2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626	ACE LTD						
		21121	Westchester Fire Ins Co	429,080	0.0484%	-5,295,521	9,699,726	-183.17%
		22713	Insurance Co Of North Amer	104,817	0.0118%	165,793	63,032	38.02%
		20702	Ace Fire Underwriters Ins Co	67,318	0.0076%	76,547	-143,841	-187.91%
				601,215	**0.0679%**	**-5,053,181**	**9,618,917**	**-190.35%**
2	313	AEGIS GRP						
		33898	Aegis Security Ins Co	7,088	0.0008%	2,814	0	0.00%
				7,088	**0.0008%**	**2,814**	**0**	**0.00%**
3	501	Alleghany Grp						
		22314	RSUI Ind Co	9,691,828	1.0940%	5,559,223	198,106	3.56%
				9,691,828	**1.0940%**	**5,559,223**	**198,106**	**3.56%**
4	761	ALLIANZ INS GRP						
		35300	Allianz Global Risks US Ins Co	33,302,007	3.7590%	34,283,477	-10,819,707	-31.56%
		21873	Firemans Fund Ins Co	7,055,479	0.7964%	7,897,092	1,991,357	25.22%
		21865	Associated Ind Corp	4,243,271	0.4790%	4,060,097	1,228,737	30.26%
		21857	American Ins Co	398,971	0.0450%	580,844	95,288	16.41%
		21881	National Surety Corp	30,558	0.0034%	31,474	2,406	7.64%
		11630	Jefferson Ins Co	4,723	0.0005%	4,723	-6,390	-135.30%
				45,035,009	**5.0834%**	**46,857,707**	**-7,508,309**	**-16.02%**
5	3239	Allied World Assur Holding Grp						
		19489	Allied World Assur Co US Inc	1	0.0000%	1	0	0.00%
				1	**0.0000%**	**1**	**0**	**0.00%**
6	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	14,899	0.0017%	26,726	13,736	51.40%
		22306	Massachusetts Bay Ins Co	344	0.0000%	365	-6,260	-1715.07%
				15,243	**0.0017%**	**27,091**	**7,476**	**27.60%**
7	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	6,132,410	0.6922%	8,653,832	3,530,537	40.80%
				6,132,410	**0.6922%**	**8,653,832**	**3,530,537**	**40.80%**
8	84	American Financial Grp						
		22136	Great American Ins Co of NY	345,541	0.0390%	322,719	52,678	16.32%
		26832	Great American Alliance Ins Co	110,483	0.0125%	203,621	-79,264	-38.93%
		16691	Great American Ins Co	104,222	0.0118%	169,876	40,335	23.74%
		33723	Great American Spirit Ins Co	92,074	0.0104%	133,030	-39,611	-29.78%
				652,320	**0.0736%**	**829,246**	**-25,862**	**-3.12%**
9	40398	American Fuji Fire & Marine Ins Co						
		40398	American Fuji Fire & Marine Ins Co	93,693	0.0106%	53,382	30,102	56.39%
				93,693	**0.0106%**	**53,382**	**30,102**	**56.39%**

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10	12		AMERICAN INTRNL GRP					
		19437	Lexington Ins Co	207,147,903	23.3822%	203,691,916	52,250,051	25.65%
		19380	American Home Assur Co	4,677,415	0.5280%	5,400,274	9,732,282	180.22%
		23809	Granite State Ins Co	281,612	0.0318%	362,380	29,287	8.08%
		23841	New Hampshire Ins Co	246,178	0.0278%	184,859	-34,788	-18.82%
		19402	Birmingham Fire Ins Co Of PA	7,110	0.0008%	7,110	853	12.00%
		19445	National Union Fire Ins Co Of Pitts	10	0.0000%	130,166	66,893	51.39%
				212,360,228	**23.9706%**	**209,776,705**	**62,044,578**	**29.58%**
11	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	11,210,217	1.2654%	9,949,640	4,401,113	44.23%
		23450	American Family Home Ins Co	159,550	0.0180%	159,234	132,411	83.15%
				11,369,767	**1.2834%**	**10,108,874**	**4,533,524**	**44.85%**
12	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	248,454	0.0280%	345,136	126,001	36.51%
		28401	American Natl Prop & Cas Co	157	0.0000%	72	-118	-163.89%
				248,611	**0.0281%**	**345,208**	**125,883**	**36.47%**
13	40800		American Sterling Ins Co					
		40800	American Sterling Ins Co	53,805	0.0061%	55,668	-18,312	-32.90%
				53,805	**0.0061%**	**55,668**	**-18,312**	**-32.90%**
14	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	686	0.0001%	731	398	54.45%
				686	**0.0001%**	**731**	**398**	**54.45%**
15	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	321,400	0.0363%	315,654	68,178	21.60%
				321,400	**0.0363%**	**315,654**	**68,178**	**21.60%**
16	1279		Arch Ins Grp					
		11150	Arch Ins Co	264,789	0.0299%	-100,273	-58,088	57.93%
				264,789	**0.0299%**	**-100,273**	**-58,088**	**57.93%**
17	41459		Armed Forces Ins Exchange					
		41459	Armed Forces Ins Exchange	239,845	0.0271%	237,609	69,210	29.13%
				239,845	**0.0271%**	**237,609**	**69,210**	**29.13%**
18	19		Assurant Inc Grp					
		42978	American Security Ins Co	47,266,890	5.3353%	47,542,619	8,877,663	18.67%
		19615	American Reliable Ins Co	4,058,505	0.4581%	3,571,788	1,613,848	45.18%
		42986	Standard Guaranty Ins Co	262,773	0.0297%	222,982	-30,720	-13.78%
				51,588,168	**5.8231%**	**51,337,389**	**10,460,791**	**20.38%**
19	24		ATLANTIC CO					
		19909	Centennial Ins Co	477,536	0.0539%	204,508	214,088	104.68%
		19895	Atlantic Mut Ins Co	34,185	0.0039%	91,343	-5,123	-5.61%
				511,721	**0.0578%**	**295,851**	**208,965**	**70.63%**

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20	968	AXA INS GRP						
		16187	AXA Re Prop & Cas Ins Co	277,175	0.0313%	475,650	246,639	51.85%
				277,175	**0.0313%**	**475,650**	**246,639**	**51.85%**
21	3416	AXIS Capital Grp						
		20370	AXIS Reins Co	1,576,577	0.1780%	1,697,387	390,166	22.99%
				1,576,577	**0.1780%**	**1,697,387**	**390,166**	**22.99%**
22	1330	Balboa Ins Grp						
		24848	Newport Ins Co	44,268,361	4.9969%	38,422,965	20,917,925	54.44%
		24813	Balboa Ins Co	11,538,552	1.3024%	11,382,158	3,860,380	33.92%
				55,806,913	**6.2993%**	**49,805,123**	**24,778,305**	**49.75%**
23	31	BERKSHIRE HATHAWAY						
		38962	Genesis Ins Co	688,833	0.0778%	432,965	965,505	223.00%
		25895	United States Liability Ins Co	137,120	0.0155%	51,965	13,279	25.55%
				825,953	**0.0932%**	**484,930**	**978,784**	**201.84%**
24	33	CALIFORNIA CAS MGMT						
		20125	California Cas Ins Co	168,479	0.0190%	165,524	90,954	54.95%
		20117	California Cas Ind Exch	40,199	0.0045%	39,505	21,711	54.96%
				208,678	**0.0236%**	**205,029**	**112,665**	**54.95%**
25	1278	CALIFORNIA ST AUTO GRP						
		15539	California State Auto Asn Inter-Ins	1,464,850	0.1653%	1,422,467	779,952	54.83%
				1,464,850	**0.1653%**	**1,422,467**	**779,952**	**54.83%**
26	802	Capital Ins Group						
		13544	California Capital Ins Co	6,245,807	0.7050%	5,710,775	867,851	15.20%
		23540	Monterey Ins Co	93,499	0.0106%	83,943	8,530	10.16%
		12890	Eagle West Ins Co	57,936	0.0065%	56,534	938	1.66%
				6,397,242	**0.7221%**	**5,851,252**	**877,319**	**14.99%**
27	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	10,146,308	1.1453%	10,575,360	5,329,568	50.40%
				10,146,308	**1.1453%**	**10,575,360**	**5,329,568**	**50.40%**
28	38	CHUBB & SON INC						
		20281	Federal Ins Co	1,077,566	0.1216%	1,035,708	592,541	57.21%
		20397	Vigilant Ins Co	160,465	0.0181%	153,793	88,556	57.58%
		20303	Great Northern Ins Co	84,065	0.0095%	80,413	46,646	58.01%
		20346	Pacific Ind Co	49,075	0.0055%	46,996	27,698	58.94%
		20338	Northwestern Pacific Ind Co	20,421	0.0023%	19,423	9,927	51.11%
				1,391,592	**0.1571%**	**1,336,333**	**765,368**	**57.27%**
29	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	289,728	0.0327%	288,795	41,578	14.40%
				289,728	**0.0327%**	**288,795**	**41,578**	**14.40%**
30	244	CINCINNATI FNCL CP						
		10677	Cincinnati Ins Co	4,408	0.0005%	6,267	0	0.00%
				4,408	**0.0005%**	**6,267**	**0**	**0.00%**

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31	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	6,398,221	0.7222%	6,499,362	674,936	10.38%
		18953	CSE Safeguard Ins Co	456,455	0.0515%	453,603	698,284	153.94%
				6,854,676	**0.7737%**	**6,952,965**	**1,373,220**	**19.75%**
32	218	CNA INS GRP						
		34622	Glens Falls Ins Co	3,319,427	0.3747%	3,322,418	2,094,524	63.04%
		20443	Continental Cas Co	142,535	0.0161%	206,277	129,135	62.60%
		35289	Continental Ins Co	93,075	0.0105%	116,383	-108,905	-93.57%
		20427	American Cas Co Of Reading PA	92,697	0.0105%	98,542	-26,109	-26.50%
		20850	Firemens Ins Co Of Newark NJ	31,024	0.0035%	36,646	-84,617	-230.90%
		20494	Transportation Ins Co	28,559	0.0032%	34,350	-72,180	-210.13%
		20508	Valley Forge Ins Co	11,977	0.0014%	10,421	-5,470	-52.49%
				3,719,294	**0.4198%**	**3,825,037**	**1,926,378**	**50.36%**
33	50	Country Ins & Financial Services Grp						
		23647	Mutual Service Cas Ins Co	584,190	0.0659%	655,680	223,383	34.07%
				584,190	**0.0659%**	**655,680**	**223,383**	**34.07%**
34	400	CREDIT SUISSE GRP						
		25747	Unigard Ins Co	5,877,869	0.6635%	5,717,726	1,909,477	33.40%
		25798	Unigard Ind Co	43,393	0.0049%	47,589	-1,890	-3.97%
		24449	Regent Ins Co	2,166	0.0002%	50,775	-3,329	-6.56%
		24414	General Cas Co Of WI	370	0.0000%	671	-499	-74.37%
				5,923,798	**0.6687%**	**5,816,761**	**1,903,759**	**32.73%**
35	14010	Crusader Ins Co						
		14010	Crusader Ins Co	194,398	0.0219%	173,428	109,092	62.90%
				194,398	**0.0219%**	**173,428**	**109,092**	**62.90%**
36	240	DAIMLER CHRYSLER GRP						
		10499	DaimlerChrysler Ins Co	64,189	0.0072%	40,241	-137,161	-340.85%
				64,189	**0.0072%**	**40,241**	**-137,161**	**-340.85%**
37	33499	Dorinco Rein Co						
		33499	Dorinco Rein Co	803,168	0.0907%	801,087	0	0.00%
				803,168	**0.0907%**	**801,087**	**0**	**0.00%**
38	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	10,541	0.0012%	10,049	0	0.00%
				10,541	**0.0012%**	**10,049**	**0**	**0.00%**
39	62	EMC INS CO						
		21415	Employers Mut Cas Co	1,557,123	0.1758%	1,470,483	637,015	43.32%
				1,557,123	**0.1758%**	**1,470,483**	**637,015**	**43.32%**
40	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	14,194,174	1.6022%	14,097,508	2,289,412	16.24%
		24384	Fairmont Specialty Ins Co	93,621	0.0106%	93,286	229,052	245.54%
		25534	TIG Ins Co	14,692	0.0017%	18,174	-917,253	-5047.06%
				14,302,487	**1.6144%**	**14,208,968**	**1,601,211**	**11.27%**

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41	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	3,780,995	0.4268%	3,722,771	1,893,696	50.87%
		28304	Federated Service Ins Co	160,230	0.0181%	151,731	-17,931	-11.82%
				3,941,225	**0.4449%**	**3,874,502**	**1,875,765**	**48.41%**
42	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	19,838	0.0022%	21,669	-318	-1.47%
				19,838	**0.0022%**	**21,669**	**-318**	**-1.47%**
43	670		FIDELITY NATL FIN INC					
		25180	Fidelity Natl Ins Co	969,173	0.1094%	169,906	133,388	78.51%
				969,173	**0.1094%**	**169,906**	**133,388**	**78.51%**
44	70		FIRST AMN TITLE					
		34525	First American Specilaty Ins Co	16,610,290	1.8749%	17,985,294	7,050,207	39.20%
				16,610,290	**1.8749%**	**17,985,294**	**7,050,207**	**39.20%**
45	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	19,332	0.0022%	19,323	10,818	55.99%
				19,332	**0.0022%**	**19,323**	**10,818**	**55.99%**
46	65		FM GLOBAL GRP					
		10014	Affiliated Fm Ins Co	21,420,608	2.4179%	21,754,408	8,033,756	36.93%
		21482	Factory Mut Ins Co	18,332,254	2.0693%	18,578,508	10,594,953	57.03%
				39,752,862	**4.4872%**	**40,332,916**	**18,628,709**	**46.19%**
47	961		FRONTIER INS GRP					
		34266	Frontier Ins Co	16	0.0000%	16	-43,544	?72150.00%
				16	**0.0000%**	**16**	**-43,544**	**?72150.00%**
48	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	6,735,203	0.7602%	7,469,689	10,216,583	136.77%
		21318	Coregis Ins Co	91,600	0.0103%	91,600	-1,443	-1.58%
				6,826,803	**0.7706%**	**7,561,289**	**10,215,140**	**135.10%**
49	1169		GENERALI GRP					
		11231	Generali Us Branch	1,778	0.0002%	1,696	-165,236	-9742.69%
				1,778	**0.0002%**	**1,696**	**-165,236**	**-9742.69%**
50	604		GERLING GLOBAL RE GRP					
		41343	Gerling Amer Ins Co	1,043,265	0.1178%	969,591	26,092	2.69%
		32190	Constitution Ins Co	1,343	0.0002%	1,343	-32,344	-2408.34%
				1,044,608	**0.1179%**	**970,934**	**-6,252**	**-0.64%**
51	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	106,928	0.0121%	85,773	25,872	30.16%
				106,928	**0.0121%**	**85,773**	**25,872**	**30.16%**
52	39861		Golden Bear Ins Co					
		39861	Golden Bear Ins Co	2,575,698	0.2907%	2,831,530	108,591	3.84%
				2,575,698	**0.2907%**	**2,831,530**	**108,591**	**3.84%**

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53	83	GRANGE INS						
		22101	Grange Ins Assn	816,040	0.0921%	773,302	668,834	86.49%
		22128	Rocky Mountain Fire & Cas Co	18,572	0.0021%	40,890	-32,318	-79.04%
				834,612	**0.0942%**	**814,192**	**636,516**	**78.18%**
54	303	GUIDEONE INS GRP						
		15032	Guideone Mut Ins Co	227,348	0.0257%	241,562	35,898	14.86%
		14559	Guideone Specialty Mut Ins Co	6,745	0.0008%	6,546	-550	-8.40%
				234,093	**0.0264%**	**248,108**	**35,348**	**14.25%**
55	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	17,375,621	1.9613%	14,529,993	22,681,924	156.10%
		37257	Insurance Corp Of Hannover	1,364,368	0.1540%	2,363,097	331,383	14.02%
				18,739,989	**2.1153%**	**16,893,090**	**23,013,307**	**136.23%**
56	26433	Harco Natl Ins Co						
		26433	Harco Natl Ins Co	880,828	0.0994%	828,049	207,910	25.11%
				880,828	**0.0994%**	**828,049**	**207,910**	**25.11%**
57	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	33,603,801	3.7931%	33,801,959	10,552,953	31.22%
		30104	Hartford Underwriters Ins Co	733,882	0.0828%	689,193	410,166	59.51%
		29424	Hartford Cas Ins Co	320,970	0.0362%	324,433	53,873	16.61%
		29459	Twin City Fire Ins Co Co	1,419	0.0002%	153	48,192	31498.04%
				34,660,072	**3.9123%**	**34,815,738**	**11,065,184**	**31.78%**
58	984	HCC INS HOLDINGS GRP						
		42374	Houston Cas Co	1,244,907	0.1405%	1,233,289	261,956	21.24%
				1,244,907	**0.1405%**	**1,233,289**	**261,956**	**21.24%**
59	300	HORACE MANN GRP						
		22578	Horace Mann Ins Co	158,441	0.0179%	140,065	75,674	54.03%
		22756	Horace Mann Prop & Cas Ins Co	65,387	0.0074%	70,903	41,522	58.56%
				223,828	**0.0253%**	**210,968**	**117,196**	**55.55%**
60	10048	Hyundai Marine & Fire Ins Co Ltd						
		10048	Hyundai Marine & Fire Ins Co Ltd	105,000	0.0119%	155,209	-174,140	-112.20%
				105,000	**0.0119%**	**155,209**	**-174,140**	**-112.20%**
61	922	ICW GROUP						
		27847	Insurance Co Of The West	2,359,083	0.2663%	2,114,167	175,494	8.30%
				2,359,083	**0.2663%**	**2,114,167**	**175,494**	**8.30%**
62	479	IFG CO						
		11177	First Financial Ins Co	19,582	0.0022%	12,203	-11,257	-92.25%
				19,582	**0.0022%**	**12,203**	**-11,257**	**-92.25%**
63	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	12,190	0.0014%	5,812	0	0.00%
				12,190	**0.0014%**	**5,812**	**0**	**0.00%**

