.3828%	23,965,778	-5,713,643	-23.84%
		19380	American Home Assur Co	8,312	0.0067%	8,312	2,145	25.81%
		23841	New Hampshire Ins Co	1,090	0.0009%	1,574	109	6.93%
		23809	Granite State Ins Co	246	0.0002%	748	-192	-25.67%
				21,602,712	**17.3906%**	**23,976,412**	**-5,711,581**	**-23.82%**
3	3548	Travelers Grp						
		31194	Travelers Cas & Surety Co Of Amer	8,142,742	6.5551%	8,073,877	328,497	4.07%
		24767	St Paul Fire & Marine Ins Co	3,437,499	2.7672%	3,273,265	-38,572	-1.18%
		24791	St Paul Mercury Ins Co	3,020,888	2.4319%	2,891,594	-592,003	-20.47%
		25887	US Fidelity & Guaranty Co	294,069	0.2367%	350,026	-385,606	-110.16%
		25674	Travelers Property Cas Co Of Amer	156,732	0.1262%	141,629	15,642	11.04%
		36463	Discover Prop & Cas Ins Co	76,103	0.0613%	70,079	29,525	42.13%
		19038	Travelers Cas & Surety Co	61,685	0.0497%	61,410	-22,883	-37.26%
		25879	Fidelity & Guaranty Ins Underwriters	60,530	0.0487%	88,283	331,823	375.86%
		35386	Fidelity & Guaranty Ins Co	44,198	0.0356%	57,593	3,070	5.33%
		25682	Travelers Ind Co Of CT	38,795	0.0312%	41,658	109,190	262.11%
		19070	Standard Fire Ins Co	3,748	0.0030%	3,748	604	16.12%
		25658	Travelers Ind Co	2,308	0.0019%	138,720	-250,689	-180.72%
		24775	St Paul Guardian Ins Co	1,250	0.0010%	849	-1,131	-133.22%
				15,340,547	**12.3494%**	**15,192,731**	**-472,533**	**-3.11%**
4	212	ZURICH INS GRP						
		39306	Fidelity & Deposit Co Of MD	6,059,030	4.8776%	5,751,584	1,020,963	17.75%
		16535	Zurich American Ins Co	4,125,105	3.3208%	4,340,231	572,509	13.19%
		41181	Universal Underwriters Ins Co	2,095,323	1.6868%	2,193,616	522,462	23.82%
		21709	Truck Ins Exch	1,192,974	0.9604%	1,199,881	-5,488	-0.46%
		40142	American Zurich Ins Co	237,320	0.1910%	222,987	279,845	125.50%
		34347	Colonial American Cas & Surety Co	133,160	0.1072%	215,570	-188,756	-87.56%
		26247	American Guarantee & Liability Ins	20,684	0.0167%	15,229	22,562	148.15%
		21652	Farmers Ins Exch	4,291	0.0035%	11,923	-1,074	-9.01%
		21687	Mid-Century Ins Co	3,150	0.0025%	4,645	71	1.53%
		27855	Zurich American Ins Co Of IL	1,586	0.0013%	1,628	311	19.10%
				13,872,623	**11.1677%**	**13,957,294**	**2,223,405**	**15.93%**
5	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	11,097,761	8.9339%	11,592,797	20,264,806	174.81%
				11,097,761	**8.9339%**	**11,592,797**	**20,264,806**	**174.81%**

2006 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
6	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	9,094,028	7.3209%	9,452,668	-3,950,203	-41.79%
		29459	Twin City Fire Ins Co Co	262,332	0.2112%	157,489	17,106	10.86%
		29424	Hartford Cas Ins Co	576	0.0005%	1,464	-4,292	-293.17%
				9,356,936	**7.5325%**	**9,611,621**	**-3,937,389**	**-40.96%**
7	218	CNA INS GRP						
		20443	Continental Cas Co	2,311,498	1.8608%	2,027,711	245,206	12.09%
		13188	Western Surety Co	1,788,817	1.4400%	1,765,467	99,071	5.61%
		35289	Continental Ins Co	1,154,138	0.9291%	1,230,117	1,152,780	93.71%
		24047	Surety Bonding Co Of Amer	341,238	0.2747%	296,203	49,367	16.67%
		20494	Transportation Ins Co	11,304	0.0091%	12,050	9,257	76.82%
		20427	American Cas Co Of Reading PA	4,764	0.0038%	5,476	1,155	21.09%
		20508	Valley Forge Ins Co	4,371	0.0035%	5,669	15,638	275.85%
		20478	National Fire Ins Co Of Hartford	1,246	0.0010%	1,281	0	0.00%
		20486	Transcontinental Ins Co	105	0.0001%	1,241	0	0.00%
				5,617,481	**4.5222%**	**5,345,215**	**1,572,474**	**29.42%**
8	84	American Financial Grp						
		16691	Great American Ins Co	5,356,307	4.3119%	5,324,053	1,737,910	32.64%
		22136	Great American Ins Co of NY	74,878	0.0603%	68,837	19,691	28.61%
		26344	Great American Assur Co	52,406	0.0422%	85,912	13,708	15.96%
		26832	Great American Alliance Ins Co	10,002	0.0081%	9,721	8,846	91.00%
				5,493,593	**4.4224%**	**5,488,523**	**1,780,155**	**32.43%**
9	3416	AXIS Capital Grp						
		20370	AXIS Reins Co	1,732,500	1.3947%	1,487,114	746,680	50.21%
				1,732,500	**1.3947%**	**1,487,114**	**746,680**	**50.21%**
10	626	ACE LTD						
		21121	Westchester Fire Ins Co	902,260	0.7263%	736,020	318,958	43.34%
		22667	Ace American Ins Co	473,188	0.3809%	574,986	118,515	20.61%
				1,375,448	**1.1073%**	**1,311,006**	**437,473**	**33.37%**
11	155	PROGRESSIVE GRP						
		24260	Progressive Cas Ins Co	1,350,153	1.0869%	1,585,521	-837,861	-52.84%
				1,350,153	**1.0869%**	**1,585,521**	**-837,861**	**-52.84%**
12	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	1,189,986	0.9580%	585,934	633,885	108.18%
		24384	Fairmont Specialty Ins Co	10,439	0.0084%	11,980	6,875	57.39%
		21105	North River Ins Co	445	0.0004%	111	-1,553	-1399.10%
				1,200,870	**0.9667%**	**598,025**	**639,207**	**106.89%**
13	176	STATE FARM IL						
		25143	State Farm Fire And Cas Co	953,789	0.7678%	945,546	23,643	2.50%
				953,789	**0.7678%**	**945,546**	**23,643**	**2.50%**

2006 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
14	7		FEDERATED MUT GRP					
		13935	Federated Mut Ins Co	580,783	0.4675%	550,684	11,491	2.09%
		28304	Federated Service Ins Co	76,456	0.0615%	61,828	2,715	4.39%
				657,239	**0.5291%**	**612,512**	**14,206**	**2.32%**
15	111		LIBERTY MUT GRP					
		23043	Liberty Mut Ins Co	623,662	0.5021%	444,087	214,994	48.41%
		21458	Employers Ins of Wausau	4,586	0.0037%	3,078	-8,075	-262.35%
		23035	Liberty Mut Fire Ins Co	1,423	0.0011%	3,057	-199	-6.51%
		24198	Peerless Ins Co	802	0.0006%	542	0	0.00%
				630,473	**0.5075%**	**450,764**	**206,720**	**45.86%**
16	10758		Colonial Surety Co					
		10758	Colonial Surety Co	569,563	0.4585%	430,744	10,699	2.48%
				569,563	**0.4585%**	**430,744**	**10,699**	**2.48%**
17	169		SENTRY INS GRP					
		21180	Sentry Select Ins Co	325,565	0.2621%	332,964	5,517	1.66%
		24988	Sentry Ins A Mut Co	156,081	0.1256%	165,309	90,840	54.95%
		23434	Middlesex Ins Co	146	0.0001%	43	5	11.63%
				481,792	**0.3879%**	**498,316**	**96,362**	**19.34%**
18	18538		Bancinsure Inc					
		18538	Bancinsure Inc	466,907	0.3759%	584,976	813,071	138.99%
				466,907	**0.3759%**	**584,976**	**813,071**	**138.99%**
19	140		NATIONWIDE CORP					
		23787	Nationwide Mut Ins Co	399,854	0.3219%	340,247	4,436	1.30%
		19100	Amco Ins Co	3,977	0.0032%	7,127	54	0.76%
		28223	Nationwide Agribusiness Ins Co	42	0.0000%	14	-322	-2300.00%
				403,873	**0.3251%**	**347,388**	**4,168**	**1.20%**
20	501		Alleghany Grp					
		18619	Platte River Ins Co.	342,737	0.2759%	338,501	14,460	4.27%
				342,737	**0.2759%**	**338,501**	**14,460**	**4.27%**
21	150		OLD REPUBLIC GRP					
		40444	Old Republic Surety Co	261,177	0.2103%	230,236	10,269	4.46%
		24147	Old Republic Ins Co	68,793	0.0554%	86,014	-8,000	-9.30%
				329,970	**0.2656%**	**316,250**	**2,269**	**0.72%**
22	163		SAFECO INS GRP					
		19704	American States Ins Co	96,834	0.0780%	105,148	236,650	225.06%
		24732	General Ins Co Of Amer	30,909	0.0249%	12,953	50,194	387.51%
		19690	American Economy Ins Co	29,336	0.0236%	28,563	5,317	18.61%
		24724	First Natl Ins Co Of Amer	22,223	0.0179%	21,090	41	0.19%
				179,302	**0.1443%**	**167,754**	**292,202**	**174.18%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

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
23	1129	WHITE MOUNTAINS GRP						
		20648	Employers Fire Ins Co	110,855	0.0892%	10,882	4,969	45.66%
		20621	OneBeacon America Ins Co	7,191	0.0058%	2,719	445	16.37%
		27154	Atlantic Specialty Ins Co	6,809	0.0055%	9,179	258	2.81%
				124,855	**0.1005%**	**22,780**	**5,672**	**24.90%**
24	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	117,214	0.0944%	108,668	-9,379	-8.63%
				117,214	**0.0944%**	**108,668**	**-9,379**	**-8.63%**
25	11592	International Fidelity Ins Co						
		11592	International Fidelity Ins Co	97,544	0.0785%	88,462	-12,525	-14.16%
				97,544	**0.0785%**	**88,462**	**-12,525**	**-14.16%**
26	677	Philadelphia Consolidated Holding Grp						
		18058	Philadelphia Ind Ins Co	86,186	0.0694%	31,919	322	1.01%
				86,186	**0.0694%**	**31,919**	**322**	**1.01%**
27	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	64,586	0.0520%	41,786	-3,228	-7.73%
				64,586	**0.0520%**	**41,786**	**-3,228**	**-7.73%**
28	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	57,465	0.0463%	56,143	-18,750	-33.40%
				57,465	**0.0463%**	**56,143**	**-18,750**	**-33.40%**
29	783	RLI INS GRP						
		13056	RLI Ins Co	51,770	0.0417%	49,805	-19,297	-38.75%
				51,770	**0.0417%**	**49,805**	**-19,297**	**-38.75%**
30	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	51,260	0.0413%	44,981	60,160	133.75%
				51,260	**0.0413%**	**44,981**	**60,160**	**133.75%**
31	181	SWISS RE GRP						
		34207	Westport Ins Corp	39,372	0.0317%	44,808	2,163	4.83%
				39,372	**0.0317%**	**44,808**	**2,163**	**4.83%**
32	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	29,267	0.0236%	42,225	6,916	16.38%
		37303	Redland Ins Co	5,291	0.0043%	4,825	-3,228	-66.90%
				34,558	**0.0278%**	**47,050**	**3,688**	**7.84%**
33	62	EMC INS CO						
		21415	Employers Mut Cas Co	28,309	0.0228%	30,329	-688	-2.27%
				28,309	**0.0228%**	**30,329**	**-688**	**-2.27%**
34	922	ICW GROUP						
		40029	Explorer Ins Co	18,752	0.0151%	25,064	0	0.00%
		27847	Insurance Co Of The West	6,025	0.0049%	3,676	0	0.00%
				24,777	**0.0199%**	**28,740**	**0**	**0.00%**

2006 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
35	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	18,273	0.0147%	19,067	756	3.96%
				18,273	**0.0147%**	**19,067**	**756**	**3.96%**
36	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	11,107	0.0089%	10,175	-24,524	-241.02%
				11,107	**0.0089%**	**10,175**	**-24,524**	**-241.02%**
37	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	7,277	0.0059%	6,260	0	0.00%
				7,277	**0.0059%**	**6,260**	**0**	**0.00%**
38	968		AXA INS GRP					
		25747	Unigard Ins Co	5,385	0.0043%	5,803	0	0.00%
				5,385	**0.0043%**	**5,803**	**0**	**0.00%**
39	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	4,939	0.0040%	2,539	630	24.81%
				4,939	**0.0040%**	**2,539**	**630**	**24.81%**
40	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	4,281	0.0034%	4,128	0	0.00%
				4,281	**0.0034%**	**4,128**	**0**	**0.00%**
41	215		UNITRIN GRP					
		14133	Valley Ins Co	2,417	0.0019%	3,749	-4,171	-111.26%
				2,417	**0.0019%**	**3,749**	**-4,171**	**-111.26%**
42	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	1,292	0.0010%	1,292	-25	-1.93%
				1,292	**0.0010%**	**1,292**	**-25**	**-1.93%**
43	26379		Accredited Surety & Cas Co Inc					
		26379	Accredited Surety & Cas Co Inc	845	0.0007%	936	15	1.60%
				845	**0.0007%**	**936**	**15**	**1.60%**
44	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	700	0.0006%	291	0	0.00%
				700	**0.0006%**	**291**	**0**	**0.00%**
45	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	500	0.0004%	3,140	19,852	632.23%
				500	**0.0004%**	**3,140**	**19,852**	**632.23%**
46	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	459	0.0004%	145	1	0.69%
				459	**0.0004%**	**145**	**1**	**0.69%**
47	36650		Guarantee Co Of North America USA					
		36650	Guarantee Co Of North America USA	136	0.0001%	136	0	0.00%
				136	**0.0001%**	**136**	**0**	**0.00%**
			Line Total:	**124,220,772**	**100.0000%**	**125,408,995**	**39,884,323**	**31.80%**

2006 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	Travelers Grp						
		31194	Travelers Cas & Surety Co Of Amer	91,211,574	12.8497%	88,520,209	-4,717,419	-5.33%
		24767	St Paul Fire & Marine Ins Co	1,719,250	0.2422%	4,321,878	417,492	9.66%
		25658	Travelers Ind Co	1,517,181	0.2137%	2,040,610	548,214	26.87%
		19038	Travelers Cas & Surety Co	1,381,946	0.1947%	2,320,732	808,853	34.85%
		22535	Seaboard Surety Co	1,176,097	0.1657%	1,411,224	2,221,571	157.42%
		25887	US Fidelity & Guaranty Co	392,907	0.0554%	1,276,957	2,158,457	169.03%
		35386	Fidelity & Guaranty Ins Co	266,044	0.0375%	438,609	522,978	119.24%
		41483	Farmington Cas Co	89,972	0.0127%	101,516	7,643	7.53%
		24791	St Paul Mercury Ins Co	24,837	0.0035%	35,847	210,889	588.30%
		24775	St Paul Guardian Ins Co	5,454	0.0008%	3,588	168,439	4694.51%
		19070	Standard Fire Ins Co	1,001	0.0001%	1,183	10,503	887.83%
		25674	Travelers Property Cas Co Of Amer	235	0.0000%	1,176	361	30.70%
				97,786,498	**13.7760%**	**100,473,529**	**2,357,981**	**2.35%**
2	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	53,772,298	7.5753%	49,352,020	1,492,020	3.02%
		24724	First Natl Ins Co Of Amer	9,072,041	1.2781%	7,396,009	744,713	10.07%
		24732	General Ins Co Of Amer	298,256	0.0420%	315,146	63,453	20.13%
		19704	American States Ins Co	164,016	0.0231%	102,141	-1,726	-1.69%
				63,306,611	**8.9185%**	**57,165,316**	**2,298,460**	**4.02%**
3	984	HCC INS HOLDINGS GRP						
		10216	American Contractors Ind Co	52,923,609	7.4558%	51,595,885	6,529,131	12.65%
		29599	US Specialty Ins Co	8,074,122	1.1375%	3,272,795	1,121,454	34.27%
				60,997,731	**8.5932%**	**54,868,680**	**7,650,585**	**13.94%**
4	212	ZURICH INS GRP						
		39306	Fidelity & Deposit Co Of MD	56,284,469	7.9292%	50,479,472	7,096,746	14.06%
		41181	Universal Underwriters Ins Co	544,947	0.0768%	542,101	53,652	9.90%
		34347	Colonial American Cas & Surety Co	356,388	0.0502%	396,664	22,361	5.64%
		26247	American Guarantee & Liability Ins	49,510	0.0070%	53,696	-1,964,682	-3658.90%
		21709	Truck Ins Exch	2,619	0.0004%	4,908	98,158	1999.96%
		21326	Empire Fire & Marine Ins Co	1,150	0.0002%	1,517	-474	-31.25%
				57,239,083	**8.0637%**	**51,478,358**	**5,305,761**	**10.31%**
5	1279	Arch Ins Grp						
		11150	Arch Ins Co	44,355,594	6.2487%	42,508,756	28,300,800	66.58%
		10348	Arch Reins Co	67,328	0.0095%	60,899	11,034	18.12%
				44,422,922	**6.2582%**	**42,569,655**	**28,311,834**	**66.51%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

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6	218	CNA INS GRP						
		13188	Western Surety Co	27,549,213	3.8811%	27,342,442	12,650,865	46.27%
		35289	Continental Ins Co	4,105,430	0.5784%	4,590,371	693,895	15.12%
		20443	Continental Cas Co	3,278,952	0.4619%	3,093,202	4,717,238	152.50%
		20478	National Fire Ins Co Of Hartford	1,191,425	0.1678%	1,224,410	-868,246	-70.91%
		20427	American Cas Co Of Reading PA	326,385	0.0460%	544,602	-1,633,692	-299.98%
		24047	Surety Bonding Co Of Amer	161,403	0.0227%	1,362,356	416,822	30.60%
		13200	Universal Surety Of Amer	1,972	0.0003%	2,884	-169	-5.86%
				36,614,780	**5.1582%**	**38,160,267**	**15,976,713**	**41.87%**
7	12	AMERICAN INTRNL GRP						
		19380	American Home Assur Co	24,587,162	3.4638%	7,314,990	3,581,360	48.96%
		19429	Insurance Co Of The State Of PA	3,832,754	0.5400%	4,342,990	-1,214,764	-27.97%
		19445	National Union Fire Ins Co Of Pitts	3,339,051	0.4704%	2,245,684	-927,051	-41.28%
		23841	New Hampshire Ins Co	17,842	0.0025%	789,742	1,739	0.22%
				31,776,809	**4.4767%**	**14,693,406**	**1,441,284**	**9.81%**
8	38	CHUBB & SON INC						
		20281	Federal Ins Co	29,947,228	4.2189%	29,262,337	-19,475	-0.07%
		20397	Vigilant Ins Co	802,043	0.1130%	790,627	25,484	3.22%
		20346	Pacific Ind Co	207,290	0.0292%	237,423	-44,488	-18.74%
				30,956,561	**4.3611%**	**30,290,387**	**-38,479**	**-0.13%**
9	111	LIBERTY MUT GRP						
		23043	Liberty Mut Ins Co	27,282,633	3.8435%	23,260,045	-1,661,387	-7.14%
		24198	Peerless Ins Co	7,047	0.0010%	7,025	-148,185	-2109.40%
		21458	Employers Ins of Wausau	3,905	0.0006%	5,626	-93,169	-1656.04%
				27,293,585	**3.8451%**	**23,272,696**	**-1,902,741**	**-8.18%**
10	75	INSCO DICO GRP						
		12718	Developers Surety And Ind Co	20,024,316	2.8210%	19,911,838	-500,524	-2.51%
		25550	Indemnity Co Of CA	5,672,182	0.7991%	5,590,758	-74,103	-1.33%
				25,696,498	**3.6201%**	**25,502,596**	**-574,627**	**-2.25%**
11	922	ICW GROUP						
		27847	Insurance Co Of The West	22,028,207	3.1033%	21,938,784	753,137	3.43%
		40029	Explorer Ins Co	324,174	0.0457%	357,173	-126,434	-35.40%
				22,352,381	**3.1490%**	**22,295,957**	**626,703**	**2.81%**
12	11592	International Fidelity Ins Co						
		11592	International Fidelity Ins Co	21,595,511	3.0423%	21,633,777	-186,248	-0.86%
				21,595,511	**3.0423%**	**21,633,777**	**-186,248**	**-0.86%**
13	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	20,372,695	2.8701%	17,809,032	-8,242,072	-46.28%
		29424	Hartford Cas Ins Co	669,444	0.0943%	610,601	166,057	27.20%
		22357	Hartford Accid & Ind Co	124,783	0.0176%	111,757	-2,234,026	-1999.00%
		29459	Twin City Fire Ins Co Co	2,873	0.0004%	2,873	722	25.13%
				21,169,795	**2.9824%**	**18,534,263**	**-10,309,319**	**-55.62%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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14	84		American Financial Grp					
		16691	Great American Ins Co	18,226,815	2.5678%	16,757,164	3,833,265	22.88%
		22136	Great American Ins Co of NY	10,556	0.0015%	13,347	7,462	55.91%
				18,237,371	**2.5692%**	**16,770,511**	**3,840,727**	**22.90%**
15	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	15,967,195	2.2494%	14,905,079	1,558,902	10.46%
				15,967,195	**2.2494%**	**14,905,079**	**1,558,902**	**10.46%**
16	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	13,305,682	1.8745%	13,396,182	9,789,886	73.08%
		21857	American Ins Co	440,375	0.0620%	509,621	-1,716,799	-336.88%
		21849	American Automobile Ins Co	13,287	0.0019%	13,330	-215,856	-1619.32%
		21881	National Surety Corp	7,823	0.0011%	60,200	-997,406	-1656.82%
				13,767,167	**1.9395%**	**13,979,333**	**6,859,825**	**49.07%**
17	12793		Surety Co Of The Pacific					
		12793	Surety Co Of The Pacific	11,804,502	1.6630%	12,208,921	1,932,285	15.83%
				11,804,502	**1.6630%**	**12,208,921**	**1,932,285**	**15.83%**
18	13285		Allegheny Cas Co					
		13285	Allegheny Cas Co	11,719,506	1.6510%	11,596,767	0	0.00%
				11,719,506	**1.6510%**	**11,596,767**	**0**	**0.00%**
19	501		Alleghany Grp					
		18619	Platte River Ins Co.	8,148,772	1.1480%	7,212,304	1,293,630	17.94%
				8,148,772	**1.1480%**	**7,212,304**	**1,293,630**	**17.94%**
20	181		SWISS RE GRP					
		32778	Washington Intl Ins Co	4,527,149	0.6378%	4,671,339	1,150,363	24.63%
		29874	North American Specialty Ins Co	3,106,722	0.4377%	2,887,653	85,794	2.97%
				7,633,871	**1.0754%**	**7,558,992**	**1,236,157**	**16.35%**
21	27081		Bond Safeguard Ins Co					
		27081	Bond Safeguard Ins Co	6,933,419	0.9768%	3,644,363	159,496	4.38%
				6,933,419	**0.9768%**	**3,644,363**	**159,496**	**4.38%**
22	626		ACE LTD					
		21121	Westchester Fire Ins Co	6,776,975	0.9547%	5,407,983	-147,066	-2.72%
		22748	Pacific Employers Ins Co	29,018	0.0041%	23,967	-8,088	-33.75%
		22713	Insurance Co Of North Amer	17,086	0.0024%	19,566	-657,022	-3357.98%
		20699	Ace Prop & Cas Ins Co	5,894	0.0008%	8,841	-11,075	-125.27%
		43575	Indemnity Ins Co Of North Amer	2,195	0.0003%	1,371	-49,690	-3624.36%
				6,831,168	**0.9624%**	**5,461,728**	**-872,941**	**-15.98%**
23	10008		Western Ins Co					
		10008	Western Ins Co	6,055,669	0.8531%	4,910,588	351,522	7.16%
				6,055,669	**0.8531%**	**4,910,588**	**351,522**	**7.16%**
24	3479		Merchants Bonding Co Grp					
		14494	Merchants Bonding Co (Mutual)	5,872,893	0.8274%	5,580,542	-260,940	-4.68%
				5,872,893	**0.8274%**	**5,580,542**	**-260,940**	**-4.68%**

2006 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
25	37206	Contractors Bonding & Ins Co						
		37206	Contractors Bonding & Ins Co	5,706,208	0.8039%	5,186,567	9,510	0.18%
				5,706,208	**0.8039%**	**5,186,567**	**9,510**	**0.18%**
26	158	FAIRFAX FINANCIAL						
		24384	Fairmont Specialty Ins Co	4,060,686	0.5721%	4,060,563	-1,655,591	-40.77%
		10936	Seneca Ins Co Inc	993,314	0.1399%	956,861	0	0.00%
		21113	United States Fire Ins Co	40,420	0.0057%	150,575	-2,079,925	-1381.32%
				5,094,420	**0.7177%**	**5,167,999**	**-3,735,516**	**-72.28%**
27	1114	MERCER INS GRP						
		31453	Financial Pacific Ins Co	4,703,444	0.6626%	5,336,865	1,271,209	23.82%
				4,703,444	**0.6626%**	**5,336,865**	**1,271,209**	**23.82%**
28	150	OLD REPUBLIC GRP						
		40444	Old Republic Surety Co	4,093,937	0.5767%	2,301,406	-98,372	-4.27%
		24147	Old Republic Ins Co	69,386	0.0098%	123,935	-2,499	-2.02%
		24139	Old Republic General Ins Corp	23,232	0.0033%	1,330,363	270,169	20.31%
				4,186,555	**0.5898%**	**3,755,704**	**169,298**	**4.51%**
29	783	RLI INS GRP						
		13056	RLI Ins Co	3,848,097	0.5421%	3,568,913	-13,739	-0.38%
				3,848,097	**0.5421%**	**3,568,913**	**-13,739**	**-0.38%**
30	26379	Accredited Surety & Cas Co Inc						
		26379	Accredited Surety & Cas Co Inc	3,820,005	0.5382%	3,745,872	931,127	24.86%
				3,820,005	**0.5382%**	**3,745,872**	**931,127**	**24.86%**
31	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	2,856,070	0.4024%	2,737,459	16,813	0.61%
		19100	Amco Ins Co	891,490	0.1256%	769,412	6,938	0.90%
		42579	Allied Prop & Cas Ins Co	3,225	0.0005%	2,732	59	2.16%
				3,750,785	**0.5284%**	**3,509,603**	**23,810**	**0.68%**
32	37940	Lexington Natl Ins Corp						
		37940	Lexington Natl Ins Corp	2,857,516	0.4026%	2,716,753	-351,004	-12.92%
				2,857,516	**0.4026%**	**2,716,753**	**-351,004**	**-12.92%**
33	31380	American Surety Co						
		31380	American Surety Co	2,787,005	0.3926%	2,785,445	94,759	3.40%
				2,787,005	**0.3926%**	**2,785,445**	**94,759**	**3.40%**
34	689	BANKERS INS GRP						
		33162	Bankers Ins Co	2,347,317	0.3307%	2,193,282	186,886	8.52%
				2,347,317	**0.3307%**	**2,193,282**	**186,886**	**8.52%**
35	108	LUMBERMENS MUT CAS GRP						
		22918	American Motorists Ins Co	1,706,190	0.2404%	1,955,766	2,505,779	128.12%
		22977	Lumbermens Mut Cas Co	202,879	0.0286%	247,847	5,494,176	2216.76%
		30562	American Manufacturers Mut Ins Co	38,559	0.0054%	58,528	-2,608,566	-4456.95%
				1,947,628	**0.2744%**	**2,262,141**	**5,391,389**	**238.33%**