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64	37800	Lg Ins Co Ltd Us Branch						
		37800	Lg Ins Co Ltd Us Branch	474	0.0001%	466	437	93.78%
				474	**0.0001%**	**466**	**437**	**93.78%**
65	111	LIBERTY MUT GRP						
		21458	Employers Ins of Wausau	13,609,748	1.5362%	12,562,549	3,703,465	29.48%
		24198	Peerless Ins Co	9,257,488	1.0450%	7,925,697	1,030,725	13.00%
		23035	Liberty Mut Fire Ins Co	6,749,195	0.7618%	3,164,314	-297,693	-9.41%
		23043	Liberty Mut Ins Co	388,688	0.0439%	388,307	220,239	56.72%
		32352	LM Property and Casualty Ins. Co.	377,819	0.0426%	1,015,522	260,681	25.67%
		10836	Golden Eagle Ins Corp	208,367	0.0235%	427,871	320,334	74.87%
		42404	Liberty Ins Corp	9,081	0.0010%	9,094	5,172	56.87%
		24171	Netherlands Ins Co The	5,672	0.0006%	3,863	106	2.74%
		26069	Wausau Business Ins Co	79	0.0000%	20	-67	-335.00%
				30,606,137	**3.4547%**	**25,497,237**	**5,242,962**	**20.56%**
66	108	LUMBERMENS MUT CAS GRP						
		30562	American Manufacturers Mut Ins Co	295,655	0.0334%	594,528	115,683	19.46%
		22918	American Motorists Ins Co	143,981	0.0163%	142,189	-145,948	-102.64%
		22977	Lumbermens Mut Cas Co	123,158	0.0139%	114,002	-1,332,379	-1168.73%
				562,794	**0.0635%**	**850,719**	**-1,362,644**	**-160.18%**
67	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	2,609,062	0.2945%	2,561,161	745,326	29.10%
				2,609,062	**0.2945%**	**2,561,161**	**745,326**	**29.10%**
68	785	MARKEL CORP GRP						
		35378	Evanston Ins Co	16,965,641	1.9150%	17,540,279	5,805,334	33.10%
		28932	Markel American Ins Co	1,095,806	0.1237%	1,090,253	98,459	9.03%
		38970	Markel Ins Co	10,686	0.0012%	30,675	6,984	22.77%
				18,072,133	**2.0399%**	**18,661,207**	**5,910,777**	**31.67%**
69	748	Meadowbrook Ins Grp						
		18023	Star Ins Co	102,318	0.0115%	50,627	15,721	31.05%
		25780	Williamsburg Natl Ins Co	42,265	0.0048%	57,487	3,924	6.83%
				144,583	**0.0163%**	**108,114**	**19,645**	**18.17%**
70	15768	Merced Mut Ins Co						
		15768	Merced Mut Ins Co	408,299	0.0461%	402,279	104,712	26.03%
				408,299	**0.0461%**	**402,279**	**104,712**	**26.03%**
71	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	4,465,124	0.5040%	3,642,406	1,189,023	32.64%
				4,465,124	**0.5040%**	**3,642,406**	**1,189,023**	**32.64%**
72	241	METROPOLITAN GRP						
		25321	Metropolitan Drt Prop & Cas Ins Co	156,849	0.0177%	181,110	82,676	45.65%
				156,849	**0.0177%**	**181,110**	**82,676**	**45.65%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
73	14508		Michigan Millers Mut Ins Co					
		14508	Michigan Millers Mut Ins Co	42,838	0.0048%	42,838	26,830	62.63%
				42,838	**0.0048%**	**42,838**	**26,830**	**62.63%**
74	27480		Mid-State Mut Ins Co					
		27480	Mid-State Mut Ins Co	209,518	0.0236%	202,274	646,592	319.66%
				209,518	**0.0236%**	**202,274**	**646,592**	**319.66%**
75	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	6,007,658	0.6781%	5,472,116	1,298,345	23.73%
				6,007,658	**0.6781%**	**5,472,116**	**1,298,345**	**23.73%**
76	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	660,820	0.0746%	726,039	52,598	7.24%
		22551	Mitsui Sumitomo Ins USA Inc	1,969	0.0002%	2,950	13	0.44%
				662,789	**0.0748%**	**728,989**	**52,611**	**7.22%**
77	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	25,080	0.0028%	25,080	14,300	57.02%
				25,080	**0.0028%**	**25,080**	**14,300**	**57.02%**
78	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	7,075	0.0008%	41,785	8,954	21.43%
				7,075	**0.0008%**	**41,785**	**8,954**	**21.43%**
79	23663		National American Ins Co					
		23663	National American Ins Co	432	0.0000%	432	0	0.00%
				432	**0.0000%**	**432**	**0**	**0.00%**
80	140		NATIONWIDE CORP					
		19100	Amco Ins Co	12,901,259	1.4563%	12,309,006	6,363,342	51.70%
		42579	Allied Prop & Cas Ins Co	4,941,368	0.5578%	4,617,279	2,070,747	44.85%
		23787	Nationwide Mut Ins Co	1,245,705	0.1406%	1,144,563	86,339	7.54%
		23779	Nationwide Mut Fire Ins Co	366,967	0.0414%	343,280	128,901	37.55%
		28223	Nationwide Agribusiness Ins Co	6,974	0.0008%	6,395	733	11.46%
		11991	National Cas Co	1,825	0.0002%	1,825	2,047	112.16%
		15580	Scottsdale Ind Co	41	0.0000%	41	151	368.29%
				19,464,139	**2.1971%**	**18,422,389**	**8,652,260**	**46.97%**
81	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	1,305,880	0.1474%	1,367,235	196,365	14.36%
				1,305,880	**0.1474%**	**1,367,235**	**196,365**	**14.36%**
82	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	2,513,498	0.2837%	2,387,958	1,247,488	52.24%
				2,513,498	**0.2837%**	**2,387,958**	**1,247,488**	**52.24%**
83	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	334,413	0.0377%	421,411	204,107	48.43%
				334,413	**0.0377%**	**421,411**	**204,107**	**48.43%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
84	853	PUBLIC SERVICE GRP						
		10997	Western Select Ins Co	104,739	0.0118%	74,164	37,118	50.05%
				104,739	**0.0118%**	**74,164**	**37,118**	**50.05%**
85	796	QBE INS GRP LTD						
		39217	QBE Ins Corp	472,777	0.0534%	271,144	486,910	179.58%
				472,777	**0.0534%**	**271,144**	**486,910**	**179.58%**
86	1325	RHINE RE GRP						
		24899	Alea North America Ins Co	4,448	0.0005%	89,837	273,817	304.79%
				4,448	**0.0005%**	**89,837**	**273,817**	**304.79%**
87	783	RLI INS GRP						
		13056	RLI Ins Co	142,456	0.0161%	173,811	98,235	56.52%
				142,456	**0.0161%**	**173,811**	**98,235**	**56.52%**
88	553	ROYAL & SUN ALLIANCE USA						
		24678	Royal Ind Co	703,877	0.0795%	947,934	-1,077,334	-113.65%
		24902	Security Ins Co Of Hartford	462	0.0001%	2,659	288,016	10831.74%
				704,339	**0.0795%**	**950,593**	**-789,318**	**-83.03%**
89	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	16,428,930	1.8544%	16,318,854	6,077,896	37.24%
		19704	American States Ins Co	2,469,426	0.2787%	3,310,690	723,881	21.86%
		24732	General Ins Co Of Amer	1,093,717	0.1235%	271,717	7,585	2.79%
		19690	American Economy Ins Co	529,891	0.0598%	587,838	49,490	8.42%
		24724	First Natl Ins Co Of Amer	114,885	0.0130%	70,649	28,348	40.13%
				20,636,849	**2.3294%**	**20,559,748**	**6,887,200**	**33.50%**
90	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	4,995,726	0.5639%	4,542,840	530,504	11.68%
		21180	Sentry Select Ins Co	1,808,210	0.2041%	2,024,169	1,207,722	59.67%
				6,803,936	**0.7680%**	**6,567,009**	**1,738,226**	**26.47%**
91	22985	Sequoia Ins Co						
		22985	Sequoia Ins Co	588,167	0.0664%	536,699	270,803	50.46%
				588,167	**0.0664%**	**536,699**	**270,803**	**50.46%**
92	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	1,029,204	0.1162%	985,987	-49,681	-5.04%
				1,029,204	**0.1162%**	**985,987**	**-49,681**	**-5.04%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
93	3548	St Paul Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	19,042,347	2.1494%	19,804,273	3,630,744	18.33%
		36463	Discover Prop & Cas Ins Co	7,139,036	0.8058%	7,797,669	8,223,381	105.46%
		24767	St Paul Fire & Marine Ins Co	4,964,986	0.5604%	5,195,940	1,251,303	24.08%
		36161	Travelers Prop Cas Ins Co	4,902,761	0.5534%	4,256,780	3,171,482	74.50%
		25887	US Fidelity & Guaranty Co	2,631,251	0.2970%	2,634,023	745,442	28.30%
		25682	Travelers Ind Co Of CT	957,326	0.1081%	925,951	-266,587	-28.79%
		19038	Travelers Cas & Surety Co	916,342	0.1034%	838,862	83,606	9.97%
		35386	Fidelity & Guaranty Ins Co	858,932	0.0970%	809,430	391,379	48.35%
		24791	St Paul Mercury Ins Co	808,048	0.0912%	895,247	138,167	15.43%
		19070	Standard Fire Ins Co	705,502	0.0796%	665,789	385,713	57.93%
		25879	Fidelity & Guaranty Ins Underwriters	604,350	0.0682%	617,510	495,396	80.22%
		24015	Northland Ins Co	457,133	0.0516%	893,303	-263,220	-29.47%
		24031	Northland Cas Co	96,960	0.0109%	98,006	34,819	35.53%
		24775	St Paul Guardian Ins Co	80,135	0.0090%	114,469	1,179	1.03%
		22217	Gulf Ins Co	28,183	0.0032%	28,363	-294,724	-1039.11%
				44,193,292	**4.9884%**	**45,575,615**	**17,728,080**	**38.90%**
94	176	STATE FARM IL						
		25151	State Farm General Ins Co	9,234,699	1.0424%	8,558,562	5,330,675	62.28%
				9,234,699	**1.0424%**	**8,558,562**	**5,330,675**	**62.28%**
95	32107	Sutter Ins Co						
		32107	Sutter Ins Co	620,728	0.0701%	616,345	113,277	18.38%
				620,728	**0.0701%**	**616,345**	**113,277**	**18.38%**
96	181	SWISS RE GRP						
		29874	North American Specialty Ins Co	140,100	0.0158%	140,517	12,846	9.14%
				140,100	**0.0158%**	**140,517**	**12,846**	**9.14%**
97	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	123,548	0.0139%	54,944	0	0.00%
				123,548	**0.0139%**	**54,944**	**0**	**0.00%**
98	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	2,054,875	0.2319%	2,107,221	1,013,400	48.09%
				2,054,875	**0.2319%**	**2,107,221**	**1,013,400**	**48.09%**
99	920	UNITED NATL GRP						
		13064	United Natl Ins Co	456,304	0.0515%	464,738	383,665	82.56%
		42048	Diamond State Ins Co	59,801	0.0068%	40,399	156,610	387.66%
				516,105	**0.0583%**	**505,137**	**540,275**	**106.96%**
100	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	United Services Auto Assoc	9,646,693	1.0889%	9,135,917	3,847,808	42.12%
		25968	USAA Cas Ins Co	3,339,839	0.3770%	2,924,453	666,737	22.80%
				12,986,532	**1.4659%**	**12,060,370**	**4,514,545**	**37.43%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
101	215	UNITRIN GRP						
		10914	Kemper Independence Ins Co	2,566,942	0.2897%	1,887,062	1,348,187	71.44%
		14133	Valley Ins Co	793,781	0.0896%	917,530	-24,212	-2.64%
		11142	United Cas Ins Co Of Amer	775,591	0.0875%	779,526	237,983	30.53%
		16063	Unitrin Auto & Home Ins Co	8,370	0.0009%	4,385	-91,190	-2079.59%
				4,144,684	**0.4678%**	**3,588,503**	**1,470,768**	**40.99%**
102	201	UTICA NATL INS GRP						
		25976	Utica Mut Ins Co	1,955	0.0002%	2,450	987	40.29%
		25984	Graphic Arts Mut Ins Co	26	0.0000%	26	0	0.00%
				1,981	**0.0002%**	**2,476**	**987**	**39.86%**
103	10815	Verlan Fire Ins Co MD						
		10815	Verlan Fire Ins Co MD	804,428	0.0908%	832,519	440,000	52.85%
				804,428	**0.0908%**	**832,519**	**440,000**	**52.85%**
104	958	VESTA INS GRP						
		22438	Hawaiian Ins & Gty Co Ltd	676,256	0.0763%	637,819	438,828	68.80%
		11762	Vesta Fire Ins Corp	19,778	0.0022%	5,301	0	0.00%
				696,034	**0.0786%**	**643,120**	**438,828**	**68.23%**
105	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	51,486	0.0058%	41,503	22,787	54.90%
		31526	Wawanesa Mut Ins Co Us Branch	21,532	0.0024%	22,558	13,215	58.58%
				73,018	**0.0082%**	**64,061**	**36,002**	**56.20%**
106	800	WESTERN MUT INS GRP						
		15776	Residence Mut Ins Co	1,365,743	0.1542%	1,352,813	817,596	60.44%
		13625	Western Mut Ins Co	163,243	0.0184%	166,037	61,647	37.13%
				1,528,986	**0.1726%**	**1,518,850**	**879,243**	**57.89%**
107	1129	WHITE MOUNTAINS GRP						
		16217	National Farmers Union Prop & Cas	171,623	0.0194%	188,290	-55,949	-29.71%
		27154	Atlantic Specialty Ins Co	120,717	0.0136%	55,451	2,255	4.07%
		21970	OneBeacon Ins Co	1,013	0.0001%	1,468	1,894	129.02%
				293,353	**0.0331%**	**245,209**	**-51,800**	**-21.12%**
108	98	WR Berkley Corp						
		36684	Riverport Ins Co	2,694,455	0.3041%	2,590,968	770,629	29.74%
		25224	Great Divide Ins Co	1,070,081	0.1208%	1,144,855	-385,355	-33.66%
		32603	Berkley Ins Co	100,666	0.0114%	100,666	57,566	57.19%
				3,865,202	**0.4363%**	**3,836,489**	**442,840**	**11.54%**
109	1285	X L AMER						
		24554	XL Ins Amer Inc	6,597,359	0.7447%	5,773,104	-1,395,912	-24.18%
		22322	Greenwich Ins Co	154,838	0.0175%	399,609	-112,980	-28.27%
				6,752,197	**0.7622%**	**6,172,713**	**-1,508,892**	**-24.44%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
110	212	ZURICH INS GRP						
		21660	Fire Ins Exch	40,627,957	4.5860%	36,157,318	18,658,943	51.60%
		21652	Farmers Ins Exch	17,176,258	1.9388%	17,434,534	10,548,254	60.50%
		26247	American Guarantee & Liability Ins	14,071,626	1.5884%	16,655,538	1,339,961	8.05%
		10317	Neighborhood Spirit Prop & Cas Co	8,150,577	0.9200%	7,870,872	3,589,694	45.61%
		16535	Zurich American Ins Co	7,997,554	0.9027%	8,750,233	833,425	9.52%
		41181	Universal Underwriters Ins Co	3,096,121	0.3495%	3,071,135	1,207,146	39.31%
		10318	Exact Prop & Cas Co Inc	2,674,148	0.3018%	2,334,744	628,341	26.91%
		21709	Truck Ins Exch	1,088,615	0.1229%	1,045,969	335,462	32.07%
		10315	Civic Property & Cas Co	716,963	0.0809%	646,186	43,177	6.68%
		39306	Fidelity & Deposit Co Of MD	627,615	0.0708%	621,278	200,009	32.19%
		21326	Empire Fire & Marine Ins Co	574,079	0.0648%	465,547	43,962	9.44%
		21687	Mid-Century Ins Co	209,703	0.0237%	209,630	9,099	4.34%
		19356	Maryland Cas Co	19,796	0.0022%	18,869	6,310	33.44%
		19372	Northern Ins Co Of NY	275	0.0000%	275	1,178	428.36%
				97,031,287	**10.9526%**	**95,282,128**	**37,444,961**	**39.30%**
			Line Total:	**885,920,589**	**100.0000%**	**859,623,473**	**300,464,100**	**34.95%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626	ACE LTD						
		20699	Ace Prop & Cas Ins Co	1,510,008	0.2767%	1,510,008	833	0.06%
		21121	Westchester Fire Ins Co	433,090	0.0794%	448,818	-730,890	-162.85%
		43575	Indemnity Ins Co Of North Amer	85,847	0.0157%	265,897	0	0.00%
		22713	Insurance Co Of North Amer	83,076	0.0152%	103,351	-9,081	-8.79%
		22667	Ace American Ins Co	61,778	0.0113%	60,336	-1,222	-2.03%
		20702	Ace Fire Underwriters Ins Co	31,885	0.0058%	18,342	-13,994	-76.29%
				2,205,684	**0.4042%**	**2,406,752**	**-754,354**	**-31.34%**
2	42757	Agri General Ins Co						
		42757	Agri General Ins Co	184,275	0.0338%	184,275	12,358	6.71%
				184,275	**0.0338%**	**184,275**	**12,358**	**6.71%**
3	501	Alleghany Grp						
		22314	RSUI Ind Co	6,418,803	1.1764%	4,088,229	3,859,510	94.41%
				6,418,803	**1.1764%**	**4,088,229**	**3,859,510**	**94.41%**
4	761	ALLIANZ INS GRP						
		35300	Allianz Global Risks US Ins Co	17,127,021	3.1390%	16,248,722	2,133,890	13.13%
		21873	Firemans Fund Ins Co	2,379,059	0.4360%	2,974,672	2,102,667	70.69%
		21865	Associated Ind Corp	1,775,437	0.3254%	1,705,574	863,725	50.64%
		21881	National Surety Corp	2,472	0.0005%	2,949	-30	-1.02%
		11630	Jefferson Ins Co	1,157	0.0002%	1,157	0	0.00%
		21857	American Ins Co	707	0.0001%	966	100	10.35%
				21,285,853	**3.9012%**	**20,934,040**	**5,100,352**	**24.36%**
5	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	8,752	0.0016%	11,379	37,794	332.14%
		22306	Massachusetts Bay Ins Co	3,241	0.0006%	3,382	-5,426	-160.44%
				11,993	**0.0022%**	**14,761**	**32,368**	**219.28%**
6	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	4,493,054	0.8235%	6,231,651	202,916	3.26%
				4,493,054	**0.8235%**	**6,231,651**	**202,916**	**3.26%**
7	84	American Financial Grp						
		26344	Great American Assur Co	5,465,086	1.0016%	5,409,334	349,567	6.46%
		22136	Great American Ins Co of NY	2,030,953	0.3722%	2,010,362	875,547	43.55%
		26832	Great American Alliance Ins Co	486,399	0.0891%	625,746	-256,881	-41.05%
		16691	Great American Ins Co	258,381	0.0474%	299,136	-14,513	-4.85%
		33723	Great American Spirit Ins Co	31,481	0.0058%	45,638	-2,509	-5.50%
				8,272,300	**1.5161%**	**8,390,216**	**951,211**	**11.34%**
8	40398	American Fuji Fire & Marine Ins Co						
		40398	American Fuji Fire & Marine Ins Co	142,339	0.0261%	91,427	45,759	50.05%
				142,339	**0.0261%**	**91,427**	**45,759**	**50.05%**

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9	12		AMERICAN INTRNL GRP					
		19437	Lexington Ins Co	55,698,465	10.2082%	55,326,417	102,857,598	185.91%
		43761	American Intl Ins Co Of CA	401,882	0.0737%	197,622	21,019	10.64%
		23841	New Hampshire Ins Co	117,770	0.0216%	93,500	702,111	750.92%
		23809	Granite State Ins Co	113,309	0.0208%	184,949	63,018	34.07%
		19402	Birmingham Fire Ins Co Of PA	2,361	0.0004%	3,533	-249	-7.05%
				56,333,787	**10.3246%**	**55,806,021**	**103,643,497**	**185.72%**
10	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	7,165,725	1.3133%	6,268,871	1,817,411	28.99%
		23450	American Family Home Ins Co	48,905	0.0090%	49,066	1,223	2.49%
				7,214,630	**1.3223%**	**6,317,937**	**1,818,634**	**28.79%**
11	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	521,002	0.0955%	274,512	34,136	12.44%
		28401	American Natl Prop & Cas Co	43	0.0000%	20	-65	-325.00%
				521,045	**0.0955%**	**274,532**	**34,071**	**12.41%**
12	40800		American Sterling Ins Co					
		40800	American Sterling Ins Co	23,074	0.0042%	23,578	-30,703	-130.22%
				23,074	**0.0042%**	**23,578**	**-30,703**	**-130.22%**
13	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	576	0.0001%	712	-18	-2.53%
				576	**0.0001%**	**712**	**-18**	**-2.53%**
14	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	200,984	0.0368%	196,110	44,539	22.71%
				200,984	**0.0368%**	**196,110**	**44,539**	**22.71%**
15	41459		Armed Forces Ins Exchange					
		41459	Armed Forces Ins Exchange	137,657	0.0252%	136,992	193,071	140.94%
				137,657	**0.0252%**	**136,992**	**193,071**	**140.94%**
16	19		Assurant Inc Grp					
		42978	American Security Ins Co	15,191,417	2.7842%	14,655,526	2,632,788	17.96%
		19615	American Reliable Ins Co	467,642	0.0857%	450,931	23,731	5.26%
		42986	Standard Guaranty Ins Co	74,513	0.0137%	64,445	69,875	108.43%
				15,733,572	**2.8836%**	**15,170,902**	**2,726,394**	**17.97%**
17	24		ATLANTIC CO					
		19909	Centennial Ins Co	88,712	0.0163%	38,968	5,207	13.36%
		19895	Atlantic Mut Ins Co	51,394	0.0094%	106,340	-1,233	-1.16%
				140,106	**0.0257%**	**145,308**	**3,974**	**2.73%**
18	968		AXA INS GRP					
		16187	AXA Re Prop & Cas Ins Co	208,164	0.0382%	312,295	590,398	189.05%
				208,164	**0.0382%**	**312,295**	**590,398**	**189.05%**
19	3416		AXIS Capital Grp					
		20370	AXIS Reins Co	1,290,146	0.2365%	675,158	233,147	34.53%
				1,290,146	**0.2365%**	**675,158**	**233,147**	**34.53%**

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20	1330	Balboa Ins Grp						
		24848	Newport Ins Co	38,350,737	7.0287%	32,897,009	20,245,350	61.54%
		24813	Balboa Ins Co	11,549,693	2.1168%	11,280,988	1,864,982	16.53%
				49,900,430	**9.1455%**	**44,177,997**	**22,110,332**	**50.05%**
21	689	BANKERS INS GRP						
		33162	Bankers Ins Co	232,648	0.0426%	248,118	27,383	11.04%
				232,648	**0.0426%**	**248,118**	**27,383**	**11.04%**
22	33	CALIFORNIA CAS MGMT						
		20125	California Cas Ins Co	45,755	0.0084%	44,922	2,069	4.61%
		20117	California Cas Ind Exch	10,918	0.0020%	10,722	493	4.60%
				56,673	**0.0104%**	**55,644**	**2,562**	**4.60%**
23	1278	CALIFORNIA ST AUTO GRP						
		15539	California State Auto Asn Inter-Ins	397,847	0.0729%	386,094	18,286	4.74%
				397,847	**0.0729%**	**386,094**	**18,286**	**4.74%**
24	802	Capital Ins Group						
		13544	California Capital Ins Co	2,860,506	0.5243%	2,619,492	1,725,303	65.86%
		23540	Monterey Ins Co	85,886	0.0157%	77,249	11,769	15.24%
		12890	Eagle West Ins Co	21,387	0.0039%	21,012	17,362	82.63%
				2,967,779	**0.5439%**	**2,717,753**	**1,754,434**	**64.55%**
25	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	5,066,255	0.9285%	5,242,869	1,207,727	23.04%
				5,066,255	**0.9285%**	**5,242,869**	**1,207,727**	**23.04%**
26	38	CHUBB & SON INC						
		20281	Federal Ins Co	295,332	0.0541%	281,956	47,570	16.87%
		20397	Vigilant Ins Co	43,711	0.0080%	41,820	7,233	17.30%
		20303	Great Northern Ins Co	22,915	0.0042%	21,869	3,689	16.87%
		20346	Pacific Ind Co	13,366	0.0024%	12,785	2,226	17.41%
		20338	Northwestern Pacific Ind Co	5,579	0.0010%	5,282	719	13.61%
				380,903	**0.0698%**	**363,712**	**61,437**	**16.89%**
27	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	354,227	0.0649%	338,445	200,485	59.24%
				354,227	**0.0649%**	**338,445**	**200,485**	**59.24%**
28	244	CINCINNATI FNCL CP						
		10677	Cincinnati Ins Co	2,902	0.0005%	3,214	70	2.18%
				2,902	**0.0005%**	**3,214**	**70**	**2.18%**
29	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	2,119,952	0.3885%	2,149,129	425,683	19.81%
		18953	CSE Safeguard Ins Co	284,071	0.0521%	276,566	0	0.00%
				2,404,023	**0.4406%**	**2,425,695**	**425,683**	**17.55%**

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30	218	CNA INS GRP						
		20443	Continental Cas Co	17,744,900	3.2522%	18,087,424	687,687	3.80%
		34622	Glens Falls Ins Co	524,777	0.0962%	488,345	98,431	20.16%
		20427	American Cas Co Of Reading PA	165,821	0.0304%	175,723	6,497	3.70%
		20478	National Fire Ins Co Of Hartford	165,149	0.0303%	179,719	-30,339	-16.88%
		35289	Continental Ins Co	31,074	0.0057%	48,291	62,168	128.74%
		20494	Transportation Ins Co	21,673	0.0040%	27,744	54,216	195.42%
		20850	Firemens Ins Co Of Newark NJ	20,319	0.0037%	22,790	24,729	108.51%
		20508	Valley Forge Ins Co	6,610	0.0012%	6,571	-3,540	-53.87%
		20486	Transcontinental Ins Co	2,114	0.0004%	9,861	1,849	18.75%
				18,682,437	**3.4240%**	**19,046,468**	**901,698**	**4.73%**
31	50	Country Ins & Financial Services Grp						
		23647	Mutual Service Cas Ins Co	338,704	0.0621%	363,050	372,256	102.54%
				338,704	**0.0621%**	**363,050**	**372,256**	**102.54%**
32	400	CREDIT SUISSE GRP						
		25747	Unigard Ins Co	4,440,680	0.8139%	4,384,979	1,157,632	26.40%
		25798	Unigard Ind Co	52,410	0.0096%	56,100	1,005	1.79%
		24449	Regent Ins Co	7,979	0.0015%	21,821	-865	-3.96%
		24414	General Cas Co Of WI	936	0.0002%	1,045	-423	-40.48%
				4,502,005	**0.8251%**	**4,463,945**	**1,157,349**	**25.93%**
33	14010	Crusader Ins Co						
		14010	Crusader Ins Co	30,002	0.0055%	28,509	1,594	5.59%
				30,002	**0.0055%**	**28,509**	**1,594**	**5.59%**
34	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	31,227	0.0057%	17,517	19,244	109.86%
				31,227	**0.0057%**	**17,517**	**19,244**	**109.86%**
35	240	DAIMLER CHRYSLER GRP						
		10499	DaimlerChrysler Ins Co	114,454	0.0210%	71,909	192,987	268.38%
				114,454	**0.0210%**	**71,909**	**192,987**	**268.38%**
36	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	8,319	0.0015%	7,881	0	0.00%
				8,319	**0.0015%**	**7,881**	**0**	**0.00%**
37	62	EMC INS CO						
		21415	Employers Mut Cas Co	1,533,519	0.2811%	1,525,178	250,309	16.41%
				1,533,519	**0.2811%**	**1,525,178**	**250,309**	**16.41%**
38	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	8,045,587	1.4746%	8,330,469	5,424,797	65.12%
		24384	Fairmont Specialty Ins Co	29,024	0.0053%	60,175	54,106	89.91%
		25054	Hudson Ins Co	17,473	0.0032%	16,435	4,540	27.62%
		25534	TIG Ins Co	3,893	0.0007%	3,892	-191,243	-4913.75%
				8,095,977	**1.4838%**	**8,410,971**	**5,292,200**	**62.92%**

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39	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	2,139,937	0.3922%	2,038,140	452,207	22.19%
		28304	Federated Service Ins Co	123,062	0.0226%	112,701	6,421	5.70%
				2,262,999	**0.4148%**	**2,150,841**	**458,628**	**21.32%**
40	11118	Federated Rural Electric Ins Exch						
		11118	Federated Rural Electric Ins Exch	33,924	0.0062%	31,253	5,126	16.40%
				33,924	**0.0062%**	**31,253**	**5,126**	**16.40%**
41	349	FLORISTS MUT						
		13978	Florists Mut Ins Co	7,321	0.0013%	7,317	564	7.71%
				7,321	**0.0013%**	**7,317**	**564**	**7.71%**
42	65	FM GLOBAL GRP						
		21482	Factory Mut Ins Co	56,030,787	10.2691%	55,697,758	-1,135,930	-2.04%
		10014	Affiliated Fm Ins Co	10,934,676	2.0041%	11,181,333	462,928	4.14%
				66,965,463	**12.2731%**	**66,879,091**	**-673,002**	**-1.01%**
43	961	FRONTIER INS GRP						
		34266	Frontier Ins Co	117	0.0000%	117	-1,617	-1382.05%
				117	**0.0000%**	**117**	**-1,617**	**-1382.05%**
44	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	3,438,458	0.6302%	3,035,467	2,934,948	96.69%
		21318	Coregis Ins Co	292,558	0.0536%	292,558	5	0.00%
				3,731,016	**0.6838%**	**3,328,025**	**2,934,953**	**88.19%**
45	1169	GENERALI GRP						
		11231	Generali Us Branch	574	0.0001%	548	-293,549	-53567.34%
				574	**0.0001%**	**548**	**-293,549**	**-53567.34%**
46	1331	Glencoe US Holdings Inc						
		10340	Stonington Ins Co	127,357	0.0233%	83,189	32,053	38.53%
				127,357	**0.0233%**	**83,189**	**32,053**	**38.53%**
47	83	GRANGE INS						
		22101	Grange Ins Assn	460,057	0.0843%	434,488	54,402	12.52%
		22128	Rocky Mountain Fire & Cas Co	946	0.0002%	15,542	-12,106	-77.89%
				461,003	**0.0845%**	**450,030**	**42,296**	**9.40%**
48	303	GUIDEONE INS GRP						
		15032	Guideone Mut Ins Co	384,771	0.0705%	380,843	17,162	4.51%
		14559	Guideone Specialty Mut Ins Co	47,695	0.0087%	46,686	-241	-0.52%
				432,466	**0.0793%**	**427,529**	**16,921**	**3.96%**
49	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	736,475	0.1350%	887,097	387,042	43.63%
		37257	Insurance Corp Of Hannover	416,557	0.0763%	422,284	10,455	2.48%
				1,153,032	**0.2113%**	**1,309,381**	**397,497**	**30.36%**

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50	26433	Harco Natl Ins Co						
		26433	Harco Natl Ins Co	1,428,586	0.2618%	1,319,358	172,129	13.05%
				1,428,586	**0.2618%**	**1,319,358**	**172,129**	**13.05%**
51	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	1,553,222	0.2847%	1,407,373	520,616	36.99%
		29424	Hartford Cas Ins Co	942,955	0.1728%	944,094	370,014	39.19%
		30104	Hartford Underwriters Ins Co	280,525	0.0514%	265,331	172,266	64.92%
				2,776,702	**0.5089%**	**2,616,798**	**1,062,896**	**40.62%**
52	984	HCC INS HOLDINGS GRP						
		42374	Houston Cas Co	554,564	0.1016%	478,273	106,726	22.31%
				554,564	**0.1016%**	**478,273**	**106,726**	**22.31%**
53	300	HORACE MANN GRP						
		22578	Horace Mann Ins Co	100,204	0.0184%	88,732	0	0.00%
		22756	Horace Mann Prop & Cas Ins Co	43,102	0.0079%	46,725	1,775	3.80%
				143,306	**0.0263%**	**135,457**	**1,775**	**1.31%**
54	10048	Hyundai Marine & Fire Ins Co Ltd						
		10048	Hyundai Marine & Fire Ins Co Ltd	27,871	0.0051%	27,871	179,730	644.86%
				27,871	**0.0051%**	**27,871**	**179,730**	**644.86%**
55	922	ICW GROUP						
		27847	Insurance Co Of The West	653,999	0.1199%	668,526	466,953	69.85%
				653,999	**0.1199%**	**668,526**	**466,953**	**69.85%**
56	479	IFG CO						
		11177	First Financial Ins Co	3,975	0.0007%	1,976	113	5.72%
				3,975	**0.0007%**	**1,976**	**113**	**5.72%**
57	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	3,339	0.0006%	1,611	-151,647	-9413.22%
				3,339	**0.0006%**	**1,611**	**-151,647**	**-9413.22%**
58	37800	Lg Ins Co Ltd Us Branch						
		37800	Lg Ins Co Ltd Us Branch	145	0.0000%	142	124	87.32%
				145	**0.0000%**	**142**	**124**	**87.32%**
59	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	5,870,683	1.0760%	5,250,949	485,390	9.24%
		21458	Employers Ins of Wausau	3,851,936	0.7060%	3,423,502	-369,392	-10.79%
		23035	Liberty Mut Fire Ins Co	1,429,281	0.2620%	1,045,860	-154,762	-14.80%
		32352	LM Property and Casualty Ins. Co.	117,433	0.0215%	332,078	302,555	91.11%
		23043	Liberty Mut Ins Co	109,171	0.0200%	167,477	11,838	7.07%
		10836	Golden Eagle Ins Corp	75,492	0.0138%	56,553	-76,951	-136.07%
		24171	Netherlands Ins Co The	3,553	0.0007%	2,389	63	2.64%
		42404	Liberty Ins Corp	2,635	0.0005%	2,587	1,324	51.18%
		26042	Wausau Underwriters Ins Co	1,507	0.0003%	1,507	39	2.59%
		26069	Wausau Business Ins Co	181	0.0000%	46	-3,644	-7921.74%
				11,461,872	**2.1007%**	**10,282,948**	**196,460**	**1.91%**