2006 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
36	3592	ProAlliance Grp						
		39551	Continental Heritage Ins Co	1,892,906	0.2667%	1,918,413	-66	0.00%
				1,892,906	**0.2667%**	**1,918,413**	**-66**	**0.00%**
37	10916	Suretec Ins Co						
		10916	Suretec Ins Co	1,380,707	0.1945%	140,099	25,918	18.50%
				1,380,707	**0.1945%**	**140,099**	**25,918**	**18.50%**
38	3496	Quanta US Holdings Grp						
		23752	Quanta Ind Co	1,274,883	0.1796%	2,117,054	-24,124	-1.14%
				1,274,883	**0.1796%**	**2,117,054**	**-24,124**	**-1.14%**
39	22950	Acstar Ins Co						
		22950	Acstar Ins Co	1,130,662	0.1593%	1,212,395	-21,985	-1.81%
				1,130,662	**0.1593%**	**1,212,395**	**-21,985**	**-1.81%**
40	36650	Guarantee Co Of North America USA						
		36650	Guarantee Co Of North America USA	1,023,886	0.1442%	650,884	-855,359	-131.41%
				1,023,886	**0.1442%**	**650,884**	**-855,359**	**-131.41%**
41	1285	X L AMER						
		37885	XL Specialty Ins Co	501,213	0.0706%	1,712,683	4,291,065	250.55%
		22322	Greenwich Ins Co	368,731	0.0519%	338,402	2,512	0.74%
				869,944	**0.1226%**	**2,051,085**	**4,293,577**	**209.33%**
42	74	DELPHI FIN GRP						
		15105	Safety Natl Cas Corp	845,357	0.1191%	845,357	86,670	10.25%
				845,357	**0.1191%**	**845,357**	**86,670**	**10.25%**
43	313	AEGIS GRP						
		33898	Aegis Security Ins Co	830,371	0.1170%	828,447	1,219,501	147.20%
				830,371	**0.1170%**	**828,447**	**1,219,501**	**147.20%**
44	510	NAVIGATORS GRP INC						
		42307	Navigators Ins Co	699,778	0.0986%	610,915	343,630	56.25%
				699,778	**0.0986%**	**610,915**	**343,630**	**56.25%**
45	176	STATE FARM IL						
		25143	State Farm Fire And Cas Co	693,013	0.0976%	609,858	363,436	59.59%
		25151	State Farm General Ins Co	1,552	0.0002%	951	0	0.00%
				694,565	**0.0978%**	**610,809**	**363,436**	**59.50%**
46	1346	AMERICAN SAFETY HOLDING GRP						
		39969	American Safety Cas Ins Co	664,584	0.0936%	712,676	-936,463	-131.40%
				664,584	**0.0936%**	**712,676**	**-936,463**	**-131.40%**
47	246	INDIANA LUMBERMENS						
		14265	Indiana Lumbermens Mut Ins Co	660,467	0.0930%	537,740	0	0.00%
				660,467	**0.0930%**	**537,740**	**0**	**0.00%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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48	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	397,784	0.0560%	394,476	-3,243	-0.82%
		24988	Sentry Ins A Mut Co	2,702	0.0004%	2,838	-4	-0.14%
				400,486	**0.0564%**	**397,314**	**-3,247**	**-0.82%**
49	867	PROTECTIVE INS GRP						
		12416	Protective Ins Co	243,482	0.0343%	243,097	52,600	21.64%
				243,482	**0.0343%**	**243,097**	**52,600**	**21.64%**
50	7	FEDERATED MUT GRP						
		13935	Federated Mut Ins Co	215,791	0.0304%	180,497	2,247	1.24%
		28304	Federated Service Ins Co	1,203	0.0002%	1,164	29	2.49%
				216,994	**0.0306%**	**181,661**	**2,276**	**1.25%**
51	10632	Armor Assur Co						
		10632	Armor Assur Co	189,702	0.0267%	48,679	0	0.00%
				189,702	**0.0267%**	**48,679**	**0**	**0.00%**
52	88	The Hanover Ins Grp						
		22292	Hanover Ins Co	157,640	0.0222%	139,239	1,592,560	1143.76%
		22306	Massachusetts Bay Ins Co	1,000	0.0001%	698	-684	-97.99%
				158,640	**0.0223%**	**139,937**	**1,591,876**	**1137.57%**
53	18	AMERICAN ROAD GRP						
		19631	American Road Ins Co	156,084	0.0220%	163,935	0	0.00%
				156,084	**0.0220%**	**163,935**	**0**	**0.00%**
54	62	EMC INS CO						
		21415	Employers Mut Cas Co	126,276	0.0178%	175,114	-64,994	-37.12%
				126,276	**0.0178%**	**175,114**	**-64,994**	**-37.12%**
55	18538	Bancinsure Inc						
		18538	Bancinsure Inc	121,178	0.0171%	87,085	0	0.00%
				121,178	**0.0171%**	**87,085**	**0**	**0.00%**
56	244	CINCINNATI FNCL CP						
		10677	Cincinnati Ins Co	105,397	0.0148%	89,626	-3,755	-4.19%
				105,397	**0.0148%**	**89,626**	**-3,755**	**-4.19%**
57	225	IAT Reins Co Grp						
		26433	Harco Natl Ins Co	100,201	0.0141%	91,253	2,526,540	2768.72%
				100,201	**0.0141%**	**91,253**	**2,526,540**	**2768.72%**
58	248	UNITED FIRE & CAS GRP						
		13021	United Fire & Cas Co	99,199	0.0140%	69,388	1,000	1.44%
				99,199	**0.0140%**	**69,388**	**1,000**	**1.44%**
59	98	WR Berkley Corp						
		29580	Berkley Regional Ins Co	91,872	0.0129%	81,315	25,952	31.92%
				91,872	**0.0129%**	**81,315**	**25,952**	**31.92%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
60	228		WESTFIELD Grp					
		24120	Westfield Natl Ins Co	80,444	0.0113%	32,499	0	0.00%
				80,444	**0.0113%**	**32,499**	**0**	**0.00%**
61	26565		Ohio Ind Co					
		26565	Ohio Ind Co	78,841	0.0111%	89,279	1,433	1.61%
				78,841	**0.0111%**	**89,279**	**1,433**	**1.61%**
62	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	71,038	0.0100%	63,014	-68,057	-108.00%
				71,038	**0.0100%**	**63,014**	**-68,057**	**-108.00%**
63	553		ROYAL & SUN ALLIANCE USA					
		24902	Security Ins Co Of Hartford	65,207	0.0092%	33,331	26,121	78.37%
				65,207	**0.0092%**	**33,331**	**26,121**	**78.37%**
64	155		PROGRESSIVE GRP					
		24260	Progressive Cas Ins Co	62,277	0.0088%	35,938	142,385	396.20%
				62,277	**0.0088%**	**35,938**	**142,385**	**396.20%**
65	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	54,044	0.0076%	56,425	62,239	110.30%
				54,044	**0.0076%**	**56,425**	**62,239**	**110.30%**
66	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	51,315	0.0072%	40,066	-63,606	-158.75%
				51,315	**0.0072%**	**40,066**	**-63,606**	**-158.75%**
67	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	38,076	0.0054%	38,076	0	0.00%
				38,076	**0.0054%**	**38,076**	**0**	**0.00%**
68	70		FIRST AMN TITLE					
		34525	First American Specilaty Ins Co	34,975	0.0049%	7,231	0	0.00%
				34,975	**0.0049%**	**7,231**	**0**	**0.00%**
69	11304		Global Surety & Ins Co					
		11304	Global Surety & Ins Co	27,757	0.0039%	57,193	0	0.00%
				27,757	**0.0039%**	**57,193**	**0**	**0.00%**
70	24		ATLANTIC CO					
		19909	Centennial Ins Co	19,438	0.0027%	21,991	-2,571,645	-11694.08%
		19895	Atlantic Mut Ins Co	1,974	0.0003%	2,538	472,553	18619.11%
				21,412	**0.0030%**	**24,529**	**-2,099,092**	**-8557.59%**
71	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	11,069	0.0016%	10,674	485	4.54%
				11,069	**0.0016%**	**10,674**	**485**	**4.54%**
72	697		VAN ENT GRP					
		37060	Old United Cas Co	8,362	0.0012%	7,854	0	0.00%
				8,362	**0.0012%**	**7,854**	**0**	**0.00%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

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
73	1228	BAR PLAN GRP						
		29513	The Bar Plan Mut Ins Co	4,714	0.0007%	4,829	0	0.00%
				4,714	**0.0007%**	**4,829**	**0**	**0.00%**
74	1129	WHITE MOUNTAINS GRP						
		20621	OneBeacon America Ins Co	3,892	0.0005%	3,575	0	0.00%
		21970	OneBeacon Ins Co	16	0.0000%	647	0	0.00%
				3,908	**0.0006%**	**4,222**	**0**	**0.00%**
75	796	QBE INS GRP LTD						
		16217	National Farmers Union Prop & Cas	3,545	0.0005%	3,675	29	0.79%
				3,545	**0.0005%**	**3,675**	**29**	**0.79%**
76	748	Meadowbrook Ins Grp						
		18023	Star Ins Co	3,275	0.0005%	13,213	26,457	200.23%
				3,275	**0.0005%**	**13,213**	**26,457**	**200.23%**
77	660	MERCURY GEN GRP						
		16810	American Mercury Ins Co	3,213	0.0005%	3,062	0	0.00%
				3,213	**0.0005%**	**3,062**	**0**	**0.00%**
78	1208	GRAY INS GRP						
		36307	Gray Ins Co	1,435	0.0002%	1,435	0	0.00%
				1,435	**0.0002%**	**1,435**	**0**	**0.00%**
79	10758	Colonial Surety Co						
		10758	Colonial Surety Co	1,038	0.0001%	932	-38,898	-4173.61%
				1,038	**0.0001%**	**932**	**-38,898**	**-4173.61%**
80	148	OHIO CAS GRP						
		24066	American Fire & Cas Co	767	0.0001%	801	-14,103	-1760.67%
				767	**0.0001%**	**801**	**-14,103**	**-1760.67%**
81	19	Assurant Inc Grp						
		10111	American Bankers Ins Co Of FL	470	0.0001%	847	-1,702,311	200981.23%
				470	**0.0001%**	**847**	**-1,702,311**	**200981.23%**
82	574	AMERCO CORP						
		31089	Republic Western Ins Co	250	0.0000%	419	-488	-116.47%
				250	**0.0000%**	**419**	**-488**	**-116.47%**
			Line Total:	**709,834,331**	**100.0000%**	**659,530,981**	**75,929,876**	**11.51%**

2006 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	111	LIBERTY MUT GRP						
		19917	Liberty Ins Underwriters Inc	4,915,456	22.7375%	3,819,325	629,952	16.49%
		23043	Liberty Mut Ins Co	62,410	0.2887%	65,132	235,303	361.27%
		24198	Peerless Ins Co	42,225	0.1953%	40,525	-1,664	-4.11%
		23035	Liberty Mut Fire Ins Co	2,030	0.0094%	2,109	308	14.60%
		21458	Employers Ins of Wausau	1,247	0.0058%	3,003	8,215	273.56%
		10836	Golden Eagle Ins Corp	598	0.0028%	279	23,235	8327.96%
				5,023,966	**23.2394%**	**3,930,373**	**895,349**	**22.78%**
2	38	CHUBB & SON INC						
		20281	Federal Ins Co	4,091,331	18.9253%	3,999,755	87,879	2.20%
		35181	Executive Risk Ind Inc	53,060	0.2454%	56,392	577	1.02%
		20397	Vigilant Ins Co	6,851	0.0317%	6,879	-339	-4.93%
		20346	Pacific Ind Co	3,687	0.0171%	3,775	-18	-0.48%
				4,154,929	**19.2195%**	**4,066,801**	**88,099**	**2.17%**
3	3548	Travelers Grp						
		31194	Travelers Cas & Surety Co Of Amer	2,557,960	11.8324%	2,441,478	714,344	29.26%
		24767	St Paul Fire & Marine Ins Co	568,289	2.6287%	526,343	-264,909	-50.33%
		22535	Seaboard Surety Co	70,500	0.3261%	124,949	35,739	28.60%
		25674	Travelers Property Cas Co Of Amer	59,962	0.2774%	64,289	41,651	64.79%
		24791	St Paul Mercury Ins Co	31,362	0.1451%	41,846	-776	-1.85%
		36463	Discover Prop & Cas Ins Co	28,446	0.1316%	30,517	16,816	55.10%
		25682	Travelers Ind Co Of CT	5,158	0.0239%	10,949	4,007	36.60%
		41483	Farmington Cas Co	3,500	0.0162%	3,211	-1,103	-34.35%
		19038	Travelers Cas & Surety Co	2,843	0.0132%	2,828	863	30.52%
		35386	Fidelity & Guaranty Ins Co	1,267	0.0059%	1,267	-7,854	-619.89%
		36161	Travelers Prop Cas Ins Co	923	0.0043%	1,596	0	0.00%
		24015	Northland Ins Co	332	0.0015%	400	-35,738	-8934.50%
		19070	Standard Fire Ins Co	290	0.0013%	290	57	19.66%
		24775	St Paul Guardian Ins Co	270	0.0012%	176	-1,823	-1035.80%
				3,331,102	**15.4087%**	**3,250,139**	**501,274**	**15.42%**
4	212	ZURICH INS GRP						
		41181	Universal Underwriters Ins Co	1,616,984	7.4797%	1,700,609	707,867	41.62%
		39306	Fidelity & Deposit Co Of MD	753,244	3.4843%	604,322	94,106	15.57%
		40142	American Zurich Ins Co	87,415	0.4044%	92,867	8,126	8.75%
		21326	Empire Fire & Marine Ins Co	63,823	0.2952%	60,303	27,856	46.19%
		16535	Zurich American Ins Co	19,556	0.0905%	21,001	6,260	29.81%
		26247	American Guarantee & Liability Ins	5,379	0.0249%	5,028	884	17.58%
		21709	Truck Ins Exch	2,988	0.0138%	1,255	408,708	32566.37%
		21652	Farmers Ins Exch	213	0.0010%	213	34	15.96%
		27855	Zurich American Ins Co Of IL	171	0.0008%	665	29	4.36%
				2,549,773	**11.7945%**	**2,486,263**	**1,253,870**	**50.43%**

2006 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
5	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	1,940,308	8.9753%	1,559,597	233,355	14.96%
		29459	Twin City Fire Ins Co Co	114,194	0.5282%	69,562	-39,034	-56.11%
		29424	Hartford Cas Ins Co	401	0.0019%	401	144	35.91%
				2,054,903	**9.5054%**	**1,629,560**	**194,465**	**11.93%**
6	12		AMERICAN INTRNL GRP					
		19445	National Union Fire Ins Co Of Pitts	1,343,718	6.2156%	1,572,974	-58,282	-3.71%
		23809	Granite State Ins Co	43,689	0.2021%	43,426	2,938	6.77%
		23841	New Hampshire Ins Co	3,764	0.0174%	3,451	150	4.35%
				1,391,171	**6.4351%**	**1,619,851**	**-55,194**	**-3.41%**
7	140		NATIONWIDE CORP					
		23787	Nationwide Mut Ins Co	520,858	2.4093%	494,838	18,458	3.73%
		28223	Nationwide Agribusiness Ins Co	96,679	0.4472%	68,239	15,376	22.53%
		13838	Farmland Mut Ins Co	617	0.0029%	1,741	110	6.32%
				618,154	**2.8594%**	**564,818**	**33,944**	**6.01%**
8	215		UNITRIN GRP					
		11142	United Cas Ins Co Of Amer	506,140	2.3413%	512,556	47,033	9.18%
		14133	Valley Ins Co	91	0.0004%	387	-946	-244.44%
				506,231	**2.3417%**	**512,943**	**46,087**	**8.98%**
9	626		ACE LTD					
		21121	Westchester Fire Ins Co	339,521	1.5705%	204,940	85,997	41.96%
		22667	Ace American Ins Co	1,561	0.0072%	3,991	6,244	156.45%
				341,082	**1.5777%**	**208,931**	**92,241**	**44.15%**
10	802		Capital Ins Group					
		13544	California Capital Ins Co	139,078	0.6433%	136,998	153,845	112.30%
		23540	Monterey Ins Co	110,999	0.5134%	104,601	25,000	23.90%
				250,077	**1.1568%**	**241,599**	**178,845**	**74.03%**
11	225		IAT Reins Co Grp					
		26433	Harco Natl Ins Co	212,729	0.9840%	211,608	734,327	347.02%
				212,729	**0.9840%**	**211,608**	**734,327**	**347.02%**
12	169		SENTRY INS GRP					
		21180	Sentry Select Ins Co	107,080	0.4953%	110,467	26,355	23.86%
		24988	Sentry Ins A Mut Co	56,936	0.2634%	58,277	17,550	30.11%
				164,016	**0.7587%**	**168,744**	**43,905**	**26.02%**
13	218		CNA INS GRP					
		20443	Continental Cas Co	150,952	0.6983%	78,594	117,611	149.64%
		20494	Transportation Ins Co	5,014	0.0232%	4,347	0	0.00%
		20486	Transcontinental Ins Co	643	0.0030%	767	0	0.00%
		20427	American Cas Co Of Reading PA	305	0.0014%	2,284	0	0.00%
				156,914	**0.7258%**	**85,992**	**117,611**	**136.77%**

2006 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
14	98		WR Berkley Corp					
		36684	Riverport Ins Co	133,650	0.6182%	129,537	33,378	25.77%
		23612	Midwest Employers Cas Co	12,901	0.0597%	7,487	680	9.08%
		10510	Carolina Cas Ins Co	2,767	0.0128%	12,754	-2,798	-21.94%
				149,318	**0.6907%**	**149,778**	**31,260**	**20.87%**
15	7		FEDERATED MUT GRP					
		13935	Federated Mut Ins Co	112,777	0.5217%	109,860	8,258	7.52%
		28304	Federated Service Ins Co	24,747	0.1145%	21,045	556	2.64%
				137,524	**0.6361%**	**130,905**	**8,814**	**6.73%**
16	163		SAFECO INS GRP					
		19704	American States Ins Co	39,911	0.1846%	31,183	24,976	80.09%
		24732	General Ins Co Of Amer	26,229	0.1213%	17,487	84	0.48%
		24740	Safeco Ins Co Of Amer	25,738	0.1191%	22,883	2,372	10.37%
		19690	American Economy Ins Co	2,969	0.0137%	1,974	10	0.51%
		24724	First Natl Ins Co Of Amer	2,268	0.0105%	2,211	3	0.14%
				97,115	**0.4492%**	**75,738**	**27,445**	**36.24%**
17	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	96,516	0.4465%	82,622	-3,060	-3.70%
				96,516	**0.4465%**	**82,622**	**-3,060**	**-3.70%**
18	1285		X L AMER					
		24554	XL Ins Amer Inc	92,225	0.4266%	84,065	-988	-1.18%
				92,225	**0.4266%**	**84,065**	**-988**	**-1.18%**
19	84		American Financial Grp					
		16691	Great American Ins Co	30,807	0.1425%	28,036	67,657	241.32%
		26344	Great American Assur Co	28,313	0.1310%	30,119	-9,261	-30.75%
		22136	Great American Ins Co of NY	18,983	0.0878%	16,291	19,135	117.46%
		26832	Great American Alliance Ins Co	512	0.0024%	466	80	17.17%
				78,615	**0.3636%**	**74,912**	**77,611**	**103.60%**
20	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	47,084	0.2178%	43,770	3,740	8.54%
				47,084	**0.2178%**	**43,770**	**3,740**	**8.54%**
21	796		QBE INS GRP LTD					
		16217	National Farmers Union Prop & Cas	31,282	0.1447%	29,439	271	0.92%
				31,282	**0.1447%**	**29,439**	**271**	**0.92%**
22	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	25,932	0.1200%	27,083	45,967	169.73%
				25,932	**0.1200%**	**27,083**	**45,967**	**169.73%**
23	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	20,599	0.0953%	17,015	9,666	56.81%
				20,599	**0.0953%**	**17,015**	**9,666**	**56.81%**

2006 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
24	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	15,563	0.0720%	21,104	40,948	194.03%
		37257	Praetorian Ins Co	593	0.0027%	1,268	1,337	105.44%
		37303	Redland Ins Co	213	0.0010%	13	0	0.00%
				16,369	**0.0757%**	**22,385**	**42,285**	**188.90%**
25	677	Philadelphia Consolidated Holding Grp						
		18058	Philadelphia Ind Ins Co	11,709	0.0542%	4,688	54	1.15%
				11,709	**0.0542%**	**4,688**	**54**	**1.15%**
26	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	8,474	0.0392%	10,999	-2,595	-23.59%
				8,474	**0.0392%**	**10,999**	**-2,595**	**-23.59%**
27	181	SWISS RE GRP						
		34207	Westport Ins Corp	8,286	0.0383%	9,027	190	2.10%
				8,286	**0.0383%**	**9,027**	**190**	**2.10%**
28	93	STATE NATL GRP						
		12831	State Natl Ins Co Inc	8,100	0.0375%	6,369	99,560	1563.20%
				8,100	**0.0375%**	**6,369**	**99,560**	**1563.20%**
29	922	ICW GROUP						
		27847	Insurance Co Of The West	7,372	0.0341%	5,728	25,000	436.45%
				7,372	**0.0341%**	**5,728**	**25,000**	**436.45%**
30	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	5,781	0.0267%	4,410	224	5.08%
				5,781	**0.0267%**	**4,410**	**224**	**5.08%**
31	1141	NORTH POINTE GRP						
		27740	North Pointe Ins Co	5,511	0.0255%	2,008	0	0.00%
				5,511	**0.0255%**	**2,008**	**0**	**0.00%**
32	240	DAIMLER CHRYSLER GRP						
		10499	DaimlerChrysler Ins Co	3,942	0.0182%	3,611	2,390	66.19%
				3,942	**0.0182%**	**3,611**	**2,390**	**66.19%**
33	62	EMC INS CO						
		21415	Employers Mut Cas Co	3,217	0.0149%	3,002	10,013	333.54%
				3,217	**0.0149%**	**3,002**	**10,013**	**333.54%**
34	1129	WHITE MOUNTAINS GRP						
		20621	OneBeacon America Ins Co	2,154	0.0100%	820	195	23.78%
		20648	Employers Fire Ins Co	79	0.0004%	20	4	20.00%
				2,233	**0.0103%**	**840**	**199**	**23.69%**
35	968	AXA INS GRP						
		25747	Unigard Ins Co	1,458	0.0067%	2,557	0	0.00%
		24449	Regent Ins Co	487	0.0023%	884	0	0.00%
		24414	General Cas Co Of WI	105	0.0005%	134	0	0.00%
				2,050	**0.0095%**	**3,575**	**0**	**0.00%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

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36	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	1,616	0.0075%	1,426	0	0.00%
				1,616	**0.0075%**	**1,426**	**0**	**0.00%**
37	761	ALLIANZ INS GRP						
		21881	National Surety Corp	262	0.0012%	262	-3,930	-1500.00%
		21873	Firemans Fund Ins Co	193	0.0009%	193	-230	-119.17%
		21865	Associated Ind Corp	101	0.0005%	101	-661	-654.46%
				556	**0.0026%**	**556**	**-4,821**	**-867.09%**
38	158	FAIRFAX FINANCIAL						
		24384	Fairmont Specialty Ins Co	457	0.0021%	895	-100	-11.17%
				457	**0.0021%**	**895**	**-100**	**-11.17%**
39	1279	Arch Ins Grp						
		11150	Arch Ins Co	418	0.0019%	1,165	14	1.20%
				418	**0.0019%**	**1,165**	**14**	**1.20%**
40	11118	Federated Rural Electric Ins Exch						
		11118	Federated Rural Electric Ins Exch	407	0.0019%	407	0	0.00%
				407	**0.0019%**	**407**	**0**	**0.00%**
41	15768	Merced Mut Ins Co						
		15768	Merced Mut Ins Co	337	0.0016%	337	-100	-29.67%
				337	**0.0016%**	**337**	**-100**	**-29.67%**
42	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	186	0.0009%	186	0	0.00%
				186	**0.0009%**	**186**	**0**	**0.00%**
43	1331	Glencoe US Holdings Inc						
		10340	Stonington Ins Co	47	0.0002%	43	-8,203	-19076.74%
				47	**0.0002%**	**43**	**-8,203**	**-19076.74%**
			Line Total:	**21,618,325**	**100.0000%**	**19,774,606**	**4,489,659**	**22.70%**

2006 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	38	CHUBB & SON INC						
		20281	Federal Ins Co	10,601,746	10.1690%	10,441,865	544,344	5.21%
		20346	Pacific Ind Co	5,739,704	5.5054%	5,744,058	2,940,010	51.18%
		20397	Vigilant Ins Co	1,147,058	1.1002%	1,169,349	-19,342	-1.65%
		20303	Great Northern Ins Co	260,531	0.2499%	270,857	-12,468	-4.60%
		20338	Northwestern Pacific Ind Co	945	0.0009%	910	-339	-37.25%
				17,749,984	**17.0254%**	**17,627,039**	**3,452,205**	**19.58%**
2	65	FM GLOBAL GRP						
		21482	Factory Mut Ins Co	14,102,470	13.5268%	13,858,510	28,938,817	208.82%
		10014	Affiliated Fm Ins Co	3,169,867	3.0405%	3,071,963	1,959,085	63.77%
				17,272,337	**16.5672%**	**16,930,473**	**30,897,902**	**182.50%**
3	212	ZURICH INS GRP						
		41181	Universal Underwriters Ins Co	5,346,498	5.1282%	5,407,375	47,063	0.87%
		16535	Zurich American Ins Co	3,376,523	3.2387%	3,201,333	1,192,463	37.25%
		26247	American Guarantee & Liability Ins	2,520,971	2.4181%	2,145,762	263,356	12.27%
		21709	Truck Ins Exch	2,419,644	2.3209%	2,417,767	-124,760	-5.16%
		39306	Fidelity & Deposit Co Of MD	461,954	0.4431%	448,419	114	0.03%
		40142	American Zurich Ins Co	368,519	0.3535%	416,495	20,986	5.04%
		21652	Farmers Ins Exch	3,499	0.0034%	2,839	156	5.49%
		27855	Zurich American Ins Co Of IL	2,187	0.0021%	1,783	-581	-32.59%
				14,499,795	**13.9079%**	**14,041,773**	**1,398,797**	**9.96%**
4	12	AMERICAN INTRNL GRP						
		11452	Hartford Steam Boil Inspec & Ins Co	7,220,517	6.9258%	7,586,057	667,370	8.80%
		19445	National Union Fire Ins Co Of Pitts	5,692,484	5.4601%	4,408,065	1,793,811	40.69%
		19380	American Home Assur Co	478,566	0.4590%	322,211	137,505	42.68%
		23809	Granite State Ins Co	360,571	0.3459%	265,113	5,764	2.17%
		19402	AIG Casualty Company	290,554	0.2787%	259,222	155,498	59.99%
		23841	New Hampshire Ins Co	66,715	0.0640%	55,649	391	0.70%
				14,109,407	**13.5334%**	**12,896,317**	**2,760,339**	**21.40%**
5	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	9,993,456	9.5855%	10,097,471	1,298,285	12.86%
		24767	St Paul Fire & Marine Ins Co	1,026,277	0.9844%	963,690	-137,392	-14.26%
		25887	US Fidelity & Guaranty Co	247,640	0.2375%	332,949	92,514	27.79%
		25682	Travelers Ind Co Of CT	159,298	0.1528%	189,621	70,940	37.41%
		36463	Discover Prop & Cas Ins Co	149,302	0.1432%	136,723	83,774	61.27%
		24791	St Paul Mercury Ins Co	88,863	0.0852%	71,276	-12,092	-16.97%
		25879	Fidelity & Guaranty Ins Underwriters	64,525	0.0619%	136,177	43,565	31.99%
		35386	Fidelity & Guaranty Ins Co	43,355	0.0416%	97,506	104,080	106.74%
		24775	St Paul Guardian Ins Co	1,937	0.0019%	1,203	8,747	727.10%
				11,774,653	**11.2940%**	**12,026,616**	**1,552,421**	**12.91%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Market Share

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Licensed companies only

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6	218	CNA INS GRP						
		20443	Continental Cas Co	8,889,431	8.5265%	8,424,829	3,197,098	37.95%
		20494	Transportation Ins Co	6,758	0.0065%	24,330	209	0.86%
		20427	American Cas Co Of Reading PA	3,002	0.0029%	32,191	-7,069	-21.96%
		35289	Continental Ins Co	2,328	0.0022%	612	0	0.00%
		20508	Valley Forge Ins Co	1,832	0.0018%	14,975	3,286	21.94%
				8,903,351	**8.5399%**	**8,496,937**	**3,193,524**	**37.58%**
7	802	Capital Ins Group						
		13544	California Capital Ins Co	3,424,775	3.2850%	3,325,996	47,086	1.42%
		23540	Monterey Ins Co	84,433	0.0810%	104,910	4,966	4.73%
				3,509,208	**3.3660%**	**3,430,906**	**52,052**	**1.52%**
8	140	NATIONWIDE CORP						
		19100	Amco Ins Co	3,012,671	2.8897%	2,866,203	1,353,160	47.21%
		23787	Nationwide Mut Ins Co	429,530	0.4120%	416,495	155,759	37.40%
		25453	Nationwide Ins Co Of Amer	26,654	0.0256%	13,327	740	5.55%
		28223	Nationwide Agribusiness Ins Co	10,267	0.0098%	6,589	63	0.96%
				3,479,122	**3.3371%**	**3,302,614**	**1,509,722**	**45.71%**
9	761	ALLIANZ INS GRP						
		35300	Allianz Global Risks US Ins Co	2,039,729	1.9565%	2,328,202	238,920	10.26%
		21873	Firemans Fund Ins Co	185,335	0.1778%	164,991	136,704	82.86%
		21857	American Ins Co	59,394	0.0570%	72,132	-53	-0.07%
		21865	Associated Ind Corp	14,287	0.0137%	15,423	0	0.00%
		21881	National Surety Corp	12,124	0.0116%	14,961	2	0.01%
		21849	American Automobile Ins Co	1,850	0.0018%	1,287	0	0.00%
				2,312,719	**2.2183%**	**2,596,996**	**375,573**	**14.46%**
10	1285	X L AMER						
		24554	XL Ins Amer Inc	1,865,591	1.7894%	1,238,406	277,679	22.42%
				1,865,591	**1.7894%**	**1,238,406**	**277,679**	**22.42%**
11	181	SWISS RE GRP						
		34207	Westport Ins Corp	1,128,699	1.0826%	1,006,027	417,738	41.52%
				1,128,699	**1.0826%**	**1,006,027**	**417,738**	**41.52%**
12	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	793,182	0.7608%	776,395	30,687	3.95%
		30104	Hartford Underwriters Ins Co	11,811	0.0113%	12,045	-11	-0.09%
		29459	Twin City Fire Ins Co Co	9,228	0.0089%	8,905	4,204	47.21%
		29424	Hartford Cas Ins Co	289	0.0003%	5,823	-11	-0.19%
				814,510	**0.7813%**	**803,168**	**34,869**	**4.34%**
13	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	808,295	0.7753%	867,415	-340,381	-39.24%
				808,295	**0.7753%**	**867,415**	**-340,381**	**-39.24%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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14	7	FEDERATED MUT GRP						
		13935	Federated Mut Ins Co	724,538	0.6950%	708,537	10,833	1.53%
		28304	Federated Service Ins Co	44,291	0.0425%	37,329	0	0.00%
				768,829	**0.7374%**	**745,866**	**10,833**	**1.45%**
15	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	579,643	0.5560%	555,005	-183,749	-33.11%
		10836	Golden Eagle Ins Corp	18,606	0.0178%	9,881	204,035	2064.92%
		18333	Peerless Ind Ins Co	654	0.0006%	537	-310	-57.73%
		24171	Netherlands Ins Co The	230	0.0002%	366	-97	-26.50%
				599,133	**0.5747%**	**565,789**	**19,879**	**3.51%**
16	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	512,853	0.4919%	528,205	46,466	8.80%
				512,853	**0.4919%**	**528,205**	**46,466**	**8.80%**
17	1114	MERCER INS GRP						
		31453	Financial Pacific Ins Co	468,573	0.4494%	479,764	31,912	6.65%
				468,573	**0.4494%**	**479,764**	**31,912**	**6.65%**
18	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	422,056	0.4048%	367,327	0	0.00%
				422,056	**0.4048%**	**367,327**	**0**	**0.00%**
19	4381	Lightyear Delos Grp						
		35408	Delos Ins Co	419,939	0.4028%	458,608	85,307	18.60%
				419,939	**0.4028%**	**458,608**	**85,307**	**18.60%**
20	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	389,402	0.3735%	393,479	0	0.00%
				389,402	**0.3735%**	**393,479**	**0**	**0.00%**
21	84	American Financial Grp						
		16691	Great American Ins Co	157,598	0.1512%	127,097	7,588	5.97%
		26344	Great American Assur Co	87,693	0.0841%	123,244	5,533	4.49%
		22136	Great American Ins Co of NY	83,946	0.0805%	46,419	39,123	84.28%
		26832	Great American Alliance Ins Co	34,953	0.0335%	33,361	35	0.10%
				364,190	**0.3493%**	**330,121**	**52,279**	**15.84%**
22	62	EMC INS CO						
		21415	Employers Mut Cas Co	352,523	0.3381%	364,623	8,713	2.39%
				352,523	**0.3381%**	**364,623**	**8,713**	**2.39%**
23	1129	WHITE MOUNTAINS GRP						
		21970	OneBeacon Ins Co	223,998	0.2149%	190,011	16,137	8.49%
		20621	OneBeacon America Ins Co	36,364	0.0349%	15,703	20,158	128.37%
		27154	Atlantic Specialty Ins Co	21,941	0.0210%	34,514	254	0.74%
		20648	Employers Fire Ins Co	15,796	0.0152%	4,745	582	12.27%
				298,099	**0.2859%**	**244,973**	**37,131**	**15.16%**

2006 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
24	163		SAFECO INS GRP					
		24732	General Ins Co Of Amer	80,976	0.0777%	70,175	2,696	3.84%
		19704	American States Ins Co	65,394	0.0627%	58,923	1,332	2.26%
		19690	American Economy Ins Co	39,386	0.0378%	43,451	231	0.53%
		24724	First Natl Ins Co Of Amer	31,461	0.0302%	28,333	264	0.93%
		24740	Safeco Ins Co Of Amer	5,381	0.0052%	5,298	155	2.93%
				222,598	**0.2135%**	**206,180**	**4,678**	**2.27%**
25	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	217,160	0.2083%	207,916	33,172	15.95%
				217,160	**0.2083%**	**207,916**	**33,172**	**15.95%**
26	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	215,407	0.2066%	186,373	19,292	10.35%
				215,407	**0.2066%**	**186,373**	**19,292**	**10.35%**
27	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	199,380	0.1912%	153,117	36,558	23.88%
				199,380	**0.1912%**	**153,117**	**36,558**	**23.88%**
28	3416		AXIS Capital Grp					
		20370	AXIS Reins Co	136,707	0.1311%	155,340	10,889	7.01%
				136,707	**0.1311%**	**155,340**	**10,889**	**7.01%**
29	10815		Verlan Fire Ins Co MD					
		10815	Verlan Fire Ins Co MD	89,549	0.0859%	88,142	0	0.00%
				89,549	**0.0859%**	**88,142**	**0**	**0.00%**
30	517		HANNOVER GRP					
		37257	Praetorian Ins Co	65,583	0.0629%	47,280	-49	-0.10%
		20532	Clarendon Natl Ins Co	18,896	0.0181%	25,718	12,021	46.74%
				84,479	**0.0810%**	**72,998**	**11,972**	**16.40%**
31	626		ACE LTD					
		22667	Ace American Ins Co	35,498	0.0340%	33,746	-19,397	-57.48%
		20699	Ace Prop & Cas Ins Co	28,766	0.0276%	29,957	8,284	27.65%
		20702	Ace Fire Underwriters Ins Co	591	0.0006%	2,623	890	33.93%
				64,855	**0.0622%**	**66,326**	**-10,223**	**-15.41%**
32	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	46,469	0.0446%	39,794	618	1.55%
				46,469	**0.0446%**	**39,794**	**618**	**1.55%**
33	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	45,148	0.0433%	35,876	0	0.00%
				45,148	**0.0433%**	**35,876**	**0**	**0.00%**
34	922		ICW GROUP					
		27847	Insurance Co Of The West	31,600	0.0303%	32,101	8,860	27.60%
				31,600	**0.0303%**	**32,101**	**8,860**	**27.60%**

2006 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
35	18538	Bancinsure Inc						
		18538	Bancinsure Inc	29,389	0.0282%	30,907	0	0.00%
				29,389	**0.0282%**	**30,907**	**0**	**0.00%**
36	1279	Arch Ins Grp						
		11150	Arch Ins Co	18,422	0.0177%	16,817	3,023	17.98%
				18,422	**0.0177%**	**16,817**	**3,023**	**17.98%**
37	158	FAIRFAX FINANCIAL						
		24384	Fairmont Specialty Ins Co	8,195	0.0079%	18,494	0	0.00%
		10936	Seneca Ins Co Inc	7	0.0000%	8	0	0.00%
		25534	TIG Ins Co	5	0.0000%	5	0	0.00%
				8,207	**0.0079%**	**18,507**	**0**	**0.00%**
38	244	CINCINNATI FNCL CP						
		10677	Cincinnati Ins Co	7,746	0.0074%	11,768	-50	-0.42%
				7,746	**0.0074%**	**11,768**	**-50**	**-0.42%**
39	1141	NORTH POINTE GRP						
		27740	North Pointe Ins Co	5,801	0.0056%	1,849	0	0.00%
				5,801	**0.0056%**	**1,849**	**0**	**0.00%**
40	240	DAIMLER CHRYSLER GRP						
		10499	DaimlerChrysler Ins Co	5,362	0.0051%	8,346	0	0.00%
				5,362	**0.0051%**	**8,346**	**0**	**0.00%**
41	88	The Hanover Ins Grp						
		22292	Hanover Ins Co	4,031	0.0039%	2,609	0	0.00%
				4,031	**0.0039%**	**2,609**	**0**	**0.00%**
42	40134	SUA Ins Co						
		40134	SUA Ins Co	115	0.0001%	47	10	21.28%
				115	**0.0001%**	**47**	**10**	**21.28%**
43	31	BERKSHIRE HATHAWAY						
		38962	Genesis Ins Co	114	0.0001%	5,802	34,893	601.40%
				114	**0.0001%**	**5,802**	**34,893**	**601.40%**
44	38733	Alaska Nat Ins Co						
		38733	Alaska Nat Ins Co	106	0.0001%	31	0	0.00%
				106	**0.0001%**	**31**	**0**	**0.00%**
45	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	22	0.0000%	17	113	664.71%
				22	**0.0000%**	**17**	**113**	**664.71%**
			Line Total:	**104,255,935**	**100.0000%**	**101,084,305**	**46,028,765**	**45.54%**

2006 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		ALLIANZ INS GRP					
		20516	Euler Hermes American Credit Ind Co	26,600,326	26.1887%	25,175,714	7,935,846	31.52%
				26,600,326	**26.1887%**	**25,175,714**	**7,935,846**	**31.52%**
2	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	20,554,541	20.2365%	20,037,522	11,562,642	57.70%
				20,554,541	**20.2365%**	**20,037,522**	**11,562,642**	**57.70%**
3	408		AMERICAN NATL FNCL GRP					
		28401	American Natl Prop & Cas Co	13,220,841	13.0162%	13,544,476	6,189,832	45.70%
				13,220,841	**13.0162%**	**13,544,476**	**6,189,832**	**45.70%**
4	8		ALLSTATE INS GRP					
		36455	Northbrook Ind Co	10,967,406	10.7977%	9,640,162	11,076,343	114.90%
				10,967,406	**10.7977%**	**9,640,162**	**11,076,343**	**114.90%**
5	84		American Financial Grp					
		16691	Great American Ins Co	6,364,668	6.2662%	6,180,651	-506,466	-8.19%
				6,364,668	**6.2662%**	**6,180,651**	**-506,466**	**-8.19%**
6	31887		Coface North Amer Ins Co					
		31887	Coface North Amer Ins Co	6,147,129	6.0520%	5,005,873	1,726,048	34.48%
				6,147,129	**6.0520%**	**5,005,873**	**1,726,048**	**34.48%**
7	626		ACE LTD					
		22667	Ace American Ins Co	4,928,734	4.8525%	4,920,076	5,678,491	115.41%
		22713	Insurance Co Of North Amer	340,736	0.3355%	340,959	502,191	147.29%
				5,269,470	**5.1879%**	**5,261,035**	**6,180,682**	**117.48%**
8	2538		Amtrust Grp					
		25011	Wesco Ins Co	4,561,483	4.4909%	5,515,707	437,842	7.94%
				4,561,483	**4.4909%**	**5,515,707**	**437,842**	**7.94%**
9	181		SWISS RE GRP					
		25422	Atradius Trade Credit Ins Co	4,407,494	4.3393%	2,913,417	2,576,765	88.44%
		29700	North American Elite Ins Co	12,293	0.0121%	422,473	202,656	47.97%
				4,419,787	**4.3514%**	**3,335,890**	**2,779,421**	**83.32%**
10	18538		Bancinsure Inc					
		18538	Bancinsure Inc	1,002,991	0.9875%	1,003,068	982,550	97.95%
				1,002,991	**0.9875%**	**1,003,068**	**982,550**	**97.95%**
11	553		ROYAL & SUN ALLIANCE USA					
		24902	Security Ins Co Of Hartford	935,956	0.9215%	935,856	477,766	51.05%
				935,956	**0.9215%**	**935,856**	**477,766**	**51.05%**
12	1129		WHITE MOUNTAINS GRP					
		20648	Employers Fire Ins Co	832,714	0.8198%	832,714	1,603,774	192.60%
		10391	American Centennial Ins Co	104	0.0001%	590	0	0.00%
				832,818	**0.8199%**	**833,304**	**1,603,774**	**192.46%**

2006 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*
13	218	CNA INS GRP						
		20443	Continental Cas Co	556,372	0.5478%	1,388,409	-1,759,817	-126.75%
				556,372	**0.5478%**	**1,388,409**	**-1,759,817**	**-126.75%**
14	38	CHUBB & SON INC						
		20281	Federal Ins Co	138,037	0.1359%	507,058	9,055	1.79%
				138,037	**0.1359%**	**507,058**	**9,055**	**1.79%**
			Line Total:	**101,571,825**	**100.0000%**	**98,364,725**	**48,695,518**	**49.51%**

2006 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	84		American Financial Grp					
		26344	Great American Assur Co	37,843,307	12.1676%	35,479,767	12,670,765	35.71%
		26832	Great American Alliance Ins Co	222,492	0.0715%	220,162	71,215	32.35%
				38,065,799	**12.2391%**	**35,699,929**	**12,741,980**	**35.69%**
2	140		NATIONWIDE CORP					
		42285	Veterinary Pet Ins Co	29,743,673	9.5634%	27,900,137	14,320,247	51.33%
		11991	National Cas Co	2,669,856	0.8584%	4,293,193	3,594,563	83.73%
				32,413,529	**10.4218%**	**32,193,330**	**17,914,810**	**55.65%**
3	74		DELPHI FIN GRP					
		15105	Safety Natl Cas Corp	24,246,717	7.7959%	22,461,723	11,207,934	49.90%
				24,246,717	**7.7959%**	**22,461,723**	**11,207,934**	**49.90%**
4	1285		X L AMER					
		22322	Greenwich Ins Co	24,055,760	7.7345%	17,345,762	14,795,675	85.30%
				24,055,760	**7.7345%**	**17,345,762**	**14,795,675**	**85.30%**
5	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	18,211,731	5.8555%	4,158,216	1,275,024	30.66%
		42986	Standard Guaranty Ins Co	3,780,373	1.2155%	4,742,864	1,365,362	28.79%
		42978	American Security Ins Co	1,726,710	0.5552%	15,274	198,225	1297.79%
		19615	American Reliable Ins Co	44,565	0.0143%	43,865	4,382	9.99%
				23,763,379	**7.6405%**	**8,960,219**	**2,842,993**	**31.73%**
6	517		HANNOVER GRP					
		37257	Praetorian Ins Co	22,981,130	7.3890%	23,007,564	22,759,876	98.92%
				22,981,130	**7.3890%**	**23,007,564**	**22,759,876**	**98.92%**
7	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	15,727,619	5.0568%	8,954,104	8,439,138	94.25%
				15,727,619	**5.0568%**	**8,954,104**	**8,439,138**	**94.25%**
8	256		NY MARINE & GEN GRP					
		16608	New York Marine & Gnrl Ins Co	14,906,395	4.7928%	14,055,196	9,075,145	64.57%
				14,906,395	**4.7928%**	**14,055,196**	**9,075,145**	**64.57%**
9	660		MERCURY GEN GRP					
		16810	American Mercury Ins Co	12,800,962	4.1158%	8,916,995	5,870,480	65.83%
				12,800,962	**4.1158%**	**8,916,995**	**5,870,480**	**65.83%**
10	303		GUIDEONE INS GRP					
		14559	Guideone Specialty Mut Ins Co	12,239,233	3.9352%	12,240,358	6,524,588	53.30%
				12,239,233	**3.9352%**	**12,240,358**	**6,524,588**	**53.30%**
11	31		BERKSHIRE HATHAWAY					
		34274	Central States Ind Co Of Omaha	10,350,118	3.3278%	10,346,841	195,063	1.89%
				10,350,118	**3.3278%**	**10,346,841**	**195,063**	**1.89%**
12	18		AMERICAN ROAD GRP					
		19631	American Road Ins Co	9,387,145	3.0182%	9,388,333	2,585,058	27.53%
				9,387,145	**3.0182%**	**9,388,333**	**2,585,058**	**27.53%**

2006 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
13	32107		Sutter Ins Co					
		32107	Sutter Ins Co	9,051,391	2.9103%	8,951,615	7,445,964	83.18%
				9,051,391	**2.9103%**	**8,951,615**	**7,445,964**	**83.18%**
14	350		GE GLOBAL GRP					
		39527	Heritage Ind Co	8,066,047	2.5934%	9,051,041	5,094,593	56.29%
				8,066,047	**2.5934%**	**9,051,041**	**5,094,593**	**56.29%**
15	98		WR Berkley Corp					
		23612	Midwest Employers Cas Co	8,024,339	2.5800%	8,199,562	5,217,432	63.63%
				8,024,339	**2.5800%**	**8,199,562**	**5,217,432**	**63.63%**
16	1281		BANKAMERICA CORP					
		30007	General Fidelity Ins Co	7,348,691	2.3628%	658,348	180,601	27.43%
				7,348,691	**2.3628%**	**658,348**	**180,601**	**27.43%**
17	4254		The Warranty Grp					
		40827	Virginia Surety Co Inc	6,212,960	1.9976%	7,662,924	5,440,978	71.00%
				6,212,960	**1.9976%**	**7,662,924**	**5,440,978**	**71.00%**
18	12638		Homesure Protection of CA Inc					
		12638	Homesure Protection of CA Inc	4,119,353	1.3245%	3,929,488	1,161,476	29.56%
				4,119,353	**1.3245%**	**3,929,488**	**1,161,476**	**29.56%**
19	12		AMERICAN INTRNL GRP					
		26220	Yosemite Ins Co	3,648,599	1.1731%	2,978,615	250,827	8.42%
		24376	American General Ind Co	337,496	0.1085%	740,464	468,420	63.26%
		20796	AIG Premier Ins Co	5,407	0.0017%	5,407	-17,056	-315.44%
				3,991,502	**1.2834%**	**3,724,486**	**702,191**	**18.85%**
20	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	3,794,071	1.2199%	986,756	514,337	52.12%
				3,794,071	**1.2199%**	**986,756**	**514,337**	**52.12%**
21	26565		Ohio Ind Co					
		26565	Ohio Ind Co	3,405,200	1.0949%	3,416,232	450,081	13.17%
				3,405,200	**1.0949%**	**3,416,232**	**450,081**	**13.17%**
22	1330		Balboa Ins Grp					
		24813	Balboa Ins Co	2,554,499	0.8213%	2,555,870	39,565	1.55%
				2,554,499	**0.8213%**	**2,555,870**	**39,565**	**1.55%**
23	10830		Business Alliance Ins Co					
		10830	Business Alliance Ins Co	2,532,667	0.8143%	1,519,316	1,014,521	66.77%
				2,532,667	**0.8143%**	**1,519,316**	**1,014,521**	**66.77%**
24	16705		Dealers Assur Co					
		16705	Dealers Assur Co	2,313,116	0.7437%	1,139,904	30,646	2.69%
				2,313,116	**0.7437%**	**1,139,904**	**30,646**	**2.69%**
25	468		Aegon US Holding Grp					
		10952	Stonebridge Casualty Ins Co	1,796,547	0.5776%	1,796,547	46,799	2.60%
				1,796,547	**0.5776%**	**1,796,547**	**46,799**	**2.60%**

2006 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
26	41	CITIGROUP						
		41211	Triton Ins Co	1,722,266	0.5538%	1,476,086	177,305	12.01%
				1,722,266	**0.5538%**	**1,476,086**	**177,305**	**12.01%**
27	1208	GRAY INS GRP						
		36307	Gray Ins Co	1,552,405	0.4991%	1,552,405	458,575	29.54%
				1,552,405	**0.4991%**	**1,552,405**	**458,575**	**29.54%**
28	697	VAN ENT GRP						
		37060	Old United Cas Co	1,328,996	0.4273%	1,782,120	609,373	34.19%
				1,328,996	**0.4273%**	**1,782,120**	**609,373**	**34.19%**
29	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	620,829	0.1996%	774,739	155,022	20.01%
				620,829	**0.1996%**	**774,739**	**155,022**	**20.01%**
30	79	GMAC INS HOLDING						
		38601	MIC Prop & Cas Ins Corp	446,580	0.1436%	340,843	72,532	21.28%
		22004	CIM Ins Corp	11,575	0.0037%	139,189	23,123	16.61%
				458,155	**0.1473%**	**480,032**	**95,655**	**19.93%**
31	30082	CPA Ins Co						
		30082	CPA Ins Co	411,715	0.1324%	412,270	242,545	58.83%
				411,715	**0.1324%**	**412,270**	**242,545**	**58.83%**
32	3702	Loya Grp						
		12589	Loya Cas Ins Co	270,349	0.0869%	270,349	0	0.00%
				270,349	**0.0869%**	**270,349**	**0**	**0.00%**
33	317	AON CORP						
		43460	FFG Ins Co	215,426	0.0693%	444,491	5,189	1.17%
				215,426	**0.0693%**	**444,491**	**5,189**	**1.17%**
34	785	MARKEL CORP GRP						
		38970	Markel Ins Co	112,230	0.0361%	74,960	30,144	40.21%
				112,230	**0.0361%**	**74,960**	**30,144**	**40.21%**
35	15768	Merced Mut Ins Co						
		15768	Merced Mut Ins Co	86,610	0.0278%	89,527	0	0.00%
				86,610	**0.0278%**	**89,527**	**0**	**0.00%**
36	181	SWISS RE GRP						
		39845	Employers Reins Corp	59,812	0.0192%	62,529	58,671,761	93831.28%
				59,812	**0.0192%**	**62,529**	**58,671,761**	**93831.28%**
37	27502	Western General Ins Co						
		27502	Western General Ins Co	30,147	0.0097%	32,128	0	0.00%
				30,147	**0.0097%**	**32,128**	**0**	**0.00%**
38	1279	Arch Ins Grp						
		11150	Arch Ins Co	93	0.0000%	15,019	7,499	49.93%
				93	**0.0000%**	**15,019**	**7,499**	**49.93%**

2006 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*
			Line Total:	**311,017,202**	**100.0000%**	**264,629,098**	**202,744,992**	**76.61%**

2006 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	212	ZURICH INS GRP						
		21652	Farmers Ins Exch	1,832,960,880	3.1536%	1,921,122,154	1,006,359,637	52.38%
		21660	Fire Ins Exch	1,207,620,148	2.0777%	1,183,893,112	409,689,927	34.61%
		16535	Zurich American Ins Co	688,373,831	1.1844%	690,250,667	297,929,895	43.16%
		21687	Mid-Century Ins Co	573,528,975	0.9868%	441,342,651	239,806,469	54.34%
		21709	Truck Ins Exch	370,235,654	0.6370%	376,673,377	165,199,361	43.86%
		26247	American Guarantee & Liability Ins	146,240,058	0.2516%	138,044,231	63,770,291	46.20%
		11185	Foremost Ins Co	124,518,596	0.2142%	114,908,808	48,305,619	42.04%
		21326	Empire Fire & Marine Ins Co	103,845,472	0.1787%	100,680,707	52,261,817	51.91%
		41181	Universal Underwriters Ins Co	96,963,676	0.1668%	98,307,292	51,537,398	52.42%
		39306	Fidelity & Deposit Co Of MD	84,421,392	0.1452%	77,661,627	16,871,319	21.72%
		40142	American Zurich Ins Co	77,975,623	0.1342%	79,594,101	43,209,303	54.29%
		19356	Maryland Cas Co	56,443,449	0.0971%	58,801,646	29,780,531	50.65%
		19305	Assurance Co Of Amer	51,839,043	0.0892%	50,649,216	28,275,406	55.83%
		27855	Zurich American Ins Co Of IL	43,134,447	0.0742%	39,946,154	23,055,246	57.72%
		10317	Neighborhood Spirit Prop & Cas Co	26,904,060	0.0463%	26,114,418	12,421,656	47.57%
		10318	Exact Prop & Cas Co Inc	12,870,212	0.0221%	12,777,214	5,146,536	40.28%
		19372	Northern Ins Co Of NY	11,957,707	0.0206%	15,860,438	-655,916	-4.14%
		10315	Civic Property & Cas Co	9,062,999	0.0156%	8,758,478	5,195,403	59.32%
		11800	Foremost Property & Cas Ins Co	8,705,279	0.0150%	8,568,503	3,644,906	42.54%
		43699	American Federation Ins Co	6,841,479	0.0118%	7,086,992	3,148,253	44.42%
		34347	Colonial American Cas & Surety Co	689,527	0.0012%	765,278	-69,191	-9.04%
		34649	Centre Ins Co	280,636	0.0005%	299,999	7,897,200	2632.41%
		26611	Valiant Ins Co	5,783	0.0000%	-8,193	336,308	-4104.82%
				5,535,418,926	**9.5237%**	**5,452,098,870**	**2,513,117,374**	**46.09%**
2	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	2,730,364,580	4.6976%	2,692,490,705	1,516,484,133	56.32%
		25151	State Farm General Ins Co	2,025,870,628	3.4855%	1,987,293,392	644,823,605	32.45%
		25143	State Farm Fire And Cas Co	177,213,828	0.3049%	189,377,631	75,149,057	39.68%
				4,933,449,036	**8.4880%**	**4,869,161,728**	**2,236,456,795**	**45.93%**

2006 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*
3	12	AMERICAN INTRNL GRP						
		12963	21st Century Ins Co	1,133,142,259	1.9496%	1,156,863,732	644,758,701	55.73%
		19380	American Home Assur Co	832,426,212	1.4322%	838,749,749	449,034,512	53.54%
		19445	National Union Fire Ins Co Of Pitts	772,268,915	1.3287%	806,311,811	489,404,761	60.70%
		23809	Granite State Ins Co	410,411,190	0.7061%	383,552,268	204,293,019	53.26%
		19429	Insurance Co Of The State Of PA	281,349,679	0.4841%	314,316,374	150,572,896	47.90%
		43761	American Intl Ins Co Of CA	211,611,961	0.3641%	187,421,518	74,396,294	39.69%
		19410	Commerce & Industry Ins Co	143,738,024	0.2473%	172,329,995	51,673,513	29.99%
		23841	New Hampshire Ins Co	61,787,390	0.1063%	55,185,294	10,646,220	19.29%
		15873	United Gty Residential Ins Co	27,293,911	0.0470%	27,139,204	2,579,381	9.50%
		36404	21st Century Cas Co	20,114,412	0.0346%	21,190,767	13,179,798	62.20%
		19399	AIU Ins Co	18,607,457	0.0320%	17,633,921	-6,721,736	-38.12%
		20796	AIG Premier Ins Co	12,893,239	0.0222%	7,502,013	2,310,258	30.80%
		11452	Hartford Steam Boil Inspec & Ins Co	12,285,294	0.0211%	16,339,890	5,275,343	32.29%
		26999	United Guaranty Mtg Indem Co	10,317,143	0.0178%	10,185,163	7,275,617	71.43%
		26220	Yosemite Ins Co	6,673,315	0.0115%	5,796,046	644,177	11.11%
		24376	American General Ind Co	4,735,787	0.0081%	4,775,561	3,309,864	69.31%
		19402	AIG Casualty Company	3,595,616	0.0062%	3,608,917	656,880	18.20%
		34789	AIG Centennial Ins Co	892,439	0.0015%	298,527	3,864,428	1294.50%
		40525	United Guaranty Credit Ins Co	82,432	0.0001%	83,216	-157	-0.19%
		35637	Landmark Ins Co	72,403	0.0001%	549,203	1,047,425	190.72%
				3,964,299,078	**6.8206%**	**4,029,833,169**	**2,108,201,194**	**52.31%**
4	35076	State Compensation Ins Fund						
		35076	State Compensation Ins Fund	3,567,371,141	6.1377%	3,581,822,397	2,192,075,937	61.20%
				3,567,371,141	**6.1377%**	**3,581,822,397**	**2,192,075,937**	**61.20%**
5	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	1,542,142,650	2.6533%	1,545,111,200	528,244,678	34.19%
		19240	Allstate Ind Co	1,301,214,546	2.2388%	1,276,919,438	701,700,891	54.95%
		10358	Encompass Ins Co	116,017,060	0.1996%	115,858,045	60,765,021	52.45%
		37907	Deerbrook Ins Co	25,437,916	0.0438%	26,849,458	19,054,577	70.97%
		17230	Allstate Prop & Cas Ins Co	21,512,224	0.0370%	23,999,413	10,639,945	44.33%
		36455	Northbrook Ind Co	13,797,487	0.0237%	12,117,182	11,775,783	97.18%
				3,020,121,883	**5.1961%**	**3,000,854,736**	**1,332,180,895**	**44.39%**
6	660	MERCURY GEN GRP						
		27553	Mercury Ins Co	1,292,406,784	2.2236%	1,270,369,344	681,265,634	53.63%
		11908	Mercury Cas Co	761,990,948	1.3110%	751,323,774	348,062,671	46.33%
		38342	California Automobile Ins Co	199,336,465	0.3430%	193,061,436	120,308,111	62.32%
		16810	American Mercury Ins Co	12,804,175	0.0220%	8,920,057	5,870,480	65.81%
				2,266,538,372	**3.8996%**	**2,223,674,611**	**1,155,506,896**	**51.96%**
7	1318	Auto Club Enterprises Ins Grp						
		15598	Interins Exch Of The Automobile Club	2,153,128,838	3.7045%	2,121,282,528	1,134,091,053	53.46%
				2,153,128,838	**3.7045%**	**2,121,282,528**	**1,134,091,053**	**53.46%**

2006 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*
8	1278	CALIFORNIA ST AUTO GRP						
		15539	California State Auto Asn Inter-Ins	1,991,411,350	3.4262%	1,986,723,229	1,001,183,660	50.39%
		37770	Western United Ins Co	81,372,230	0.1400%	84,649,005	38,307,692	45.25%
		10921	ACA Ins Co	40,194,492	0.0692%	29,701,135	23,859,738	80.33%
				2,112,978,072	**3.6354%**	**2,101,073,369**	**1,063,351,090**	**50.61%**
9	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	758,111,317	1.3043%	750,689,618	283,450,831	37.76%
		24767	St Paul Fire & Marine Ins Co	221,707,793	0.3815%	253,870,258	76,467,418	30.12%
		25682	Travelers Ind Co Of CT	216,074,707	0.3718%	196,380,395	82,610,962	42.07%
		19070	Standard Fire Ins Co	159,676,027	0.2747%	150,119,116	65,009,557	43.31%
		31194	Travelers Cas & Surety Co Of Amer	140,980,401	0.2426%	137,201,535	13,493,128	9.83%
		36161	Travelers Prop Cas Ins Co	115,442,812	0.1986%	107,088,317	30,185,726	28.19%
		25887	US Fidelity & Guaranty Co	111,004,120	0.1910%	124,326,544	77,795,754	62.57%
		24791	St Paul Mercury Ins Co	75,272,640	0.1295%	74,077,007	168,353,800	227.27%
		36463	Discover Prop & Cas Ins Co	54,858,700	0.0944%	55,403,724	41,876,861	75.58%
		24015	Northland Ins Co	30,199,799	0.0520%	29,518,204	15,288,926	51.79%
		19038	Travelers Cas & Surety Co	28,246,080	0.0486%	23,080,871	12,751,469	55.25%
		33650	Mendota Ins Co	21,855,168	0.0376%	18,598,012	13,522,625	72.71%
		41483	Farmington Cas Co	16,348,066	0.0281%	9,344,050	6,393,045	68.42%
		35386	Fidelity & Guaranty Ins Co	15,693,062	0.0270%	20,489,183	12,823,130	62.58%
		36170	Travelers Cas Co Of CT	13,303,901	0.0229%	6,357,642	1,876,909	29.52%
		19224	St Paul Protective Ins Co	13,179,703	0.0227%	18,322,713	5,192,079	28.34%
		19046	Travelers Cas Ins Co Of Amer	8,675,483	0.0149%	5,677,790	494,642	8.71%
		25879	Fidelity & Guaranty Ins Underwriters	3,293,882	0.0057%	5,684,426	-521,269	-9.17%
		24775	St Paul Guardian Ins Co	1,950,639	0.0034%	10,216,297	3,509,200	34.35%
		22535	Seaboard Surety Co	1,287,706	0.0022%	1,569,836	1,870,205	119.13%
		41769	Athena Assur Co	1,256,923	0.0022%	1,308,213	14,319	1.09%
		25658	Travelers Ind Co	569,034	0.0010%	17,433	-18,548,827	106400.66%
		24031	Northland Cas Co	193,902	0.0003%	192,558	-27,186	-14.12%
		10819	American Equity Specialty Ins Co	155,267	0.0003%	121,521	-2,398,189	-1973.48%
				2,009,337,132	**3.4571%**	**1,999,655,263**	**891,485,115**	**44.58%**