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60	108		LUMBERMENS MUT CAS GRP					
		30562	American Manufacturers Mut Ins Co	79,783	0.0146%	198,386	-29,865	-15.05%
		22918	American Motorists Ins Co	38,425	0.0070%	40,258	-70,050	-174.00%
		22977	Lumbermens Mut Cas Co	33,595	0.0062%	31,846	-515,457	-1618.59%
				151,803	**0.0278%**	**270,490**	**-615,372**	**-227.50%**
61	23108		Lumbermens Underwriting Alliance					
		23108	Lumbermens Underwriting Alliance	661,097	0.1212%	597,981	112	0.02%
				661,097	**0.1212%**	**597,981**	**112**	**0.02%**
62	785		MARKEL CORP GRP					
		35378	Evanston Ins Co	4,389,112	0.8044%	4,522,291	2,098,931	46.41%
		28932	Markel American Ins Co	315,547	0.0578%	311,325	211,942	68.08%
		38970	Markel Ins Co	7,911	0.0014%	28,286	43,322	153.16%
				4,712,570	**0.8637%**	**4,861,902**	**2,354,195**	**48.42%**
63	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	26,121	0.0048%	6,954	212	3.05%
				26,121	**0.0048%**	**6,954**	**212**	**3.05%**
64	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	130,891	0.0240%	125,381	26,356	21.02%
				130,891	**0.0240%**	**125,381**	**26,356**	**21.02%**
65	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	835,044	0.1530%	681,196	63,181	9.28%
				835,044	**0.1530%**	**681,196**	**63,181**	**9.28%**
66	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	37,817	0.0069%	37,264	4,741	12.72%
				37,817	**0.0069%**	**37,264**	**4,741**	**12.72%**
67	14508		Michigan Millers Mut Ins Co					
		14508	Michigan Millers Mut Ins Co	11,708	0.0021%	11,708	344	2.94%
				11,708	**0.0021%**	**11,708**	**344**	**2.94%**
68	27480		Mid-State Mut Ins Co					
		27480	Mid-State Mut Ins Co	77,250	0.0142%	73,959	-1,000	-1.35%
				77,250	**0.0142%**	**73,959**	**-1,000**	**-1.35%**
69	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	5,378,627	0.9858%	5,134,386	1,574,692	30.67%
				5,378,627	**0.9858%**	**5,134,386**	**1,574,692**	**30.67%**
70	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	508,882	0.0933%	662,668	695,699	104.98%
		22551	Mitsui Sumitomo Ins USA Inc	11,971	0.0022%	17,157	-3,243	-18.90%
				520,853	**0.0955%**	**679,825**	**692,456**	**101.86%**
71	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	16,708	0.0031%	16,894	3,653	21.62%
				16,708	**0.0031%**	**16,894**	**3,653**	**21.62%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
72	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	3,304	0.0006%	4,816	172	3.57%
				3,304	**0.0006%**	**4,816**	**172**	**3.57%**
73	23663		National American Ins Co					
		23663	National American Ins Co	1,063	0.0002%	1,076	0	0.00%
				1,063	**0.0002%**	**1,076**	**0**	**0.00%**
74	140		NATIONWIDE CORP					
		19100	Amco Ins Co	5,402,936	0.9902%	5,064,188	1,960,918	38.72%
		42579	Allied Prop & Cas Ins Co	2,213,287	0.4056%	2,073,169	1,331,404	64.22%
		23787	Nationwide Mut Ins Co	1,203,270	0.2205%	1,125,545	459,500	40.82%
		23779	Nationwide Mut Fire Ins Co	140,012	0.0257%	132,738	180,869	136.26%
		28223	Nationwide Agribusiness Ins Co	2,227	0.0004%	30,250	4,782	15.81%
		11991	National Cas Co	497	0.0001%	497	74	14.89%
		15580	Scottsdale Ind Co	11	0.0000%	11	7,469	67900.00%
				8,962,240	**1.6426%**	**8,426,398**	**3,945,016**	**46.82%**
75	25240		NAU Country Ins Co					
		25240	NAU Country Ins Co	1,283,355	0.2352%	1,212,418	550,666	45.42%
				1,283,355	**0.2352%**	**1,212,418**	**550,666**	**45.42%**
76	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	126,342	0.0232%	133,245	42,693	32.04%
				126,342	**0.0232%**	**133,245**	**42,693**	**32.04%**
77	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	1,438,891	0.2637%	1,450,392	44,051	3.04%
				1,438,891	**0.2637%**	**1,450,392**	**44,051**	**3.04%**
78	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	130,371	0.0239%	167,895	92,656	55.19%
				130,371	**0.0239%**	**167,895**	**92,656**	**55.19%**
79	853		PUBLIC SERVICE GRP					
		10997	Western Select Ins Co	28,663	0.0053%	20,396	5,427	26.61%
				28,663	**0.0053%**	**20,396**	**5,427**	**26.61%**
80	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	3,016,376	0.5528%	1,785,292	16,925	0.95%
				3,016,376	**0.5528%**	**1,785,292**	**16,925**	**0.95%**
81	1325		RHINE RE GRP					
		24899	Alea North America Ins Co	5,489	0.0010%	23,245	12,633	54.35%
				5,489	**0.0010%**	**23,245**	**12,633**	**54.35%**
82	783		RLI INS GRP					
		13056	RLI Ins Co	239,799	0.0439%	274,414	-143,584	-52.32%
				239,799	**0.0439%**	**274,414**	**-143,584**	**-52.32%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
83	553	ROYAL & SUN ALLIANCE USA						
		24678	Royal Ind Co	1,634,966	0.2996%	2,638,276	-644,912	-24.44%
		24902	Security Ins Co Of Hartford	27	0.0000%	2,569	1,126,306	43842.20%
				1,634,993	**0.2997%**	**2,640,845**	**481,394**	**18.23%**
84	163	SAFECO INS GRP						
		24732	General Ins Co Of Amer	39,401,248	7.2213%	38,529,273	6,575,737	17.07%
		24740	Safeco Ins Co Of Amer	10,612,376	1.9450%	10,516,207	2,737,096	26.03%
		19704	American States Ins Co	2,441,897	0.4475%	3,370,777	627,272	18.61%
		19690	American Economy Ins Co	592,979	0.1087%	666,576	119,996	18.00%
		24724	First Natl Ins Co Of Amer	441,699	0.0810%	341,112	88,516	25.95%
				53,490,199	**9.8034%**	**53,423,945**	**10,148,617**	**19.00%**
85	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	4,026,298	0.7379%	3,782,918	1,669,484	44.13%
		21180	Sentry Select Ins Co	1,240,012	0.2273%	1,446,587	-71,855	-4.97%
				5,266,310	**0.9652%**	**5,229,505**	**1,597,629**	**30.55%**
86	22985	Sequoia Ins Co						
		22985	Sequoia Ins Co	87,324	0.0160%	76,222	4,075	5.35%
				87,324	**0.0160%**	**76,222**	**4,075**	**5.35%**
87	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	195,269	0.0358%	206,098	-108,854	-52.82%
				195,269	**0.0358%**	**206,098**	**-108,854**	**-52.82%**
88	3548	St Paul Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	13,977,752	2.5618%	14,266,294	5,564,399	39.00%
		36463	Discover Prop & Cas Ins Co	7,844,131	1.4376%	7,293,948	1,161,061	15.92%
		36161	Travelers Prop Cas Ins Co	5,083,665	0.9317%	4,566,370	3,363,634	73.66%
		24767	St Paul Fire & Marine Ins Co	4,542,807	0.8326%	4,341,865	784,876	18.08%
		25887	US Fidelity & Guaranty Co	1,708,908	0.3132%	1,707,266	114,179	6.69%
		35386	Fidelity & Guaranty Ins Co	1,090,568	0.1999%	997,307	307,451	30.83%
		25879	Fidelity & Guaranty Ins Underwriters	799,466	0.1465%	766,802	248,739	32.44%
		25682	Travelers Ind Co Of CT	756,126	0.1386%	744,588	1,894,762	254.47%
		24791	St Paul Mercury Ins Co	692,999	0.1270%	684,529	65,274	9.54%
		19038	Travelers Cas & Surety Co	253,953	0.0465%	231,666	95,867	41.38%
		19070	Standard Fire Ins Co	237,858	0.0436%	231,736	20,346	8.78%
		24015	Northland Ins Co	213,886	0.0392%	354,531	205,432	57.94%
		24775	St Paul Guardian Ins Co	80,324	0.0147%	118,822	129,482	108.97%
		24031	Northland Cas Co	40,885	0.0075%	38,696	75,399	194.85%
		22217	Gulf Ins Co	31,281	0.0057%	31,833	404,529	1270.79%
				37,354,609	**6.8462%**	**36,376,253**	**14,435,430**	**39.68%**
89	176	STATE FARM IL						
		25151	State Farm General Ins Co	2,508,161	0.4597%	2,333,220	117,439	5.03%
		25143	State Farm Fire And Cas Co	45,481	0.0083%	41,458	17,973	43.35%
				2,553,642	**0.4680%**	**2,374,678**	**135,412**	**5.70%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
90	32107	Sutter Ins Co						
		32107	Sutter Ins Co	72,240	0.0132%	71,792	3,001	4.18%
				72,240	**0.0132%**	**71,792**	**3,001**	**4.18%**
91	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	1,438,801	0.2637%	1,423,781	1,368,783	96.14%
				1,438,801	**0.2637%**	**1,423,781**	**1,368,783**	**96.14%**
92	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	229,185	0.0420%	236,350	-849	-0.36%
				229,185	**0.0420%**	**236,350**	**-849**	**-0.36%**
93	920	UNITED NATL GRP						
		42048	Diamond State Ins Co	139,010	0.0255%	104,543	-80,882	-77.37%
		13064	United Natl Ins Co	253	0.0000%	1,920	225	11.72%
				139,263	**0.0255%**	**106,463**	**-80,657**	**-75.76%**
94	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	United Services Auto Assoc	7,219,098	1.3231%	6,673,554	3,115,545	46.68%
		25968	USAA Cas Ins Co	2,656,279	0.4868%	2,277,820	710,991	31.21%
				9,875,377	**1.8099%**	**8,951,374**	**3,826,536**	**42.75%**
95	215	UNITRIN GRP						
		10914	Kemper Independence Ins Co	999,873	0.1833%	733,739	374,985	51.11%
		14133	Valley Ins Co	754,943	0.1384%	820,137	301,902	36.81%
		11142	United Cas Ins Co Of Amer	709,503	0.1300%	710,033	14,378	2.02%
		16063	Unitrin Auto & Home Ins Co	2,829	0.0005%	1,717	128	7.45%
				2,467,148	**0.4522%**	**2,265,626**	**691,393**	**30.52%**
96	28497	Usplate Glass Ins Co						
		28497	Usplate Glass Ins Co	554,124	0.1016%	566,253	60,086	10.61%
				554,124	**0.1016%**	**566,253**	**60,086**	**10.61%**
97	201	UTICA NATL INS GRP						
		25976	Utica Mut Ins Co	2,670	0.0005%	2,580	105	4.07%
		25984	Graphic Arts Mut Ins Co	69	0.0000%	69	0	0.00%
				2,739	**0.0005%**	**2,649**	**105**	**3.96%**
98	10815	Verlan Fire Ins Co MD						
		10815	Verlan Fire Ins Co MD	682,875	0.1252%	736,197	145,000	19.70%
				682,875	**0.1252%**	**736,197**	**145,000**	**19.70%**
99	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	14,060	0.0026%	11,350	651	5.74%
		31526	Wawanesa Mut Ins Co Us Branch	5,890	0.0011%	6,163	277	4.49%
				19,950	**0.0037%**	**17,513**	**928**	**5.30%**
100	800	WESTERN MUT INS GRP						
		15776	Residence Mut Ins Co	1,273,148	0.2333%	1,245,905	550,923	44.22%
		13625	Western Mut Ins Co	109,324	0.0200%	112,098	74,615	66.56%
				1,382,472	**0.2534%**	**1,358,003**	**625,538**	**46.06%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
101	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	13,806	0.0025%	6,260	0	0.00%
				13,806	**0.0025%**	**6,260**	**0**	**0.00%**
102	1129		WHITE MOUNTAINS GRP					
		21970	OneBeacon Ins Co	334,766	0.0614%	198,433	526,399	265.28%
		16217	National Farmers Union Prop & Cas	171,622	0.0315%	188,289	192,185	102.07%
		27154	Atlantic Specialty Ins Co	128,700	0.0236%	61,927	2,341	3.78%
				635,088	**0.1164%**	**448,649**	**720,925**	**160.69%**
103	98		WR Berkley Corp					
		36684	Riverport Ins Co	3,580,600	0.6562%	3,476,332	0	0.00%
		25224	Great Divide Ins Co	443,651	0.0813%	476,818	-5,355	-1.12%
				4,024,251	**0.7375%**	**3,953,150**	**-5,355**	**-0.14%**
104	1285		X L AMER					
		24554	XL Ins Amer Inc	5,327,638	0.9764%	4,645,187	157,814	3.40%
		22322	Greenwich Ins Co	1,079,106	0.1978%	3,605,622	-7,122,692	-197.54%
				6,406,744	**1.1742%**	**8,250,809**	**-6,964,878**	**-84.41%**
105	212		ZURICH INS GRP					
		39306	Fidelity & Deposit Co Of MD	25,760,644	4.7213%	41,573,142	2,490,683	5.99%
		21660	Fire Ins Exch	15,757,977	2.8880%	13,892,126	5,047,593	36.33%
		26247	American Guarantee & Liability Ins	13,618,171	2.4959%	11,349,911	2,388,701	21.05%
		21652	Farmers Ins Exch	6,802,324	1.2467%	6,885,293	2,823,383	41.01%
		10317	Neighborhood Spirit Prop & Cas Co	4,379,444	0.8026%	4,165,577	1,680,135	40.33%
		41181	Universal Underwriters Ins Co	3,706,675	0.6793%	3,617,877	1,731,023	47.85%
		16535	Zurich American Ins Co	3,056,148	0.5601%	3,033,972	282,103	9.30%
		21326	Empire Fire & Marine Ins Co	1,814,550	0.3326%	1,738,327	288,657	16.61%
		10318	Exact Prop & Cas Co Inc	1,341,571	0.2459%	1,166,955	260,753	22.34%
		10315	Civic Property & Cas Co	414,125	0.0759%	368,664	110,538	29.98%
		21709	Truck Ins Exch	354,469	0.0650%	342,314	-96,673	-28.24%
		21687	Mid-Century Ins Co	117,416	0.0215%	117,244	7,116	6.07%
		34347	Colonial American Cas & Surety Co	27,985	0.0051%	11,519	2,212	19.20%
		19356	Maryland Cas Co	4,735	0.0009%	-185,605	-440,521	237.34%
				77,156,234	**14.1408%**	**88,077,316**	**16,575,703**	**18.82%**
			Line Total:	**545,627,029**	**100.0000%**	**544,293,404**	**209,988,476**	**38.58%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MULTIPLE PERIL CROP [02.2]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	626		ACE LTD					
		20699	Ace Prop & Cas Ins Co	37,637,792	22.4216%	37,637,792	11,032,957	29.31%
				37,637,792	**22.4216%**	**37,637,792**	**11,032,957**	**29.31%**
2	42757		Agri General Ins Co					
		42757	Agri General Ins Co	12,937,754	7.7073%	13,156,820	5,523,103	41.98%
				12,937,754	**7.7073%**	**13,156,820**	**5,523,103**	**41.98%**
3	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	15,626,235	9.3089%	15,626,235	-8,372,959	-53.58%
				15,626,235	**9.3089%**	**15,626,235**	**-8,372,959**	**-53.58%**
4	84		American Financial Grp					
		22136	Great American Ins Co of NY	21,373,693	12.7328%	20,924,845	7,690,860	36.75%
				21,373,693	**12.7328%**	**20,924,845**	**7,690,860**	**36.75%**
5	303		GUIDEONE INS GRP					
		14559	Guideone Specialty Mut Ins Co	988,428	0.5888%	984,913	188,910	19.18%
				988,428	**0.5888%**	**984,913**	**188,910**	**19.18%**
6	91		HARTFORD FIRE & CAS GRP					
		29424	Hartford Cas Ins Co	7,560,398	4.5039%	7,410,180	4,356,583	58.79%
				7,560,398	**4.5039%**	**7,410,180**	**4,356,583**	**58.79%**
7	25240		NAU Country Ins Co					
		25240	NAU Country Ins Co	28,545,850	17.0054%	28,545,850	16,046,136	56.21%
				28,545,850	**17.0054%**	**28,545,850**	**16,046,136**	**56.21%**
8	176		STATE FARM IL					
		25143	State Farm Fire And Cas Co	937,050	0.5582%	937,050	238,898	25.49%
				937,050	**0.5582%**	**937,050**	**238,898**	**25.49%**
9	471		Wells Fargo Grp					
		39039	Rural Community Ins Co	38,925,076	23.1885%	40,566,219	22,479,059	55.41%
				38,925,076	**23.1885%**	**40,566,219**	**22,479,059**	**55.41%**
10	1285		X L AMER					
		22322	Greenwich Ins Co	3,331,417	1.9846%	3,331,418	4,137,638	124.20%
				3,331,417	**1.9846%**	**3,331,418**	**4,137,638**	**124.20%**
			Line Total:	**167,863,693**	**100.0000%**	**169,121,322**	**63,321,185**	**37.44%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FEDERAL FLOOD INSURANCE [02.3]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	14,875,677	11.4858%	14,295,288	426,175	2.98%
				14,875,677	**11.4858%**	**14,295,288**	**426,175**	**2.98%**
2	84		American Financial Grp					
		32620	National Interstate Ins Co	62,155	0.0480%	42,560	0	0.00%
				62,155	**0.0480%**	**42,560**	**0**	**0.00%**
3	12		AMERICAN INTRNL GRP					
		19437	Lexington Ins Co	110,149	0.0850%	104,055	902	0.87%
		23841	New Hampshire Ins Co	99,749	0.0770%	99,749	-59	-0.06%
		19380	American Home Assur Co	80,062	0.0618%	79,687	1,793	2.25%
				289,960	**0.2239%**	**283,491**	**2,636**	**0.93%**
4	408		AMERICAN NATL FNCL GRP					
		28401	American Natl Prop & Cas Co	223,180	0.1723%	225,534	0	0.00%
				223,180	**0.1723%**	**225,534**	**0**	**0.00%**
5	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	7,710,155	5.9532%	7,537,005	255,254	3.39%
		19615	American Reliable Ins Co	508,094	0.3923%	498,401	12,498	2.51%
				8,218,249	**6.3455%**	**8,035,406**	**267,752**	**3.33%**
6	1330		Balboa Ins Grp					
		24813	Balboa Ins Co	1,119,271	0.8642%	1,017,386	24,724	2.43%
				1,119,271	**0.8642%**	**1,017,386**	**24,724**	**2.43%**
7	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	6,396,377	4.9388%	5,869,110	75,961	1.29%
				6,396,377	**4.9388%**	**5,869,110**	**75,961**	**1.29%**
8	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	891,825	0.6886%	818,563	7,704	0.94%
				891,825	**0.6886%**	**818,563**	**7,704**	**0.94%**
9	3018		Converium Holding Grp					
		22730	Converium Ins North Amer Inc	477,524	0.3687%	572,486	239,235	41.79%
				477,524	**0.3687%**	**572,486**	**239,235**	**41.79%**
10	670		FIDELITY NATL FIN INC					
		16578	Fidelity Natl Prop and Cas Ins Co	22,634,996	17.4769%	21,908,094	993,150	4.53%
		25180	Fidelity Natl Ins Co	5,085,658	3.9267%	3,441,224	255,840	7.43%
				27,720,654	**21.4037%**	**25,349,318**	**1,248,990**	**4.93%**
11	70		FIRST AMN TITLE					
		37710	First American Prop & Cas Ins Co	974,885	0.7527%	939,682	-297,440	-31.65%
				974,885	**0.7527%**	**939,682**	**-297,440**	**-31.65%**
12	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	375,159	0.2897%	243,641	0	0.00%
				375,159	**0.2897%**	**243,641**	**0**	**0.00%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FEDERAL FLOOD INSURANCE [02.3]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
13	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	18,726,410	14.4590%	17,876,252	252,068	1.41%
				18,726,410	**14.4590%**	**17,876,252**	**252,068**	**1.41%**
14	111		LIBERTY MUT GRP					
		23035	Liberty Mut Fire Ins Co	1,342,596	1.0366%	1,010,837	54,743	5.42%
		32352	LM Property and Casualty Ins. Co.	50,027	0.0386%	303,336	-31,917	-10.52%
				1,392,623	**1.0753%**	**1,314,173**	**22,826**	**1.74%**
15	677		MAGUIRE CORP GRP					
		18058	Philadelphia Ind Ins Co	410,144	0.3167%	295,997	41,765	14.11%
				410,144	**0.3167%**	**295,997**	**41,765**	**14.11%**
16	140		NATIONWIDE CORP					
		23779	Nationwide Mut Fire Ins Co	686,688	0.5302%	603,788	29,335	4.86%
				686,688	**0.5302%**	**603,788**	**29,335**	**4.86%**
17	712		SIERRA PACIFIC GRP					
		35041	Sierra Pacific Ins Co	812,602	0.6274%	812,602	0	0.00%
				812,602	**0.6274%**	**812,602**	**0**	**0.00%**
18	3548		St Paul Travelers Grp					
		19070	Standard Fire Ins Co	4,164,368	3.2154%	3,816,559	183,355	4.80%
				4,164,368	**3.2154%**	**3,816,559**	**183,355**	**4.80%**
19	176		STATE FARM IL					
		25143	State Farm Fire And Cas Co	19,885,547	15.3540%	19,468,338	725,119	3.72%
				19,885,547	**15.3540%**	**19,468,338**	**725,119**	**3.72%**
20	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		18600	USAA General Ind Co	4,010,032	3.0962%	3,848,136	126,393	3.28%
				4,010,032	**3.0962%**	**3,848,136**	**126,393**	**3.28%**
21	958		VESTA INS GRP					
		11762	Vesta Fire Ins Corp	2,158	0.0017%	2,602	0	0.00%
				2,158	**0.0017%**	**2,602**	**0**	**0.00%**
22	212		ZURICH INS GRP					
		21660	Fire Ins Exch	17,370,866	13.4124%	16,105,492	503,472	3.13%
		10315	Civic Property & Cas Co	427,232	0.3299%	384,655	5,284	1.37%
				17,798,098	**13.7423%**	**16,490,147**	**508,756**	**3.09%**
			Line Total:	**129,513,586**	**100.0000%**	**122,221,059**	**3,885,354**	**3.18%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FARMOWNERS MULTIPLE PERIL [03]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		43575	Indemnity Ins Co Of North Amer	3,862,841	2.3320%	3,975,157	793,275	19.96%
				3,862,841	**2.3320%**	**3,975,157**	**793,275**	**19.96%**
2	761		ALLIANZ INS GRP					
		21857	American Ins Co	3,907,609	2.3590%	3,814,299	516,407	13.54%
		21865	Associated Ind Corp	1,791,560	1.0816%	1,806,508	457,358	25.32%
		21881	National Surety Corp	920,478	0.5557%	766,667	2,440	0.32%
		21873	Firemans Fund Ins Co	182,630	0.1103%	151,912	-14,351	-9.45%
		21849	American Automobile Ins Co	38	0.0000%	38	230	605.26%
				6,802,315	**4.1066%**	**6,539,424**	**962,084**	**14.71%**
3	84		American Financial Grp					
		16691	Great American Ins Co	2,223,992	1.3426%	2,394,296	1,098,298	45.87%
		26344	Great American Assur Co	1,148,410	0.6933%	1,055,708	-66,290	-6.28%
		22136	Great American Ins Co of NY	636,588	0.3843%	648,086	177,658	27.41%
		26832	Great American Alliance Ins Co	150,300	0.0907%	120,238	187,359	155.82%
				4,159,290	**2.5110%**	**4,218,328**	**1,397,025**	**33.12%**
4	19		Assurant Inc Grp					
		19615	American Reliable Ins Co	2,931,937	1.7700%	2,703,247	1,255,318	46.44%
		10111	American Bankers Ins Co Of FL	768,005	0.4636%	599,297	348,241	58.11%
				3,699,942	**2.2337%**	**3,302,544**	**1,603,559**	**48.56%**
5	31		BERKSHIRE HATHAWAY					
		11967	General Star Natl Ins Co	44,715	0.0270%	234,403	59,189	25.25%
				44,715	**0.0270%**	**234,403**	**59,189**	**25.25%**
6	802		Capital Ins Group					
		13544	California Capital Ins Co	12,193,864	7.3615%	12,189,796	3,115,239	25.56%
				12,193,864	**7.3615%**	**12,189,796**	**3,115,239**	**25.56%**
7	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	4,553,566	2.7490%	4,481,989	1,857,284	41.44%
				4,553,566	**2.7490%**	**4,481,989**	**1,857,284**	**41.44%**
8	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	196,528	0.1186%	193,844	-65,998	-34.05%
				196,528	**0.1186%**	**193,844**	**-65,998**	**-34.05%**
9	83		GRANGE INS					
		22101	Grange Ins Assn	3,145,196	1.8988%	2,716,017	1,474,598	54.29%
				3,145,196	**1.8988%**	**2,716,017**	**1,474,598**	**54.29%**
10	111		LIBERTY MUT GRP					
		24198	Peerless Ins Co	2,789,685	1.6841%	2,703,577	682,732	25.25%
		10836	Golden Eagle Ins Corp	22	0.0000%	124	91,089	73458.87%
				2,789,707	**1.6842%**	**2,703,701**	**773,821**	**28.62%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FARMOWNERS MULTIPLE PERIL [03]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
11	785	MARKEL CORP GRP						
		38970	Markel Ins Co	225,919	0.1364%	228,205	27,744	12.16%
				225,919	**0.1364%**	**228,205**	**27,744**	**12.16%**
12	15768	Merced Mut Ins Co						
		15768	Merced Mut Ins Co	361,634	0.2183%	384,763	266,902	69.37%
				361,634	**0.2183%**	**384,763**	**266,902**	**69.37%**
13	27480	Mid-State Mut Ins Co						
		27480	Mid-State Mut Ins Co	31,913	0.0193%	33,783	2,500	7.40%
				31,913	**0.0193%**	**33,783**	**2,500**	**7.40%**
14	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	84,723,435	51.1480%	80,867,973	39,503,441	48.85%
				84,723,435	**51.1480%**	**80,867,973**	**39,503,441**	**48.85%**
15	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	87,105	0.0526%	80,066	14,254	17.80%
				87,105	**0.0526%**	**80,066**	**14,254**	**17.80%**
16	553	ROYAL & SUN ALLIANCE USA						
		24678	Royal Ind Co	251,541	0.1519%	3,837,009	3,607,589	94.02%
				251,541	**0.1519%**	**3,837,009**	**3,607,589**	**94.02%**
17	163	SAFECO INS GRP						
		19704	American States Ins Co	80,505	0.0486%	106,211	-135,173	-127.27%
				80,505	**0.0486%**	**106,211**	**-135,173**	**-127.27%**
18	3548	St Paul Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	8,202,447	4.9519%	6,895,263	3,741,741	54.27%
		25682	Travelers Ind Co Of CT	7,611,133	4.5949%	6,677,374	2,452,098	36.72%
				15,813,580	**9.5467%**	**13,572,637**	**6,193,839**	**45.63%**
19	176	STATE FARM IL						
		25151	State Farm General Ins Co	10,368,504	6.2595%	10,186,429	3,014,158	29.59%
		25143	State Farm Fire And Cas Co	435	0.0003%	435	47,950	11022.99%
				10,368,939	**6.2598%**	**10,186,864**	**3,062,108**	**30.06%**
20	1129	WHITE MOUNTAINS GRP						
		21970	OneBeacon Ins Co	12,066,195	7.2844%	10,633,281	2,433,736	22.89%
				12,066,195	**7.2844%**	**10,633,281**	**2,433,736**	**22.89%**
21	98	WR Berkley Corp						
		40045	Starnet Ins Co	184,902	0.1116%	48,119	25,599	53.20%
				184,902	**0.1116%**	**48,119**	**25,599**	**53.20%**
			Line Total:	**165,643,632**	**100.0000%**	**160,534,114**	**66,972,615**	**41.72%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	313	AEGIS GRP						
		33898	Aegis Security Ins Co	2,398,724	0.0409%	2,466,544	584,116	23.68%
				2,398,724	**0.0409%**	**2,466,544**	**584,116**	**23.68%**
2	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	103,363,924	1.7631%	99,489,022	28,897,738	29.05%
		21865	Associated Ind Corp	34,857,459	0.5946%	34,386,237	11,603,751	33.75%
		21857	American Ins Co	93,841	0.0016%	94,267	3,111	3.30%
		21881	National Surety Corp	39,669	0.0007%	43,577	117,036	268.57%
				138,354,893	**2.3599%**	**134,013,103**	**40,621,636**	**30.31%**
3	88	ALLMERICA FINANCIAL CORP						
		22306	Massachusetts Bay Ins Co	8,438	0.0001%	11,193	-193,715	-1730.68%
		22292	Hanover Ins Co	4,710	0.0001%	6,425	181,922	2831.47%
				13,148	**0.0002%**	**17,618**	**-11,793**	**-66.94%**
4	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	776,590,931	13.2463%	740,039,941	182,593,348	24.67%
		19240	Allstate Ind Co	17,605,644	0.3003%	17,755,593	2,411,419	13.58%
				794,196,575	**13.5466%**	**757,795,534**	**185,004,767**	**24.41%**
5	574	AMERCO CORP						
		31089	Republic Western Ins Co	470	0.0000%	470	-4,440	-944.68%
				470	**0.0000%**	**470**	**-4,440**	**-944.68%**
6	4	AMERICAN EXPRESS GRP						
		27928	Amex Assur Co	13,434,388	0.2292%	11,049,841	2,681,398	24.27%
				13,434,388	**0.2292%**	**11,049,841**	**2,681,398**	**24.27%**
7	84	American Financial Grp						
		33723	Great American Spirit Ins Co	1,436,157	0.0245%	2,206,592	1,143,986	51.84%
				1,436,157	**0.0245%**	**2,206,592**	**1,143,986**	**51.84%**
8	12	AMERICAN INTRNL GRP						
		43761	American Intl Ins Co Of CA	36,113,275	0.6160%	32,416,485	9,618,671	29.67%
		19437	Lexington Ins Co	19,263,747	0.3286%	17,512,245	6,325,362	36.12%
		23841	New Hampshire Ins Co	8,496,194	0.1449%	7,839,950	3,662,245	46.71%
		34789	AIG Centennial Ins Co	2,004,783	0.0342%	2,305,922	971,207	42.12%
		19399	AIU Ins Co	32,155	0.0005%	66,408	-3,562	-5.36%
		12963	21st Century Ins Co	8,959	0.0002%	118,793	357,071	300.58%
		19429	Insurance Co Of The State Of PA	6,569	0.0001%	1,686	35	2.08%
				65,925,682	**1.1245%**	**60,261,489**	**20,931,029**	**34.73%**
9	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	11,803,931	0.2013%	8,620,161	3,793,838	44.01%
		23450	American Family Home Ins Co	329,367	0.0056%	674,208	258,369	38.32%
				12,133,298	**0.2070%**	**9,294,369**	**4,052,207**	**43.60%**
10	408	AMERICAN NATL FNCL GRP						
		11048	Pacific Prop & Cas Co	6,122,450	0.1044%	5,874,504	1,779,295	30.29%
				6,122,450	**0.1044%**	**5,874,504**	**1,779,295**	**30.29%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
11	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	18,154,213	0.3097%	17,371,019	10,244,479	58.97%
				18,154,213	**0.3097%**	**17,371,019**	**10,244,479**	**58.97%**
12	41459	Armed Forces Ins Exchange						
		41459	Armed Forces Ins Exchange	4,449,015	0.0759%	4,330,373	2,596,720	59.97%
				4,449,015	**0.0759%**	**4,330,373**	**2,596,720**	**59.97%**
13	19	Assurant Inc Grp						
		42978	American Security Ins Co	12,831,180	0.2189%	9,851,829	5,093,482	51.70%
		19615	American Reliable Ins Co	10,109,975	0.1724%	9,061,103	5,559,444	61.36%
		10111	American Bankers Ins Co Of FL	6,021,747	0.1027%	6,289,925	2,623,946	41.72%
		42986	Standard Guaranty Ins Co	1,704,120	0.0291%	1,561,175	706,027	45.22%
				30,667,022	**0.5231%**	**26,764,032**	**13,982,899**	**52.25%**
14	1330	Balboa Ins Grp						
		24848	Newport Ins Co	28,705,119	0.4896%	26,187,271	8,721,024	33.30%
		24821	Meritplan Ins Co	18,088,481	0.3085%	15,999,229	3,992,222	24.95%
		24813	Balboa Ins Co	175,603	0.0030%	128,571	-99,154	-77.12%
				46,969,203	**0.8012%**	**42,315,071**	**12,614,092**	**29.81%**
15	33	CALIFORNIA CAS MGMT						
		20125	California Cas Ins Co	32,472,319	0.5539%	30,669,602	12,192,231	39.75%
		20117	California Cas Ind Exch	8,472,258	0.1445%	8,069,727	2,530,921	31.36%
				40,944,577	**0.6984%**	**38,739,329**	**14,723,152**	**38.01%**
16	1278	CALIFORNIA ST AUTO GRP						
		15539	California State Auto Asn Inter-Ins	333,027,654	5.6805%	309,906,964	94,033,917	30.34%
				333,027,654	**5.6805%**	**309,906,964**	**94,033,917**	**30.34%**
17	802	Capital Ins Group						
		13544	California Capital Ins Co	40,299,173	0.6874%	37,994,070	14,296,365	37.63%
		12890	Eagle West Ins Co	678,167	0.0116%	659,153	995,053	150.96%
				40,977,340	**0.6990%**	**38,653,223**	**15,291,418**	**39.56%**
18	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	95,925,957	1.6362%	91,977,677	46,435,843	50.49%
				95,925,957	**1.6362%**	**91,977,677**	**46,435,843**	**50.49%**
19	38	CHUBB & SON INC						
		20281	Federal Ins Co	53,421,579	0.9112%	48,220,516	15,524,991	32.20%
		20397	Vigilant Ins Co	2,564,334	0.0437%	2,640,045	354,484	13.43%
		20346	Pacific Ind Co	904,715	0.0154%	933,860	181,125	19.40%
				56,890,628	**0.9704%**	**51,794,421**	**16,060,600**	**31.01%**
20	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	59,037	0.0010%	58,618	17,042	29.07%
				59,037	**0.0010%**	**58,618**	**17,042**	**29.07%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Group Name

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Licensed companies only

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21	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	34,655,622	0.5911%	34,972,533	11,324,447	32.38%
		18953	CSE Safeguard Ins Co	7,147,298	0.1219%	6,602,563	5,523,873	83.66%
				41,802,920	**0.7130%**	**41,575,096**	**16,848,320**	**40.53%**
22	218	CNA INS GRP						
		34622	Glens Falls Ins Co	38,096,006	0.6498%	36,402,044	10,190,208	27.99%
				38,096,006	**0.6498%**	**36,402,044**	**10,190,208**	**27.99%**
23	50	Country Ins & Financial Services Grp						
		23647	Mutual Service Cas Ins Co	3,422,665	0.0584%	4,644,393	1,122,223	24.16%
		23655	Modern Service Ins Co	81,387	0.0014%	92,683	31,692	34.19%
				3,504,052	**0.0598%**	**4,737,076**	**1,153,915**	**24.36%**
24	400	CREDIT SUISSE GRP						
		25798	Unigard Ind Co	16,264,793	0.2774%	15,626,552	5,530,879	35.39%
		25747	Unigard Ins Co	4,162,487	0.0710%	3,916,055	1,214,063	31.00%
				20,427,280	**0.3484%**	**19,542,607**	**6,744,942**	**34.51%**
25	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	1,345,593	0.0230%	1,247,873	289,341	23.19%
				1,345,593	**0.0230%**	**1,247,873**	**289,341**	**23.19%**
26	62	EMC INS CO						
		21415	Employers Mut Cas Co	705	0.0000%	1,572	-363	-23.09%
				705	**0.0000%**	**1,572**	**-363**	**-23.09%**
27	670	FIDELITY NATL FIN INC						
		25180	Fidelity Natl Ins Co	23,713,032	0.4045%	16,407,480	5,678,128	34.61%
		16578	Fidelity Natl Prop and Cas Ins Co	2,314,980	0.0395%	670,534	127,550	19.02%
				26,028,012	**0.4440%**	**17,078,014**	**5,805,678**	**34.00%**
28	70	FIRST AMN TITLE						
		34525	First American Specilaty Ins Co	77,730,542	1.3259%	82,737,377	44,046,389	53.24%
		37710	First American Prop & Cas Ins Co	13,715,156	0.2339%	12,457,880	4,972,236	39.91%
				91,445,698	**1.5598%**	**95,195,257**	**49,018,625**	**51.49%**
29	65	FM GLOBAL GRP						
		10014	Affiliated Fm Ins Co	123,677	0.0021%	121,920	10,565	8.67%
				123,677	**0.0021%**	**121,920**	**10,565**	**8.67%**
30	39861	Golden Bear Ins Co						
		39861	Golden Bear Ins Co	1,538,700	0.0262%	1,021,543	303,737	29.73%
				1,538,700	**0.0262%**	**1,021,543**	**303,737**	**29.73%**
31	83	GRANGE INS						
		22101	Grange Ins Assn	10,293,576	0.1756%	9,504,723	5,077,693	53.42%
				10,293,576	**0.1756%**	**9,504,723**	**5,077,693**	**53.42%**
32	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	35,632,791	0.6078%	32,527,251	26,112,940	80.28%
				35,632,791	**0.6078%**	**32,527,251**	**26,112,940**	**80.28%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

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33	91		HARTFORD FIRE & CAS GRP					
		30104	Hartford Underwriters Ins Co	45,231,817	0.7715%	42,472,100	14,614,882	34.41%
		29424	Hartford Cas Ins Co	37,186,334	0.6343%	32,766,682	5,965,818	18.21%
		34690	Property & Cas Ins Co Of Hartford	1,538	0.0000%	259	-1	-0.39%
				82,419,689	**1.4058%**	**75,239,041**	**20,580,699**	**27.35%**
34	1293		HOMESITE INS GRP					
		11005	Homesite Ins Co Of CA	12,067,558	0.2058%	10,843,875	6,561,046	60.50%
				12,067,558	**0.2058%**	**10,843,875**	**6,561,046**	**60.50%**
35	300		HORACE MANN GRP					
		22756	Horace Mann Prop & Cas Ins Co	7,863,948	0.1341%	7,635,480	5,189,616	67.97%
		22578	Horace Mann Ins Co	5,944,030	0.1014%	5,268,892	2,998,416	56.91%
				13,807,978	**0.2355%**	**12,904,372**	**8,188,032**	**63.45%**
36	1318		INTERINS EXCH OF THE AUTOMOBILE CLUB					
		15598	Interins Exch Of The Automobile Club	228,130,725	3.8912%	216,628,792	93,596,637	43.21%
				228,130,725	**3.8912%**	**216,628,792**	**93,596,637**	**43.21%**
37	111		LIBERTY MUT GRP					
		23035	Liberty Mut Fire Ins Co	106,746,733	1.8208%	78,820,490	28,419,693	36.06%
		32352	LM Property and Casualty Ins. Co.	5,368,798	0.0916%	23,157,049	3,538,291	15.28%
				112,115,531	**1.9124%**	**101,977,539**	**31,957,984**	**31.34%**
38	108		LUMBERMENS MUT CAS GRP					
		30562	American Manufacturers Mut Ins Co	20,398	0.0003%	5,008,698	-2,608,465	-52.08%
		22977	Lumbermens Mut Cas Co	455	0.0000%	704	10,188,384	1447213.64%
				20,853	**0.0004%**	**5,009,402**	**7,579,919**	**151.31%**
39	677		MAGUIRE CORP GRP					
		18058	Philadelphia Ind Ins Co	1,367,219	0.0233%	1,237,094	563,370	45.54%
				1,367,219	**0.0233%**	**1,237,094**	**563,370**	**45.54%**
40	31968		Merastar Ins Co					
		31968	Merastar Ins Co	588,336	0.0100%	541,881	310,324	57.27%
				588,336	**0.0100%**	**541,881**	**310,324**	**57.27%**
41	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	5,958,307	0.1016%	5,641,140	2,493,203	44.20%
				5,958,307	**0.1016%**	**5,641,140**	**2,493,203**	**44.20%**
42	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	150,022,338	2.5589%	137,746,426	43,462,053	31.55%
				150,022,338	**2.5589%**	**137,746,426**	**43,462,053**	**31.55%**
43	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	7,871,669	0.1343%	7,175,963	1,210,769	16.87%
				7,871,669	**0.1343%**	**7,175,963**	**1,210,769**	**16.87%**
44	14508		Michigan Millers Mut Ins Co					
		14508	Michigan Millers Mut Ins Co	1,365,543	0.0233%	3,929,647	1,601,396	40.75%
				1,365,543	**0.0233%**	**3,929,647**	**1,601,396**	**40.75%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
45	27480		Mid-State Mut Ins Co					
		27480	Mid-State Mut Ins Co	1,420,712	0.0242%	1,419,520	288,752	20.34%
				1,420,712	**0.0242%**	**1,419,520**	**288,752**	**20.34%**
46	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	8,231,398	0.1404%	8,079,059	3,417,830	42.30%
				8,231,398	**0.1404%**	**8,079,059**	**3,417,830**	**42.30%**
47	140		NATIONWIDE CORP					
		19100	Amco Ins Co	118,895,014	2.0280%	113,643,990	38,313,346	33.71%
		42579	Allied Prop & Cas Ins Co	57,503,665	0.9808%	53,110,879	27,112,766	51.05%
		23779	Nationwide Mut Fire Ins Co	10,745,285	0.1833%	10,075,719	5,942,977	58.98%
				187,143,964	**3.1921%**	**176,830,588**	**71,369,089**	**40.36%**
48	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	29,793	0.0005%	29,793	0	0.00%
				29,793	**0.0005%**	**29,793**	**0**	**0.00%**
49	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	10,414,765	0.1776%	10,957,776	3,810,985	34.78%
				10,414,765	**0.1776%**	**10,957,776**	**3,810,985**	**34.78%**
50	40550		Pacific Pioneer Ins Co					
		40550	Pacific Pioneer Ins Co	306,750	0.0052%	470,992	261,860	55.60%
				306,750	**0.0052%**	**470,992**	**261,860**	**55.60%**
51	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	1,782,312	0.0304%	1,258,960	165,949	13.18%
				1,782,312	**0.0304%**	**1,258,960**	**165,949**	**13.18%**
52	553		ROYAL & SUN ALLIANCE USA					
		24678	Royal Ind Co	24,168	0.0004%	59,345	62,390	105.13%
		24902	Security Ins Co Of Hartford	15,529	0.0003%	32,223	9,277	28.79%
				39,697	**0.0007%**	**91,568**	**71,667**	**78.27%**
53	163		SAFECO INS GRP					
		24740	Safeco Ins Co Of Amer	79,690,507	1.3593%	77,295,523	15,407,222	19.93%
		39012	Safeco Ins Co Of IL	66,392,803	1.1325%	64,932,746	25,120,107	38.69%
		24724	First Natl Ins Co Of Amer	31,794,394	0.5423%	30,651,759	12,221,152	39.87%
				177,877,704	**3.0341%**	**172,880,028**	**52,748,481**	**30.51%**
54	749		SCOR REINS CO					
		39322	General Security Natl Ins Co	1,592,375	0.0272%	3,027,160	1,183,417	39.09%
				1,592,375	**0.0272%**	**3,027,160**	**1,183,417**	**39.09%**
55	22985		Sequoia Ins Co					
		22985	Sequoia Ins Co	4,890,624	0.0834%	4,195,065	2,441,241	58.19%
				4,890,624	**0.0834%**	**4,195,065**	**2,441,241**	**58.19%**
56	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	155,256	0.0026%	155,748	133,735	85.87%
				155,256	**0.0026%**	**155,748**	**133,735**	**85.87%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
57	3548	St Paul Travelers Grp						
		36161	Travelers Prop Cas Ins Co	66,860,114	1.1404%	56,394,536	18,905,387	33.52%
		19070	Standard Fire Ins Co	28,146,588	0.4801%	25,491,480	6,463,005	25.35%
				95,006,702	**1.6205%**	**81,886,016**	**25,368,392**	**30.98%**
58	176	STATE FARM IL						
		25151	State Farm General Ins Co	1,309,339,550	22.3334%	1,247,604,635	263,277,307	21.10%
				1,309,339,550	**22.3334%**	**1,247,604,635**	**263,277,307**	**21.10%**
59	32107	Sutter Ins Co						
		32107	Sutter Ins Co	1,187,603	0.0203%	1,282,984	43,763	3.41%
				1,187,603	**0.0203%**	**1,282,984**	**43,763**	**3.41%**
60	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	2,895,725	0.0494%	4,407,355	704,517	15.99%
				2,895,725	**0.0494%**	**4,407,355**	**704,517**	**15.99%**
61	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	11,362,326	0.1938%	10,220,901	5,634,414	55.13%
				11,362,326	**0.1938%**	**10,220,901**	**5,634,414**	**55.13%**
62	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	United Services Auto Assoc	150,805,514	2.5723%	140,415,927	62,118,775	44.24%
		25968	USAA Cas Ins Co	112,478,760	1.9186%	101,981,141	36,571,931	35.86%
				263,284,274	**4.4908%**	**242,397,068**	**98,690,706**	**40.71%**
63	215	UNITRIN GRP						
		10914	Kemper Independence Ins Co	39,421,506	0.6724%	29,080,175	7,926,871	27.26%
		14133	Valley Ins Co	2,297,886	0.0392%	2,512,704	838,754	33.38%
		16063	Unitrin Auto & Home Ins Co	328,635	0.0056%	231,419	-97,639	-42.19%
				42,048,027	**0.7172%**	**31,824,298**	**8,667,986**	**27.24%**
64	958	VESTA INS GRP						
		11762	Vesta Fire Ins Corp	7,294,060	0.1244%	11,752,671	6,401,856	54.47%
		22438	Hawaiian Ins & Gty Co Ltd	2,478,890	0.0423%	2,073,066	970,976	46.84%
				9,772,950	**0.1667%**	**13,825,737**	**7,372,832**	**53.33%**
65	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	14,450,475	0.2465%	12,474,903	9,654,609	77.39%
		31526	Wawanesa Mut Ins Co Us Branch	3,476,145	0.0593%	3,217,216	2,907,859	90.38%
				17,926,620	**0.3058%**	**15,692,119**	**12,562,468**	**80.06%**
66	800	WESTERN MUT INS GRP						
		15776	Residence Mut Ins Co	33,127,790	0.5651%	31,164,545	11,798,693	37.86%
		13625	Western Mut Ins Co	4,929,929	0.0841%	5,347,717	2,919,131	54.59%
				38,057,719	**0.6492%**	**36,512,262**	**14,717,824**	**40.31%**
67	2898	Western Service Contract Grp						
		37850	Pacific Specialty Ins Co	94,452,078	1.6111%	95,056,508	41,612,857	43.78%
				94,452,078	**1.6111%**	**95,056,508**	**41,612,857**	**43.78%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
68	1129	WHITE MOUNTAINS GRP						
		35408	Sirius Amer Ins Co	4,131,832	0.0705%	2,449,318	972,865	39.72%
				4,131,832	**0.0705%**	**2,449,318**	**972,865**	**39.72%**
69	273	WORKMENS GRP						
		13250	Workmens Auto Ins Co	3,212,229	0.0548%	2,745,063	923,777	33.65%
				3,212,229	**0.0548%**	**2,745,063**	**923,777**	**33.65%**
70	98	WR Berkley Corp						
		32603	Berkley Ins Co	29,246	0.0005%	66,164	33,795	51.08%
				29,246	**0.0005%**	**66,164**	**33,795**	**51.08%**
71	212	ZURICH INS GRP						
		21660	Fire Ins Exch	871,003,388	14.8567%	854,765,587	233,400,214	27.31%
		11185	Foremost Ins Co	46,225,727	0.7885%	43,225,564	20,032,172	46.34%
		21652	Farmers Ins Exch	27,326,477	0.4661%	29,418,114	10,502,975	35.70%
		11800	Foremost Property & Cas Ins Co	8,850,568	0.1510%	8,290,652	3,421,081	41.26%
		34649	Centre Ins Co	7,888,971	0.1346%	10,801,896	8,592,177	79.54%
		43699	American Federation Ins Co	7,372,617	0.1258%	7,228,392	2,425,248	33.55%
		10317	Neighborhood Spirit Prop & Cas Co	5,786,825	0.0987%	5,344,903	838,523	15.69%
		21326	Empire Fire & Marine Ins Co	4,451,587	0.0759%	1,119,046	433,516	38.74%
		21687	Mid-Century Ins Co	3,029,008	0.0517%	3,208,423	592,358	18.46%
		10318	Exact Prop & Cas Co Inc	2,400,029	0.0409%	2,202,173	983,673	44.67%
		10315	Civic Property & Cas Co	1,884,903	0.0322%	1,701,161	556,770	32.73%
		39306	Fidelity & Deposit Co Of MD	1,825,678	0.0311%	2,692,677	935,147	34.73%
		19372	Northern Ins Co Of NY	157	0.0000%	97	-6,648	-6853.61%
				988,045,935	**16.8531%**	**969,998,685**	**282,707,206**	**29.15%**
			Line Total:	**5,862,693,353**	**100.0000%**	**5,578,086,309**	**1,721,627,111**	**30.86%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		22667	Ace American Ins Co	24,970,407	1.0325%	22,193,735	-3,290,400	-14.83%
		20699	Ace Prop & Cas Ins Co	680,155	0.0281%	198,411	1,020,357	514.26%
		20702	Ace Fire Underwriters Ins Co	251,003	0.0104%	201,039	551,682	274.42%
		18279	Bankers Standard Ins Co	1,017	0.0000%	1,614	184,059	11403.90%
		22713	Insurance Co Of North Amer	69	0.0000%	53,498	133,322	249.21%
				25,902,651	**1.0710%**	**22,648,297**	**-1,400,980**	**-6.19%**
2	761		ALLIANZ INS GRP					
		21857	American Ins Co	72,441,106	2.9952%	73,544,632	34,244,313	46.56%
		21873	Firemans Fund Ins Co	35,230,412	1.4567%	31,954,276	-1,589,037	-4.97%
		21881	National Surety Corp	32,530,097	1.3450%	30,319,203	8,305,575	27.39%
		21865	Associated Ind Corp	21,657,862	0.8955%	22,541,365	4,955,716	21.98%
		21849	American Automobile Ins Co	14,574,382	0.6026%	15,052,707	8,729,515	57.99%
				176,433,859	**7.2950%**	**173,412,183**	**54,646,082**	**31.51%**
3	88		ALLMERICA FINANCIAL CORP					
		22292	Hanover Ins Co	150,565	0.0062%	154,575	-625,978	-404.97%
		22306	Massachusetts Bay Ins Co	18,875	0.0008%	19,902	-532,665	-2676.44%
				169,440	**0.0070%**	**174,477**	**-1,158,643**	**-664.07%**
4	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	97,855,393	4.0460%	89,338,226	36,324,013	40.66%
				97,855,393	**4.0460%**	**89,338,226**	**36,324,013**	**40.66%**
5	84		American Financial Grp					
		26344	Great American Assur Co	7,755,606	0.3207%	7,055,040	1,162,374	16.48%
		22136	Great American Ins Co of NY	7,584,571	0.3136%	7,626,428	-3,443,066	-45.15%
		16691	Great American Ins Co	3,678,563	0.1521%	3,990,745	313,914	7.87%
		26832	Great American Alliance Ins Co	672,372	0.0278%	2,944,798	1,773,850	60.24%
				19,691,112	**0.8142%**	**21,617,011**	**-192,928**	**-0.89%**
6	12		AMERICAN INTRNL GRP					
		11452	Hartford Steam Boil Inspec & Ins Co	9,522,442	0.3937%	10,657,093	2,180,238	20.46%
		23809	Granite State Ins Co	7,617,568	0.3150%	8,547,994	4,268,733	49.94%
		23841	New Hampshire Ins Co	3,582,533	0.1481%	3,695,280	2,885,589	78.09%
		19380	American Home Assur Co	2,060,399	0.0852%	1,785,852	353,024	19.77%
		19437	Lexington Ins Co	1,364,987	0.0564%	1,402,801	392,669	27.99%
		19399	AIU Ins Co	13,758	0.0006%	13,758	750	5.45%
				24,161,687	**0.9990%**	**26,102,778**	**10,081,003**	**38.62%**
7	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	11,351	0.0005%	22,294	35,362	158.62%
				11,351	**0.0005%**	**22,294**	**35,362**	**158.62%**
8	317		AON CORP					
		40827	Virginia Surety Co Inc	5	0.0000%	5	6,035	20700.00%
				5	**0.0000%**	**5**	**6,035**	**20700.00%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

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Licensed companies only

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9	1279	Arch Ins Grp						
		11150	Arch Ins Co	1,885,799	0.0780%	1,355,426	659,604	48.66%
				1,885,799	**0.0780%**	**1,355,426**	**659,604**	**48.66%**
10	457	ARGONAUT GRP						
		19860	Argonaut Great Central Ins Co	1,427,361	0.0590%	369,901	105,519	28.53%
				1,427,361	**0.0590%**	**369,901**	**105,519**	**28.53%**
11	19	Assurant Inc Grp						
		19615	American Reliable Ins Co	150,192	0.0062%	86,100	106,630	123.84%
				150,192	**0.0062%**	**86,100**	**106,630**	**123.84%**
12	24	ATLANTIC CO						
		19895	Atlantic Mut Ins Co	3,655,658	0.1512%	12,014,511	6,257,117	52.08%
		19909	Centennial Ins Co	1,134,824	0.0469%	3,162,255	4,190,081	132.50%
				4,790,482	**0.1981%**	**15,176,766**	**10,447,198**	**68.84%**
13	968	AXA INS GRP						
		16187	AXA Re Prop & Cas Ins Co	153,783	0.0064%	388,439	-165,550	-42.62%
				153,783	**0.0064%**	**388,439**	**-165,550**	**-42.62%**
14	1330	Balboa Ins Grp						
		24813	Balboa Ins Co	10,018	0.0004%	17,077	410,884	2406.07%
				10,018	**0.0004%**	**17,077**	**410,884**	**2406.07%**
15	18538	Bancinsure Inc						
		18538	Bancinsure Inc	380,698	0.0157%	341,613	141,205	41.33%
				380,698	**0.0157%**	**341,613**	**141,205**	**41.33%**
16	10830	Business Alliance Ins Co						
		10830	Business Alliance Ins Co	9,750,697	0.4032%	7,237,590	4,113,138	56.83%
				9,750,697	**0.4032%**	**7,237,590**	**4,113,138**	**56.83%**
17	802	Capital Ins Group						
		13544	California Capital Ins Co	47,905,525	1.9808%	44,061,955	16,291,511	36.97%
		23540	Monterey Ins Co	3,246,660	0.1342%	2,979,614	26,876	0.90%
				51,152,185	**2.1150%**	**47,041,569**	**16,318,387**	**34.69%**
18	38	CHUBB & SON INC						
		20281	Federal Ins Co	116,872,391	4.8323%	118,271,899	19,324,495	16.34%
		20397	Vigilant Ins Co	22,024,604	0.9107%	22,100,309	-377,172	-1.71%
		20303	Great Northern Ins Co	4,971,837	0.2056%	5,258,352	-27,833,374	-529.32%
		20346	Pacific Ind Co	1,141,563	0.0472%	1,478,070	-1,356,623	-91.78%
		20338	Northwestern Pacific Ind Co	31,688	0.0013%	96,097	-206,562	-214.95%
		10052	Chubb Natl Ins Co	137	0.0000%	74	11,060	14945.95%
				145,042,220	**5.9971%**	**147,204,801**	**-10,438,176**	**-7.09%**
19	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	12,138,717	0.5019%	11,487,542	6,507,400	56.65%
				12,138,717	**0.5019%**	**11,487,542**	**6,507,400**	**56.65%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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20	344		CHURCH PENSION FUND					
		10669	Church Ins Co	587,028	0.0243%	804,308	135,287	16.82%
				587,028	**0.0243%**	**804,308**	**135,287**	**16.82%**
21	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	70,387	0.0029%	60,931	37,029	60.77%
				70,387	**0.0029%**	**60,931**	**37,029**	**60.77%**
22	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	6,998,614	0.2894%	6,993,013	1,784,917	25.52%
				6,998,614	**0.2894%**	**6,993,013**	**1,784,917**	**25.52%**
23	218		CNA INS GRP					
		20508	Valley Forge Ins Co	24,330,276	1.0060%	19,679,349	6,437,088	32.71%
		20494	Transportation Ins Co	18,737,540	0.7747%	22,293,950	13,312,209	59.71%
		20478	National Fire Ins Co Of Hartford	9,891,727	0.4090%	8,871,798	2,921,984	32.94%
		20427	American Cas Co Of Reading PA	8,790,039	0.3634%	9,761,410	2,783,209	28.51%
		20486	Transcontinental Ins Co	8,702,001	0.3598%	8,348,344	110,030	1.32%
		20443	Continental Cas Co	8,124,577	0.3359%	8,202,364	1,004,522	12.25%
				78,576,160	**3.2489%**	**77,157,215**	**26,569,042**	**34.43%**
24	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	982,199	0.0406%	1,097,444	536,770	48.91%
				982,199	**0.0406%**	**1,097,444**	**536,770**	**48.91%**
25	50		Country Ins & Financial Services Grp					
		23647	Mutual Service Cas Ins Co	1,479,691	0.0612%	1,324,186	630,046	47.58%
				1,479,691	**0.0612%**	**1,324,186**	**630,046**	**47.58%**
26	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	15,095,697	0.6242%	14,188,472	5,223,201	36.81%
		25798	Unigard Ind Co	840,289	0.0347%	886,044	115,559	13.04%
		24449	Regent Ins Co	54,281	0.0022%	59,018	21,463	36.37%
		24414	General Cas Co Of WI	38,058	0.0016%	36,785	826	2.25%
				16,028,325	**0.6627%**	**15,170,319**	**5,361,049**	**35.34%**
27	14010		Crusader Ins Co					
		14010	Crusader Ins Co	30,200,748	1.2487%	30,400,731	7,834,134	25.77%
				30,200,748	**1.2487%**	**30,400,731**	**7,834,134**	**25.77%**
28	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	3,263,312	0.1349%	3,213,585	634,066	19.73%
				3,263,312	**0.1349%**	**3,213,585**	**634,066**	**19.73%**
29	40975		Dentists Ins Co					
		40975	Dentists Ins Co	6,833,471	0.2825%	6,309,907	2,870,801	45.50%
				6,833,471	**0.2825%**	**6,309,907**	**2,870,801**	**45.50%**
30	62		EMC INS CO					
		21415	Employers Mut Cas Co	161,065	0.0067%	161,229	124,970	77.51%
				161,065	**0.0067%**	**161,229**	**124,970**	**77.51%**