2006 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*
10	31		BERKSHIRE HATHAWAY					
		20052	National Liab & Fire Ins Co	419,426,676	0.7216%	420,757,831	200,080,114	47.55%
		11673	Redwood Fire & Cas Ins Co	402,479,223	0.6925%	399,296,811	190,632,702	47.74%
		35882	Geico General Ins Co	313,308,154	0.5390%	302,506,082	170,374,301	56.32%
		22063	Government Employees Ins Co	168,162,345	0.2893%	165,354,935	92,779,649	56.11%
		38865	California Ins Co	145,393,714	0.2502%	145,393,714	74,175,595	51.02%
		22055	Geico Ind Co	106,643,525	0.1835%	97,414,721	62,265,965	63.92%
		10855	Cypress Ins Co	76,943,407	0.1324%	73,256,970	28,797,550	39.31%
		41491	Geico Cas Co	60,704,636	0.1044%	57,787,038	30,322,010	52.47%
		11843	Medical Protective Co	28,837,033	0.0496%	28,762,859	14,383,812	50.01%
		25895	United States Liability Ins Co	19,800,126	0.0341%	19,794,923	5,595,968	28.27%
		34274	Central States Ind Co Of Omaha	15,496,269	0.0267%	15,352,733	1,869,326	12.18%
		20087	National Ind Co	11,654,667	0.0201%	16,808,121	1,724,884	10.26%
		11967	General Star Natl Ins Co	10,011,634	0.0172%	9,305,872	624,500	6.71%
		34630	Oak River Ins Co	6,510,376	0.0112%	5,991,457	1,688,031	28.17%
		38962	Genesis Ins Co	5,620,943	0.0097%	11,346,017	-521,570	-4.60%
		22039	General Rein Corp	5,274,740	0.0091%	5,256,659	37,284,914	709.29%
		27812	Columbia Ins Co	4,350,995	0.0075%	4,278,078	-95,036	-2.22%
		22730	Converium Ins North Amer Inc	146,955	0.0003%	146,955	-1,427,501	-971.39%
		44784	Fairfield Ins Co	3,133	0.0000%	8,642	303,567	3512.69%
				1,800,768,551	**3.0982%**	**1,778,820,418**	**910,858,781**	**51.21%**
11	111		LIBERTY MUT GRP					
		23035	Liberty Mut Fire Ins Co	634,146,477	1.0911%	569,596,972	330,448,717	58.01%
		24198	Peerless Ins Co	272,114,149	0.4682%	269,878,839	95,728,820	35.47%
		23043	Liberty Mut Ins Co	212,948,699	0.3664%	241,995,614	147,248,547	60.85%
		26042	Wausau Underwriters Ins Co	129,480,534	0.2228%	124,792,851	59,445,464	47.64%
		42404	Liberty Ins Corp	99,236,184	0.1707%	96,548,099	79,229,011	82.06%
		10836	Golden Eagle Ins Corp	80,084,110	0.1378%	68,352,425	42,502,173	62.18%
		26069	Wausau Business Ins Co	60,005,192	0.1032%	56,875,330	27,249,757	47.91%
		21458	Employers Ins of Wausau	57,154,501	0.0983%	48,970,129	43,258,066	88.34%
		24171	Netherlands Ins Co The	54,624,122	0.0940%	53,469,521	33,966,356	63.52%
		19917	Liberty Ins Underwriters Inc	40,450,226	0.0696%	37,903,637	16,566,989	43.71%
		41939	Liberty Northwest Ins Corp	8,286,692	0.0143%	8,338,855	3,870,617	46.42%
		33588	First Liberty Ins Corp	6,102,138	0.0105%	5,019,915	1,457,976	29.04%
		33600	LM Ins Corp	3,327,655	0.0057%	3,513,879	1,067,198	30.37%
		18333	Peerless Ind Ins Co	369,614	0.0006%	501,679	1,441,601	287.36%
		32352	LM Property and Casualty Ins. Co.	107,178	0.0002%	241,360	-13,476,405	-5583.53%
				1,658,437,471	**2.8534%**	**1,585,999,105**	**870,004,887**	**54.86%**

2006 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
12	91		HARTFORD FIRE & CAS GRP					
		29424	Hartford Cas Ins Co	480,954,719	0.8275%	476,676,965	224,901,883	47.18%
		19682	Hartford Fire In Co	329,540,304	0.5670%	347,446,012	95,386,738	27.45%
		30104	Hartford Underwriters Ins Co	273,405,892	0.4704%	257,412,878	134,591,604	52.29%
		29459	Twin City Fire Ins Co Co	169,806,928	0.2922%	163,649,478	75,345,658	46.04%
		37478	Hartford Ins Co Of The Midwest	114,974,125	0.1978%	122,690,338	136,426,374	111.20%
		34690	Property & Cas Ins Co Of Hartford	16,262,981	0.0280%	9,489,475	4,072,628	42.92%
		22357	Hartford Accid & Ind Co	3,166,491	0.0054%	3,743,641	71,658	1.91%
		27120	Trumbull Ins Co	33,343	0.0001%	21,099	2,800	13.27%
				1,388,144,783	**2.3883%**	**1,381,129,886**	**670,799,343**	**48.57%**
13	140		NATIONWIDE CORP					
		19100	Amco Ins Co	552,627,445	0.9508%	518,756,523	215,487,119	41.54%
		23787	Nationwide Mut Ins Co	335,140,975	0.5766%	322,765,501	154,880,320	47.99%
		42579	Allied Prop & Cas Ins Co	175,924,960	0.3027%	173,116,496	76,260,150	44.05%
		28223	Nationwide Agribusiness Ins Co	41,946,786	0.0722%	40,467,233	15,398,791	38.05%
		42889	Victoria Fire & Cas Co	40,171,638	0.0691%	23,047,486	15,422,028	66.91%
		11991	National Cas Co	32,781,687	0.0564%	33,796,195	12,538,834	37.10%
		15580	Scottsdale Ind Co	32,443,771	0.0558%	29,369,397	9,688,984	32.99%
		23779	Nationwide Mut Fire Ins Co	30,239,724	0.0520%	30,223,689	11,527,381	38.14%
		42285	Veterinary Pet Ins Co	29,743,673	0.0512%	27,900,137	14,320,247	51.33%
		25453	Nationwide Ins Co Of Amer	17,869,255	0.0307%	10,570,590	7,041,835	66.62%
		42587	Depositors Ins Co	17,548,506	0.0302%	17,681,800	10,210,148	57.74%
		37877	Nationwide Prop & Cas Ins Co	3,084,631	0.0053%	3,032,322	1,433,322	47.27%
		26093	Nationwide Affinity Co of Amer	1,525,063	0.0026%	1,673,983	820,730	49.03%
		13838	Farmland Mut Ins Co	728,082	0.0013%	798,171	146,924	18.41%
		10723	Nationwide Assur Co	5,193	0.0000%	5,193	-12,328	-237.40%
				1,311,781,389	**2.2569%**	**1,233,204,716**	**545,164,485**	**44.21%**
14	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	556,618,870	0.9577%	548,737,112	231,091,712	42.11%
		21857	American Ins Co	176,043,889	0.3029%	187,959,356	108,897,969	57.94%
		21881	National Surety Corp	104,633,445	0.1800%	102,522,858	62,277,723	60.75%
		21849	American Automobile Ins Co	91,602,109	0.1576%	95,296,491	45,965,268	48.23%
		21865	Associated Ind Corp	85,424,398	0.1470%	88,968,189	30,871,742	34.70%
		35300	Allianz Global Risks US Ins Co	81,611,337	0.1404%	73,793,399	11,821,343	16.02%
		20516	Euler Hermes American Credit Ind Co	26,600,326	0.0458%	25,175,714	7,935,846	31.52%
		22810	Chicago Ins Co	6,819,548	0.0117%	6,681,422	41,334,437	618.65%
		22837	Interstate Ind Co	3,230,163	0.0056%	7,415,447	5,177,575	69.82%
		10079	Vintage Ins Co	28,546	0.0000%	27,361	3,242	11.85%
				1,132,612,631	**1.9487%**	**1,136,577,349**	**545,376,857**	**47.98%**

2006 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*
15	155	PROGRESSIVE GRP						
		27804	Progressive West Ins Co	381,837,709	0.6570%	373,126,777	202,195,804	54.19%
		44288	Progressive Choice Ins Co	369,495,419	0.6357%	358,488,657	179,368,110	50.03%
		11770	United Fncl Cas Co	207,193,555	0.3565%	102,570,524	52,083,728	50.78%
		24260	Progressive Cas Ins Co	115,177,030	0.1982%	214,666,994	97,369,334	45.36%
		10243	National Continental Ins Co	28,956,077	0.0498%	28,547,047	18,828,695	65.96%
		16322	Progressive Direct Ins Co	14,557,918	0.0250%	12,046,484	4,535,923	37.65%
		11851	Progressive Advanced Ins Co	204,420	0.0004%	211,689	154,444	72.96%
				1,117,422,128	**1.9225%**	**1,089,658,172**	**554,536,038**	**50.89%**
16	38	CHUBB & SON INC						
		20281	Federal Ins Co	920,322,160	1.5834%	921,374,577	290,599,520	31.54%
		35181	Executive Risk Ind Inc	61,474,385	0.1058%	68,999,969	25,134,237	36.43%
		20397	Vigilant Ins Co	48,976,665	0.0843%	52,050,784	10,545,042	20.26%
		20346	Pacific Ind Co	32,033,685	0.0551%	31,798,488	83,460,004	262.47%
		20338	Northwestern Pacific Ind Co	15,471,219	0.0266%	15,324,960	5,674,798	37.03%
		20303	Great Northern Ins Co	13,035,642	0.0224%	12,571,929	2,776,410	22.08%
		10829	Quadrant Ind Co	736,723	0.0013%	868,439	25,938	2.99%
		10052	Chubb Natl Ins Co	794	0.0000%	492	-14,547	-2956.71%
				1,092,051,273	**1.8789%**	**1,102,989,638**	**418,201,402**	**37.92%**
17	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	USAA	533,264,039	0.9175%	531,314,191	281,557,741	52.99%
		25968	USAA Cas Ins Co	464,622,185	0.7994%	463,949,595	249,195,941	53.71%
		18600	USAA General Ind Co	17,339,292	0.0298%	17,017,122	10,076,436	59.21%
				1,015,225,516	**1.7467%**	**1,012,280,908**	**540,830,118**	**53.43%**
18	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	499,430,908	0.8593%	495,254,008	208,903,477	42.18%
		19704	American States Ins Co	106,165,204	0.1827%	105,901,441	34,000,715	32.11%
		19690	American Economy Ins Co	95,766,753	0.1648%	94,057,652	39,559,928	42.06%
		39012	Safeco Ins Co Of IL	94,404,221	0.1624%	94,290,508	22,484,071	23.85%
		24724	First Natl Ins Co Of Amer	88,913,458	0.1530%	85,594,898	26,576,548	31.05%
		24732	General Ins Co Of Amer	84,439,844	0.1453%	85,128,064	47,649,516	55.97%
		37214	American States Preferred Ins Co	31,303,006	0.0539%	30,630,909	17,043,076	55.64%
		19712	American States Ins Co Of TX	5,266,072	0.0091%	5,185,921	580,999	11.20%
				1,005,689,466	**1.7303%**	**996,043,401**	**396,798,330**	**39.84%**

2006 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
19	218	CNA INS GRP						
		20443	Continental Cas Co	503,310,039	0.8659%	426,352,211	258,468,744	60.62%
		20427	American Cas Co Of Reading PA	81,278,878	0.1398%	77,161,894	24,774,739	32.11%
		20508	Valley Forge Ins Co	77,211,015	0.1328%	67,154,495	43,647,014	64.99%
		20478	National Fire Ins Co Of Hartford	58,784,408	0.1011%	46,580,240	33,508,971	71.94%
		20494	Transportation Ins Co	44,425,997	0.0764%	46,431,919	36,668,207	78.97%
		35289	Continental Ins Co	32,956,795	0.0567%	43,399,175	-53,525,650	-123.33%
		13188	Western Surety Co	29,748,287	0.0512%	29,500,881	12,786,475	43.34%
		20486	Transcontinental Ins Co	27,932,477	0.0481%	33,850,183	18,836,159	55.65%
		24047	Surety Bonding Co Of Amer	1,733,124	0.0030%	5,170,361	883,822	17.09%
		13200	Universal Surety Of Amer	1,972	0.0000%	2,884	-169	-5.86%
				857,382,992	**1.4751%**	**775,604,243**	**376,048,312**	**48.48%**
20	626	ACE LTD						
		22667	Ace American Ins Co	472,401,329	0.8128%	464,749,419	139,616,823	30.04%
		20699	Ace Prop & Cas Ins Co	95,020,814	0.1635%	96,416,471	-31,003,063	-32.16%
		21121	Westchester Fire Ins Co	60,430,907	0.1040%	48,858,569	32,844,617	67.22%
		43575	Indemnity Ins Co Of North Amer	23,220,446	0.0400%	22,008,489	65,085,159	295.73%
		20702	Ace Fire Underwriters Ins Co	17,871,200	0.0307%	17,706,049	11,266,343	63.63%
		22748	Pacific Employers Ins Co	5,234,309	0.0090%	6,081,363	13,269,774	218.20%
		22713	Insurance Co Of North Amer	3,362,928	0.0058%	3,816,833	23,085,439	604.83%
		30180	Assured Guaranty Corp	2,022,976	0.0035%	556,425	0	0.00%
		18279	Bankers Standard Ins Co	544,598	0.0009%	544,117	-861,081	-158.25%
				680,109,507	**1.1701%**	**660,737,735**	**253,304,011**	**38.34%**
21	84	American Financial Grp						
		43753	Republic Ind Co of CA	183,252,371	0.3153%	193,871,944	55,307,009	28.53%
		26344	Great American Assur Co	136,766,681	0.2353%	138,324,793	56,678,709	40.98%
		16691	Great American Ins Co	100,456,676	0.1728%	96,448,325	65,789,573	68.21%
		22179	Republic Ind Co Of Amer	68,357,123	0.1176%	71,086,951	32,523,689	45.75%
		32620	National Interstate Ins Co	58,906,681	0.1013%	46,042,708	22,066,916	47.93%
		22136	Great American Ins Co of NY	58,449,304	0.1006%	76,558,398	42,679,746	55.75%
		26832	Great American Alliance Ins Co	12,509,681	0.0215%	14,262,386	-2,178,878	-15.28%
		33723	Great American Spirit Ins Co	19,149	0.0000%	129,950	33,596	25.85%
				618,717,666	**1.0645%**	**636,725,455**	**272,900,360**	**42.86%**
22	336	ZENITH NATL INS GRP						
		13269	Zenith Ins Co	391,957,700	0.6744%	418,728,967	33,165,755	7.92%
		30120	Znat Ins Co	182,893,329	0.3147%	179,293,105	53,347,260	29.75%
				574,851,029	**0.9890%**	**598,022,072**	**86,513,015**	**14.47%**
23	10779	CALIFORNIA EARTHQUAKE AUTHORITY						
		10779	CALIFORNIA EARTHQUAKE AUTHORITY	501,357,097	0.8626%	519,209,234	23,500	0.00%
				501,357,097	**0.8626%**	**519,209,234**	**23,500**	**0.00%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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

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*
24	3495	Infinity Prop & Cas Ins Grp						
		22268	Infinity Ins Co	448,059,295	0.7709%	412,137,161	177,713,884	43.12%
		11738	Infinity Auto Ins Co	24,191,439	0.0416%	24,697,447	7,787,373	31.53%
		10068	Infinity Natl Ins Co	15,160,665	0.0261%	17,746,750	9,369,863	52.80%
		20260	Infinity Select Ins Co	6,885,200	0.0118%	8,660,684	3,593,332	41.49%
				494,296,599	**0.8504%**	**463,242,042**	**198,464,452**	**42.84%**
25	1330	Balboa Ins Grp						
		24848	Newport Ins Co	178,486,422	0.3071%	147,156,437	61,191,370	41.58%
		24821	Meritplan Ins Co	148,771,378	0.2560%	137,840,590	71,490,674	51.86%
		24813	Balboa Ins Co	128,596,076	0.2213%	123,362,262	48,357,380	39.20%
				455,853,876	**0.7843%**	**408,359,289**	**181,039,424**	**44.33%**
26	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	225,256,683	0.3876%	270,757,917	37,291,072	13.77%
		37257	Praetorian Ins Co	125,635,870	0.2162%	71,216,446	52,553,358	73.79%
		37303	Redland Ins Co	77,962,959	0.1341%	78,088,357	27,540,170	35.27%
		41343	Gerling Amer Ins Co	3,050,914	0.0052%	2,620,745	-31,684,833	-1209.00%
				431,906,426	**0.7431%**	**422,683,465**	**85,699,767**	**20.28%**
27	1285	X L AMER						
		37885	XL Specialty Ins Co	216,428,110	0.3724%	231,366,846	184,503,826	79.75%
		22322	Greenwich Ins Co	108,217,547	0.1862%	89,587,476	20,021,502	22.35%
		20311	XL Capital Assurance Inc	32,947,854	0.0567%	7,503,514	0	0.00%
		24554	XL Ins Amer Inc	30,405,837	0.0523%	35,474,329	576,131	1.62%
				387,999,348	**0.6676%**	**363,932,165**	**205,101,459**	**56.36%**
28	65	FM GLOBAL GRP						
		21482	Factory Mut Ins Co	270,202,547	0.4649%	244,603,476	57,089,671	23.34%
		10014	Affiliated Fm Ins Co	78,445,145	0.1350%	72,020,907	-4,567,345	-6.34%
				348,647,692	**0.5999%**	**316,624,383**	**52,522,326**	**16.59%**
29	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	155,480,823	0.2675%	168,861,114	42,563,282	25.21%
		25054	Hudson Ins Co	100,338,689	0.1726%	107,971,207	60,518,804	56.05%
		21105	North River Ins Co	37,767,441	0.0650%	34,692,783	15,159,270	43.70%
		25534	TIG Ins Co	10,833,631	0.0186%	20,875,768	42,357,083	202.90%
		24384	Fairmont Specialty Ins Co	7,901,177	0.0136%	8,098,685	1,482,321	18.30%
		25518	Fairmont Premier Ins Co	3,895,105	0.0067%	3,895,105	3,877,533	99.55%
		10936	Seneca Ins Co Inc	2,118,930	0.0036%	1,966,601	215,934	10.98%
		10220	Commonwealth Ins Co Of Amer	1,434,920	0.0025%	1,555,407	186,462	11.99%
		25070	Clearwater Ins Co	425,329	0.0007%	425,329	-56,704	-13.33%
				320,196,045	**0.5509%**	**348,341,999**	**166,303,985**	**47.74%**

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30	215	UNITRIN GRP						
		10914	Kemper Independence Ins Co	128,694,372	0.2214%	124,458,586	62,217,834	49.99%
		19852	Financial Ind Co	123,885,876	0.2131%	126,177,290	64,905,057	51.44%
		10226	Unitrin Direct Ins Co	33,515,725	0.0577%	46,702,928	30,934,309	66.24%
		14133	Valley Ins Co	11,898,720	0.0205%	12,971,073	-740,036	-5.71%
		11142	United Cas Ins Co Of Amer	2,050,296	0.0035%	2,077,931	179,654	8.65%
		16063	Unitrin Auto & Home Ins Co	1,538,364	0.0026%	1,610,435	-6,470,184	-401.77%
				301,583,353	**0.5189%**	**313,998,243**	**151,026,634**	**48.10%**
31	1120	EVEREST REIN HOL INC						
		10120	Everest Natl Ins Co	300,368,261	0.5168%	270,604,022	75,890,510	28.04%
				300,368,261	**0.5168%**	**270,604,022**	**75,890,510**	**28.04%**
32	19	Assurant Inc Grp						
		42978	American Security Ins Co	153,352,120	0.2638%	132,758,774	24,821,828	18.70%
		10111	American Bankers Ins Co Of FL	62,070,632	0.1068%	50,782,042	7,909,852	15.58%
		35971	Voyager Property & Cas Ins Co	39,699,327	0.0683%	39,446,894	25,473,520	64.58%
		19615	American Reliable Ins Co	33,865,162	0.0583%	33,506,503	12,555,961	37.47%
		42986	Standard Guaranty Ins Co	5,938,227	0.0102%	7,791,649	2,605,899	33.44%
				294,925,468	**0.5074%**	**264,285,862**	**73,367,060**	**27.76%**
33	3363	Employers Ins Grp						
		11512	Employers Compensation Ins Co	288,528,564	0.4964%	292,789,693	41,133,253	14.05%
				288,528,564	**0.4964%**	**292,789,693**	**41,133,253**	**14.05%**
34	98	WR Berkley Corp						
		10900	Preferred Employers Ins Co	135,066,028	0.2324%	141,452,655	-3,792,359	-2.68%
		10510	Carolina Cas Ins Co	88,359,566	0.1520%	89,657,897	42,260,230	47.13%
		40045	Starnet Ins Co	19,648,643	0.0338%	20,766,237	6,005,253	28.92%
		36684	Riverport Ins Co	19,225,677	0.0331%	18,235,920	15,604,470	85.57%
		23612	Midwest Employers Cas Co	12,749,860	0.0219%	11,538,300	6,440,385	55.82%
		25224	Great Divide Ins Co	7,147,558	0.0123%	7,769,302	4,486,415	57.75%
		29580	Berkley Regional Ins Co	877,697	0.0015%	2,709,370	1,086,215	40.09%
				283,075,029	**0.4870%**	**292,129,681**	**72,090,609**	**24.68%**
35	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	217,962,324	0.3750%	211,842,227	161,001,018	76.00%
		31526	Wawanesa Mut Ins Co Us Branch	64,856,113	0.1116%	66,100,495	42,974,744	65.01%
				282,818,437	**0.4866%**	**277,942,722**	**203,975,762**	**73.39%**
36	922	ICW GROUP						
		27847	Insurance Co Of The West	172,704,892	0.2971%	163,591,755	43,151,997	26.38%
		40029	Explorer Ins Co	97,323,724	0.1674%	94,494,013	51,225,550	54.21%
				270,028,616	**0.4646%**	**258,085,768**	**94,377,547**	**36.57%**
37	1279	Arch Ins Grp						
		11150	Arch Ins Co	267,239,009	0.4598%	276,972,479	100,326,332	36.22%
		10348	Arch Reins Co	67,328	0.0001%	60,899	11,034	18.12%
				267,306,337	**0.4599%**	**277,033,378**	**100,337,366**	**36.22%**

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38	802	Capital Ins Group						
		13544	California Capital Ins Co	227,607,594	0.3916%	224,808,906	84,880,770	37.76%
		23540	Monterey Ins Co	25,291,836	0.0435%	23,751,212	10,199,064	42.94%
		12890	Eagle West Ins Co	10,682,853	0.0184%	10,702,686	4,704,409	43.96%
				263,582,283	**0.4535%**	**259,262,804**	**99,784,243**	**38.49%**
39	1129	WHITE MOUNTAINS GRP						
		30210	Esurance Prop and Cas Ins Co	111,322,421	0.1915%	96,673,171	56,230,094	58.17%
		20621	OneBeacon America Ins Co	39,823,538	0.0685%	21,074,359	13,955,973	66.22%
		20648	Employers Fire Ins Co	34,238,246	0.0589%	24,668,923	6,620,246	26.84%
		27154	Atlantic Specialty Ins Co	29,663,422	0.0510%	47,651,152	22,068,176	46.31%
		21970	OneBeacon Ins Co	23,627,413	0.0407%	21,968,609	1,630,425	7.42%
		38369	Northern Assur Co Of Amer	13,164,068	0.0226%	13,199,544	4,944,128	37.46%
		38776	Folksamerica Rein Co	6,154,046	0.0106%	5,746,443	451,487	7.86%
		21962	Pennsylvania General Ins Co	2,995,961	0.0052%	2,494,159	-9,585,602	-384.32%
		34460	Autoone Ins Co	341,746	0.0006%	42,728	62,438	146.13%
		23647	Stockbridge Ins Co	12,085	0.0000%	130,904	48,756	37.25%
		21946	Camden Fire Ins Assoc	1,538	0.0000%	779	-24,622	-3160.72%
				261,344,484	**0.4496%**	**233,650,771**	**96,401,499**	**41.26%**
40	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	245,159,984	0.4218%	241,105,837	136,514,628	56.62%
		42862	Universal Cas Co	8,281,728	0.0142%	4,495,954	1,997,527	44.43%
				253,441,712	**0.4360%**	**245,601,791**	**138,512,155**	**56.40%**
41	4254	The Warranty Grp						
		40827	Virginia Surety Co Inc	248,342,822	0.4273%	221,895,741	97,473,307	43.93%
				248,342,822	**0.4273%**	**221,895,741**	**97,473,307**	**43.93%**
42	169	SENTRY INS GRP						
		13137	Viking Ins Co Of WI	118,872,992	0.2045%	119,394,844	52,677,657	44.12%
		24988	Sentry Ins A Mut Co	74,567,678	0.1283%	82,587,794	37,768,642	45.73%
		21180	Sentry Select Ins Co	44,510,430	0.0766%	49,457,701	23,073,698	46.65%
		23434	Middlesex Ins Co	9,405,116	0.0162%	10,318,912	2,969,461	28.78%
				247,356,216	**0.4256%**	**261,759,251**	**116,489,458**	**44.50%**
43	814	BRISTOL WEST INS GRP						
		25089	Coast Natl Ins Co	246,599,569	0.4243%	262,860,266	129,662,841	49.33%
				246,599,569	**0.4243%**	**262,860,266**	**129,662,841**	**49.33%**
44	181	SWISS RE GRP						
		11555	Employers Direct Ins Co	148,749,949	0.2559%	145,506,897	26,836,258	18.44%
		34207	Westport Ins Corp	54,938,291	0.0945%	49,111,860	-17,728,858	-36.10%
		29874	North American Specialty Ins Co	9,198,190	0.0158%	9,365,364	13,027,472	139.10%
		29700	North American Elite Ins Co	8,050,395	0.0139%	8,203,346	648,708	7.91%
		39845	Employers Reins Corp	8,046,795	0.0138%	8,138,185	139,765,624	1717.41%
		32778	Washington Intl Ins Co	4,527,149	0.0078%	4,671,339	1,150,363	24.63%
		25422	Atradius Trade Credit Ins Co	4,407,494	0.0076%	2,913,417	2,576,765	88.44%
				237,918,263	**0.4093%**	**227,910,408**	**166,276,332**	**72.96%**

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Source: NAIC Database

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
45	4		Ameriprise Financial Grp					
		27928	Amex Assur Co	230,827,562	0.3971%	229,110,175	115,551,298	50.43%
		29068	IDS Prop Cas Ins Co	5,192,839	0.0089%	680,420	255,186	37.50%
				236,020,401	**0.4061%**	**229,790,595**	**115,806,484**	**50.40%**
46	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	188,006,073	0.3235%	167,884,154	53,977,037	32.15%
				188,006,073	**0.3235%**	**167,884,154**	**53,977,037**	**32.15%**
47	1282		MEDICAL GRP HOLDINGS AND AFFILIATES					
		33200	Norcal Mut Ins Co	187,490,871	0.3226%	171,167,392	43,096,050	25.18%
				187,490,871	**0.3226%**	**171,167,392**	**43,096,050**	**25.18%**
48	79		GMAC INS HOLDING					
		23728	National General Ins Co	121,923,626	0.2098%	125,412,074	70,295,373	56.05%
		31488	Integon Preferred Ins Co	40,234,915	0.0692%	36,287,321	24,515,698	67.56%
		38660	MIC General Ins Corp	17,554,401	0.0302%	17,301,315	7,915,866	45.75%
		22012	Motors Ins Corp	3,955,013	0.0068%	4,054,568	3,308,043	81.59%
		11044	GMAC Ins Co Online Inc	1,122,637	0.0019%	1,610,204	332,793	20.67%
		22004	CIM Ins Corp	310,206	0.0005%	443,693	124,635	28.09%
		29742	Integon Natl Ins Co	159,152	0.0003%	173,424	7,827	4.51%
				185,259,950	**0.3187%**	**185,282,599**	**106,500,235**	**57.48%**
49	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	128,973,303	0.2219%	124,123,248	57,920,242	46.66%
		11371	Great West Cas Co	29,024,663	0.0499%	29,075,379	18,985,262	65.30%
		28452	Republic Mortgage Ins Co	17,101,470	0.0294%	17,103,029	3,514,102	20.55%
		40444	Old Republic Surety Co	4,386,110	0.0075%	2,535,013	-82,348	-3.25%
		24139	Old Republic General Ins Corp	291,329	0.0005%	1,640,665	298,670	18.20%
		20095	Bituminous Cas Corp	23,915	0.0000%	23,910	-20,424	-85.42%
				179,800,790	**0.3093%**	**174,501,244**	**80,615,504**	**46.20%**
50	33		CALIFORNIA CAS MGMT					
		20117	California Cas Ind Exch	170,754,936	0.2938%	154,637,261	81,779,839	52.88%
		20125	California Cas Ins Co	5,113,401	0.0088%	25,158,157	11,150,100	44.32%
				175,868,337	**0.3026%**	**179,795,418**	**92,929,939**	**51.69%**
51	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	173,272,313	0.2981%	180,675,002	67,356,485	37.28%
				173,272,313	**0.2981%**	**180,675,002**	**67,356,485**	**37.28%**
52	831		DOCTORS CO GRP					
		34495	Doctors Co An Interins Exchn	151,319,699	0.2603%	149,865,634	43,285,128	28.88%
		34487	Professional Undrwtrs Liab Ins Co	20,085,353	0.0346%	23,051,463	2,247,313	9.75%
				171,405,052	**0.2949%**	**172,917,097**	**45,532,441**	**26.33%**
53	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	164,077,799	0.2823%	167,721,644	74,483,125	44.41%
		41238	Trans Pacific Ins Co	5,991,303	0.0103%	5,611,580	-2,721,015	-48.49%
				170,069,102	**0.2926%**	**173,333,224**	**71,762,110**	**41.40%**