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

Sorted by Group Name

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
31	1120	EVEREST REIN HOL INC						
		10120	Everest Natl Ins Co	4,115,990	0.1702%	4,122,753	5,197,807	126.08%
				4,115,990	**0.1702%**	**4,122,753**	**5,197,807**	**126.08%**
32	158	FAIRFAX FINANCIAL						
		24384	Fairmont Specialty Ins Co	1,477,942	0.0611%	1,258,943	926,130	73.56%
		25054	Hudson Ins Co	877,961	0.0363%	1,383,735	2,542,991	183.78%
		10220	Commonwealth Ins Co Of Amer	663,978	0.0275%	824,032	104,611	12.70%
		21113	United States Fire Ins Co	58,045	0.0024%	64,888	-954,570	-1471.10%
		25534	TIG Ins Co	38,410	0.0016%	581,703	-2,253,156	-387.34%
		10936	Seneca Ins Co Inc	14,875	0.0006%	2,032	0	0.00%
				3,131,211	**0.1295%**	**4,115,333**	**366,006**	**8.89%**
33	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	4,504,129	0.1862%	4,424,681	2,302,260	52.03%
		28304	Federated Service Ins Co	252,357	0.0104%	230,561	42,155	18.28%
				4,756,486	**0.1967%**	**4,655,242**	**2,344,415**	**50.36%**
34	31453	Financial Pacific Ins Co						
		31453	Financial Pacific Ins Co	8,450,175	0.3494%	8,415,400	3,896,185	46.30%
				8,450,175	**0.3494%**	**8,415,400**	**3,896,185**	**46.30%**
35	70	FIRST AMN TITLE						
		37710	First American Prop & Cas Ins Co	52,451	0.0022%	21,154	46,945	221.92%
				52,451	**0.0022%**	**21,154**	**46,945**	**221.92%**
36	349	FLORISTS MUT						
		13978	Florists Mut Ins Co	2,274,578	0.0940%	2,255,694	662,392	29.37%
				2,274,578	**0.0940%**	**2,255,694**	**662,392**	**29.37%**
37	65	FM GLOBAL GRP						
		10014	Affiliated Fm Ins Co	4,214,456	0.1743%	3,686,693	1,752,750	47.54%
				4,214,456	**0.1743%**	**3,686,693**	**1,752,750**	**47.54%**
38	961	FRONTIER INS GRP						
		34266	Frontier Ins Co	172	0.0000%	172	-49,961	-29047.09%
				172	**0.0000%**	**172**	**-49,961**	**-29047.09%**
39	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	4,197,543	0.1736%	5,513,080	1,055,089	19.14%
		21318	Coregis Ins Co	10,806	0.0004%	10,806	-445,764	-4125.15%
				4,208,349	**0.1740%**	**5,523,886**	**609,325**	**11.03%**
40	37931	General Fire & Cas Co						
		37931	General Fire & Cas Co	4,137,266	0.1711%	2,346,237	540,376	23.03%
				4,137,266	**0.1711%**	**2,346,237**	**540,376**	**23.03%**
41	604	GERLING GLOBAL RE GRP						
		32190	Constitution Ins Co	8,187	0.0003%	8,187	-1,927,597	-23544.61%
				8,187	**0.0003%**	**8,187**	**-1,927,597**	**-23544.61%**

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42	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	1,482,618	0.0613%	927,206	421,304	45.44%
				1,482,618	**0.0613%**	**927,206**	**421,304**	**45.44%**
43	83		GRANGE INS					
		22101	Grange Ins Assn	288,126	0.0119%	288,585	242,035	83.87%
				288,126	**0.0119%**	**288,585**	**242,035**	**83.87%**
44	303		GUIDEONE INS GRP					
		14559	Guideone Specialty Mut Ins Co	12,587,140	0.5204%	11,185,221	2,965,073	26.51%
		15032	Guideone Mut Ins Co	12,455,935	0.5150%	11,649,482	8,109,226	69.61%
				25,043,075	**1.0355%**	**22,834,703**	**11,074,299**	**48.50%**
45	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	1,620,884	0.0670%	1,775,170	-1,075,775	-60.60%
		37257	Insurance Corp Of Hannover	874,235	0.0361%	4,522,617	3,212,116	71.02%
		37303	Redland Ins Co	626	0.0000%	626	-5,154	-823.32%
				2,495,745	**0.1032%**	**6,298,413**	**2,131,187**	**33.84%**
46	91		HARTFORD FIRE & CAS GRP					
		29424	Hartford Cas Ins Co	193,203,657	7.9884%	183,941,806	69,004,610	37.51%
		19682	Hartford Fire In Co	36,154,997	1.4949%	35,244,476	23,576,953	66.90%
		29459	Twin City Fire Ins Co Co	2,269,008	0.0938%	2,191,660	548,373	25.02%
		37478	Hartford Ins Co Of The Midwest	741,886	0.0307%	755,696	272,351	36.04%
		30104	Hartford Underwriters Ins Co	485,965	0.0201%	680,224	210,480	30.94%
		22357	Hartford Accid & Ind Co	380,117	0.0157%	513,932	144,938	28.20%
		34690	Property & Cas Ins Co Of Hartford	118,022	0.0049%	118,492	619	0.52%
				233,353,652	**9.6485%**	**223,446,286**	**93,758,324**	**41.96%**
47	922		ICW GROUP					
		27847	Insurance Co Of The West	1,609,753	0.0666%	1,575,456	6,482,468	411.47%
				1,609,753	**0.0666%**	**1,575,456**	**6,482,468**	**411.47%**
48	479		IFG CO					
		11177	First Financial Ins Co	46,418	0.0019%	44,823	-34,721	-77.46%
				46,418	**0.0019%**	**44,823**	**-34,721**	**-77.46%**
49	246		INDIANA LUMBERMENS					
		14265	Indiana Lumbermens Mut Ins Co	632	0.0000%	485	0	0.00%
				632	**0.0000%**	**485**	**0**	**0.00%**
50	14354		Jewelers Mut Ins Co					
		14354	Jewelers Mut Ins Co	851,630	0.0352%	755,881	106,939	14.15%
				851,630	**0.0352%**	**755,881**	**106,939**	**14.15%**
51	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	432,624	0.0179%	422,087	-318,167	-75.38%
				432,624	**0.0179%**	**422,087**	**-318,167**	**-75.38%**
52	37800		Lg Ins Co Ltd Us Branch					
		37800	Lg Ins Co Ltd Us Branch	2,297,062	0.0950%	1,152,685	764,318	66.31%
				2,297,062	**0.0950%**	**1,152,685**	**764,318**	**66.31%**

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53	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	67,433,935	2.7882%	67,086,442	27,611,582	41.16%
		10836	Golden Eagle Ins Corp	14,984,512	0.6196%	12,449,324	2,693,068	21.63%
		24171	Netherlands Ins Co The	8,557,381	0.3538%	8,392,173	7,579,907	90.32%
		23035	Liberty Mut Fire Ins Co	5,064,624	0.2094%	5,541,927	-1,997,820	-36.05%
		19917	Liberty Ins Underwriters Inc	2,662,909	0.1101%	2,980,709	2,176,875	73.03%
		21458	Employers Ins of Wausau	2,132,951	0.0882%	2,900,968	-7,716,017	-265.98%
		23043	Liberty Mut Ins Co	981,716	0.0406%	1,261,264	2,671,679	211.83%
		42404	Liberty Ins Corp	668,599	0.0276%	585,465	111,249	19.00%
		26042	Wausau Underwriters Ins Co	383,574	0.0159%	433,127	157,120	36.28%
		26069	Wausau Business Ins Co	260,503	0.0108%	153,084	9,297	6.07%
				103,130,704	**4.2642%**	**101,784,483**	**33,296,940**	**32.71%**
54	108	LUMBERMENS MUT CAS GRP						
		22977	Lumbermens Mut Cas Co	106,340	0.0044%	898,460	-5,834,349	-649.37%
		30562	American Manufacturers Mut Ins Co	103,323	0.0043%	321,991	-1,794,523	-557.32%
		22918	American Motorists Ins Co	39,265	0.0016%	491,450	4,988,161	1014.99%
				248,928	**0.0103%**	**1,711,901**	**-2,640,711**	**-154.26%**
55	677	MAGUIRE CORP GRP						
		18058	Philadelphia Ind Ins Co	26,767,786	1.1068%	25,096,010	8,768,882	34.94%
				26,767,786	**1.1068%**	**25,096,010**	**8,768,882**	**34.94%**
56	785	MARKEL CORP GRP						
		38970	Markel Ins Co	4,967,553	0.2054%	5,460,878	3,494,307	63.99%
		35378	Evanston Ins Co	2,512,630	0.1039%	2,369,002	434,854	18.36%
		28932	Markel American Ins Co	326,771	0.0135%	266,531	25,606	9.61%
				7,806,954	**0.3228%**	**8,096,411**	**3,954,767**	**48.85%**
57	225	MCMILLEN GRP						
		20010	Acceptance Ind Ins Co	996,944	0.0412%	957,601	272,894	28.50%
				996,944	**0.0412%**	**957,601**	**272,894**	**28.50%**
58	748	Meadowbrook Ins Grp						
		18023	Star Ins Co	5,872,599	0.2428%	5,304,687	3,178,018	59.91%
		25780	Williamsburg Natl Ins Co	3,094	0.0001%	2,140	24,136	1127.85%
				5,875,693	**0.2429%**	**5,306,827**	**3,202,154**	**60.34%**
59	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	16,751,378	0.6926%	15,493,411	5,564,947	35.92%
				16,751,378	**0.6926%**	**15,493,411**	**5,564,947**	**35.92%**
60	27480	Mid-State Mut Ins Co						
		27480	Mid-State Mut Ins Co	2,934,931	0.1214%	3,146,648	907,933	28.85%
				2,934,931	**0.1214%**	**3,146,648**	**907,933**	**28.85%**
61	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	5,127,326	0.2120%	5,088,109	2,075,578	40.79%
				5,127,326	**0.2120%**	**5,088,109**	**2,075,578**	**40.79%**

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62	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	26,374,767	1.0905%	23,908,497	10,210,400	42.71%
		22551	Mitsui Sumitomo Ins USA Inc	3,884,364	0.1606%	2,792,778	633,127	22.67%
				30,259,131	**1.2511%**	**26,701,275**	**10,843,527**	**40.61%**
63	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	3,108,808	0.1285%	3,160,481	2,025,994	64.10%
				3,108,808	**0.1285%**	**3,160,481**	**2,025,994**	**64.10%**
64	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	7,752,706	0.3206%	7,089,522	2,679,402	37.79%
				7,752,706	**0.3206%**	**7,089,522**	**2,679,402**	**37.79%**
65	140		NATIONWIDE CORP					
		19100	Amco Ins Co	71,098,726	2.9397%	64,206,656	29,174,761	45.44%
		23787	Nationwide Mut Ins Co	12,768,654	0.5279%	12,134,960	4,987,895	41.10%
		28223	Nationwide Agribusiness Ins Co	11,276,654	0.4663%	10,086,239	1,064,085	10.55%
		13838	Farmland Mut Ins Co	431,696	0.0178%	252,987	117,240	46.34%
		15580	Scottsdale Ind Co	107,742	0.0045%	77,761	3,491	4.49%
		11991	National Cas Co	15,000	0.0006%	15,000	660	4.40%
				95,698,472	**3.9569%**	**86,773,603**	**35,348,132**	**40.74%**
66	510		NAVIGATORS GRP INC					
		42307	Navigators Ins Co	82,400	0.0034%	69,163	-3,941,607	-5699.01%
				82,400	**0.0034%**	**69,163**	**-3,941,607**	**-5699.01%**
67	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	2	0.0000%	2	-67	-3350.00%
				2	**0.0000%**	**2**	**-67**	**-3350.00%**
68	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	8,884,462	0.3673%	9,195,985	5,038,226	54.79%
				8,884,462	**0.3673%**	**9,195,985**	**5,038,226**	**54.79%**
69	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	5,529,083	0.2286%	6,311,120	854,026	13.53%
				5,529,083	**0.2286%**	**6,311,120**	**854,026**	**13.53%**
70	767		PENN MFR ASN INS					
		12262	Pennsylvania Manufacturers Asn Ins C	34,545	0.0014%	34,451	1,069	3.10%
				34,545	**0.0014%**	**34,451**	**1,069**	**3.10%**
71	853		PUBLIC SERVICE GRP					
		15059	Public Service Mut Ins Co	11,712,867	0.4843%	11,751,938	6,179,597	52.58%
				11,712,867	**0.4843%**	**11,751,938**	**6,179,597**	**52.58%**
72	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	10,704,773	0.4426%	8,180,580	4,001,606	48.92%
				10,704,773	**0.4426%**	**8,180,580**	**4,001,606**	**48.92%**

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73	1325	RHINE RE GRP						
		24899	Alea North America Ins Co	185,355	0.0077%	183,460	102,211	55.71%
				185,355	**0.0077%**	**183,460**	**102,211**	**55.71%**
74	783	RLI INS GRP						
		13056	RLI Ins Co	897,120	0.0371%	880,641	40,804	4.63%
				897,120	**0.0371%**	**880,641**	**40,804**	**4.63%**
75	553	ROYAL & SUN ALLIANCE USA						
		24902	Security Ins Co Of Hartford	3,743,233	0.1548%	6,930,256	1,246,359	17.98%
		24678	Royal Ind Co	529,548	0.0219%	5,492,989	7,006,789	127.56%
				4,272,781	**0.1767%**	**12,423,245**	**8,253,148**	**66.43%**
76	163	SAFECO INS GRP						
		19690	American Economy Ins Co	40,931,902	1.6924%	38,521,083	18,405,444	47.78%
		19704	American States Ins Co	14,575,360	0.6026%	18,795,101	3,900,100	20.75%
		24732	General Ins Co Of Amer	6,009,145	0.2485%	2,584,276	608,355	23.54%
		24724	First Natl Ins Co Of Amer	3,776,407	0.1561%	2,854,291	184,857	6.48%
		24740	Safeco Ins Co Of Amer	3,722,504	0.1539%	3,412,015	242,937	7.12%
				69,015,318	**2.8536%**	**66,166,766**	**23,341,693**	**35.28%**
77	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	4,562,851	0.1887%	4,406,196	1,453,632	32.99%
		23434	Middlesex Ins Co	2,953	0.0001%	2,144	360	16.79%
				4,565,804	**0.1888%**	**4,408,340**	**1,453,992**	**32.98%**
78	22985	Sequoia Ins Co						
		22985	Sequoia Ins Co	45,051,733	1.8628%	43,883,465	30,015,844	68.40%
				45,051,733	**1.8628%**	**43,883,465**	**30,015,844**	**68.40%**
79	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	4,752,148	0.1965%	4,938,174	1,483,764	30.05%
				4,752,148	**0.1965%**	**4,938,174**	**1,483,764**	**30.05%**
80	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	68,053	0.0028%	85,616	33,280	38.87%
				68,053	**0.0028%**	**85,616**	**33,280**	**38.87%**

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81	3548	St Paul Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	107,580,574	4.4481%	101,792,067	24,020,452	23.60%
		25682	Travelers Ind Co Of CT	37,744,167	1.5606%	36,789,061	12,506,520	34.00%
		24767	St Paul Fire & Marine Ins Co	32,121,592	1.3281%	44,947,919	9,105,300	20.26%
		25887	US Fidelity & Guaranty Co	10,789,374	0.4461%	11,123,829	1,978,376	17.79%
		25879	Fidelity & Guaranty Ins Underwriters	6,996,315	0.2893%	6,865,725	4,766,845	69.43%
		22217	Gulf Ins Co	4,852,830	0.2007%	5,308,443	41,184	0.78%
		24791	St Paul Mercury Ins Co	3,630,061	0.1501%	4,738,245	-13,025,523	-274.90%
		35386	Fidelity & Guaranty Ins Co	3,201,329	0.1324%	3,121,923	966,654	30.96%
		24775	St Paul Guardian Ins Co	781,023	0.0323%	1,007,349	-480,534	-47.70%
		24015	Northland Ins Co	701,313	0.0290%	721,009	363,632	50.43%
		36463	Discover Prop & Cas Ins Co	589,093	0.0244%	450,859	322,046	71.43%
		22233	Select Ins Co	195,236	0.0081%	218,219	-946,638	-433.80%
		19038	Travelers Cas & Surety Co	125,364	0.0052%	173,948	93,826	53.94%
		19070	Standard Fire Ins Co	96,519	0.0040%	88,535	-10,220	-11.54%
		22209	Atlantic Ins Co	383	0.0000%	697	182	26.11%
				209,405,173	**8.6583%**	**217,347,828**	**39,702,102**	**18.27%**
82	176	STATE FARM IL						
		25151	State Farm General Ins Co	179,474,639	7.4208%	170,965,525	65,382,966	38.24%
				179,474,639	**7.4208%**	**170,965,525**	**65,382,966**	**38.24%**
83	181	SWISS RE GRP						
		29700	North American Elite Ins Co	6,928,720	0.2865%	6,990,779	4,544,888	65.01%
				6,928,720	**0.2865%**	**6,990,779**	**4,544,888**	**65.01%**
84	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	888,468	0.0367%	306,546	190,218	62.05%
				888,468	**0.0367%**	**306,546**	**190,218**	**62.05%**
85	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	6,980,312	0.2886%	7,061,589	5,203,130	73.68%
				6,980,312	**0.2886%**	**7,061,589**	**5,203,130**	**73.68%**
86	920	UNITED NATL GRP						
		13064	United Natl Ins Co	2,904,391	0.1201%	3,499,602	-129,511	-3.70%
		42048	Diamond State Ins Co	1,313,306	0.0543%	1,124,292	239,045	21.26%
		41335	United Natl Specialty Ins Co	134	0.0000%	134	-807	-602.24%
				4,217,831	**0.1744%**	**4,624,028**	**108,727**	**2.35%**
87	201	UTICA NATL INS GRP						
		25976	Utica Mut Ins Co	97,264	0.0040%	111,189	-55,109	-49.56%
		25984	Graphic Arts Mut Ins Co	18,434	0.0008%	32,432	52	0.16%
				115,698	**0.0048%**	**143,621**	**-55,057**	**-38.33%**
88	2898	Western Service Contract Grp						
		37850	Pacific Specialty Ins Co	983,204	0.0407%	1,032,864	724,556	70.15%
				983,204	**0.0407%**	**1,032,864**	**724,556**	**70.15%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
89	866		WESTERN WORLD GRP					
		13196	Western World Ins Co	388,555	0.0161%	363,050	59,696	16.44%
		37982	Tudor Ins Co	21,855	0.0009%	20,683	605	2.93%
				410,410	**0.0170%**	**383,733**	**60,301**	**15.71%**
90	1129		WHITE MOUNTAINS GRP					
		35408	Sirius Amer Ins Co	15,061,495	0.6227%	15,252,208	4,647,080	30.47%
		27154	Atlantic Specialty Ins Co	14,229,724	0.5884%	6,085,900	2,413,125	39.65%
		38776	Folksamerica Rein Co	4,315,196	0.1784%	4,251,394	1,540,201	36.23%
		21970	OneBeacon Ins Co	69,925	0.0029%	65,016	-125,589	-193.17%
		20621	OneBeacon America Ins Co	62,984	0.0026%	95,394	-1,226,432	-1285.65%
		20648	Employers Fire Ins Co	57,348	0.0024%	23,993	569,594	2374.00%
		21962	Pennsylvania General Ins Co	20,251	0.0008%	220,759	-3,890,891	-1762.51%
		38369	Northern Assur Co Of Amer	9,873	0.0004%	15,303	43,001	281.00%
		20613	American Employers Ins Co	4,796	0.0002%	63,829	77,908	122.06%
				33,831,592	**1.3988%**	**26,073,796**	**4,047,997**	**15.53%**
91	98		WR Berkley Corp					
		40045	Starnet Ins Co	499,256	0.0206%	787,124	504,216	64.06%
		32603	Berkley Ins Co	19,270	0.0008%	56,413	39,803	70.56%
				518,526	**0.0214%**	**843,537**	**544,019**	**64.49%**
92	1285		X L AMER					
		22322	Greenwich Ins Co	1,725,940	0.0714%	5,462,155	-554,352	-10.15%
				1,725,940	**0.0714%**	**5,462,155**	**-554,352**	**-10.15%**
93	212		ZURICH INS GRP					
		21652	Farmers Ins Exch	186,869,796	7.7265%	183,993,469	49,957,739	27.15%
		21709	Truck Ins Exch	91,909,432	3.8002%	99,249,825	25,520,643	25.71%
		21660	Fire Ins Exch	71,209,871	2.9443%	68,706,785	25,069,806	36.49%
		19372	Northern Ins Co Of NY	42,923,161	1.7747%	41,716,259	33,433,749	80.15%
		19356	Maryland Cas Co	41,700,227	1.7242%	42,870,157	51,462,848	120.04%
		21687	Mid-Century Ins Co	21,027,307	0.8694%	20,664,407	4,862,822	23.53%
		16535	Zurich American Ins Co	6,243,088	0.2581%	6,018,096	2,914,619	48.43%
		40142	American Zurich Ins Co	5,899,045	0.2439%	6,372,115	632,879	9.93%
		39306	Fidelity & Deposit Co Of MD	4,800,242	0.1985%	4,829,489	1,299,230	26.90%
		21326	Empire Fire & Marine Ins Co	4,545,690	0.1880%	4,412,012	3,176,555	72.00%
		10318	Exact Prop & Cas Co Inc	2,127,736	0.0880%	1,970,953	838,894	42.56%
		19305	Assurance Co Of Amer	676,037	0.0280%	1,873,044	32,143,755	1716.12%
		10315	Civic Property & Cas Co	547,792	0.0226%	548,714	-64,723	-11.80%
		26247	American Guarantee & Liability Ins	421,487	0.0174%	462,283	-108,402	-23.45%
		27855	Zurich American Ins Co Of IL	245,826	0.0102%	139,043	11,704	8.42%
		10317	Neighborhood Spirit Prop & Cas Co	162,789	0.0067%	164,511	42,560	25.87%
		26611	Valiant Ins Co	2,027	0.0001%	2,027	36,441	1797.78%
		34347	Colonial American Cas & Surety Co	769	0.0000%	892	-16	-1.79%
				481,312,322	**19.9009%**	**483,994,081**	**231,231,103**	**47.78%**
			Line Total:	**2,418,548,346**	**100.0000%**	**2,383,761,634**	**835,419,546**	**35.05%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626	ACE LTD						
		22667	Ace American Ins Co	2,712,758	0.1514%	2,519,642	5,751,289	228.26%
		20699	Ace Prop & Cas Ins Co	943,507	0.0527%	281,954	2,070,951	734.50%
		20702	Ace Fire Underwriters Ins Co	691,576	0.0386%	592,535	1,184,700	199.94%
		22713	Insurance Co Of North Amer	1,074	0.0001%	1,008	134,652	13358.33%
				4,348,915	**0.2428%**	**3,395,139**	**9,141,592**	**269.26%**
2	761	ALLIANZ INS GRP						
		21857	American Ins Co	72,771,056	4.0623%	75,494,062	20,263,481	26.84%
		21881	National Surety Corp	35,300,886	1.9706%	31,715,495	7,044,045	22.21%
		21865	Associated Ind Corp	21,622,714	1.2070%	22,300,221	4,410,340	19.78%
		21849	American Automobile Ins Co	20,099,385	1.1220%	18,405,762	4,160,454	22.60%
		21873	Firemans Fund Ins Co	16,381,373	0.9145%	13,512,646	14,478,880	107.15%
				166,175,414	**9.2764%**	**161,428,186**	**50,357,200**	**31.19%**
3	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	136,952	0.0076%	134,870	7,711,366	5717.63%
		22306	Massachusetts Bay Ins Co	1,193	0.0001%	2,012	-11,308,867	562070.92%
				138,145	**0.0077%**	**136,882**	**-3,597,501**	**-2628.18%**
4	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	36,443,804	2.0344%	33,528,383	7,471,512	22.28%
				36,443,804	**2.0344%**	**33,528,383**	**7,471,512**	**22.28%**
5	84	American Financial Grp						
		26344	Great American Assur Co	11,098,328	0.6195%	10,305,332	2,690,997	26.11%
		16691	Great American Ins Co	4,377,343	0.2444%	4,467,293	4,341,362	97.18%
		22136	Great American Ins Co of NY	1,723,790	0.0962%	2,222,169	4,652,075	209.35%
		26832	Great American Alliance Ins Co	341,324	0.0191%	1,063,415	2,554,400	240.21%
				17,540,785	**0.9792%**	**18,058,209**	**14,238,834**	**78.85%**
6	12	AMERICAN INTRNL GRP						
		23809	Granite State Ins Co	12,058,095	0.6731%	12,334,271	4,738,993	38.42%
		19437	Lexington Ins Co	7,290,726	0.4070%	6,392,825	2,399,865	37.54%
		23841	New Hampshire Ins Co	3,895,247	0.2174%	4,021,340	3,240,705	80.59%
		19410	Commerce & Industry Ins Co	13,084	0.0007%	5,827	2,331	40.00%
		19399	AIU Ins Co	6,775	0.0004%	6,775	1,394	20.58%
				23,263,927	**1.2987%**	**22,761,038**	**10,383,288**	**45.62%**
7	124	AMERISURE CO						
		23396	Amerisure Mut Ins Co	9,173	0.0005%	28,104	21,382	76.08%
				9,173	**0.0005%**	**28,104**	**21,382**	**76.08%**
8	317	AON CORP						
		40827	Virginia Surety Co Inc	15	0.0000%	15	3,725	24833.33%
				15	**0.0000%**	**15**	**3,725**	**24833.33%**
9	1279	Arch Ins Grp						
		11150	Arch Ins Co	1,314,048	0.0734%	1,130,544	1,028,683	90.99%
				1,314,048	**0.0734%**	**1,130,544**	**1,028,683**	**90.99%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
10	457		ARGONAUT GRP					
		19860	Argonaut Great Central Ins Co	1,342,305	0.0749%	317,582	163,080	51.35%
				1,342,305	**0.0749%**	**317,582**	**163,080**	**51.35%**
11	19		Assurant Inc Grp					
		19615	American Reliable Ins Co	34,034	0.0019%	15,274	9,449	61.86%
				34,034	**0.0019%**	**15,274**	**9,449**	**61.86%**
12	24		ATLANTIC CO					
		19895	Atlantic Mut Ins Co	4,588,784	0.2562%	14,938,433	-1,313,507	-8.79%
		19909	Centennial Ins Co	1,684,749	0.0940%	4,400,123	15,453,399	351.20%
				6,273,533	**0.3502%**	**19,338,556**	**14,139,892**	**73.12%**
13	968		AXA INS GRP					
		16187	AXA Re Prop & Cas Ins Co	913	0.0001%	2,662	-588,555	-22109.50%
				913	**0.0001%**	**2,662**	**-588,555**	**-22109.50%**
14	18538		Bancinsure Inc					
		18538	Bancinsure Inc	268,805	0.0150%	260,926	31,880	12.22%
				268,805	**0.0150%**	**260,926**	**31,880**	**12.22%**
15	10830		Business Alliance Ins Co					
		10830	Business Alliance Ins Co	7,977,843	0.4453%	5,921,665	1,168,098	19.73%
				7,977,843	**0.4453%**	**5,921,665**	**1,168,098**	**19.73%**
16	802		Capital Ins Group					
		13544	California Capital Ins Co	33,588,090	1.8750%	30,964,627	6,914,845	22.33%
		23540	Monterey Ins Co	2,149,090	0.1200%	1,943,962	1,341,507	69.01%
				35,737,180	**1.9950%**	**32,908,589**	**8,256,352**	**25.09%**
17	38		CHUBB & SON INC					
		20281	Federal Ins Co	83,358,372	4.6533%	80,951,754	33,173,674	40.98%
		20397	Vigilant Ins Co	15,320,368	0.8552%	15,294,822	1,703,964	11.14%
		20303	Great Northern Ins Co	2,189,013	0.1222%	2,551,667	-806,675	-31.61%
		20346	Pacific Ind Co	1,200,080	0.0670%	1,372,276	990,920	72.21%
		20338	Northwestern Pacific Ind Co	3,427	0.0002%	15,331	651,566	4249.99%
		10052	Chubb Natl Ins Co	127	0.0000%	69	3,948	5721.74%
				102,071,387	**5.6979%**	**100,185,919**	**35,717,397**	**35.65%**
18	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	11,177,830	0.6240%	10,218,177	7,193,110	70.40%
				11,177,830	**0.6240%**	**10,218,177**	**7,193,110**	**70.40%**
19	344		CHURCH PENSION FUND					
		10669	Church Ins Co	211,699	0.0118%	463,415	-745,361	-160.84%
				211,699	**0.0118%**	**463,415**	**-745,361**	**-160.84%**
20	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	366,631	0.0205%	370,770	76,020	20.50%
				366,631	**0.0205%**	**370,770**	**76,020**	**20.50%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
21	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	4,499,370	0.2512%	4,434,153	3,058,282	68.97%
				4,499,370	**0.2512%**	**4,434,153**	**3,058,282**	**68.97%**
22	218	CNA INS GRP						
		20486	Transcontinental Ins Co	18,034,722	1.0068%	15,780,171	-299,223	-1.90%
		20494	Transportation Ins Co	11,299,174	0.6308%	11,463,916	1,575,378	13.74%
		20508	Valley Forge Ins Co	9,902,815	0.5528%	8,967,056	6,224,106	69.41%
		20427	American Cas Co Of Reading PA	9,524,520	0.5317%	10,394,488	183,309	1.76%
		20443	Continental Cas Co	7,666,800	0.4280%	7,760,667	-89,914	-1.16%
		20478	National Fire Ins Co Of Hartford	5,024,911	0.2805%	3,386,706	1,172,841	34.63%
				61,452,942	**3.4305%**	**57,753,004**	**8,766,497**	**15.18%**
23	37206	Contractors Bonding & Ins Co						
		37206	Contractors Bonding & Ins Co	10,761,329	0.6007%	10,529,804	3,188,462	30.28%
				10,761,329	**0.6007%**	**10,529,804**	**3,188,462**	**30.28%**
24	50	Country Ins & Financial Services Grp						
		23647	Mutual Service Cas Ins Co	1,496,480	0.0835%	1,327,418	354,243	26.69%
				1,496,480	**0.0835%**	**1,327,418**	**354,243**	**26.69%**
25	400	CREDIT SUISSE GRP						
		25747	Unigard Ins Co	12,453,082	0.6952%	11,809,054	4,579,901	38.78%
		25798	Unigard Ind Co	854,472	0.0477%	887,773	-111,580	-12.57%
		24414	General Cas Co Of WI	34,699	0.0019%	32,884	15,813	48.09%
		24449	Regent Ins Co	30,709	0.0017%	33,816	24,374	72.08%
				13,372,962	**0.7465%**	**12,763,527**	**4,508,508**	**35.32%**
26	14010	Crusader Ins Co						
		14010	Crusader Ins Co	36,997,484	2.0653%	35,728,712	21,925,261	61.37%
				36,997,484	**2.0653%**	**35,728,712**	**21,925,261**	**61.37%**
27	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	1,590,280	0.0888%	1,545,017	99,006	6.41%
				1,590,280	**0.0888%**	**1,545,017**	**99,006**	**6.41%**
28	74	DELPHI FIN GRP						
		15105	Safety Natl Cas Corp	32,285	0.0018%	32,084	1,519,287	4735.34%
				32,285	**0.0018%**	**32,084**	**1,519,287**	**4735.34%**
29	62	EMC INS CO						
		21415	Employers Mut Cas Co	85,951	0.0048%	86,036	-20,836	-24.22%
				85,951	**0.0048%**	**86,036**	**-20,836**	**-24.22%**
30	1120	EVEREST REIN HOL INC						
		10120	Everest Natl Ins Co	22,977,572	1.2827%	22,424,324	12,783,946	57.01%
				22,977,572	**1.2827%**	**22,424,324**	**12,783,946**	**57.01%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
31	158	FAIRFAX FINANCIAL						
		25054	Hudson Ins Co	1,097,994	0.0613%	1,389,398	1,729,447	124.47%
		24384	Fairmont Specialty Ins Co	1,029,206	0.0575%	891,230	354,758	39.81%
		10936	Seneca Ins Co Inc	18,931	0.0011%	2,586	0	0.00%
		25534	TIG Ins Co	10,183	0.0006%	317,028	-5,332,180	-1681.93%
				2,156,314	**0.1204%**	**2,600,242**	**-3,247,975**	**-124.91%**
32	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	6,815,793	0.3805%	7,662,537	4,445,955	58.02%
				6,815,793	**0.3805%**	**7,662,537**	**4,445,955**	**58.02%**
33	31453	Financial Pacific Ins Co						
		31453	Financial Pacific Ins Co	61,129,827	3.4125%	58,047,770	29,770,041	51.29%
				61,129,827	**3.4125%**	**58,047,770**	**29,770,041**	**51.29%**
34	70	FIRST AMN TITLE						
		37710	First American Prop & Cas Ins Co	277,478	0.0155%	118,568	54,932	46.33%
				277,478	**0.0155%**	**118,568**	**54,932**	**46.33%**
35	349	FLORISTS MUT						
		13978	Florists Mut Ins Co	1,029,029	0.0574%	1,035,422	756,067	73.02%
				1,029,029	**0.0574%**	**1,035,422**	**756,067**	**73.02%**
36	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	11,395,738	0.6361%	14,765,805	6,971,053	47.21%
		21318	Coregis Ins Co	137,964	0.0077%	309,220	7,435,752	2404.68%
				11,533,702	**0.6438%**	**15,075,025**	**14,406,805**	**95.57%**
37	37931	General Fire & Cas Co						
		37931	General Fire & Cas Co	4,150,179	0.2317%	2,217,782	762,731	34.39%
				4,150,179	**0.2317%**	**2,217,782**	**762,731**	**34.39%**
38	1331	Glencoe US Holdings Inc						
		10340	Stonington Ins Co	2,619,744	0.1462%	1,535,971	726,329	47.29%
				2,619,744	**0.1462%**	**1,535,971**	**726,329**	**47.29%**
39	83	GRANGE INS						
		22101	Grange Ins Assn	8,329	0.0005%	8,196	11,755	143.42%
				8,329	**0.0005%**	**8,196**	**11,755**	**143.42%**
40	303	GUIDEONE INS GRP						
		14559	Guideone Specialty Mut Ins Co	11,996,326	0.6697%	11,311,608	8,232,345	72.78%
		15032	Guideone Mut Ins Co	10,379,823	0.5794%	10,281,457	4,793,286	46.62%
				22,376,149	**1.2491%**	**21,593,065**	**13,025,631**	**60.32%**
41	517	HANNOVER GRP						
		37257	Insurance Corp Of Hannover	358,579	0.0200%	3,730,278	2,432,749	65.22%
		37303	Redland Ins Co	293	0.0000%	293	-50,452	-17219.11%
				358,872	**0.0200%**	**3,730,571**	**2,382,297**	**63.86%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
42	91		HARTFORD FIRE & CAS GRP					
		29424	Hartford Cas Ins Co	44,387,949	2.4779%	40,174,499	28,476,243	70.88%
		19682	Hartford Fire In Co	38,003,883	2.1215%	38,358,585	20,323,195	52.98%
		37478	Hartford Ins Co Of The Midwest	32,609,640	1.8204%	31,434,808	12,615,704	40.13%
		29459	Twin City Fire Ins Co Co	7,315,678	0.4084%	6,993,796	1,167,299	16.69%
		30104	Hartford Underwriters Ins Co	870,622	0.0486%	1,186,328	1,337,238	112.72%
		22357	Hartford Accid & Ind Co	287,881	0.0161%	333,405	1,015,682	304.64%
		34690	Property & Cas Ins Co Of Hartford	12,693	0.0007%	18,338	26,620	145.16%
				123,488,346	**6.8935%**	**118,499,759**	**64,961,981**	**54.82%**
43	10048		Hyundai Marine & Fire Ins Co Ltd					
		10048	Hyundai Marine & Fire Ins Co Ltd	140,000	0.0078%	35,385	102,829	290.60%
				140,000	**0.0078%**	**35,385**	**102,829**	**290.60%**
44	479		IFG CO					
		11177	First Financial Ins Co	20,926	0.0012%	19,600	761,147	3883.40%
				20,926	**0.0012%**	**19,600**	**761,147**	**3883.40%**
45	14354		Jewelers Mut Ins Co					
		14354	Jewelers Mut Ins Co	544,942	0.0304%	515,879	147,656	28.62%
				544,942	**0.0304%**	**515,879**	**147,656**	**28.62%**
46	37800		Lg Ins Co Ltd Us Branch					
		37800	Lg Ins Co Ltd Us Branch	1,522,059	0.0850%	2,355,738	296,519	12.59%
				1,522,059	**0.0850%**	**2,355,738**	**296,519**	**12.59%**
47	111		LIBERTY MUT GRP					
		24198	Peerless Ins Co	80,556,353	4.4969%	81,399,545	28,193,214	34.64%
		10836	Golden Eagle Ins Corp	10,671,458	0.5957%	9,509,126	-1,309,725	-13.77%
		24171	Netherlands Ins Co The	7,300,027	0.4075%	7,033,675	4,265,253	60.64%
		21458	Employers Ins of Wausau	1,580,721	0.0882%	1,685,370	1,976,821	117.29%
		23035	Liberty Mut Fire Ins Co	1,440,472	0.0804%	1,382,398	2,465,107	178.32%
		26042	Wausau Underwriters Ins Co	1,436,603	0.0802%	1,151,730	3,973,151	344.97%
		26069	Wausau Business Ins Co	967,037	0.0540%	1,132,315	941,184	83.12%
		42404	Liberty Ins Corp	831,431	0.0464%	754,472	142,985	18.95%
		19917	Liberty Ins Underwriters Inc	277,983	0.0155%	611,083	-72,657	-11.89%
				105,062,085	**5.8649%**	**104,659,714**	**40,575,333**	**38.77%**
48	108		LUMBERMENS MUT CAS GRP					
		30562	American Manufacturers Mut Ins Co	219,519	0.0123%	409,662	-6,006,142	-1466.12%
				219,519	**0.0123%**	**409,662**	**-6,006,142**	**-1466.12%**
49	677		MAGUIRE CORP GRP					
		18058	Philadelphia Ind Ins Co	46,658,757	2.6046%	42,374,594	14,569,253	34.38%
				46,658,757	**2.6046%**	**42,374,594**	**14,569,253**	**34.38%**
50	785		MARKEL CORP GRP					
		38970	Markel Ins Co	11,042,974	0.6165%	12,153,237	6,449,013	53.06%
		35378	Evanston Ins Co	3,690,084	0.2060%	3,701,948	1,110,712	30.00%
		28932	Markel American Ins Co	833,438	0.0465%	318,193	205,312	64.52%
				15,566,496	**0.8690%**	**16,173,378**	**7,765,037**	**48.01%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
51	225		MCMILLEN GRP					
		20010	Acceptance Ind Ins Co	584,408	0.0326%	553,255	-14,411	-2.60%
				584,408	**0.0326%**	**553,255**	**-14,411**	**-2.60%**
52	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	4,294,795	0.2397%	3,996,653	1,776,584	44.45%
		25780	Williamsburg Natl Ins Co	28	0.0000%	52	3,248,805	247701.92%
				4,294,823	**0.2398%**	**3,996,705**	**5,025,389**	**125.74%**
53	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	5,336,117	0.2979%	5,028,878	1,580,237	31.42%
				5,336,117	**0.2979%**	**5,028,878**	**1,580,237**	**31.42%**
54	27480		Mid-State Mut Ins Co					
		27480	Mid-State Mut Ins Co	1,906,800	0.1064%	2,112,014	1,090,023	51.61%
				1,906,800	**0.1064%**	**2,112,014**	**1,090,023**	**51.61%**
55	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	7,097,231	0.3962%	7,057,898	3,105,791	44.00%
				7,097,231	**0.3962%**	**7,057,898**	**3,105,791**	**44.00%**
56	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	13,177,311	0.7356%	12,028,808	5,761,171	47.89%
		22551	Mitsui Sumitomo Ins USA Inc	2,693,258	0.1503%	2,197,101	1,185,392	53.95%
				15,870,569	**0.8859%**	**14,225,909**	**6,946,563**	**48.83%**
57	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	510,035	0.0285%	524,591	33,142	6.32%
				510,035	**0.0285%**	**524,591**	**33,142**	**6.32%**
58	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	15,795,626	0.8818%	14,010,705	8,234,110	58.77%
				15,795,626	**0.8818%**	**14,010,705**	**8,234,110**	**58.77%**
59	140		NATIONWIDE CORP					
		19100	Amco Ins Co	83,031,811	4.6351%	76,437,615	28,586,775	37.40%
		23787	Nationwide Mut Ins Co	11,312,236	0.6315%	11,077,452	8,353,945	75.41%
		28223	Nationwide Agribusiness Ins Co	4,915,970	0.2744%	4,615,620	5,474,884	118.62%
		11991	National Cas Co	31,560	0.0018%	31,560	119,784	379.54%
		15580	Scottsdale Ind Co	30,164	0.0017%	27,101	189,608	699.63%
		13838	Farmland Mut Ins Co	351	0.0000%	2,141	200,523	9365.86%
				99,322,092	**5.5445%**	**92,191,489**	**42,925,519**	**46.56%**
60	510		NAVIGATORS GRP INC					
		42307	Navigators Ins Co	62,434	0.0035%	65,689	-29,473	-44.87%
				62,434	**0.0035%**	**65,689**	**-29,473**	**-44.87%**
61	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	1	0.0000%	1	-604	-60400.00%
				1	**0.0000%**	**1**	**-604**	**-60400.00%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
62	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	3,102,791	0.1732%	2,461,731	2,580,824	104.84%
				3,102,791	**0.1732%**	**2,461,731**	**2,580,824**	**104.84%**
63	1218	PENN AMER GRP INC						
		32859	Penn-Amer Ins Co	4,132,277	0.2307%	4,588,974	3,544,929	77.25%
				4,132,277	**0.2307%**	**4,588,974**	**3,544,929**	**77.25%**
64	767	PENN MFR ASN INS						
		12262	Pennsylvania Manufacturers Asn Ins C	29,884	0.0017%	29,297	3,747	12.79%
				29,884	**0.0017%**	**29,297**	**3,747**	**12.79%**
65	853	PUBLIC SERVICE GRP						
		15059	Public Service Mut Ins Co	11,654,978	0.6506%	11,106,022	1,797,952	16.19%
				11,654,978	**0.6506%**	**11,106,022**	**1,797,952**	**16.19%**
66	796	QBE INS GRP LTD						
		39217	QBE Ins Corp	2,447,619	0.1366%	1,952,953	179,761	9.20%
				2,447,619	**0.1366%**	**1,952,953**	**179,761**	**9.20%**
67	1325	RHINE RE GRP						
		24899	Alea North America Ins Co	9,396,680	0.5246%	9,277,653	2,801,197	30.19%
				9,396,680	**0.5246%**	**9,277,653**	**2,801,197**	**30.19%**
68	783	RLI INS GRP						
		13056	RLI Ins Co	293,133	0.0164%	287,749	-146,850	-51.03%
				293,133	**0.0164%**	**287,749**	**-146,850**	**-51.03%**
69	553	ROYAL & SUN ALLIANCE USA						
		24902	Security Ins Co Of Hartford	5,281,731	0.2948%	9,041,532	8,135,887	89.98%
				5,281,731	**0.2948%**	**9,041,532**	**8,135,887**	**89.98%**
70	163	SAFECO INS GRP						
		19690	American Economy Ins Co	28,917,743	1.6143%	27,825,272	10,973,495	39.44%
		19704	American States Ins Co	15,787,614	0.8813%	20,410,130	7,175,906	35.16%
		24732	General Ins Co Of Amer	10,644,992	0.5942%	3,932,899	-3,094,435	-78.68%
		24724	First Natl Ins Co Of Amer	3,547,151	0.1980%	3,161,607	255,214	8.07%
		24740	Safeco Ins Co Of Amer	2,179,782	0.1217%	2,012,879	-9,916,685	-492.66%
				61,077,282	**3.4095%**	**57,342,787**	**5,393,495**	**9.41%**
71	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	2,470,081	0.1379%	2,441,023	-480,571	-19.69%
		23434	Middlesex Ins Co	950	0.0001%	691	108	15.63%
				2,471,031	**0.1379%**	**2,441,714**	**-480,463**	**-19.68%**
72	22985	Sequoia Ins Co						
		22985	Sequoia Ins Co	14,881,626	0.8307%	15,170,830	4,850,880	31.98%
				14,881,626	**0.8307%**	**15,170,830**	**4,850,880**	**31.98%**
73	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	2,265,890	0.1265%	2,230,488	2,743,164	122.98%
				2,265,890	**0.1265%**	**2,230,488**	**2,743,164**	**122.98%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
74	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	85,491	0.0048%	126,623	40,377	31.89%
				85,491	**0.0048%**	**126,623**	**40,377**	**31.89%**
75	3548	St Paul Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	116,258,562	6.4899%	116,661,564	40,124,330	34.39%
		25682	Travelers Ind Co Of CT	39,959,708	2.2307%	41,852,139	14,767,201	35.28%
		22217	Gulf Ins Co	3,921,784	0.2189%	4,472,552	4,398,502	98.34%
		25887	US Fidelity & Guaranty Co	3,913,451	0.2185%	4,186,469	1,357,287	32.42%
		24767	St Paul Fire & Marine Ins Co	3,205,430	0.1789%	2,862,165	143,292	5.01%
		25879	Fidelity & Guaranty Ins Underwriters	2,737,761	0.1528%	2,729,630	18,422	0.67%
		35386	Fidelity & Guaranty Ins Co	1,342,171	0.0749%	1,242,846	1,297,192	104.37%
		36463	Discover Prop & Cas Ins Co	329,830	0.0184%	419,453	43,135	10.28%
		24791	St Paul Mercury Ins Co	163,111	0.0091%	39,643	1,511	3.81%
		19038	Travelers Cas & Surety Co	112,782	0.0063%	53,478	2,837,156	5305.28%
		24015	Northland Ins Co	86,971	0.0049%	82,453	14,424	17.49%
		19070	Standard Fire Ins Co	86,832	0.0048%	91,863	-2,777,525	-3023.55%
		22233	Select Ins Co	76,370	0.0043%	89,404	1,090,049	1219.24%
		22209	Atlantic Ins Co	845	0.0000%	556	359	64.57%
				172,195,608	**9.6125%**	**174,784,215**	**63,315,335**	**36.22%**
76	176	STATE FARM IL						
		25151	State Farm General Ins Co	112,829,333	6.2985%	115,286,471	49,770,915	43.17%
				112,829,333	**6.2985%**	**115,286,471**	**49,770,915**	**43.17%**
77	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	4,205,819	0.2348%	1,454,728	1,188,400	81.69%
				4,205,819	**0.2348%**	**1,454,728**	**1,188,400**	**81.69%**
78	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	12,520,514	0.6989%	12,240,558	13,191,067	107.77%
				12,520,514	**0.6989%**	**12,240,558**	**13,191,067**	**107.77%**
79	781	UNION LABOR GRP						
		37893	Ulico Cas Co	46,957	0.0026%	235,783	-237,279	-100.63%
				46,957	**0.0026%**	**235,783**	**-237,279**	**-100.63%**
80	920	UNITED NATL GRP						
		13064	United Natl Ins Co	2,227,217	0.1243%	3,300,221	-12,065,761	-365.60%
		42048	Diamond State Ins Co	2,075,525	0.1159%	1,951,687	-1,187,835	-60.86%
				4,302,742	**0.2402%**	**5,251,908**	**-13,253,596**	**-252.36%**
81	201	UTICA NATL INS GRP						
		25984	Graphic Arts Mut Ins Co	2,924	0.0002%	3,282	-7,175	-218.62%
				2,924	**0.0002%**	**3,282**	**-7,175**	**-218.62%**
82	2898	Western Service Contract Grp						
		37850	Pacific Specialty Ins Co	2,578,242	0.1439%	2,802,052	1,066,390	38.06%
				2,578,242	**0.1439%**	**2,802,052**	**1,066,390**	**38.06%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
83	866	WESTERN WORLD GRP						
		13196	Western World Ins Co	925,779	0.0517%	849,443	592,016	69.69%
		37982	Tudor Ins Co	167,467	0.0093%	154,188	145,233	94.19%
				1,093,246	**0.0610%**	**1,003,631**	**737,249**	**73.46%**
84	1129	WHITE MOUNTAINS GRP						
		27154	Atlantic Specialty Ins Co	13,965,790	0.7796%	6,314,264	2,647,813	41.93%
		35408	Sirius Amer Ins Co	10,234,377	0.5713%	10,320,978	2,866,623	27.77%
		38776	Folksamerica Rein Co	1,661,596	0.0928%	1,659,426	300,648	18.12%
		21970	OneBeacon Ins Co	93,384	0.0052%	74,829	-2,181,131	-2914.82%
		20648	Employers Fire Ins Co	69,937	0.0039%	11,148	-1,691,008	-15168.71%
		20621	OneBeacon America Ins Co	15,026	0.0008%	50,177	-21,160,300	-42171.31%
		21962	Pennsylvania General Ins Co	10,211	0.0006%	121,463	-28,519,199	-23479.74%
				26,050,321	**1.4542%**	**18,552,285**	**-47,736,554**	**-257.31%**
85	98	WR Berkley Corp						
		40045	Starnet Ins Co	470,110	0.0262%	8,803,440	7,430,245	84.40%
		32603	Berkley Ins Co	14,397	0.0008%	33,717	-5,032	-14.92%
				484,507	**0.0270%**	**8,837,157**	**7,425,213**	**84.02%**
86	1285	X L AMER						
		22322	Greenwich Ins Co	610,799	0.0341%	1,590,061	-459,639	-28.91%
		37885	XL Specialty Ins Co	175,880	0.0098%	73,725	-177,699	-241.03%
				786,679	**0.0439%**	**1,663,786**	**-637,338**	**-38.31%**
87	212	ZURICH INS GRP						
		21652	Farmers Ins Exch	70,377,870	3.9287%	61,829,290	33,753,957	54.59%
		21709	Truck Ins Exch	53,728,367	2.9993%	48,391,812	25,530,595	52.76%
		21660	Fire Ins Exch	28,595,688	1.5963%	24,386,575	9,100,077	37.32%
		40142	American Zurich Ins Co	19,587,494	1.0934%	17,743,511	10,434,927	58.81%
		16535	Zurich American Ins Co	14,667,201	0.8188%	16,223,533	9,160,027	56.46%
		21687	Mid-Century Ins Co	13,585,061	0.7584%	11,469,195	2,072,260	18.07%
		39306	Fidelity & Deposit Co Of MD	2,851,383	0.1592%	2,832,400	1,549,973	54.72%
		26247	American Guarantee & Liability Ins	2,172,699	0.1213%	1,665,823	763,916	45.86%
		27855	Zurich American Ins Co Of IL	2,027,330	0.1132%	1,416,026	939,191	66.33%
		21326	Empire Fire & Marine Ins Co	1,356,956	0.0757%	1,134,395	425,589	37.52%
		19356	Maryland Cas Co	1,279,174	0.0714%	1,178,440	-1,903,007	-161.49%
		19372	Northern Ins Co Of NY	1,104,963	0.0617%	982,053	1,126,622	114.72%
		10318	Exact Prop & Cas Co Inc	759,913	0.0424%	649,853	363,256	55.90%
		10315	Civic Property & Cas Co	484,116	0.0270%	322,962	94,269	29.19%
		10317	Neighborhood Spirit Prop & Cas Co	139,462	0.0078%	118,739	26,643	22.44%
		19305	Assurance Co Of Amer	14,194	0.0008%	56,209	3,961	7.05%
		34347	Colonial American Cas & Surety Co	4,175	0.0002%	3,929	1,450	36.91%
				212,736,046	**11.8756%**	**190,404,745**	**93,443,706**	**49.08%**
			Line Total:	**1,791,375,074**	**100.0000%**	**1,744,109,060**	**665,528,433**	**38.16%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MORTGAGE GUARANTY [06]