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54	968	AXA INS GRP						
		25747	Unigard Ins Co	114,284,087	0.1966%	112,443,330	45,220,662	40.22%
		25798	Unigard Ind Co	17,808,788	0.0306%	17,976,191	8,642,065	48.08%
		33022	AXA Ins Co	5,811,373	0.0100%	4,949,785	374,564	7.57%
		24414	General Cas Co Of WI	1,576,676	0.0027%	1,166,881	241,125	20.66%
		24449	Regent Ins Co	1,054,821	0.0018%	1,046,229	51,360	4.91%
				140,535,745	**0.2418%**	**137,582,416**	**54,529,776**	**39.63%**
55	1125	SCPIE Grp						
		10352	Scpie Ind Co	100,249,323	0.1725%	100,337,463	28,505,629	28.41%
		39152	American Healthcare Ind Co	31,974,697	0.0550%	31,946,649	8,482,111	26.55%
				132,224,020	**0.2275%**	**132,284,112**	**36,987,740**	**27.96%**
56	93	STATE NATL GRP						
		12831	State Natl Ins Co Inc	113,863,778	0.1959%	107,507,838	49,732,099	46.26%
		22608	National Specialty Ins Co	11,227,524	0.0193%	10,435,109	2,812,740	26.95%
				125,091,302	**0.2152%**	**117,942,947**	**52,544,839**	**44.55%**
57	984	HCC INS HOLDINGS GRP						
		29599	US Specialty Ins Co	63,866,511	0.1099%	55,292,278	109,508,344	198.05%
		10216	American Contractors Ind Co	52,923,609	0.0911%	51,595,885	6,529,131	12.65%
		10367	Avemco Ins Co	5,812,020	0.0100%	5,971,793	5,766,057	96.55%
				122,602,140	**0.2109%**	**112,859,956**	**121,803,532**	**107.92%**
58	105	MGIC GRP						
		29858	Mortgage Guaranty Ins Corp	121,496,970	0.2090%	113,408,382	65,590,953	57.84%
		10682	MGIC Credit Assur Corp	176,885	0.0003%	176,885	91,612	51.79%
		18740	MGIC Ind Corp	12,608	0.0000%	16,038	-14,867	-92.70%
				121,686,463	**0.2094%**	**113,601,305**	**65,667,698**	**57.81%**
59	1248	AMBAC ASSUR CORP						
		18708	Ambac Assur Corp	117,694,847	0.2025%	69,881,405	-368,362	-0.53%
				117,694,847	**0.2025%**	**69,881,405**	**-368,362**	**-0.53%**
60	501	Alleghany Grp						
		22314	RSUI Ind Co	98,876,306	0.1701%	101,686,999	39,759,862	39.10%
		18619	Platte River Ins Co.	16,767,426	0.0288%	15,049,304	4,327,913	28.76%
				115,643,732	**0.1990%**	**116,736,303**	**44,087,775**	**37.77%**
61	15563	SeaBright Ins Co						
		15563	SeaBright Ins Co	114,053,841	0.1962%	110,743,948	47,835,792	43.19%
				114,053,841	**0.1962%**	**110,743,948**	**47,835,792**	**43.19%**
62	70	FIRST AMN TITLE						
		34525	First American Specilaty Ins Co	91,405,865	0.1573%	91,166,442	38,482,626	42.21%
		37710	First American Prop & Cas Ins Co	18,991,949	0.0327%	18,191,502	3,794,445	20.86%
				110,397,814	**0.1899%**	**109,357,944**	**42,277,071**	**38.66%**

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63	3829	GeoVera Holdings Inc Grp						
		10799	Geovera Ins Co	84,182,026	0.1448%	78,335,328	15,062	0.02%
		10887	Pacific Select Property Ins Co	22,214,462	0.0382%	21,944,181	0	0.00%
		10182	Geovera Specialty Ins Co	1,525,219	0.0026%	1,697,062	422,133	24.87%
				107,921,707	**0.1857%**	**101,976,571**	**437,195**	**0.43%**
64	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	106,657,106	0.1835%	103,302,354	49,866,607	48.27%
				106,657,106	**0.1835%**	**103,302,354**	**49,866,607**	**48.27%**
65	2898	Western Service Contract Grp						
		37850	Pacific Specialty Ins Co	105,000,723	0.1807%	111,571,741	23,662,944	21.21%
				105,000,723	**0.1807%**	**111,571,741**	**23,662,944**	**21.21%**
66	1135	PMI GRP OF CO						
		27251	PMI Mortgage Ins Co	66,239,915	0.1140%	69,132,973	8,869,844	12.83%
		12815	Financial Guaranty Ins Co	36,233,927	0.0623%	14,883,887	0	0.00%
				102,473,842	**0.1763%**	**84,016,860**	**8,869,844**	**10.56%**
67	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	80,268,999	0.1381%	81,275,732	26,848,995	33.03%
		18953	CSE Safeguard Ins Co	21,673,156	0.0373%	21,710,488	11,147,159	51.34%
				101,942,155	**0.1754%**	**102,986,220**	**37,996,154**	**36.89%**
68	303	GUIDEONE INS GRP						
		15032	Guideone Mut Ins Co	57,139,359	0.0983%	63,322,975	18,296,288	28.89%
		14559	Guideone Specialty Mut Ins Co	43,805,621	0.0754%	43,481,666	11,500,777	26.45%
				100,944,980	**0.1737%**	**106,804,641**	**29,797,065**	**27.90%**
69	12177	Compwest Ins Co						
		12177	Compwest Ins Co	100,024,284	0.1721%	101,406,383	44,260,947	43.65%
				100,024,284	**0.1721%**	**101,406,383**	**44,260,947**	**43.65%**
70	1114	MERCER INS GRP						
		31453	Financial Pacific Ins Co	97,627,878	0.1680%	98,167,142	44,450,304	45.28%
				97,627,878	**0.1680%**	**98,167,142**	**44,450,304**	**45.28%**
71	9	JPMorgan Chase & Co Grp						
		22985	Sequoia Ins Co	95,937,620	0.1651%	92,133,203	29,485,902	32.00%
				95,937,620	**0.1651%**	**92,133,203**	**29,485,902**	**32.00%**
72	766	Radian Grp						
		33790	Radian Guaranty Inc	83,980,143	0.1445%	83,198,843	10,524,173	12.65%
		36250	Radian Asset Assur Inc	7,064,346	0.0122%	1,414,103	0	0.00%
		30872	Amerin Guaranty Corp	3,078,318	0.0053%	3,078,318	2,308,477	74.99%
				94,122,807	**0.1619%**	**87,691,264**	**12,832,650**	**14.63%**
73	3786	Endurance Grp						
		11551	Endurance Reins Corp of Amer	93,779,433	0.1613%	27,909,440	18,548,801	66.46%
				93,779,433	**0.1613%**	**27,909,440**	**18,548,801**	**66.46%**

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74	225	IAT Reins Co Grp						
		13234	Wilshire Ins Co	32,611,444	0.0561%	32,671,571	17,479,937	53.50%
		26433	Harco Natl Ins Co	29,656,199	0.0510%	30,742,861	14,076,136	45.79%
		28886	Transguard Ins Co Of Amer Inc	12,882,511	0.0222%	13,571,379	8,485,964	62.53%
		23248	Occidental Fire & Cas Co Of NC	11,239,673	0.0193%	11,258,085	4,989,740	44.32%
		20010	Acceptance Ind Ins Co	6,188,284	0.0106%	9,699,667	6,302,491	64.98%
				92,578,111	**0.1593%**	**97,943,563**	**51,334,268**	**52.41%**
75	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	69,291,129	0.1192%	72,465,488	28,698,921	39.60%
		22551	Mitsui Sumitomo Ins USA Inc	20,027,237	0.0345%	21,435,497	6,586,591	30.73%
				89,318,366	**0.1537%**	**93,900,985**	**35,285,512**	**37.58%**
76	670	FIDELITY NATL FIN INC						
		25180	Fidelity Natl Ins Co	62,484,779	0.1075%	61,434,844	26,729,694	43.51%
		16578	Fidelity Natl Prop and Cas Ins Co	22,932,427	0.0395%	23,974,795	21,146,861	88.20%
				85,417,206	**0.1470%**	**85,409,639**	**47,876,555**	**56.06%**
77	7	FEDERATED MUT GRP						
		13935	Federated Mut Ins Co	73,831,001	0.1270%	75,706,960	19,797,237	26.15%
		28304	Federated Service Ins Co	7,126,985	0.0123%	6,213,087	5,720,537	92.07%
				80,957,986	**0.1393%**	**81,920,047**	**25,517,774**	**31.15%**
78	27502	Western General Ins Co						
		27502	Western General Ins Co	79,376,482	0.1366%	76,454,377	39,965,903	52.27%
				79,376,482	**0.1366%**	**76,454,377**	**39,965,903**	**52.27%**
79	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	79,309,409	0.1365%	77,356,638	33,093,028	42.78%
				79,309,409	**0.1365%**	**77,356,638**	**33,093,028**	**42.78%**
80	241	METROPOLITAN GRP						
		25321	Metropolitan Drt Prop & Cas Ins Co	78,584,895	0.1352%	77,406,572	43,871,604	56.68%
				78,584,895	**0.1352%**	**77,406,572**	**43,871,604**	**56.68%**
81	796	QBE INS GRP LTD						
		39217	QBE Ins Corp	73,722,982	0.1268%	77,839,186	40,321,610	51.80%
		16217	National Farmers Union Prop & Cas	2,295,803	0.0039%	2,250,286	616,573	27.40%
				76,018,785	**0.1308%**	**80,089,472**	**40,938,183**	**51.12%**
82	3416	AXIS Capital Grp						
		20370	AXIS Reins Co	75,531,515	0.1300%	72,026,255	37,694,381	52.33%
				75,531,515	**0.1300%**	**72,026,255**	**37,694,381**	**52.33%**
83	3638	PGC Holding Corp Grp						
		37648	Permanent General Assur Corp	66,411,645	0.1143%	67,757,866	36,813,414	54.33%
				66,411,645	**0.1143%**	**67,757,866**	**36,813,414**	**54.33%**
84	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	54,293,147	0.0934%	50,037,874	25,074,970	50.11%
		23450	American Family Home Ins Co	10,140,263	0.0174%	9,180,426	3,233,653	35.22%
				64,433,410	**0.1109%**	**59,218,300**	**28,308,623**	**47.80%**

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85	4256		Anchor Ins Holdings Grp					
		40010	Anchor General Ins Co	64,049,782	0.1102%	64,044,637	36,001,846	56.21%
				64,049,782	**0.1102%**	**64,044,637**	**36,001,846**	**56.21%**
86	528		MUNICIPAL BOND INV ASR CORP GRP					
		12041	MBIA Ins Corp	61,953,324	0.1066%	60,463,667	0	0.00%
		20877	Capital Markets Assr Corp	18,928	0.0000%	768,960	0	0.00%
				61,972,252	**0.1066%**	**61,232,627**	**0**	**0.00%**
87	42269		Majestic Ins Co					
		42269	Majestic Ins Co	61,269,275	0.1054%	65,175,131	36,660,558	56.25%
				61,269,275	**0.1054%**	**65,175,131**	**36,660,558**	**56.25%**
88	785		MARKEL CORP GRP					
		38970	Markel Ins Co	40,359,331	0.0694%	40,738,320	12,264,855	30.11%
		28932	Markel American Ins Co	18,415,507	0.0317%	19,463,374	9,004,675	46.26%
		27189	Associated Intl Ins Co	1,354,760	0.0023%	3,457,667	-1,482,192	-42.87%
				60,129,598	**0.1035%**	**63,659,361**	**19,787,338**	**31.08%**
89	408		AMERICAN NATL FNCL GRP					
		28401	American Natl Prop & Cas Co	34,495,546	0.0593%	22,085,458	15,837,736	71.71%
		11048	Pacific Prop & Cas Co	24,842,360	0.0427%	24,288,673	11,869,589	48.87%
		39942	American Natl General Ins Co	789,865	0.0014%	994,263	323,589	32.55%
				60,127,771	**0.1035%**	**47,368,394**	**28,030,914**	**59.18%**
90	510		NAVIGATORS GRP INC					
		42307	Navigators Ins Co	59,524,455	0.1024%	54,357,845	10,943,160	20.13%
				59,524,455	**0.1024%**	**54,357,845**	**10,943,160**	**20.13%**
91	748		Meadowbrook Ins Grp					
		25780	Williamsburg Natl Ins Co	34,570,074	0.0595%	36,184,998	18,200,693	50.30%
		18023	Star Ins Co	23,950,747	0.0412%	24,285,765	13,277,813	54.67%
				58,520,821	**0.1007%**	**60,470,763**	**31,478,506**	**52.06%**
92	471		Wells Fargo Grp					
		39039	Rural Community Ins Co	55,919,598	0.0962%	58,280,881	70,331,861	120.68%
				55,919,598	**0.0962%**	**58,280,881**	**70,331,861**	**120.68%**
93	421		COLLATERAL MORT GRP					
		24350	Triad Guaranty Ins Corp	52,868,318	0.0910%	52,845,506	20,273,114	38.36%
				52,868,318	**0.0910%**	**52,845,506**	**20,273,114**	**38.36%**
94	14010		Crusader Ins Co					
		14010	Crusader Ins Co	51,913,967	0.0893%	56,692,213	12,740,908	22.47%
				51,913,967	**0.0893%**	**56,692,213**	**12,740,908**	**22.47%**
95	816		COMMERCE GRP INC					
		13161	Commerce West Ins Co	51,257,574	0.0882%	51,609,494	28,664,930	55.54%
		19941	American Commerce Ins Co	467,124	0.0008%	93,729	0	0.00%
				51,724,698	**0.0890%**	**51,703,223**	**28,664,930**	**55.44%**

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96	36706	Lawyers Mut Ins Co						
		36706	Lawyers Mut Ins Co	51,677,713	0.0889%	52,998,826	14,233,881	26.86%
				51,677,713	**0.0889%**	**52,998,826**	**14,233,881**	**26.86%**
97	1281	BANKAMERICA CORP						
		30007	General Fidelity Ins Co	51,596,575	0.0888%	15,636,162	10,345,506	66.16%
				51,596,575	**0.0888%**	**15,636,162**	**10,345,506**	**66.16%**
98	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	48,339,917	0.0832%	44,913,643	35,390,251	78.80%
		40266	CMG Mortgage Ins Co	2,843,949	0.0049%	2,740,910	-39,587	-1.44%
		29114	CMG Mortgage Assur Co	38,558	0.0001%	39,764	9,789	24.62%
				51,222,424	**0.0881%**	**47,694,317**	**35,360,453**	**74.14%**
99	361	MUNICH AMERICAN HOLDING CORP						
		19720	American Alt Ins Corp	50,261,454	0.0865%	52,087,758	17,089,318	32.81%
				50,261,454	**0.0865%**	**52,087,758**	**17,089,318**	**32.81%**
100	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	48,725,797	0.0838%	48,107,852	23,376,015	48.59%
				48,725,797	**0.0838%**	**48,107,852**	**23,376,015**	**48.59%**
101	300	HORACE MANN GRP						
		22578	Horace Mann Ins Co	28,641,088	0.0493%	27,619,212	15,760,322	57.06%
		22756	Horace Mann Prop & Cas Ins Co	18,932,859	0.0326%	19,251,562	7,888,349	40.98%
				47,573,947	**0.0819%**	**46,870,774**	**23,648,671**	**50.46%**
102	40134	SUA Ins Co						
		40134	SUA Ins Co	47,351,536	0.0815%	44,083,873	15,770,017	35.77%
				47,351,536	**0.0815%**	**44,083,873**	**15,770,017**	**35.77%**
103	800	WESTERN MUT INS GRP						
		15776	Residence Mut Ins Co	41,097,231	0.0707%	40,892,732	12,099,097	29.59%
		13625	Western Mut Ins Co	4,581,286	0.0079%	4,745,302	998,677	21.05%
				45,678,517	**0.0786%**	**45,638,034**	**13,097,774**	**28.70%**
104	25240	NAU Country Ins Co						
		25240	NAU Country Ins Co	45,655,986	0.0786%	47,409,673	48,100,806	101.46%
				45,655,986	**0.0786%**	**47,409,673**	**48,100,806**	**101.46%**
105	37621	Toyota Motor Ins Co						
		37621	Toyota Motor Ins Co	40,973,843	0.0705%	21,033,589	12,612,636	59.96%
				40,973,843	**0.0705%**	**21,033,589**	**12,612,636**	**59.96%**
106	608	MEDICAL INS EXCH OF CA GRP						
		32433	Medical Ins Exch Of CA	38,080,519	0.0655%	38,475,687	19,205,336	49.92%
		36412	Claremont Liability Ins Co	1,332,593	0.0023%	1,362,148	10,744,200	788.77%
				39,413,112	**0.0678%**	**39,837,835**	**29,949,536**	**75.18%**
107	39861	Golden Bear Ins Co						
		39861	Golden Bear Ins Co	37,324,096	0.0642%	37,115,064	13,313,419	35.87%
				37,324,096	**0.0642%**	**37,115,064**	**13,313,419**	**35.87%**

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108	194		FNCL SEC ASR HOLDINGS LTD					
		18287	Financial Security Assur Inc	37,016,362	0.0637%	32,492,418	0	0.00%
				37,016,362	**0.0637%**	**32,492,418**	**0**	**0.00%**
109	40975		Dentists Ins Co					
		40975	Dentists Ins Co	34,347,787	0.0591%	33,810,366	8,943,801	26.45%
				34,347,787	**0.0591%**	**33,810,366**	**8,943,801**	**26.45%**
110	38733		Alaska Nat Ins Co					
		38733	Alaska Nat Ins Co	33,891,494	0.0583%	38,625,688	23,299,449	60.32%
				33,891,494	**0.0583%**	**38,625,688**	**23,299,449**	**60.32%**
111	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	33,753,538	0.0581%	34,771,281	33,696,301	96.91%
				33,753,538	**0.0581%**	**34,771,281**	**33,696,301**	**96.91%**
112	74		DELPHI FIN GRP					
		15105	Safety Natl Cas Corp	32,889,203	0.0566%	32,405,408	15,827,044	48.84%
				32,889,203	**0.0566%**	**32,405,408**	**15,827,044**	**48.84%**
113	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	32,427,687	0.0558%	33,950,740	14,328,535	42.20%
				32,427,687	**0.0558%**	**33,950,740**	**14,328,535**	**42.20%**
114	83		GRANGE INS					
		22101	Grange Ins Assn	31,816,173	0.0547%	31,952,110	11,424,934	35.76%
				31,816,173	**0.0547%**	**31,952,110**	**11,424,934**	**35.76%**
115	36340		Camico Mut Ins Co					
		36340	Camico Mut Ins Co	31,479,217	0.0542%	31,279,476	2,316,217	7.40%
				31,479,217	**0.0542%**	**31,279,476**	**2,316,217**	**7.40%**
116	783		RLI INS GRP					
		13056	RLI Ins Co	31,166,863	0.0536%	35,118,039	12,760,322	36.34%
		28860	RLI Ind Co	10,231	0.0000%	7,244	-11,695	-161.44%
				31,177,094	**0.0536%**	**35,125,283**	**12,748,627**	**36.29%**
117	3596		Affirmative Ins Grp					
		42609	Affirmative Ins Co	30,344,172	0.0522%	24,379,360	15,006,534	61.55%
				30,344,172	**0.0522%**	**24,379,360**	**15,006,534**	**61.55%**
118	4381		Lightyear Delos Grp					
		35408	Delos Ins Co	28,951,229	0.0498%	32,315,297	11,624,671	35.97%
				28,951,229	**0.0498%**	**32,315,297**	**11,624,671**	**35.97%**
119	11711		Access Ins Co					
		11711	Access Ins Co	28,606,778	0.0492%	12,691,215	8,775,477	69.15%
				28,606,778	**0.0492%**	**12,691,215**	**8,775,477**	**69.15%**
120	10520		Care West Ins Co					
		10520	Care West Ins Co	28,062,109	0.0483%	24,886,901	7,282,077	29.26%
				28,062,109	**0.0483%**	**24,886,901**	**7,282,077**	**29.26%**

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121	273		WORKMENS GRP					
		13250	Workmens Auto Ins Co	26,610,653	0.0458%	26,748,923	15,538,206	58.09%
				26,610,653	**0.0458%**	**26,748,923**	**15,538,206**	**58.09%**
122	75		INSCO DICO GRP					
		12718	Developers Surety And Ind Co	20,024,316	0.0345%	19,911,838	-500,524	-2.51%
		25550	Indemnity Co Of CA	5,672,182	0.0098%	5,590,758	-74,103	-1.33%
				25,696,498	**0.0442%**	**25,502,596**	**-574,627**	**-2.25%**
123	468		Aegon US Holding Grp					
		10952	Stonebridge Casualty Ins Co	24,884,285	0.0428%	24,447,878	13,355,518	54.63%
				24,884,285	**0.0428%**	**24,447,878**	**13,355,518**	**54.63%**
124	32107		Sutter Ins Co					
		32107	Sutter Ins Co	23,883,519	0.0411%	26,590,846	9,440,467	35.50%
				23,883,519	**0.0411%**	**26,590,846**	**9,440,467**	**35.50%**
125	257		SAFEWAY INS GRP					
		12521	Safeway Ins Co	20,986,053	0.0361%	21,605,449	10,807,220	50.02%
		10939	Safeway Direct Ins Co	2,868,341	0.0049%	3,000,259	1,819,988	60.66%
				23,854,394	**0.0410%**	**24,605,708**	**12,627,208**	**51.32%**
126	256		NY MARINE & GEN GRP					
		16608	New York Marine & Gnrl Ins Co	23,802,536	0.0410%	23,236,637	21,121,259	90.90%
				23,802,536	**0.0410%**	**23,236,637**	**21,121,259**	**90.90%**
127	853		PUBLIC SERVICE GRP					
		15059	Public Service Mut Ins Co	22,107,063	0.0380%	24,601,710	10,654,486	43.31%
		10997	Western Select Ins Co	3,387	0.0000%	4,214	-402	-9.54%
				22,110,450	**0.0380%**	**24,605,924**	**10,654,084**	**43.30%**
128	457		ARGONAUT GRP					
		19828	Argonaut-Midwest Ins Co	12,927,081	0.0222%	8,023,634	3,538,708	44.10%
		19860	Argonaut Great Central Ins Co	8,384,878	0.0144%	8,442,197	1,932,059	22.89%
		19801	Argonaut Ins Co	470,732	0.0008%	7,321,874	-20,931,714	-285.88%
				21,782,691	**0.0375%**	**23,787,705**	**-15,460,947**	**-65.00%**
129	11592		International Fidelity Ins Co					
		11592	International Fidelity Ins Co	21,693,055	0.0373%	21,722,239	-198,773	-0.92%
				21,693,055	**0.0373%**	**21,722,239**	**-198,773**	**-0.92%**
130	26077		Lancer Ins Co					
		26077	Lancer Ins Co	21,333,711	0.0367%	20,463,382	4,519,280	22.08%
				21,333,711	**0.0367%**	**20,463,382**	**4,519,280**	**22.08%**
131	4051		Ocean Harbor Grp					
		12360	Ocean Harbor Cas Ins Co	20,506,879	0.0353%	21,277,851	16,907,263	79.46%
				20,506,879	**0.0353%**	**21,277,851**	**16,907,263**	**79.46%**
132	62		EMC INS CO					
		21415	Employers Mut Cas Co	20,089,068	0.0346%	21,173,900	7,451,495	35.19%
				20,089,068	**0.0346%**	**21,173,900**	**7,451,495**	**35.19%**

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133	4011		Genworth Financial Grp					
		38458	Genworth Mortgage Ins Corp	18,664,900	0.0321%	18,831,708	973,556	5.17%
		29823	Genworth Residential Mrt Ins Corp NC	1,186,235	0.0020%	1,179,419	81,427	6.90%
		18759	Verex Assure Inc	4,302	0.0000%	5,104	-7,646	-149.80%
		16675	Genworth Mortgage Ins Corp Of NC	65	0.0000%	65	0	0.00%
				19,855,502	**0.0342%**	**20,016,296**	**1,047,337**	**5.23%**
134	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	19,683,861	0.0339%	21,630,881	28,200,010	130.37%
				19,683,861	**0.0339%**	**21,630,881**	**28,200,010**	**130.37%**
135	10830		Business Alliance Ins Co					
		10830	Business Alliance Ins Co	19,150,209	0.0329%	18,361,881	6,186,563	33.69%
				19,150,209	**0.0329%**	**18,361,881**	**6,186,563**	**33.69%**
136	10920		Alliance United Ins Co					
		10920	Alliance United Ins Co	18,717,579	0.0322%	16,686,272	9,519,504	57.05%
				18,717,579	**0.0322%**	**16,686,272**	**9,519,504**	**57.05%**
137	767		PENN MFR ASN INS					
		12262	Pennsylvania Manufacturers Asn Ins C	16,804,925	0.0289%	5,160,677	2,494,703	48.34%
		41424	Pennsylvania Manufacturers Ind Co	1,294,513	0.0022%	1,221,387	490,741	40.18%
		36897	Manufacturers Alliance Ins Co	400,638	0.0007%	547,658	65,145	11.90%
				18,500,076	**0.0318%**	**6,929,722**	**3,050,589**	**44.02%**
138	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	17,727,104	0.0305%	9,907,046	10,511,937	106.11%
				17,727,104	**0.0305%**	**9,907,046**	**10,511,937**	**106.11%**
139	1293		HOMESITE INS GRP					
		11005	Homesite Ins Co Of CA	17,598,317	0.0303%	16,918,974	6,702,648	39.62%
				17,598,317	**0.0303%**	**16,918,974**	**6,702,648**	**39.62%**
140	42757		Agri General Ins Co					
		42757	Agri General Ins Co	17,248,966	0.0297%	17,281,548	4,820,747	27.90%
				17,248,966	**0.0297%**	**17,281,548**	**4,820,747**	**27.90%**
141	21172		Vanliner Ins Co					
		21172	Vanliner Ins Co	17,134,864	0.0295%	18,086,105	7,174,955	39.67%
				17,134,864	**0.0295%**	**18,086,105**	**7,174,955**	**39.67%**
142	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	16,862,733	0.0290%	16,891,700	1,192,882	7.06%
				16,862,733	**0.0290%**	**16,891,700**	**1,192,882**	**7.06%**
143	36790		Springfield Ins Co Inc					
		36790	Springfield Ins Co Inc	16,758,496	0.0288%	18,728,226	3,510,545	18.74%
				16,758,496	**0.0288%**	**18,728,226**	**3,510,545**	**18.74%**
144	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	14,638,800	0.0252%	14,515,155	7,535,738	51.92%
				14,638,800	**0.0252%**	**14,515,155**	**7,535,738**	**51.92%**

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145	313	AEGIS GRP						
		33898	Aegis Security Ins Co	14,532,477	0.0250%	13,478,213	7,190,580	53.35%
				14,532,477	**0.0250%**	**13,478,213**	**7,190,580**	**53.35%**
146	14354	Jewelers Mut Ins Co						
		14354	Jewelers Mut Ins Co	13,497,356	0.0232%	13,009,327	7,059,633	54.27%
				13,497,356	**0.0232%**	**13,009,327**	**7,059,633**	**54.27%**
147	3569	Caterpillar Grp						
		11255	Caterpillar Ins Co	13,331,527	0.0229%	8,283,140	6,438,828	77.73%
				13,331,527	**0.0229%**	**8,283,140**	**6,438,828**	**77.73%**
148	23	BCS INS GRP						
		38245	BCS Ins Co	13,206,999	0.0227%	12,716,548	11,184,656	87.95%
				13,206,999	**0.0227%**	**12,716,548**	**11,184,656**	**87.95%**
149	828	GUARD INS CO						
		31470	Norguard Ins Co	6,730,532	0.0116%	6,362,168	3,026,745	47.57%
		42390	Amguard Ins Co	5,851,082	0.0101%	5,451,844	3,082,868	56.55%
		14702	Eastguard Ins Co	435,050	0.0007%	725,929	291,713	40.18%
				13,016,664	**0.0224%**	**12,539,941**	**6,401,326**	**51.05%**
150	1331	Glencoe US Holdings Inc						
		10340	Stonington Ins Co	12,877,814	0.0222%	13,471,809	10,290,347	76.38%
				12,877,814	**0.0222%**	**13,471,809**	**10,290,347**	**76.38%**
151	248	UNITED FIRE & CAS GRP						
		13021	United Fire & Cas Co	12,485,189	0.0215%	9,314,140	1,000	0.01%
				12,485,189	**0.0215%**	**9,314,140**	**1,000**	**0.01%**
152	10080	Health Providers Ins Reciprocal RRG						
		10080	Health Providers Ins Reciprocal RRG	12,222,677	0.0210%	11,495,331	3,316,574	28.85%
				12,222,677	**0.0210%**	**11,495,331**	**3,316,574**	**28.85%**
153	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	12,066,194	0.0208%	12,201,477	4,484,321	36.75%
				12,066,194	**0.0208%**	**12,201,477**	**4,484,321**	**36.75%**
154	689	BANKERS INS GRP						
		33162	Bankers Ins Co	12,000,181	0.0206%	13,695,102	4,570,210	33.37%
				12,000,181	**0.0206%**	**13,695,102**	**4,570,210**	**33.37%**
155	12793	Surety Co Of The Pacific						
		12793	Surety Co Of The Pacific	11,804,502	0.0203%	12,208,921	1,932,285	15.83%
				11,804,502	**0.0203%**	**12,208,921**	**1,932,285**	**15.83%**
156	13285	Allegheny Cas Co						
		13285	Allegheny Cas Co	11,719,506	0.0202%	11,596,767	0	0.00%
				11,719,506	**0.0202%**	**11,596,767**	**0**	**0.00%**

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157	930		DHC GRP					
		23671	National American Ins Co Of CA	8,271,706	0.0142%	8,502,367	1,266,892	14.90%
		19269	Danielson Natl Ins Co	3,247,765	0.0056%	3,384,840	2,216,732	65.49%
				11,519,471	**0.0198%**	**11,887,207**	**3,483,624**	**29.31%**
158	3479		Merchants Bonding Co Grp					
		14494	Merchants Bonding Co (Mutual)	10,504,737	0.0181%	8,030,662	5,721	0.07%
				10,504,737	**0.0181%**	**8,030,662**	**5,721**	**0.07%**
159	18		AMERICAN ROAD GRP					
		19631	American Road Ins Co	10,227,728	0.0176%	10,236,767	3,868,816	37.79%
				10,227,728	**0.0176%**	**10,236,767**	**3,868,816**	**37.79%**
160	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	9,908,836	0.0170%	10,279,202	-82,788	-0.81%
		41335	United Natl Specialty Ins Co	7,491	0.0000%	8,724	-122,548	-1404.72%
				9,916,327	**0.0171%**	**10,287,926**	**-205,336**	**-2.00%**
161	697		VAN ENT GRP					
		37060	Old United Cas Co	9,688,458	0.0167%	9,813,502	5,150,396	52.48%
				9,688,458	**0.0167%**	**9,813,502**	**5,150,396**	**52.48%**
162	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	9,607,265	0.0165%	9,676,075	2,191,775	22.65%
				9,607,265	**0.0165%**	**9,676,075**	**2,191,775**	**22.65%**
163	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	8,874,768	0.0153%	9,182,054	276,809	3.01%
				8,874,768	**0.0153%**	**9,182,054**	**276,809**	**3.01%**
164	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	8,720,472	0.0150%	9,985,546	1,808,727	18.11%
				8,720,472	**0.0150%**	**9,985,546**	**1,808,727**	**18.11%**
165	350		GE GLOBAL GRP					
		39527	Heritage Ind Co	8,066,047	0.0139%	9,051,041	5,094,593	56.29%
		32077	Heritage Casualty Ins Co	584,507	0.0010%	584,507	163,847	28.03%
				8,650,554	**0.0149%**	**9,635,548**	**5,258,440**	**54.57%**
166	2638		NCMIC Grp					
		15865	NCMIC Ins Co	8,214,581	0.0141%	10,662,196	2,620,020	24.57%
				8,214,581	**0.0141%**	**10,662,196**	**2,620,020**	**24.57%**
167	852		GENERAL AGENTS GRP					
		40150	MGA Ins Co Inc	8,194,949	0.0141%	9,366,714	5,311,560	56.71%
				8,194,949	**0.0141%**	**9,366,714**	**5,311,560**	**56.71%**
168	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	7,366,161	0.0127%	5,234,931	1,108,557	21.18%
		22306	Massachusetts Bay Ins Co	709,188	0.0012%	681,459	-404,305	-59.33%
				8,075,349	**0.0139%**	**5,916,390**	**704,252**	**11.90%**

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169	2538		Amtrust Grp					
		25011	Wesco Ins Co	8,039,981	0.0138%	7,654,024	476,680	6.23%
				8,039,981	**0.0138%**	**7,654,024**	**476,680**	**6.23%**
170	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	7,480,636	0.0129%	7,520,542	2,931,992	38.99%
				7,480,636	**0.0129%**	**7,520,542**	**2,931,992**	**38.99%**
171	27081		Bond Safeguard Ins Co					
		27081	Bond Safeguard Ins Co	6,768,503	0.0116%	3,575,838	147,847	4.13%
				6,768,503	**0.0116%**	**3,575,838**	**147,847**	**4.13%**
172	31968		Merastar Ins Co					
		31968	Merastar Ins Co	6,662,054	0.0115%	6,730,726	4,204,137	62.46%
				6,662,054	**0.0115%**	**6,730,726**	**4,204,137**	**62.46%**
173	3678		American Independent Ins Grp					
		39098	Omni Ins Co	6,448,597	0.0111%	9,003,374	16,270,568	180.72%
				6,448,597	**0.0111%**	**9,003,374**	**16,270,568**	**180.72%**
174	12878		Sterling Cas Ins Co					
		12878	Sterling Cas Ins Co	6,393,811	0.0110%	6,867,450	3,975,427	57.89%
				6,393,811	**0.0110%**	**6,867,450**	**3,975,427**	**57.89%**
175	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	6,390,669	0.0110%	6,313,554	2,531,603	40.10%
				6,390,669	**0.0110%**	**6,313,554**	**2,531,603**	**40.10%**
176	37800		Lg Ins Co Ltd Us Branch					
		37800	Lg Ins Co Ltd Us Branch	6,385,050	0.0110%	5,069,029	4,448,323	87.75%
				6,385,050	**0.0110%**	**5,069,029**	**4,448,323**	**87.75%**
177	23108		Lumbermens Underwriting Alliance					
		23108	Lumbermens Underwriting Alliance	6,382,219	0.0110%	4,956,802	459,801	9.28%
				6,382,219	**0.0110%**	**4,956,802**	**459,801**	**9.28%**
178	18538		Bancinsure Inc					
		18538	Bancinsure Inc	6,273,284	0.0108%	6,933,663	4,027,192	58.08%
				6,273,284	**0.0108%**	**6,933,663**	**4,027,192**	**58.08%**
179	31887		Coface North Amer Ins Co					
		31887	Coface North Amer Ins Co	6,227,225	0.0107%	5,054,598	1,732,886	34.28%
				6,227,225	**0.0107%**	**5,054,598**	**1,732,886**	**34.28%**
180	41459		Armed Forces Ins Exchange					
		41459	Armed Forces Ins Exchange	6,212,950	0.0107%	6,109,550	3,332,049	54.54%
				6,212,950	**0.0107%**	**6,109,550**	**3,332,049**	**54.54%**
181	10008		Western Ins Co					
		10008	Western Ins Co	6,055,669	0.0104%	4,910,588	351,522	7.16%
				6,055,669	**0.0104%**	**4,910,588**	**351,522**	**7.16%**

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Licensed companies only

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182	479	IFG CO						
		11177	First Financial Ins Co	5,359,556	0.0092%	5,447,562	3,513,145	64.49%
				5,359,556	**0.0092%**	**5,447,562**	**3,513,145**	**64.49%**
183	29530	AXA Art Ins Corp						
		29530	AXA Art Ins Corp	5,359,177	0.0092%	5,363,372	-1,524,484	-28.42%
				5,359,177	**0.0092%**	**5,363,372**	**-1,524,484**	**-28.42%**
184	1113	MEDMARK INS GRP						
		22241	Medmarc Cas Ins Co	5,238,002	0.0090%	3,630,372	6,938,502	191.12%
				5,238,002	**0.0090%**	**3,630,372**	**6,938,502**	**191.12%**
185	27480	California Mut Ins Co						
		27480	California Mut Ins Co	5,110,275	0.0088%	5,249,051	964,877	18.38%
				5,110,275	**0.0088%**	**5,249,051**	**964,877**	**18.38%**
186	37540	Beazley Ins Co Inc						
		37540	Beazley Ins Co Inc	5,070,086	0.0087%	2,115,113	1,046,319	49.47%
				5,070,086	**0.0087%**	**2,115,113**	**1,046,319**	**49.47%**
187	3496	Quanta US Holdings Grp						
		23752	Quanta Ind Co	4,920,911	0.0085%	6,652,631	1,578,983	23.73%
				4,920,911	**0.0085%**	**6,652,631**	**1,578,983**	**23.73%**
188	12638	Homesure Protection of CA Inc						
		12638	Homesure Protection of CA Inc	4,119,353	0.0071%	3,929,488	1,161,476	29.56%
				4,119,353	**0.0071%**	**3,929,488**	**1,161,476**	**29.56%**
189	1234	RESPONSE INS GRP						
		26050	Response Worldwide Ins Co	2,153,229	0.0037%	2,187,773	1,255,759	57.40%
		10970	Response Ind Co Of CA	1,002,138	0.0017%	914,923	625,697	68.39%
		43044	Response Ins Co	781,367	0.0013%	705,086	674,871	95.71%
				3,936,734	**0.0068%**	**3,807,782**	**2,556,327**	**67.13%**
190	26379	Accredited Surety & Cas Co Inc						
		26379	Accredited Surety & Cas Co Inc	3,820,850	0.0066%	3,746,808	931,142	24.85%
				3,820,850	**0.0066%**	**3,746,808**	**931,142**	**24.85%**
191	26565	Ohio Ind Co						
		26565	Ohio Ind Co	3,744,911	0.0064%	3,801,388	560,476	14.74%
				3,744,911	**0.0064%**	**3,801,388**	**560,476**	**14.74%**
192	867	PROTECTIVE INS GRP						
		40460	Sagamore Ins Co	2,957,989	0.0051%	1,884,184	996,665	52.90%
		12416	Protective Ins Co	697,521	0.0012%	697,136	158,518	22.74%
				3,655,510	**0.0063%**	**2,581,320**	**1,155,183**	**44.75%**
193	11835	AXA Re Amer Ins Co						
		11835	AXA Re Amer Ins Co	3,529,869	0.0061%	4,756,173	-3,035,818	-63.83%
				3,529,869	**0.0061%**	**4,756,173**	**-3,035,818**	**-63.83%**

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194	781		UNION LABOR GRP					
		37893	Ulico Cas Co	3,396,946	0.0058%	3,446,903	-6,688,104	-194.03%
				3,396,946	**0.0058%**	**3,446,903**	**-6,688,104**	**-194.03%**
195	108		LUMBERMENS MUT CAS GRP					
		22918	American Motorists Ins Co	2,827,187	0.0049%	4,307,858	46,523,285	1079.96%
		22977	Lumbermens Mut Cas Co	465,518	0.0008%	579,288	15,456,593	2668.21%
				3,292,705	**0.0057%**	**4,887,146**	**61,979,878**	**1268.22%**
196	3239		Allied World Assur Holding Grp					
		19489	Allied World Assur Co US Inc	3,220,552	0.0055%	637,776	1,296,543	203.29%
				3,220,552	**0.0055%**	**637,776**	**1,296,543**	**203.29%**
197	37931		General Fire & Cas Co					
		37931	General Fire & Cas Co	3,101,122	0.0053%	3,441,595	-530,234	-15.41%
				3,101,122	**0.0053%**	**3,441,595**	**-530,234**	**-15.41%**
198	866		WESTERN WORLD GRP					
		40436	Stratford Ins Co	3,090,430	0.0053%	3,153,109	581,280	18.44%
				3,090,430	**0.0053%**	**3,153,109**	**581,280**	**18.44%**
199	37940		Lexington Natl Ins Corp					
		37940	Lexington Natl Ins Corp	2,857,516	0.0049%	2,716,753	-351,004	-12.92%
				2,857,516	**0.0049%**	**2,716,753**	**-351,004**	**-12.92%**
200	3702		Loya Grp					
		12589	Loya Cas Ins Co	2,802,380	0.0048%	2,012,995	906,518	45.03%
				2,802,380	**0.0048%**	**2,012,995**	**906,518**	**45.03%**
201	16705		Dealers Assur Co					
		16705	Dealers Assur Co	2,799,654	0.0048%	1,438,944	30,646	2.13%
				2,799,654	**0.0048%**	**1,438,944**	**30,646**	**2.13%**
202	31380		American Surety Co					
		31380	American Surety Co	2,787,005	0.0048%	2,785,445	94,759	3.40%
				2,787,005	**0.0048%**	**2,785,445**	**94,759**	**3.40%**
203	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	2,771,715	0.0048%	2,815,809	1,134,480	40.29%
				2,771,715	**0.0048%**	**2,815,809**	**1,134,480**	**40.29%**
204	10048		Hyundai Marine & Fire Ins Co Ltd					
		10048	Hyundai Marine & Fire Ins Co Ltd	2,763,918	0.0048%	2,919,626	635,880	21.78%
				2,763,918	**0.0048%**	**2,919,626**	**635,880**	**21.78%**
205	41394		Benchmark Ins Co					
		41394	Benchmark Ins Co	2,578,372	0.0044%	2,518,447	1,233,486	48.98%
				2,578,372	**0.0044%**	**2,518,447**	**1,233,486**	**48.98%**
206	228		WESTFIELD Grp					
		24120	Westfield Natl Ins Co	2,466,491	0.0042%	2,440,601	1,804,409	73.93%
				2,466,491	**0.0042%**	**2,440,601**	**1,804,409**	**73.93%**

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207	574	AMERCO CORP						
		31089	Republic Western Ins Co	2,229,090	0.0038%	2,228,899	-13,760,683	-617.38%
				2,229,090	**0.0038%**	**2,228,899**	**-13,760,683**	**-617.38%**
208	24	ATLANTIC CO						
		19895	Atlantic Mut Ins Co	1,909,236	0.0033%	2,078,698	10,485,872	504.44%
		19909	Centennial Ins Co	228,488	0.0004%	237,747	2,068,154	869.90%
				2,137,724	**0.0037%**	**2,316,445**	**12,554,026**	**541.95%**
209	553	ROYAL & SUN ALLIANCE USA						
		24902	Security Ins Co Of Hartford	1,792,613	0.0031%	6,491,117	-2,761,355	-42.54%
		24678	Royal Ind Co	245,356	0.0004%	1,150,811	12,229,370	1062.67%
				2,037,969	**0.0035%**	**7,641,928**	**9,468,015**	**123.90%**
210	3592	ProAlliance Grp						
		39551	Continental Heritage Ins Co	1,892,906	0.0033%	1,918,413	5,030	0.26%
				1,892,906	**0.0033%**	**1,918,413**	**5,030**	**0.26%**
211	10815	Verlan Fire Ins Co MD						
		10815	Verlan Fire Ins Co MD	1,724,067	0.0030%	1,730,010	13,097	0.76%
				1,724,067	**0.0030%**	**1,730,010**	**13,097**	**0.76%**
212	41	CITIGROUP						
		41211	Triton Ins Co	1,717,009	0.0030%	1,488,489	178,788	12.01%
				1,717,009	**0.0030%**	**1,488,489**	**178,788**	**12.01%**
213	3504	PICA Grp						
		10222	PACO Assur Co Inc	1,645,690	0.0028%	1,047,259	764,578	73.01%
				1,645,690	**0.0028%**	**1,047,259**	**764,578**	**73.01%**
214	36234	Preferred Professional Ins Co						
		36234	Preferred Professional Ins Co	1,593,148	0.0027%	1,438,647	2,603,807	180.99%
				1,593,148	**0.0027%**	**1,438,647**	**2,603,807**	**180.99%**
215	1208	GRAY INS GRP						
		36307	Gray Ins Co	1,553,840	0.0027%	1,553,840	458,575	29.51%
				1,553,840	**0.0027%**	**1,553,840**	**458,575**	**29.51%**
216	201	UTICA NATL INS GRP						
		25976	Utica Mut Ins Co	1,289,846	0.0022%	1,149,229	1,204,523	104.81%
		25984	Graphic Arts Mut Ins Co	124,987	0.0002%	127,472	46,016	36.10%
				1,414,833	**0.0024%**	**1,276,701**	**1,250,539**	**97.95%**
217	10916	Suretec Ins Co						
		10916	Suretec Ins Co	1,380,707	0.0024%	140,099	25,918	18.50%
				1,380,707	**0.0024%**	**140,099**	**25,918**	**18.50%**
218	22950	Acstar Ins Co						
		22950	Acstar Ins Co	1,255,662	0.0022%	1,329,686	210,506	15.83%
				1,255,662	**0.0022%**	**1,329,686**	**210,506**	**15.83%**

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219	22896		Aca Financial Guaranty Corp					
		22896	Aca Financial Guaranty Corp	1,200,080	0.0021%	4,336,563	0	0.00%
				1,200,080	**0.0021%**	**4,336,563**	**0**	**0.00%**
220	3489		Delek Grp					
		19216	Southern Ins Co	1,190,754	0.0020%	1,393,828	866,418	62.16%
				1,190,754	**0.0020%**	**1,393,828**	**866,418**	**62.16%**
221	36650		Guarantee Co Of North America USA					
		36650	Guarantee Co Of North America USA	1,024,022	0.0018%	651,020	-855,359	-131.39%
				1,024,022	**0.0018%**	**651,020**	**-855,359**	**-131.39%**
222	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	894,584	0.0015%	865,385	413,306	47.76%
				894,584	**0.0015%**	**865,385**	**413,306**	**47.76%**
223	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	883,640	0.0015%	1,363,672	360,550	26.44%
				883,640	**0.0015%**	**1,363,672**	**360,550**	**26.44%**
224	242		SELECTIVE INS					
		12572	Selective Ins Co Of Amer	838,108	0.0014%	677,446	96,515	14.25%
				838,108	**0.0014%**	**677,446**	**96,515**	**14.25%**
225	246		INDIANA LUMBERMENS					
		14265	Indiana Lumbermens Mut Ins Co	783,852	0.0013%	643,454	18,703	2.91%
				783,852	**0.0013%**	**643,454**	**18,703**	**2.91%**
226	34711		Computer Ins Co					
		34711	Computer Ins Co	757,561	0.0013%	846,774	1,576	0.19%
				757,561	**0.0013%**	**846,774**	**1,576**	**0.19%**
227	10232		American Assoc Of Othodontists RRG					
		10232	American Assoc Of Othodontists RRG	705,688	0.0012%	706,908	70,158	9.92%
				705,688	**0.0012%**	**706,908**	**70,158**	**9.92%**
228	1		AETNA					
		36153	Aetna Ins Co of CT	610,673	0.0011%	610,673	1,114,419	182.49%
				610,673	**0.0011%**	**610,673**	**1,114,419**	**182.49%**
229	10758		Colonial Surety Co					
		10758	Colonial Surety Co	570,601	0.0010%	431,676	-28,199	-6.53%
				570,601	**0.0010%**	**431,676**	**-28,199**	**-6.53%**
230	28497		Usplate Glass Ins Co					
		28497	Usplate Glass Ins Co	501,260	0.0009%	517,351	57,476	11.11%
				501,260	**0.0009%**	**517,351**	**57,476**	**11.11%**
231	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	443,960	0.0008%	434,297	-94,876	-21.85%
				443,960	**0.0008%**	**434,297**	**-94,876**	**-21.85%**

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232	30082	CPA Ins Co						
		30082	CPA Ins Co	411,715	0.0007%	412,270	242,545	58.83%
				411,715	**0.0007%**	**412,270**	**242,545**	**58.83%**
233	12297	Petroleum Cas Co						
		12297	Petroleum Cas Co	400,423	0.0007%	400,423	-24,873	-6.21%
				400,423	**0.0007%**	**400,423**	**-24,873**	**-6.21%**
234	3485	Rothschild International Grp						
		41580	Red Shield Ins Co	343,747	0.0006%	344,478	13,616	3.95%
				343,747	**0.0006%**	**344,478**	**13,616**	**3.95%**
235	1141	NORTH POINTE GRP						
		27740	North Pointe Ins Co	315,179	0.0005%	119,269	-276	-0.23%
				315,179	**0.0005%**	**119,269**	**-276**	**-0.23%**
236	1169	GENERALI GRP						
		11231	Generali Us Branch	304,688	0.0005%	270,486	-407,344	-150.60%
				304,688	**0.0005%**	**270,486**	**-407,344**	**-150.60%**
237	594	AMERICAN CONTRACTORS INS GRP						
		19984	ACIG Ins Co	294,266	0.0005%	294,266	432,838	147.09%
				294,266	**0.0005%**	**294,266**	**432,838**	**147.09%**
238	11118	Federated Rural Electric Ins Exch						
		11118	Federated Rural Electric Ins Exch	276,694	0.0005%	273,591	967,234	353.53%
				276,694	**0.0005%**	**273,591**	**967,234**	**353.53%**
239	25771	CIFG Assurance NA Inc						
		25771	CIFG Assurance NA Inc	261,499	0.0004%	0	0	0.00%
				261,499	**0.0004%**	**0**	**0**	**#Num!**
240	317	AON CORP						
		43460	FFG Ins Co	215,426	0.0004%	444,491	5,189	1.17%
				215,426	**0.0004%**	**444,491**	**5,189**	**1.17%**
241	10632	Armor Assur Co						
		10632	Armor Assur Co	189,702	0.0003%	48,679	0	0.00%
				189,702	**0.0003%**	**48,679**	**0**	**0.00%**
242	40550	Pacific Pioneer Ins Co						
		40550	Pacific Pioneer Ins Co	175,720	0.0003%	216,567	-307,162	-141.83%
				175,720	**0.0003%**	**216,567**	**-307,162**	**-141.83%**
243	10200	American Live Stock Ins Co						
		10200	American Live Stock Ins Co	175,343	0.0003%	190,568	32,826	17.23%
				175,343	**0.0003%**	**190,568**	**32,826**	**17.23%**
244	604	GERLING GLOBAL RE GRP						
		32190	Constitution Ins Co	112,952	0.0002%	112,952	-6,541,094	-5791.04%
				112,952	**0.0002%**	**112,952**	**-6,541,094**	**-5791.04%**

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245	10935		Western Underwriters Ins Co					
		10935	Western Underwriters Ins Co	95,000	0.0002%	28,110	0	0.00%
				95,000	**0.0002%**	**28,110**	**0**	**0.00%**
246	344		CHURCH PENSION FUND					
		10669	Church Ins Co	85,879	0.0001%	317,856	-252,753	-79.52%
				85,879	**0.0001%**	**317,856**	**-252,753**	**-79.52%**
247	14508		Michigan Millers Mut Ins Co					
		14508	Michigan Millers Mut Ins Co	40,733	0.0001%	40,733	89,729	220.29%
				40,733	**0.0001%**	**40,733**	**89,729**	**220.29%**
248	11304		Global Surety & Ins Co					
		11304	Global Surety & Ins Co	27,757	0.0000%	57,193	0	0.00%
				27,757	**0.0000%**	**57,193**	**0**	**0.00%**
249	23663		National American Ins Co					
		23663	National American Ins Co	5,224	0.0000%	5,050	911,112	18041.82%
				5,224	**0.0000%**	**5,050**	**911,112**	**18041.82%**
250	1228		BAR PLAN GRP					
		29513	The Bar Plan Mut Ins Co	4,714	0.0000%	4,829	0	0.00%
				4,714	**0.0000%**	**4,829**	**0**	**0.00%**
251	281		JM FAMILY ENT GRP					
		26492	Courtesy Ins Co	3,304	0.0000%	-1,075	0	0.00%
				3,304	**0.0000%**	**-1,075**	**0**	**0.00%**
252	148		OHIO CAS GRP					
		24066	American Fire & Cas Co	767	0.0000%	801	3,456,355	431504.99%
				767	**0.0000%**	**801**	**3,456,355**	**431504.99%**
253	36560		Service Ins Co					
		36560	Service Ins Co	656	0.0000%	656	0	0.00%
				656	**0.0000%**	**656**	**0**	**0.00%**
254	22250		Pathfinder Ins Co					
		22250	Pathfinder Ins Co	107	0.0000%	107	0	0.00%
				107	**0.0000%**	**107**	**0**	**0.00%**
255	40800		American Sterling Ins Co					
		40800	American Sterling Ins Co	2	0.0000%	10,084	34,698	344.09%
				2	**0.0000%**	**10,084**	**34,698**	**344.09%**
			Line Total:	**58,122,368,497**	**100.0000%**	**57,193,255,714**	**26,610,179,082**	**46.53%**

2006 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	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	2,515,774,165	12.6712%	2,497,676,114	1,396,523,610	55.91%
				2,515,774,165	**12.6712%**	**2,497,676,114**	**1,396,523,610**	**55.91%**
2	212	ZURICH INS GRP						
		21652	Farmers Ins Exch	1,456,390,957	7.3354%	1,545,154,656	872,858,903	56.49%
		21687	Mid-Century Ins Co	423,962,512	2.1354%	321,069,481	187,708,198	58.46%
		11185	Foremost Ins Co	39,818,805	0.2006%	40,896,645	21,548,566	52.69%
		41181	Universal Underwriters Ins Co	2,985,409	0.0150%	3,491,371	1,982,226	56.78%
		43699	American Federation Ins Co	997,545	0.0050%	1,011,392	693,079	68.53%
		11800	Foremost Property & Cas Ins Co	42,121	0.0002%	5,541	2,796	50.46%
		34649	Centre Ins Co	33,339	0.0002%	35,634	-6,500	-18.24%
				1,924,230,688	**9.6918%**	**1,911,664,720**	**1,084,787,268**	**56.75%**
3	660	MERCURY GEN GRP						
		27553	Mercury Ins Co	1,292,406,784	6.5095%	1,270,369,344	681,265,634	53.63%
		11908	Mercury Cas Co	430,821,379	2.1699%	434,565,489	240,025,007	55.23%
		38342	California Automobile Ins Co	199,336,465	1.0040%	193,061,436	120,308,111	62.32%
				1,922,564,628	**9.6834%**	**1,897,996,269**	**1,041,598,752**	**54.88%**
4	1318	Auto Club Enterprises Ins Grp						
		15598	Interins Exch Of The Automobile Club	1,864,796,814	9.3925%	1,843,362,270	969,486,382	52.59%
				1,864,796,814	**9.3925%**	**1,843,362,270**	**969,486,382**	**52.59%**
5	8	ALLSTATE INS GRP						
		19240	Allstate Ind Co	1,294,648,741	6.5208%	1,268,463,150	699,942,968	55.18%
		19232	Allstate Ins Co	436,973,013	2.2009%	440,586,489	198,738,701	45.11%
		10358	Encompass Ins Co	64,524,723	0.3250%	64,554,673	41,282,991	63.95%
		37907	Deerbrook Ins Co	25,437,917	0.1281%	26,849,458	19,054,576	70.97%
		17230	Allstate Prop & Cas Ins Co	21,512,224	0.1084%	23,999,412	10,639,945	44.33%
				1,843,096,618	**9.2832%**	**1,824,453,182**	**969,659,181**	**53.15%**
6	1278	CALIFORNIA ST AUTO GRP						
		15539	California State Auto Asn Inter-Ins	1,546,558,730	7.7896%	1,560,593,016	858,909,478	55.04%
		37770	Western United Ins Co	81,372,230	0.4098%	84,649,005	38,307,692	45.25%
		10921	ACA Ins Co	23,138,876	0.1165%	16,788,497	18,770,578	111.81%
				1,651,069,836	**8.3160%**	**1,662,030,518**	**915,987,748**	**55.11%**
7	12	AMERICAN INTRNL GRP						
		12963	21st Century Ins Co	1,128,529,429	5.6841%	1,152,425,940	641,652,387	55.68%
		23809	Granite State Ins Co	259,509,367	1.3071%	223,564,613	142,745,118	63.85%
		43761	American Intl Ins Co Of CA	87,174,630	0.4391%	83,619,542	43,503,219	52.03%
		19429	Insurance Co Of The State Of PA	29,357,290	0.1479%	20,364,940	4,334,849	21.29%
		36404	21st Century Cas Co	20,114,412	0.1013%	21,190,767	13,182,150	62.21%
		19380	American Home Assur Co	15,461,629	0.0779%	18,501,366	10,497,829	56.74%
		19445	National Union Fire Ins Co Of Pitts	5,049,546	0.0254%	4,767,114	238,356	5.00%
		19399	AIU Ins Co	3,513,424	0.0177%	3,889,631	1,541,931	39.64%
		34789	AIG Centennial Ins Co	699,450	0.0035%	173,388	-31,415	-18.12%
		23841	New Hampshire Ins Co	65,961	0.0003%	64,520	5,757	8.92%
				1,549,475,138	**7.8043%**	**1,528,561,821**	**857,670,181**	**56.11%**

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8	155	PROGRESSIVE GRP						
		27804	Progressive West Ins Co	381,690,536	1.9225%	372,961,768	202,130,134	54.20%
		44288	Progressive Choice Ins Co	369,495,419	1.8610%	358,488,657	179,205,477	49.99%
		24260	Progressive Cas Ins Co	47,255,717	0.2380%	46,060,003	19,446,924	42.22%
		16322	Progressive Direct Ins Co	11,778,216	0.0593%	9,953,917	3,347,883	33.63%
		11851	Progressive Advanced Ins Co	204,420	0.0010%	211,689	154,498	72.98%
				810,424,308	**4.0819%**	**787,676,034**	**404,284,916**	**51.33%**
9	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	USAA	327,754,656	1.6508%	327,740,019	211,063,972	64.40%
		25968	USAA Cas Ins Co	319,423,773	1.6088%	319,171,164	207,199,240	64.92%
		18600	USAA General Ind Co	13,018,929	0.0656%	12,859,944	7,772,668	60.44%
				660,197,358	**3.3252%**	**659,771,127**	**426,035,880**	**64.57%**
10	31	BERKSHIRE HATHAWAY						
		35882	Geico General Ins Co	313,308,154	1.5780%	302,506,082	170,299,242	56.30%
		22063	Government Employees Ins Co	163,926,685	0.8257%	161,342,211	90,238,680	55.93%
		22055	Geico Ind Co	106,643,526	0.5371%	97,414,720	62,193,956	63.84%
		41491	Geico Cas Co	60,704,637	0.3058%	57,787,039	30,359,285	52.54%
		22730	Converium Ins North Amer Inc	295,115	0.0015%	295,115	-157,360	-53.32%
				644,878,117	**3.2481%**	**619,345,167**	**352,933,803**	**56.98%**
11	3495	Infinity Prop & Cas Ins Grp						
		22268	Infinity Ins Co	448,059,295	2.2567%	412,137,161	177,713,884	43.12%
		11738	Infinity Auto Ins Co	17,122,909	0.0862%	17,678,066	5,210,095	29.47%
		10068	Infinity Natl Ins Co	15,160,665	0.0764%	17,746,750	9,369,863	52.80%
		20260	Infinity Select Ins Co	6,885,200	0.0347%	8,660,684	3,591,339	41.47%
				487,228,069	**2.4540%**	**456,222,661**	**195,885,181**	**42.94%**
12	140	NATIONWIDE CORP						
		19100	Amco Ins Co	132,122,534	0.6655%	120,940,946	60,130,092	49.72%
		42579	Allied Prop & Cas Ins Co	90,269,668	0.4547%	90,314,337	49,358,753	54.65%
		23787	Nationwide Mut Ins Co	70,503,405	0.3551%	84,025,157	19,680,676	23.42%
		42889	Victoria Fire & Cas Co	37,341,023	0.1881%	21,720,636	14,545,997	66.97%
		42587	Depositors Ins Co	17,548,506	0.0884%	17,681,800	10,194,592	57.66%
		23779	Nationwide Mut Fire Ins Co	15,035,482	0.0757%	15,505,542	5,686,662	36.68%
		25453	Nationwide Ins Co Of Amer	10,214,979	0.0514%	6,964,398	5,034,389	72.29%
		37877	Nationwide Prop & Cas Ins Co	3,084,631	0.0155%	3,032,322	1,520,829	50.15%
		26093	Nationwide Affinity Co of Amer	1,525,063	0.0077%	1,673,983	820,730	49.03%
		10723	Nationwide Assur Co	5,193	0.0000%	5,193	-13,198	-254.15%
				377,650,484	**1.9021%**	**361,864,314**	**166,959,522**	**46.14%**
13	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	306,646,639	1.5445%	307,818,466	167,139,139	54.30%
		37214	American States Preferred Ins Co	31,303,005	0.1577%	30,630,910	17,043,076	55.64%
		24724	First Natl Ins Co Of Amer	2,290,546	0.0115%	2,375,047	1,199,938	50.52%
		39012	Safeco Ins Co Of IL	1,069,910	0.0054%	919,112	303,657	33.04%
				341,310,100	**1.7191%**	**341,743,535**	**185,685,810**	**54.33%**

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14	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	197,488,577	0.9947%	192,173,972	151,325,856	78.74%
		31526	Wawanesa Mut Ins Co Us Branch	60,544,252	0.3049%	61,823,073	39,945,566	64.61%
				258,032,829	**1.2996%**	**253,997,045**	**191,271,422**	**75.30%**
15	814	BRISTOL WEST INS GRP						
		25089	Coast Natl Ins Co	246,599,569	1.2421%	262,860,266	129,662,841	49.33%
				246,599,569	**1.2421%**	**262,860,266**	**129,662,841**	**49.33%**
16	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	240,520,627	1.2114%	232,836,482	136,166,690	58.48%
		23043	Liberty Mut Ins Co	100,128	0.0005%	248,027	-8,392,354	-3383.65%
				240,620,755	**1.2119%**	**233,084,509**	**127,774,336**	**54.82%**
17	91	HARTFORD FIRE & CAS GRP						
		30104	Hartford Underwriters Ins Co	130,350,779	0.6565%	125,634,291	67,773,867	53.95%
		29424	Hartford Cas Ins Co	82,160,512	0.4138%	74,919,378	42,226,599	56.36%
		29459	Twin City Fire Ins Co Co	13,178,237	0.0664%	14,051,811	8,716,117	62.03%
		19682	Hartford Fire In Co	1,173	0.0000%	-1,137	20,986	-1845.73%
		34690	Property & Cas Ins Co Of Hartford	377	0.0000%	1,057	4,650	439.92%
				225,691,078	**1.1367%**	**214,605,400**	**118,742,219**	**55.33%**
18	215	UNITRIN GRP						
		19852	Financial Ind Co	77,017,995	0.3879%	78,535,467	41,958,393	53.43%
		10914	Kemper Independence Ins Co	63,349,254	0.3191%	61,789,837	37,507,694	60.70%
		10226	Unitrin Direct Ins Co	33,515,725	0.1688%	46,702,928	30,934,309	66.24%
		14133	Valley Ins Co	2,827,952	0.0142%	3,096,125	1,850,180	59.76%
		16063	Unitrin Auto & Home Ins Co	1,031,337	0.0052%	1,097,914	1,045,261	95.20%
				177,742,263	**0.8952%**	**191,222,271**	**113,295,837**	**59.25%**
19	79	GMAC INS HOLDING						
		23728	National General Ins Co	121,923,626	0.6141%	125,412,074	70,160,373	55.94%
		31488	Integon Preferred Ins Co	35,835,412	0.1805%	31,980,702	21,893,503	68.46%
		38660	MIC General Ins Corp	17,554,401	0.0884%	17,301,314	7,911,449	45.73%
		11044	GMAC Ins Co Online Inc	1,122,637	0.0057%	1,610,204	332,793	20.67%
		22004	CIM Ins Corp	298,631	0.0015%	304,504	101,512	33.34%
		29742	Integon Natl Ins Co	159,152	0.0008%	173,424	7,827	4.51%
				176,893,859	**0.8910%**	**176,782,222**	**100,407,457**	**56.80%**
20	4	Ameriprise Financial Grp						
		27928	Amex Assur Co	169,755,314	0.8550%	165,200,385	97,262,468	58.88%
				169,755,314	**0.8550%**	**165,200,385**	**97,262,468**	**58.88%**
21	33	CALIFORNIA CAS MGMT						
		20117	California Cas Ind Exch	127,756,802	0.6435%	130,723,583	74,938,000	57.33%
				127,756,802	**0.6435%**	**130,723,583**	**74,938,000**	**57.33%**
22	169	SENTRY INS GRP						
		13137	Viking Ins Co Of WI	118,872,993	0.5987%	119,392,140	52,588,145	44.05%
				118,872,993	**0.5987%**	**119,392,140**	**52,588,145**	**44.05%**

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23	3548	Travelers Grp						
		19070	Standard Fire Ins Co	94,741,677	0.4772%	90,830,995	45,034,883	49.58%
		33650	Mendota Ins Co	21,855,168	0.1101%	18,598,012	13,522,652	72.71%
		24015	Northland Ins Co	47,588	0.0002%	55,092	-129,833	-235.67%
				116,644,433	**0.5875%**	**109,484,099**	**58,427,702**	**53.37%**
24	1129	WHITE MOUNTAINS GRP						
		30210	Esurance Prop and Cas Ins Co	111,322,421	0.5607%	96,673,171	56,196,033	58.13%
		21962	Pennsylvania General Ins Co	1,608,987	0.0081%	1,122,964	572,121	50.95%
		34460	Autoone Ins Co	341,746	0.0017%	42,728	27,438	64.22%
		20621	OneBeacon America Ins Co	9	0.0000%	9	0	0.00%
		20648	Employers Fire Ins Co	6	0.0000%	6	14,469	241150.00%
				113,273,169	**0.5705%**	**97,838,878**	**56,810,061**	**58.06%**
25	1330	Balboa Ins Grp						
		24821	Meritplan Ins Co	61,366,817	0.3091%	56,808,178	39,915,620	70.26%
		24813	Balboa Ins Co	36,791,087	0.1853%	26,514,499	14,579,881	54.99%
				98,157,904	**0.4944%**	**83,322,677**	**54,495,501**	**65.40%**
26	922	ICW GROUP						
		40029	Explorer Ins Co	60,611,424	0.3053%	57,075,047	33,928,350	59.45%
		27847	Insurance Co Of The West	17,412,728	0.0877%	18,503,674	11,996,728	64.83%
				78,024,152	**0.3930%**	**75,578,721**	**45,925,078**	**60.76%**
27	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	69,301,328	0.3491%	70,660,230	54,120,790	76.59%
				69,301,328	**0.3491%**	**70,660,230**	**54,120,790**	**76.59%**
28	241	METROPOLITAN GRP						
		25321	Metropolitan Drt Prop & Cas Ins Co	68,283,994	0.3439%	67,232,830	39,877,061	59.31%
				68,283,994	**0.3439%**	**67,232,830**	**39,877,061**	**59.31%**
29	3638	PGC Holding Corp Grp						
		37648	Permanent General Assur Corp	66,411,645	0.3345%	67,757,866	36,813,414	54.33%
				66,411,645	**0.3345%**	**67,757,866**	**36,813,414**	**54.33%**
30	158	FAIRFAX FINANCIAL						
		25054	Hudson Ins Co	65,858,992	0.3317%	73,426,822	50,441,002	68.70%
				65,858,992	**0.3317%**	**73,426,822**	**50,441,002**	**68.70%**
31	4256	Anchor Ins Holdings Grp						
		40010	Anchor General Ins Co	63,397,972	0.3193%	63,392,827	35,961,658	56.73%
				63,397,972	**0.3193%**	**63,392,827**	**35,961,658**	**56.73%**
32	796	QBE INS GRP LTD						
		39217	QBE Ins Corp	48,351,969	0.2435%	48,239,010	31,512,957	65.33%
				48,351,969	**0.2435%**	**48,239,010**	**31,512,957**	**65.33%**
33	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	45,772,281	0.2305%	44,640,574	27,473,817	61.54%
				45,772,281	**0.2305%**	**44,640,574**	**27,473,817**	**61.54%**

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34	802	Capital Ins Group						
		13544	California Capital Ins Co	43,035,693	0.2168%	44,125,399	21,393,493	48.48%
		12890	Eagle West Ins Co	1,404,323	0.0071%	1,372,012	653,002	47.59%
				44,440,016	**0.2238%**	**45,497,411**	**22,046,495**	**48.46%**
35	27502	Western General Ins Co						
		27502	Western General Ins Co	44,319,289	0.2232%	41,043,308	24,292,405	59.19%
				44,319,289	**0.2232%**	**41,043,308**	**24,292,405**	**59.19%**
36	816	COMMERCE GRP INC						
		13161	Commerce West Ins Co	42,668,399	0.2149%	42,340,266	22,768,868	53.78%
				42,668,399	**0.2149%**	**42,340,266**	**22,768,868**	**53.78%**
37	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	22,497,849	0.1133%	23,119,197	9,150,070	39.58%
		18953	CSE Safeguard Ins Co	11,986,574	0.0604%	12,559,763	6,782,196	54.00%
				34,484,423	**0.1737%**	**35,678,960**	**15,932,266**	**44.65%**
38	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	31,463,737	0.1585%	30,585,717	15,551,475	50.85%
		10079	Vintage Ins Co	28,520	0.0001%	28,961	3,301	11.40%
		22837	Interstate Ind Co	9,658	0.0000%	22,904	-497,888	-2173.80%
				31,501,915	**0.1587%**	**30,637,582**	**15,056,888**	**49.15%**
39	3596	Affirmative Ins Grp						
		42609	Affirmative Ins Co	30,344,172	0.1528%	24,379,360	15,006,534	61.55%
				30,344,172	**0.1528%**	**24,379,360**	**15,006,534**	**61.55%**
40	300	HORACE MANN GRP						
		22578	Horace Mann Ins Co	18,638,140	0.0939%	18,123,851	11,446,317	63.16%
		22756	Horace Mann Prop & Cas Ins Co	10,381,653	0.0523%	10,562,495	4,832,028	45.75%
				29,019,793	**0.1462%**	**28,686,346**	**16,278,345**	**56.75%**
41	11711	Access Ins Co						
		11711	Access Ins Co	28,606,778	0.1441%	12,691,215	8,775,477	69.15%
				28,606,778	**0.1441%**	**12,691,215**	**8,775,477**	**69.15%**
42	517	HANNOVER GRP						
		37303	Redland Ins Co	12,334,779	0.0621%	13,455,179	9,908,622	73.64%
		37257	Praetorian Ins Co	10,976,730	0.0553%	6,204,509	7,400,011	119.27%
		20532	Clarendon Natl Ins Co	3,617,940	0.0182%	4,629,419	598,575	12.93%
				26,929,449	**0.1356%**	**24,289,107**	**17,907,208**	**73.73%**
43	257	SAFEWAY INS GRP						
		12521	Safeway Ins Co	20,986,053	0.1057%	21,605,449	10,807,220	50.02%
		10939	Safeway Direct Ins Co	2,868,341	0.0144%	3,000,259	1,819,988	60.66%
				23,854,394	**0.1201%**	**24,605,708**	**12,627,208**	**51.32%**
44	273	WORKMENS GRP						
		13250	Workmens Auto Ins Co	23,174,475	0.1167%	23,426,997	13,501,304	57.63%
				23,174,475	**0.1167%**	**23,426,997**	**13,501,304**	**57.63%**

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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
45	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	21,117,854	0.1064%	16,014,995	7,594,586	47.42%
				21,117,854	**0.1064%**	**16,014,995**	**7,594,586**	**47.42%**
46	4051		Ocean Harbor Grp					
		12360	Ocean Harbor Cas Ins Co	20,450,671	0.1030%	21,231,055	16,907,263	79.63%
				20,450,671	**0.1030%**	**21,231,055**	**16,907,263**	**79.63%**
47	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	19,171,500	0.0966%	19,758,039	4,435,798	22.45%
				19,171,500	**0.0966%**	**19,758,039**	**4,435,798**	**22.45%**
48	10920		Alliance United Ins Co					
		10920	Alliance United Ins Co	18,717,579	0.0943%	16,686,272	9,519,504	57.05%
				18,717,579	**0.0943%**	**16,686,272**	**9,519,504**	**57.05%**
49	93		STATE NATL GRP					
		12831	State Natl Ins Co Inc	18,595,338	0.0937%	18,076,054	12,680,114	70.15%
				18,595,338	**0.0937%**	**18,076,054**	**12,680,114**	**70.15%**
50	127		AMERICAN MODERN INS GRP					
		23450	American Family Home Ins Co	8,963,385	0.0451%	7,963,895	2,654,045	33.33%
		23469	American Modern Home Ins Co	8,171,437	0.0412%	7,488,242	4,570,218	61.03%
				17,134,822	**0.0863%**	**15,452,137**	**7,224,263**	**46.75%**
51	968		AXA INS GRP					
		25747	Unigard Ins Co	17,031,603	0.0858%	18,273,358	9,504,826	52.01%
				17,031,603	**0.0858%**	**18,273,358**	**9,504,826**	**52.01%**
52	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	15,581,263	0.0785%	15,516,096	9,483,221	61.12%
				15,581,263	**0.0785%**	**15,516,096**	**9,483,221**	**61.12%**
53	38		CHUBB & SON INC					
		20338	Northwestern Pacific Ind Co	15,077,082	0.0759%	14,965,431	5,466,600	36.53%
		35181	Executive Risk Ind Inc	206,246	0.0010%	410,695	-508,149	-123.73%
		20281	Federal Ins Co	114,421	0.0006%	149,824	-687	-0.46%
		20346	Pacific Ind Co	69	0.0000%	69	189	273.91%
				15,397,818	**0.0776%**	**15,526,019**	**4,957,953**	**31.93%**
54	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	13,625,711	0.0686%	13,686,178	7,037,011	51.42%
				13,625,711	**0.0686%**	**13,686,178**	**7,037,011**	**51.42%**
55	83		GRANGE INS					
		22101	Grange Ins Assn	12,904,310	0.0650%	13,200,920	5,667,481	42.93%
				12,904,310	**0.0650%**	**13,200,920**	**5,667,481**	**42.93%**
56	670		FIDELITY NATL FIN INC					
		25180	Fidelity Natl Ins Co	11,779,114	0.0593%	12,484,681	9,168,870	73.44%
				11,779,114	**0.0593%**	**12,484,681**	**9,168,870**	**73.44%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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Licensed companies only

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57	930	DHC GRP						
		23671	National American Ins Co Of CA	8,271,706	0.0417%	8,502,367	3,845,043	45.22%
		19269	Danielson Natl Ins Co	3,247,765	0.0164%	3,384,840	1,665,361	49.20%
				11,519,471	**0.0580%**	**11,887,207**	**5,510,404**	**46.36%**
58	225	IAT Reins Co Grp						
		23248	Occidental Fire & Cas Co Of NC	11,239,673	0.0566%	11,258,085	4,881,730	43.36%
				11,239,673	**0.0566%**	**11,258,085**	**4,881,730**	**43.36%**
59	9	JPMorgan Chase & Co Grp						
		22985	Sequoia Ins Co	9,902,364	0.0499%	9,892,657	6,096,943	61.63%
				9,902,364	**0.0499%**	**9,892,657**	**6,096,943**	**61.63%**
60	852	GENERAL AGENTS GRP						
		40150	MGA Ins Co Inc	8,194,949	0.0413%	9,366,714	5,056,397	53.98%
				8,194,949	**0.0413%**	**9,366,714**	**5,056,397**	**53.98%**
61	4381	Lightyear Delos Grp						
		35408	Delos Ins Co	7,575,402	0.0382%	7,933,921	3,299,682	41.59%
				7,575,402	**0.0382%**	**7,933,921**	**3,299,682**	**41.59%**
62	3678	American Independent Ins Grp						
		39098	Omni Ins Co	6,448,597	0.0325%	9,003,375	16,270,568	180.72%
				6,448,597	**0.0325%**	**9,003,375**	**16,270,568**	**180.72%**
63	12878	Sterling Cas Ins Co						
		12878	Sterling Cas Ins Co	6,393,811	0.0322%	6,867,450	3,975,427	57.89%
				6,393,811	**0.0322%**	**6,867,450**	**3,975,427**	**57.89%**
64	84	American Financial Grp						
		32620	National Interstate Ins Co	2,934,518	0.0148%	2,873,748	1,578,861	54.94%
		22136	Great American Ins Co of NY	2,024,723	0.0102%	1,958,116	1,123,271	57.36%
		16691	Great American Ins Co	942,435	0.0047%	1,180,122	201,492	17.07%
		26832	Great American Alliance Ins Co	480,194	0.0024%	536,533	583,182	108.69%
		33723	Great American Spirit Ins Co	8,712	0.0000%	9,410	-20,554	-218.43%
				6,390,582	**0.0322%**	**6,557,929**	**3,466,252**	**52.86%**
65	313	AEGIS GRP						
		33898	Aegis Security Ins Co	6,133,581	0.0309%	6,142,055	2,785,196	45.35%
				6,133,581	**0.0309%**	**6,142,055**	**2,785,196**	**45.35%**
66	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	6,085,782	0.0307%	6,341,259	4,056,890	63.98%
				6,085,782	**0.0307%**	**6,341,259**	**4,056,890**	**63.98%**
67	31968	Merastar Ins Co						
		31968	Merastar Ins Co	6,043,889	0.0304%	6,109,443	4,158,004	68.06%
				6,043,889	**0.0304%**	**6,109,443**	**4,158,004**	**68.06%**

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68	19	Assurant Inc Grp						
		10111	American Bankers Ins Co Of FL	4,272,685	0.0215%	6,091,466	2,400,031	39.40%
		19615	American Reliable Ins Co	1,328,670	0.0067%	1,331,534	528,177	39.67%
		42978	American Security Ins Co	13,667	0.0001%	98,457	41,203	41.85%
				5,615,022	**0.0283%**	**7,521,457**	**2,969,411**	**39.48%**
69	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	4,599,814	0.0232%	4,778,652	2,684,945	56.19%
				4,599,814	**0.0232%**	**4,778,652**	**2,684,945**	**56.19%**
70	1234	RESPONSE INS GRP						
		26050	Response Worldwide Ins Co	2,153,229	0.0108%	2,187,773	1,255,759	57.40%
		10970	Response Ind Co Of CA	1,002,139	0.0050%	914,923	625,697	68.39%
		43044	Response Ins Co	781,368	0.0039%	705,086	674,872	95.71%
				3,936,736	**0.0198%**	**3,807,782**	**2,556,328**	**67.13%**
71	11835	AXA Re Amer Ins Co						
		11835	AXA Re Amer Ins Co	3,454,197	0.0174%	4,680,501	-3,037,626	-64.90%
				3,454,197	**0.0174%**	**4,680,501**	**-3,037,626**	**-64.90%**
72	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	3,313,632	0.0167%	3,440,153	1,227,715	35.69%
				3,313,632	**0.0167%**	**3,440,153**	**1,227,715**	**35.69%**
73	98	WR Berkley Corp						
		40045	Starnet Ins Co	2,941,625	0.0148%	3,529,914	24,260	0.69%
				2,941,625	**0.0148%**	**3,529,914**	**24,260**	**0.69%**
74	1279	Arch Ins Grp						
		11150	Arch Ins Co	2,714,420	0.0137%	2,782,491	730,537	26.25%
				2,714,420	**0.0137%**	**2,782,491**	**730,537**	**26.25%**
75	3702	Loya Grp						
		12589	Loya Cas Ins Co	2,531,294	0.0127%	1,742,284	906,470	52.03%
				2,531,294	**0.0127%**	**1,742,284**	**906,470**	**52.03%**
76	785	MARKEL CORP GRP						
		28932	Markel American Ins Co	2,253,763	0.0114%	2,126,037	1,209,941	56.91%
				2,253,763	**0.0114%**	**2,126,037**	**1,209,941**	**56.91%**
77	4254	The Warranty Grp						
		40827	Virginia Surety Co Inc	1,597,205	0.0080%	1,445,744	827,695	57.25%
				1,597,205	**0.0080%**	**1,445,744**	**827,695**	**57.25%**
78	1285	X L AMER						
		22322	Greenwich Ins Co	1,430,587	0.0072%	1,184,472	1,246,339	105.22%
				1,430,587	**0.0072%**	**1,184,472**	**1,246,339**	**105.22%**
79	3489	Delek Grp						
		19216	Southern Ins Co	1,190,754	0.0060%	1,393,828	866,418	62.16%
				1,190,754	**0.0060%**	**1,393,828**	**866,418**	**62.16%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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80	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	651,957	0.0033%	196,666	57,314	29.14%
				651,957	**0.0033%**	**196,666**	**57,314**	**29.14%**
81	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	547,176	0.0028%	100,069	305,990	305.78%
				547,176	**0.0028%**	**100,069**	**305,990**	**305.78%**
82	32107		Sutter Ins Co					
		32107	Sutter Ins Co	371,699	0.0019%	464,512	-325,096	-69.99%
				371,699	**0.0019%**	**464,512**	**-325,096**	**-69.99%**
83	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	293,733	0.0015%	407,635	168,715	41.39%
				293,733	**0.0015%**	**407,635**	**168,715**	**41.39%**
84	26565		Ohio Ind Co					
		26565	Ohio Ind Co	260,870	0.0013%	295,877	108,962	36.83%
				260,870	**0.0013%**	**295,877**	**108,962**	**36.83%**
85	24		ATLANTIC CO					
		19909	Centennial Ins Co	164,748	0.0008%	171,454	183,585	107.08%
		19895	Atlantic Mut Ins Co	90,039	0.0005%	93,624	232,010	247.81%
				254,787	**0.0013%**	**265,078**	**415,595**	**156.78%**
86	26077		Lancer Ins Co					
		26077	Lancer Ins Co	241,241	0.0012%	241,241	244,910	101.52%
				241,241	**0.0012%**	**241,241**	**244,910**	**101.52%**
87	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	214,277	0.0011%	178,329	3,124	1.75%
				214,277	**0.0011%**	**178,329**	**3,124**	**1.75%**
88	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	209,660	0.0011%	228,771	157,626	68.90%
				209,660	**0.0011%**	**228,771**	**157,626**	**68.90%**
89	1169		GENERALI GRP					
		11231	Generali Us Branch	183,264	0.0009%	207,043	-152,544	-73.68%
				183,264	**0.0009%**	**207,043**	**-152,544**	**-73.68%**
90	40550		Pacific Pioneer Ins Co					
		40550	Pacific Pioneer Ins Co	176,013	0.0009%	216,788	-59,840	-27.60%
				176,013	**0.0009%**	**216,788**	**-59,840**	**-27.60%**
91	831		DOCTORS CO GRP					
		34495	Doctors Co An Interins Exchn	86,518	0.0004%	82,458	6,009	7.29%
				86,518	**0.0004%**	**82,458**	**6,009**	**7.29%**
92	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	70,816	0.0004%	78,718	6,578	8.36%
				70,816	**0.0004%**	**78,718**	**6,578**	**8.36%**

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93	553		ROYAL & SUN ALLIANCE USA					
		24678	Royal Ind Co	66,693	0.0003%	158,030	260,697	164.97%
		24902	Security Ins Co Of Hartford	1,787	0.0000%	1,873	-3,261,603	74137.91%
				68,480	**0.0003%**	**159,903**	**-3,000,906**	**-1876.70%**
94	108		LUMBERMENS MUT CAS GRP					
		30562	American Manufacturers Mut Ins Co	33,828	0.0002%	69,665	948,318	1361.25%
				33,828	**0.0002%**	**69,665**	**948,318**	**1361.25%**
95	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	28,191	0.0001%	40,339	-183,678	-455.34%
				28,191	**0.0001%**	**40,339**	**-183,678**	**-455.34%**
96	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	17,640	0.0001%	27,536	21,455	77.92%
				17,640	**0.0001%**	**27,536**	**21,455**	**77.92%**
97	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	1,960	0.0000%	5,723	-7,038	-122.98%
				1,960	**0.0000%**	**5,723**	**-7,038**	**-122.98%**
98	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	128	0.0000%	521	-42,758	-8206.91%
				128	**0.0000%**	**521**	**-42,758**	**-8206.91%**
99	40800		American Sterling Ins Co					
		40800	American Sterling Ins Co	2	0.0000%	6,957	25,732	369.87%
				2	**0.0000%**	**6,957**	**25,732**	**369.87%**
			Line Total:	**19,854,209,700**	**100.0000%**	**19,604,059,390**	**10,824,142,282**	**55.21%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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

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1	155	PROGRESSIVE GRP						
		11770	United Fncl Cas Co	206,367,971	6.6801%	102,095,476	52,010,658	50.94%
		24260	Progressive Cas Ins Co	46,634,755	1.5096%	147,264,936	70,596,327	47.94%
		10243	National Continental Ins Co	28,956,077	0.9373%	28,545,092	17,025,404	59.64%
				281,958,803	**9.1270%**	**277,905,504**	**139,632,389**	**50.24%**
2	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	60,785,273	1.9676%	61,206,690	31,573,203	51.58%
		21326	Empire Fire & Marine Ins Co	52,163,265	1.6885%	51,047,441	20,664,951	40.48%
		21709	Truck Ins Exch	41,175,810	1.3329%	38,235,041	17,231,269	45.07%
		41181	Universal Underwriters Ins Co	38,958,502	1.2611%	38,882,997	15,856,611	40.78%
		21687	Mid-Century Ins Co	16,986,502	0.5499%	17,572,888	10,147,815	57.75%
		21652	Farmers Ins Exch	13,735,079	0.4446%	11,903,494	8,195,147	68.85%
		27855	Zurich American Ins Co Of IL	11,224,363	0.3633%	10,804,563	6,265,117	57.99%
		19356	Maryland Cas Co	4,491,903	0.1454%	5,111,625	303,477	5.94%
		40142	American Zurich Ins Co	4,322,358	0.1399%	4,077,746	926,634	22.72%
		26247	American Guarantee & Liability Ins	3,202,701	0.1037%	3,132,604	4,389,731	140.13%
		39306	Fidelity & Deposit Co Of MD	527,085	0.0171%	619,457	108,811	17.57%
		10315	Civic Property & Cas Co	189,008	0.0061%	152,310	52,294	34.33%
		19372	Northern Ins Co Of NY	71,009	0.0023%	785,578	-791,402	-100.74%
		10318	Exact Prop & Cas Co Inc	44,582	0.0014%	35,213	4,856	13.79%
		19305	Assurance Co Of Amer	36,296	0.0012%	45,932	225,698	491.37%
		10317	Neighborhood Spirit Prop & Cas Co	28,249	0.0009%	39,089	21,982	56.24%
				247,941,985	**8.0259%**	**243,652,668**	**115,176,194**	**47.27%**
3	3548	Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	106,581,893	3.4500%	106,607,088	49,530,392	46.46%
		24015	Northland Ins Co	26,000,306	0.8416%	25,414,429	13,513,770	53.17%
		24767	St Paul Fire & Marine Ins Co	25,118,770	0.8131%	26,309,540	7,979,053	30.33%
		36463	Discover Prop & Cas Ins Co	18,718,578	0.6059%	18,986,420	13,548,256	71.36%
		25682	Travelers Ind Co Of CT	17,986,294	0.5822%	17,947,796	7,364,819	41.03%
		24791	St Paul Mercury Ins Co	3,333,419	0.1079%	3,791,544	2,791,457	73.62%
		35386	Fidelity & Guaranty Ins Co	1,306,328	0.0423%	1,712,108	-348,551	-20.36%
		25887	US Fidelity & Guaranty Co	1,070,642	0.0347%	1,572,847	6,396,735	406.70%
		25879	Fidelity & Guaranty Ins Underwriters	760,113	0.0246%	861,417	-86,515	-10.04%
		10819	American Equity Specialty Ins Co	155,267	0.0050%	121,521	60,746	49.99%
		24775	St Paul Guardian Ins Co	141,756	0.0046%	8,653	-209,830	-2424.94%
		22233	Select Ins Co	165	0.0000%	165	-606,054	367305.45%
				201,173,531	**6.5120%**	**203,333,528**	**99,934,278**	**49.15%**

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
4	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	76,944,960	2.4907%	75,225,903	30,519,566	40.57%
		24171	Netherlands Ins Co The	41,676,909	1.3491%	39,460,356	18,015,449	45.65%
		23035	Liberty Mut Fire Ins Co	30,704,730	0.9939%	29,454,546	17,337,296	58.86%
		23043	Liberty Mut Ins Co	7,128,245	0.2307%	17,442,746	13,442,123	77.06%
		10836	Golden Eagle Ins Corp	6,680,134	0.2162%	5,608,193	1,912,371	34.10%
		42404	Liberty Ins Corp	5,006,612	0.1621%	6,054,299	1,786,910	29.51%
		21458	Employers Ins of Wausau	4,822,972	0.1561%	4,423,614	-18,792,560	-424.82%
		26042	Wausau Underwriters Ins Co	4,018,717	0.1301%	3,728,581	666,898	17.89%
		26069	Wausau Business Ins Co	2,180,433	0.0706%	1,765,240	1,030,462	58.38%
		33600	LM Ins Corp	813,722	0.0263%	407,362	204,942	50.31%
		18333	Peerless Ind Ins Co	64,534	0.0021%	31,034	27,921	89.97%
		33588	First Liberty Ins Corp	42,978	0.0014%	33,598	13,964	41.56%
				180,084,946	**5.8293%**	**183,635,472**	**66,165,342**	**36.03%**
5	12	AMERICAN INTRNL GRP						
		19429	Insurance Co Of The State Of PA	48,079,019	1.5563%	57,984,239	28,067,709	48.41%
		19380	American Home Assur Co	36,331,101	1.1760%	34,193,731	22,774,847	66.61%
		19445	National Union Fire Ins Co Of Pitts	29,683,756	0.9609%	32,742,298	12,763,718	38.98%
		23841	New Hampshire Ins Co	24,386,979	0.7894%	18,070,328	9,002,886	49.82%
		20796	AIG Premier Ins Co	12,310,119	0.3985%	6,909,353	3,726,349	53.93%
		19410	Commerce & Industry Ins Co	7,133,600	0.2309%	6,937,517	4,461,118	64.30%
		23809	Granite State Ins Co	5,326,868	0.1724%	5,628,454	2,273,331	40.39%
		24376	American General Ind Co	4,011,275	0.1298%	3,648,082	2,787,394	76.41%
		26220	Yosemite Ins Co	3,024,716	0.0979%	2,816,905	486,697	17.28%
		19402	AIG Casualty Company	1,865	0.0001%	33,622	-23,020	-68.47%
		43761	American Intl Ins Co Of CA	1,093	0.0000%	25,742	73,867	286.95%
				170,290,391	**5.5123%**	**168,990,271**	**86,394,896**	**51.12%**
6	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	114,701,793	3.7129%	94,237,568	56,890,183	60.37%
		15580	Scottsdale Ind Co	17,163,814	0.5556%	13,848,315	4,292,404	31.00%
		28223	Nationwide Agribusiness Ins Co	13,523,174	0.4377%	13,625,308	5,355,803	39.31%
		11991	National Cas Co	8,084,142	0.2617%	8,344,295	3,262,647	39.10%
		19100	Amco Ins Co	6,819,211	0.2207%	8,256,148	2,085,584	25.26%
		42889	Victoria Fire & Cas Co	2,830,614	0.0916%	1,326,850	876,031	66.02%
		13838	Farmland Mut Ins Co	284,156	0.0092%	178,931	-64,470	-36.03%
		25453	Nationwide Ins Co Of Amer	209,467	0.0068%	98,911	16,785	16.97%
				163,616,371	**5.2962%**	**139,916,326**	**72,714,967**	**51.97%**
7	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	131,529,765	4.2576%	128,949,223	70,677,637	54.81%
		25143	State Farm Fire And Cas Co	7,358,989	0.2382%	7,632,299	9,971,526	130.65%
				138,888,754	**4.4958%**	**136,581,522**	**80,649,163**	**59.05%**

2006 CALIFORNIA P & C MARKET SHARE REPORT

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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
8	163	SAFECO INS GRP						
		19704	American States Ins Co	35,604,151	1.1525%	35,276,811	15,890,885	45.05%
		24732	General Ins Co Of Amer	33,465,845	1.0833%	34,853,694	14,498,035	41.60%
		19690	American Economy Ins Co	16,042,401	0.5193%	14,378,925	7,906,263	54.99%
		24724	First Natl Ins Co Of Amer	13,148,231	0.4256%	13,007,653	5,974,539	45.93%
				98,260,628	**3.1807%**	**97,517,083**	**44,269,722**	**45.40%**
9	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	44,569,050	1.4427%	44,293,976	26,453,434	59.72%
		30104	Hartford Underwriters Ins Co	24,706,844	0.7998%	19,703,595	8,195,909	41.60%
		34690	Property & Cas Ins Co Of Hartford	12,101,399	0.3917%	7,234,356	3,255,779	45.00%
		29424	Hartford Cas Ins Co	6,718,826	0.2175%	16,743,027	1,778,916	10.62%
		29459	Twin City Fire Ins Co Co	2,957,597	0.0957%	3,416,741	2,474,012	72.41%
		22357	Hartford Accid & Ind Co	211,816	0.0069%	221,705	-94,394	-42.58%
		37478	Hartford Ins Co Of The Midwest	17,580	0.0006%	12,637	-17,429	-137.92%
				91,283,112	**2.9548%**	**91,626,037**	**42,046,227**	**45.89%**
10	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	82,968,960	2.6857%	79,589,068	41,697,051	52.39%
		42862	Universal Cas Co	8,281,728	0.2681%	4,495,954	1,997,527	44.43%
				91,250,688	**2.9538%**	**84,085,022**	**43,694,578**	**51.96%**
11	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	89,933,544	2.9111%	88,867,855	41,986,510	47.25%
				89,933,544	**2.9111%**	**88,867,855**	**41,986,510**	**47.25%**
12	1330	Balboa Ins Grp						
		24821	Meritplan Ins Co	61,009,792	1.9749%	57,078,399	25,973,468	45.50%
		24813	Balboa Ins Co	21,793,119	0.7054%	21,362,977	9,500,903	44.47%
		24848	Newport Ins Co	1,154,971	0.0374%	1,139,249	190,497	16.72%
				83,957,882	**2.7177%**	**79,580,625**	**35,664,868**	**44.82%**
13	93	STATE NATL GRP						
		12831	State Natl Ins Co Inc	66,366,786	2.1483%	61,878,219	23,241,917	37.56%
		22608	National Specialty Ins Co	11,448,540	0.3706%	10,465,760	2,812,740	26.88%
				77,815,326	**2.5189%**	**72,343,979**	**26,054,657**	**36.01%**
14	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	50,262,867	1.6270%	64,586,652	16,767,770	25.96%
		37257	Praetorian Ins Co	17,629,326	0.5707%	3,809,044	5,154,749	135.33%
		37303	Redland Ins Co	6,867,467	0.2223%	2,052,333	413,312	20.14%
				74,759,660	**2.4200%**	**70,448,029**	**22,335,831**	**31.71%**

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15	218	CNA INS GRP						
		20427	American Cas Co Of Reading PA	19,338,516	0.6260%	21,879,896	10,996,438	50.26%
		20443	Continental Cas Co	17,924,630	0.5802%	15,695,005	5,413,683	34.49%
		20494	Transportation Ins Co	9,754,634	0.3158%	10,800,350	6,916,159	64.04%
		20508	Valley Forge Ins Co	8,899,070	0.2881%	6,140,938	6,762,170	110.12%
		20486	Transcontinental Ins Co	5,703,856	0.1846%	5,800,320	3,610,331	62.24%
		20478	National Fire Ins Co Of Hartford	1,313,393	0.0425%	1,263,831	663,302	52.48%
		35289	Continental Ins Co	1,845	0.0001%	633	-13,757	-2173.30%
				62,935,944	**2.0372%**	**61,580,973**	**34,348,326**	**55.78%**
16	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	61,187,363	1.9806%	64,165,070	28,623,310	44.61%
				61,187,363	**1.9806%**	**64,165,070**	**28,623,310**	**44.61%**
17	225	IAT Reins Co Grp						
		13234	Wilshire Ins Co	29,771,067	0.9637%	29,829,218	16,546,921	55.47%
		26433	Harco Natl Ins Co	18,843,774	0.6100%	18,217,514	6,237,165	34.24%
		28886	Transguard Ins Co Of Amer Inc	5,557,931	0.1799%	5,699,919	2,541,457	44.59%
		20010	Acceptance Ind Ins Co	4,289,928	0.1389%	8,223,185	3,465,670	42.15%
				58,462,700	**1.8924%**	**61,969,836**	**28,791,213**	**46.46%**
18	98	WR Berkley Corp						
		10510	Carolina Cas Ins Co	49,869,458	1.6143%	48,000,716	17,925,309	37.34%
		36684	Riverport Ins Co	3,374,189	0.1092%	3,319,806	824,974	24.85%
		25224	Great Divide Ins Co	1,050,006	0.0340%	740,187	885,635	119.65%
		23612	Midwest Employers Cas Co	350,737	0.0114%	199,410	53,176	26.67%
		40045	Starnet Ins Co	104,515	0.0034%	682,615	-167,118	-24.48%
				54,748,905	**1.7722%**	**52,942,734**	**19,521,976**	**36.87%**
19	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	50,361,053	1.6302%	49,174,093	20,791,303	42.28%
		19240	Allstate Ind Co	4,072,241	0.1318%	4,149,509	19,748	0.48%
		10358	Encompass Ins Co	832	0.0000%	1,121	0	0.00%
				54,434,126	**1.7620%**	**53,324,723**	**20,811,051**	**39.03%**
20	84	American Financial Grp						
		32620	National Interstate Ins Co	37,075,061	1.2001%	28,114,778	15,130,145	53.82%
		26344	Great American Assur Co	9,537,073	0.3087%	9,169,273	3,257,732	35.53%
		16691	Great American Ins Co	4,130,803	0.1337%	4,151,810	1,401,145	33.75%
		22136	Great American Ins Co of NY	1,269,129	0.0411%	893,989	69,630	7.79%
		26832	Great American Alliance Ins Co	211,435	0.0068%	181,706	-112,172	-61.73%
				52,223,501	**1.6905%**	**42,511,556**	**19,746,480**	**46.45%**
21	215	UNITRIN GRP						
		19852	Financial Ind Co	46,867,100	1.5171%	47,639,251	22,946,909	48.17%
		14133	Valley Ins Co	2,856,448	0.0925%	3,109,178	-863,279	-27.77%
				49,723,548	**1.6095%**	**50,748,429**	**22,083,630**	**43.52%**

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22	748		Meadowbrook Ins Grp					
		25780	Williamsburg Natl Ins Co	30,680,597	0.9931%	32,085,096	17,518,407	54.60%
		18023	Star Ins Co	12,033,679	0.3895%	12,156,546	7,546,989	62.08%
				42,714,276	**1.3827%**	**44,241,642**	**25,065,396**	**56.66%**
23	38		CHUBB & SON INC					
		20281	Federal Ins Co	36,230,647	1.1728%	38,207,300	15,366,390	40.22%
		20303	Great Northern Ins Co	1,261,809	0.0408%	1,150,830	516,094	44.85%
		20346	Pacific Ind Co	183,216	0.0059%	211,381	-30,969	-14.65%
		20397	Vigilant Ins Co	68,784	0.0022%	75,394	-1,453	-1.93%
		20338	Northwestern Pacific Ind Co	15,234	0.0005%	15,232	-23,004	-151.02%
				37,759,690	**1.2223%**	**39,660,137**	**15,827,058**	**39.91%**
24	27502		Western General Ins Co					
		27502	Western General Ins Co	35,027,046	1.1338%	35,378,941	15,673,498	44.30%
				35,027,046	**1.1338%**	**35,378,941**	**15,673,498**	**44.30%**
25	968		AXA INS GRP					
		25747	Unigard Ins Co	33,316,893	1.0785%	31,655,762	13,618,213	43.02%
		25798	Unigard Ind Co	891,121	0.0288%	903,374	14,933	1.65%
		24414	General Cas Co Of WI	97,362	0.0032%	89,213	-3,387	-3.80%
		24449	Regent Ins Co	36,488	0.0012%	28,751	-9,290	-32.31%
				34,341,864	**1.1116%**	**32,677,100**	**13,620,469**	**41.68%**
26	626		ACE LTD					
		22667	Ace American Ins Co	27,085,598	0.8768%	26,360,760	20,058,949	76.09%
		21121	Westchester Fire Ins Co	4,278,085	0.1385%	4,036,327	3,551,152	87.98%
		20702	Ace Fire Underwriters Ins Co	772,991	0.0250%	859,807	178,844	20.80%
		20699	Ace Prop & Cas Ins Co	609,024	0.0197%	995,962	158,100	15.87%
		43575	Indemnity Ins Co Of North Amer	515,659	0.0167%	558,366	-146,241	-26.19%
				33,261,357	**1.0767%**	**32,811,222**	**23,800,804**	**72.54%**
27	802		Capital Ins Group					
		23540	Monterey Ins Co	16,488,749	0.5337%	15,566,134	7,426,283	47.71%
		13544	California Capital Ins Co	8,479,797	0.2745%	8,054,077	4,866,120	60.42%
		12890	Eagle West Ins Co	7,460,399	0.2415%	7,722,967	3,301,666	42.75%
				32,428,945	**1.0497%**	**31,343,178**	**15,594,069**	**49.75%**
28	150		OLD REPUBLIC GRP					
		11371	Great West Cas Co	25,084,116	0.8120%	25,058,400	17,289,246	69.00%
		24147	Old Republic Ins Co	5,388,155	0.1744%	4,895,985	3,355,450	68.53%
				30,472,271	**0.9864%**	**29,954,385**	**20,644,696**	**68.92%**

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29	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	18,519,151	0.5995%	21,095,377	10,634,070	50.41%
		25054	Hudson Ins Co	7,823,350	0.2532%	8,026,791	4,598,284	57.29%
		25070	Clearwater Ins Co	425,329	0.0138%	425,329	-56,704	-13.33%
		21105	North River Ins Co	298,982	0.0097%	159,576	81,501	51.07%
		24384	Fairmont Specialty Ins Co	191,254	0.0062%	320,667	-4,100,357	-1278.70%
		25534	TIG Ins Co	2,139	0.0001%	2,139	-1,705,501	-79733.57%
				27,260,205	**0.8824%**	**30,029,879**	**9,451,293**	**31.47%**
30	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	19,575,630	0.6337%	20,589,464	10,174,726	49.42%
		24988	Sentry Ins A Mut Co	7,250,776	0.2347%	7,444,689	4,768,830	64.06%
		23434	Middlesex Ins Co	2,448	0.0001%	3,064	11,023	359.76%
				26,828,854	**0.8684%**	**28,037,217**	**14,954,579**	**53.34%**
31	7	FEDERATED MUT GRP						
		13935	Federated Mut Ins Co	22,744,639	0.7362%	24,051,782	10,062,357	41.84%
		28304	Federated Service Ins Co	2,025,852	0.0656%	1,731,003	2,371,831	137.02%
				24,770,491	**0.8018%**	**25,782,785**	**12,434,188**	**48.23%**
32	31	BERKSHIRE HATHAWAY						
		20052	National Liab & Fire Ins Co	11,887,995	0.3848%	11,534,533	1,620,896	14.05%
		11673	Redwood Fire & Cas Ins Co	8,270,333	0.2677%	7,091,804	3,378,533	47.64%
		27812	Columbia Ins Co	4,238,991	0.1372%	4,185,090	50,714	1.21%
		20087	National Ind Co	14,147	0.0005%	15,792	-17,169	-108.72%
				24,411,466	**0.7902%**	**22,827,219**	**5,032,974**	**22.05%**
33	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	20,866,003	0.6754%	20,568,704	5,819,300	28.29%
				20,866,003	**0.6754%**	**20,568,704**	**5,819,300**	**28.29%**
34	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	20,676,672	0.6693%	18,238,552	6,975,694	38.25%
				20,676,672	**0.6693%**	**18,238,552**	**6,975,694**	**38.25%**
35	26077	Lancer Ins Co						
		26077	Lancer Ins Co	19,031,268	0.6160%	18,278,615	3,382,264	18.50%
				19,031,268	**0.6160%**	**18,278,615**	**3,382,264**	**18.50%**
36	761	ALLIANZ INS GRP						
		21857	American Ins Co	6,079,501	0.1968%	6,350,913	3,811,609	60.02%
		21849	American Automobile Ins Co	3,359,360	0.1087%	3,149,079	2,548,183	80.92%
		22837	Interstate Ind Co	3,224,183	0.1044%	7,405,308	5,764,735	77.85%
		21881	National Surety Corp	2,788,573	0.0903%	2,785,859	1,578,936	56.68%
		21865	Associated Ind Corp	2,034,437	0.0659%	2,187,668	392,698	17.95%
		21873	Firemans Fund Ins Co	1,362,850	0.0441%	1,408,887	2,186,019	155.16%
		22810	Chicago Ins Co	37	0.0000%	37	617,579	69132.43%
				18,848,941	**0.6101%**	**23,287,751**	**16,899,759**	**72.57%**

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37	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	17,899,908	0.5794%	17,340,782	9,943,351	57.34%
				17,899,908	**0.5794%**	**17,340,782**	**9,943,351**	**57.34%**
38	1129	WHITE MOUNTAINS GRP						
		20621	OneBeacon America Ins Co	8,115,958	0.2627%	5,477,733	1,139,400	20.80%
		27154	Atlantic Specialty Ins Co	4,623,686	0.1497%	7,621,492	2,636,841	34.60%
		20648	Employers Fire Ins Co	2,759,086	0.0893%	1,856,363	856,306	46.13%
		21962	Pennsylvania General Ins Co	1,385,616	0.0449%	1,369,242	-22,550	-1.65%
		21970	OneBeacon Ins Co	975,869	0.0316%	942,653	-597,182	-63.35%
		21946	Camden Fire Ins Assoc	708	0.0000%	136	44	32.35%
				17,860,923	**0.5782%**	**17,267,619**	**4,012,859**	**23.24%**
39	1114	MERCER INS GRP						
		31453	Financial Pacific Ins Co	15,493,669	0.5015%	14,798,552	8,588,924	58.04%
				15,493,669	**0.5015%**	**14,798,552**	**8,588,924**	**58.04%**
40	457	ARGONAUT GRP						
		19828	Argonaut-Midwest Ins Co	12,923,986	0.4183%	7,987,978	5,253,434	65.77%
		19860	Argonaut Great Central Ins Co	840,496	0.0272%	820,791	247,580	30.16%
		19801	Argonaut Ins Co	20,032	0.0006%	177,188	-2,701,111	-1524.43%
				13,784,514	**0.4462%**	**8,985,957**	**2,799,903**	**31.16%**
41	32107	Sutter Ins Co						
		32107	Sutter Ins Co	12,106,553	0.3919%	14,603,499	1,922,488	13.16%
				12,106,553	**0.3919%**	**14,603,499**	**1,922,488**	**13.16%**
42	1279	Arch Ins Grp						
		11150	Arch Ins Co	11,802,542	0.3820%	11,921,420	6,644,995	55.74%
				11,802,542	**0.3820%**	**11,921,420**	**6,644,995**	**55.74%**
43	4254	The Warranty Grp						
		40827	Virginia Surety Co Inc	10,529,607	0.3408%	10,129,892	4,435,528	43.79%
				10,529,607	**0.3408%**	**10,129,892**	**4,435,528**	**43.79%**
44	1285	X L AMER						
		22322	Greenwich Ins Co	9,937,513	0.3217%	8,720,961	4,740,378	54.36%
		37885	XL Specialty Ins Co	215,045	0.0070%	2,125,372	1,782,450	83.87%
				10,152,558	**0.3286%**	**10,846,333**	**6,522,828**	**60.14%**
45	62	EMC INS CO						
		21415	Employers Mut Cas Co	9,201,000	0.2978%	9,699,611	3,247,659	33.48%
				9,201,000	**0.2978%**	**9,699,611**	**3,247,659**	**33.48%**
46	240	DAIMLER CHRYSLER GRP						
		10499	DaimlerChrysler Ins Co	8,737,620	0.2828%	8,826,642	3,270,649	37.05%
				8,737,620	**0.2828%**	**8,826,642**	**3,270,649**	**37.05%**
47	816	COMMERCE GRP INC						
		13161	Commerce West Ins Co	8,536,497	0.2763%	9,214,630	5,899,023	64.02%
				8,536,497	**0.2763%**	**9,214,630**	**5,899,023**	**64.02%**

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48	922	ICW GROUP						
		40029	Explorer Ins Co	8,354,242	0.2704%	8,727,799	5,166,038	59.19%
		27847	Insurance Co Of The West	117,171	0.0038%	107,389	-8,854	-8.24%
				8,471,413	**0.2742%**	**8,835,188**	**5,157,184**	**58.37%**
49	40134	SUA Ins Co						
		40134	SUA Ins Co	8,429,650	0.2729%	4,219,418	2,902,810	68.80%
				8,429,650	**0.2729%**	**4,219,418**	**2,902,810**	**68.80%**
50	361	MUNICH AMERICAN HOLDING CORP						
		19720	American Alt Ins Corp	8,389,266	0.2716%	8,837,611	926,272	10.48%
				8,389,266	**0.2716%**	**8,837,611**	**926,272**	**10.48%**
51	79	GMAC INS HOLDING						
		31488	Integon Preferred Ins Co	4,399,503	0.1424%	4,306,619	2,622,195	60.89%
		22012	Motors Ins Corp	3,985,580	0.1290%	3,985,580	3,352,228	84.11%
				8,385,083	**0.2714%**	**8,292,199**	**5,974,423**	**72.05%**
52	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	8,227,672	0.2663%	8,176,823	3,056,213	37.38%
				8,227,672	**0.2663%**	**8,176,823**	**3,056,213**	**37.38%**
53	19	Assurant Inc Grp						
		42978	American Security Ins Co	7,574,027	0.2452%	4,653,979	2,986,363	64.17%
		19615	American Reliable Ins Co	201,793	0.0065%	105,421	-150,510	-142.77%
				7,775,820	**0.2517%**	**4,759,400**	**2,835,853**	**59.58%**
54	3495	Infinity Prop & Cas Ins Grp						
		11738	Infinity Auto Ins Co	7,068,530	0.2288%	7,019,381	2,577,278	36.72%
				7,068,530	**0.2288%**	**7,019,381**	**2,577,278**	**36.72%**
55	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	6,268,086	0.2029%	6,630,497	2,763,298	41.68%
		22551	Mitsui Sumitomo Ins USA Inc	638,358	0.0207%	1,050,228	716,759	68.25%
				6,906,444	**0.2236%**	**7,680,725**	**3,480,057**	**45.31%**
56	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	6,491,498	0.2101%	6,312,824	2,979,050	47.19%
				6,491,498	**0.2101%**	**6,312,824**	**2,979,050**	**47.19%**
57	783	RLI INS GRP						
		13056	RLI Ins Co	6,275,625	0.2031%	5,630,408	3,283,632	58.32%
				6,275,625	**0.2031%**	**5,630,408**	**3,283,632**	**58.32%**
58	9	JPMorgan Chase & Co Grp						
		22985	Sequoia Ins Co	5,733,835	0.1856%	5,715,358	2,420,838	42.36%
				5,733,835	**0.1856%**	**5,715,358**	**2,420,838**	**42.36%**
59	1331	Glencoe US Holdings Inc						
		10340	Stonington Ins Co	4,480,283	0.1450%	5,017,854	2,304,119	45.92%
				4,480,283	**0.1450%**	**5,017,854**	**2,304,119**	**45.92%**

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60	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	4,461,596	0.1444%	4,772,114	515,663	10.81%
				4,461,596	**0.1444%**	**4,772,114**	**515,663**	**10.81%**
61	677		Philadelphia Consolidated Holding Grp					
		18058	Philadelphia Ind Ins Co	4,084,434	0.1322%	3,252,440	179,387	5.52%
				4,084,434	**0.1322%**	**3,252,440**	**179,387**	**5.52%**
62	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	4,053,354	0.1312%	4,059,056	-734,384	-18.09%
				4,053,354	**0.1312%**	**4,059,056**	**-734,384**	**-18.09%**
63	39861		Golden Bear Ins Co					
		39861	Golden Bear Ins Co	3,685,061	0.1193%	3,964,738	1,376,005	34.71%
				3,685,061	**0.1193%**	**3,964,738**	**1,376,005**	**34.71%**
64	408		AMERICAN NATL FNCL GRP					
		28401	American Natl Prop & Cas Co	2,854,130	0.0924%	2,768,913	1,281,542	46.28%
		39942	American Natl General Ins Co	789,865	0.0256%	994,263	323,589	32.55%
		11048	Pacific Prop & Cas Co	23,320	0.0008%	4,718	0	0.00%
				3,667,315	**0.1187%**	**3,767,894**	**1,605,131**	**42.60%**
65	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	3,431,362	0.1111%	3,759,547	-106,244	-2.83%
				3,431,362	**0.1111%**	**3,759,547**	**-106,244**	**-2.83%**
66	785		MARKEL CORP GRP					
		38970	Markel Ins Co	2,965,010	0.0960%	5,069,835	5,606,034	110.58%
		28932	Markel American Ins Co	358,550	0.0116%	343,011	-6,437	-1.88%
				3,323,560	**0.1076%**	**5,412,846**	**5,599,597**	**103.45%**
67	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	3,096,944	0.1002%	2,979,077	452,475	15.19%
				3,096,944	**0.1002%**	**2,979,077**	**452,475**	**15.19%**
68	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	3,016,319	0.0976%	3,190,306	835,567	26.19%
				3,016,319	**0.0976%**	**3,190,306**	**835,567**	**26.19%**
69	867		PROTECTIVE INS GRP					
		40460	Sagamore Ins Co	2,730,519	0.0884%	1,712,126	978,271	57.14%
				2,730,519	**0.0884%**	**1,712,126**	**978,271**	**57.14%**
70	866		WESTERN WORLD GRP					
		40436	Stratford Ins Co	2,714,766	0.0879%	2,794,680	468,420	16.76%
				2,714,766	**0.0879%**	**2,794,680**	**468,420**	**16.76%**
71	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	2,149,326	0.0696%	2,149,155	858,744	39.96%
				2,149,326	**0.0696%**	**2,149,155**	**858,744**	**39.96%**

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72	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	1,950,920	0.0632%	1,950,920	1,306,681	66.98%
				1,950,920	**0.0632%**	**1,950,920**	**1,306,681**	**66.98%**
73	36790		Springfield Ins Co Inc					
		36790	Springfield Ins Co Inc	1,749,501	0.0566%	1,874,051	737,597	39.36%
				1,749,501	**0.0566%**	**1,874,051**	**737,597**	**39.36%**
74	37931		General Fire & Cas Co					
		37931	General Fire & Cas Co	1,576,470	0.0510%	1,745,194	-935,879	-53.63%
				1,576,470	**0.0510%**	**1,745,194**	**-935,879**	**-53.63%**
75	83		GRANGE INS					
		22101	Grange Ins Assn	1,344,552	0.0435%	1,390,021	405,152	29.15%
				1,344,552	**0.0435%**	**1,390,021**	**405,152**	**29.15%**
76	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	1,233,395	0.0399%	1,020,570	750,883	73.57%
				1,233,395	**0.0399%**	**1,020,570**	**750,883**	**73.57%**
77	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	1,202,429	0.0389%	1,304,003	617,229	47.33%
				1,202,429	**0.0389%**	**1,304,003**	**617,229**	**47.33%**
78	181		SWISS RE GRP					
		34207	Westport Ins Corp	941,694	0.0305%	1,123,000	3,005,900	267.67%
		29700	North American Elite Ins Co	16,781	0.0005%	24,565	6,979	28.41%
				958,475	**0.0310%**	**1,147,565**	**3,012,879**	**262.55%**
79	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	533,555	0.0173%	494,519	127,286	25.74%
				533,555	**0.0173%**	**494,519**	**127,286**	**25.74%**
80	88		The Hanover Ins Grp					
		22306	Massachusetts Bay Ins Co	175,485	0.0057%	145,191	325	0.22%
		22292	Hanover Ins Co	155,618	0.0050%	166,585	-1,084,242	-650.86%
				331,103	**0.0107%**	**311,776**	**-1,083,917**	**-347.66%**
81	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	284,401	0.0092%	289,232	172,588	59.67%
		25984	Graphic Arts Mut Ins Co	7,306	0.0002%	1,918	-365	-19.03%
				291,707	**0.0094%**	**291,150**	**172,223**	**59.15%**
82	767		PENN MFR ASN INS					
		12262	Pennsylvania Manufacturers Asn Ins C	148,920	0.0048%	176,091	-9,388	-5.33%
		36897	Manufacturers Alliance Ins Co	56,602	0.0018%	29,546	25,179	85.22%
		41424	Pennsylvania Manufacturers Ind Co	11,493	0.0004%	4,614	1,014	21.98%
				217,015	**0.0070%**	**210,251**	**16,805**	**7.99%**
83	510		NAVIGATORS GRP INC					
		42307	Navigators Ins Co	210,187	0.0068%	61,122	71,001	116.16%
				210,187	**0.0068%**	**61,122**	**71,001**	**116.16%**

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84	796		QBE INS GRP LTD					
		16217	National Farmers Union Prop & Cas	180,388	0.0058%	167,568	49,957	29.81%
				180,388	**0.0058%**	**167,568**	**49,957**	**29.81%**
85	18538		Bancinsure Inc					
		18538	Bancinsure Inc	164,669	0.0053%	179,974	54,653	30.37%
				164,669	**0.0053%**	**179,974**	**54,653**	**30.37%**
86	553		ROYAL & SUN ALLIANCE USA					
		24902	Security Ins Co Of Hartford	152,093	0.0049%	169,508	-195,746	-115.48%
				152,093	**0.0049%**	**169,508**	**-195,746**	**-115.48%**
87	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	136,818	0.0044%	141,222	87,196	61.74%
				136,818	**0.0044%**	**141,222**	**87,196**	**61.74%**
88	689		BANKERS INS GRP					
		33162	Bankers Ins Co	134,595	0.0044%	280,179	211,476	75.48%
				134,595	**0.0044%**	**280,179**	**211,476**	**75.48%**
89	38733		Alaska Nat Ins Co					
		38733	Alaska Nat Ins Co	70,982	0.0023%	74,793	-4,172	-5.58%
				70,982	**0.0023%**	**74,793**	**-4,172**	**-5.58%**
90	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	40,781	0.0013%	40,403	21,090	52.20%
				40,781	**0.0013%**	**40,403**	**21,090**	**52.20%**
91	108		LUMBERMENS MUT CAS GRP					
		22918	American Motorists Ins Co	11,026	0.0004%	11,026	3,504,410	31783.15%
		30562	American Manufacturers Mut Ins Co	34	0.0000%	34	31,245	91897.06%
				11,060	**0.0004%**	**11,060**	**3,535,655**	**31967.95%**
92	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	5,629	0.0002%	28,818	15,802	54.83%
				5,629	**0.0002%**	**28,818**	**15,802**	**54.83%**
93	4381		Lightyear Delos Grp					
		35408	Delos Ins Co	3,871	0.0001%	3,871	605,597	15644.46%
				3,871	**0.0001%**	**3,871**	**605,597**	**15644.46%**
94	1141		NORTH POINTE GRP					
		27740	North Pointe Ins Co	1,012	0.0000%	337	0	0.00%
				1,012	**0.0000%**	**337**	**0**	**0.00%**
95	1169		GENERALI GRP					
		11231	Generali Us Branch	629	0.0000%	629	-254,435	-40450.72%
				629	**0.0000%**	**629**	**-254,435**	**-40450.72%**
96	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	595	0.0000%	595	39,825	6693.28%
				595	**0.0000%**	**595**	**39,825**	**6693.28%**

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97	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	154	0.0000%	474	234,880	49552.74%
				154	**0.0000%**	**474**	**234,880**	**49552.74%**
98	22250		Pathfinder Ins Co					
		22250	Pathfinder Ins Co	107	0.0000%	107	0	0.00%
				107	**0.0000%**	**107**	**0**	**0.00%**
			Line Total:	**3,089,288,815**	**100.0000%**	**3,027,691,354**	**1,412,635,935**	**46.66%**