Sorted by Group Name

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						
		15873	United Gty Residential Ins Co	46,103,675	9.1159%	46,785,174	-6,502,367	-13.90%
		40525	United Guaranty Credit Ins Co	116,696	0.0231%	136,527	-157,201	-115.14%
		26999	United Guaranty Mtg Indem Co	74,363	0.0147%	74,363	0	0.00%
				46,294,734	**9.1537%**	**46,996,064**	**-6,659,568**	**-14.17%**
2	421	COLLATERAL MORT GRP						
		24350	Triad Guaranty Ins Corp	45,166,907	8.9307%	45,307,241	10,690,732	23.60%
				45,166,907	**8.9307%**	**45,307,241**	**10,690,732**	**23.60%**
3	306	CUNA MUT GRP						
		40266	CMG Mortgage Ins Co	4,570,867	0.9038%	4,118,216	189,928	4.61%
		29114	CMG Mortgage Assur Co	25,112	0.0050%	24,974	3,351	13.42%
				4,595,979	**0.9087%**	**4,143,190**	**193,279**	**4.66%**
4	350	GE GLOBAL GRP						
		38458	General Electric Mortgage Ins Corp	36,100,971	7.1381%	37,090,376	-5,199,401	-14.02%
		18759	Verex Assure Inc	13,025	0.0026%	18,054	-49,217	-272.61%
		29823	Ge Residential Mortgage Ins Corp NC	7,654	0.0015%	11,879	-19,566	-164.71%
		16675	Gen Elec Mortgage Ins Corp Of NC	65	0.0000%	65	0	0.00%
				36,121,715	**7.1422%**	**37,120,374**	**-5,268,184**	**-14.19%**
5	105	MGIC GRP						
		29858	Mortgage Guaranty Ins Corp	159,873,828	31.6112%	162,838,119	69,457,842	42.65%
		10682	MGIC Credit Assur Corp	808,386	0.1598%	808,386	747,175	92.43%
		18740	MGIC Ind Corp	31,375	0.0062%	40,027	-171,191	-427.69%
				160,713,589	**31.7772%**	**163,686,532**	**70,033,826**	**42.79%**
6	150	OLD REPUBLIC GRP						
		28452	Republic Mortgage Ins Co	20,709,792	4.0949%	20,867,876	-109,499	-0.52%
				20,709,792	**4.0949%**	**20,867,876**	**-109,499**	**-0.52%**
7	1135	PMI GRP OF CO						
		27251	PMI Mortgage Ins Co	67,975,324	13.4405%	72,420,624	-6,238,324	-8.61%
				67,975,324	**13.4405%**	**72,420,624**	**-6,238,324**	**-8.61%**
8	766	Radian Grp						
		33790	Radian Guaranty Inc	117,147,787	23.1632%	108,077,906	-4,543,307	-4.20%
		30872	Amerin Guaranty Corp	7,024,657	1.3890%	13,752,522	11,306,858	82.22%
				124,172,444	**24.5521%**	**121,830,428**	**6,763,551**	**5.55%**
			Line Total:	**505,750,484**	**100.0000%**	**512,372,329**	**69,405,813**	**13.55%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626	ACE LTD						
		43575	Indemnity Ins Co Of North Amer	7,693,209	2.9017%	5,543,627	3,990,160	71.98%
		22667	Ace American Ins Co	996,921	0.3760%	1,106,782	-196,353	-17.74%
		22713	Insurance Co Of North Amer	49,647	0.0187%	142,585	-27,146	-19.04%
				8,739,777	**3.2964%**	**6,792,994**	**3,766,661**	**55.45%**
2	38733	Alaska Nat Ins Co						
		38733	Alaska Nat Ins Co	568,476	0.2144%	550,542	285,920	51.93%
				568,476	**0.2144%**	**550,542**	**285,920**	**51.93%**
3	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	24,442,618	9.2192%	24,983,034	7,944,283	31.80%
				24,442,618	**9.2192%**	**24,983,034**	**7,944,283**	**31.80%**
4	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	1,771	0.0007%	1,651	-310,200	-18788.61%
				1,771	**0.0007%**	**1,651**	**-310,200**	**-18788.61%**
5	84	American Financial Grp						
		22136	Great American Ins Co of NY	8,792,773	3.3164%	9,025,821	2,312,714	25.62%
				8,792,773	**3.3164%**	**9,025,821**	**2,312,714**	**25.62%**
6	12	AMERICAN INTRNL GRP						
		19380	American Home Assur Co	37,447,340	14.1243%	37,419,472	21,124,979	56.45%
		19445	National Union Fire Ins Co Of Pitts	2,763,070	1.0422%	3,443,616	21,510,860	624.66%
		23841	New Hampshire Ins Co	1,646,697	0.6211%	996,375	-693,174	-69.57%
				41,857,107	**15.7875%**	**41,859,463**	**41,942,665**	**100.20%**
7	127	AMERICAN MODERN INS GRP						
		23450	American Family Home Ins Co	87,953	0.0332%	81,869	163,111	199.23%
				87,953	**0.0332%**	**81,869**	**163,111**	**199.23%**
8	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	88,672	0.0334%	87,865	-259,301	-295.11%
				88,672	**0.0334%**	**87,865**	**-259,301**	**-295.11%**
9	1279	Arch Ins Grp						
		11150	Arch Ins Co	1,894,065	0.7144%	1,413,025	-249,468	-17.65%
				1,894,065	**0.7144%**	**1,413,025**	**-249,468**	**-17.65%**
10	24	ATLANTIC CO						
		19909	Centennial Ins Co	337,671	0.1274%	722,236	-119,988	-16.61%
				337,671	**0.1274%**	**722,236**	**-119,988**	**-16.61%**
11	38	CHUBB & SON INC						
		20281	Federal Ins Co	9,564,047	3.6073%	8,975,061	2,029,210	22.61%
		10829	Quadrant Ind Co	428,554	0.1616%	165,164	41,378	25.05%
				9,992,601	**3.7690%**	**9,140,225**	**2,070,588**	**22.65%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
12	218	CNA INS GRP						
		35289	Continental Ins Co	10,273,047	3.8748%	10,866,941	1,024,620	9.43%
		20850	Firemens Ins Co Of Newark NJ	9,473,638	3.5732%	8,584,161	3,206,382	37.35%
		20443	Continental Cas Co	873,674	0.3295%	890,352	458,596	51.51%
		34622	Glens Falls Ins Co	683,281	0.2577%	630,243	26,588	4.22%
		35270	Fidelity & Cas Co Of NY	341	0.0001%	137	0	0.00%
				21,303,981	**8.0354%**	**20,971,834**	**4,716,186**	**22.49%**
13	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	2,640	0.0010%	2,613	0	0.00%
				2,640	**0.0010%**	**2,613**	**0**	**0.00%**
14	158	FAIRFAX FINANCIAL						
		10220	Commonwealth Ins Co Of Amer	1,123,475	0.4237%	1,079,148	739,839	68.56%
				1,123,475	**0.4237%**	**1,079,148**	**739,839**	**68.56%**
15	65	FM GLOBAL GRP						
		10014	Affiliated Fm Ins Co	2,241,013	0.8453%	2,288,884	565,748	24.72%
		21482	Factory Mut Ins Co	352,481	0.1329%	320,884	-8,789,304	-2739.09%
				2,593,494	**0.9782%**	**2,609,768**	**-8,223,556**	**-315.11%**
16	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	694,417	0.2619%	588,156	546,728	92.96%
				694,417	**0.2619%**	**588,156**	**546,728**	**92.96%**
17	517	HANNOVER GRP						
		37257	Insurance Corp Of Hannover	2,609,981	0.9844%	987,905	1,804,191	182.63%
				2,609,981	**0.9844%**	**987,905**	**1,804,191**	**182.63%**
18	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	2,751,216	1.0377%	2,905,142	-21,279	-0.73%
		29424	Hartford Cas Ins Co	83,328	0.0314%	81,040	1,007	1.24%
		30104	Hartford Underwriters Ins Co	74,905	0.0283%	69,226	19,862	28.69%
				2,909,449	**1.0974%**	**3,055,408**	**-410**	**-0.01%**
19	984	HCC INS HOLDINGS GRP						
		42374	Houston Cas Co	1,189,526	0.4487%	1,082,446	2,079,531	192.11%
				1,189,526	**0.4487%**	**1,082,446**	**2,079,531**	**192.11%**
20	10048	Hyundai Marine & Fire Ins Co Ltd						
		10048	Hyundai Marine & Fire Ins Co Ltd	1,649,583	0.6222%	1,660,091	213,281	12.85%
				1,649,583	**0.6222%**	**1,660,091**	**213,281**	**12.85%**
21	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	458,053	0.1728%	458,805	2,893	0.63%
				458,053	**0.1728%**	**458,805**	**2,893**	**0.63%**
22	37800	Lg Ins Co Ltd Us Branch						
		37800	Lg Ins Co Ltd Us Branch	202,625	0.0764%	198,167	19,195	9.69%
				202,625	**0.0764%**	**198,167**	**19,195**	**9.69%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
23	111		LIBERTY MUT GRP					
		19917	Liberty Ins Underwriters Inc	715,578	0.2699%	1,303,789	1,077,290	82.63%
		23043	Liberty Mut Ins Co	487,748	0.1840%	114,128	-727,680	-637.60%
		23035	Liberty Mut Fire Ins Co	196,582	0.0741%	146,994	33,541	22.82%
		32352	LM Property and Casualty Ins. Co.	9,730	0.0037%	88,111	119,487	135.61%
				1,409,638	**0.5317%**	**1,653,022**	**502,638**	**30.41%**
24	108		LUMBERMENS MUT CAS GRP					
		22977	Lumbermens Mut Cas Co	44,751	0.0169%	44,897	245,303	546.37%
		22918	American Motorists Ins Co	422	0.0002%	1,948	-196,705	-10097.79%
				45,173	**0.0170%**	**46,845**	**48,598**	**103.74%**
25	785		MARKEL CORP GRP					
		28932	Markel American Ins Co	6,096,755	2.2996%	6,529,769	2,868,791	43.93%
				6,096,755	**2.2996%**	**6,529,769**	**2,868,791**	**43.93%**
26	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	35,576,938	13.4188%	39,472,678	30,077,807	76.20%
				35,576,938	**13.4188%**	**39,472,678**	**30,077,807**	**76.20%**
27	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	1,748,130	0.6594%	1,689,193	558,561	33.07%
		22551	Mitsui Sumitomo Ins USA Inc	218,123	0.0823%	200,397	-10,787	-5.38%
				1,966,253	**0.7416%**	**1,889,590**	**547,774**	**28.99%**
28	140		NATIONWIDE CORP					
		11991	National Cas Co	1,978,412	0.7462%	2,052,521	1,164,222	56.72%
				1,978,412	**0.7462%**	**2,052,521**	**1,164,222**	**56.72%**
29	510		NAVIGATORS GRP INC					
		42307	Navigators Ins Co	15,383,390	5.8023%	15,238,975	7,404,929	48.59%
				15,383,390	**5.8023%**	**15,238,975**	**7,404,929**	**48.59%**
30	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	1,531,970	0.5778%	1,550,129	478,834	30.89%
		12190	NIPPONKOA Ins Co of America	579,623	0.2186%	557,348	586,545	105.24%
				2,111,593	**0.7964%**	**2,107,477**	**1,065,379**	**50.55%**
31	256		NY MARINE & GEN GRP					
		16608	New York Marine & Gnrl Ins Co	8,874,037	3.3471%	8,315,966	5,474,026	65.83%
				8,874,037	**3.3471%**	**8,315,966**	**5,474,026**	**65.83%**
32	3485		Rothschild International Grp					
		41580	Red Shield Ins Co	333,714	0.1259%	325,234	89,695	27.58%
				333,714	**0.1259%**	**325,234**	**89,695**	**27.58%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
33	3548	St Paul Travelers Grp						
		24767	St Paul Fire & Marine Ins Co	13,865,788	5.2299%	15,004,238	5,510,260	36.72%
		19070	Standard Fire Ins Co	7,950,162	2.9986%	6,792,643	3,095,728	45.57%
		25674	Travelers Property Cas Co Of Amer	1,848,090	0.6971%	1,938,838	814,568	42.01%
		22217	Gulf Ins Co	4,893	0.0018%	4,435	-446,042	-10057.32%
		36161	Travelers Prop Cas Ins Co	3,263	0.0012%	3,360	-13	-0.39%
				23,672,196	**8.9286%**	**23,743,514**	**8,974,501**	**37.80%**
34	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	United Services Auto Assoc	1,178,991	0.4447%	1,178,507	337,134	28.61%
		25968	USAA Cas Ins Co	780,990	0.2946%	721,250	151,026	20.94%
				1,959,981	**0.7393%**	**1,899,757**	**488,160**	**25.70%**
35	215	UNITRIN GRP						
		10914	Kemper Independence Ins Co	210,121	0.0793%	162,647	17,811	10.95%
		14133	Valley Ins Co	5,486	0.0021%	2,832	166	5.86%
		16063	Unitrin Auto & Home Ins Co	1,340	0.0005%	660	52	7.88%
				216,947	**0.0818%**	**166,139**	**18,029**	**10.85%**
36	697	VAN ENT GRP						
		37060	Old United Cas Co	1,293,433	0.4879%	1,253,931	329,705	26.29%
				1,293,433	**0.4879%**	**1,253,931**	**329,705**	**26.29%**
37	1129	WHITE MOUNTAINS GRP						
		20621	OneBeacon America Ins Co	8,211,931	3.0973%	12,639,173	7,646,741	60.50%
		38369	Northern Assur Co Of Amer	6,317,337	2.3828%	1,899,864	828,503	43.61%
				14,529,268	**5.4801%**	**14,539,037**	**8,475,244**	**58.29%**
38	1285	X L AMER						
		37885	XL Specialty Ins Co	2,481,999	0.9362%	2,493,540	13,762,666	551.93%
		24554	XL Ins Amer Inc	15,882	0.0060%	12,684	317	2.50%
				2,497,881	**0.9421%**	**2,506,224**	**13,762,983**	**549.15%**
39	212	ZURICH INS GRP						
		19372	Northern Ins Co Of NY	7,666,745	2.8917%	6,705,667	5,502,230	82.05%
		11185	Foremost Ins Co	4,666,008	1.7599%	4,568,411	2,034,694	44.54%
		16535	Zurich American Ins Co	2,671,013	1.0074%	2,903,369	1,495,002	51.49%
		21687	Mid-Century Ins Co	637,563	0.2405%	542,328	79,213	14.61%
				15,641,329	**5.8995%**	**14,719,775**	**9,111,139**	**61.90%**
			Line Total:	**265,127,646**	**100.0000%**	**263,813,520**	**149,848,483**	**56.80%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		22667	Ace American Ins Co	13,753,662	1.0262%	11,536,788	6,059,690	52.52%
		43575	Indemnity Ins Co Of North Amer	4,790,443	0.3574%	5,769,491	3,570,901	61.89%
		22713	Insurance Co Of North Amer	4,639,326	0.3462%	6,191,093	685,650	11.07%
		20702	Ace Fire Underwriters Ins Co	1,001,638	0.0747%	929,336	236,345	25.43%
		21121	Westchester Fire Ins Co	65,203	0.0049%	-10,862,332	32,896	-0.30%
		18279	Bankers Standard Ins Co	13,922	0.0010%	24,973	3,488	13.97%
		20699	Ace Prop & Cas Ins Co	10,363	0.0008%	178,869	-60,259	-33.69%
				24,274,557	**1.8112%**	**13,768,218**	**10,528,711**	**76.47%**
2	468		Aegon US Holding Grp					
		10952	Stonebridge Casualty Ins Co	13,680,822	1.0208%	11,429,592	8,169,580	71.48%
		31232	Monumental General Cas Co	3,439,852	0.2567%	4,806,034	-1,297,634	-27.00%
				17,120,674	**1.2774%**	**16,235,626**	**6,871,946**	**42.33%**
3	501		Alleghany Grp					
		22314	RSUI Ind Co	1,361,788	0.1016%	1,034,570	75,882	7.33%
				1,361,788	**0.1016%**	**1,034,570**	**75,882**	**7.33%**
4	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	102,934,932	7.6802%	95,785,424	22,895,124	23.90%
		35300	Allianz Global Risks US Ins Co	13,251,679	0.9887%	16,111,273	9,077,189	56.34%
		21865	Associated Ind Corp	1,636,506	0.1221%	1,592,861	422,202	26.51%
		21849	American Automobile Ins Co	1,595,431	0.1190%	1,594,921	-54,666	-3.43%
		21857	American Ins Co	525,770	0.0392%	524,402	-162,290	-30.95%
		21881	National Surety Corp	14,786	0.0011%	14,381	3,833	26.65%
				119,959,104	**8.9504%**	**115,623,262**	**32,181,392**	**27.83%**
5	88		ALLMERICA FINANCIAL CORP					
		22292	Hanover Ins Co	363,401	0.0271%	341,222	-27,113	-7.95%
		22306	Massachusetts Bay Ins Co	420	0.0000%	708	-2,022	-285.59%
				363,821	**0.0271%**	**341,930**	**-29,135**	**-8.52%**
6	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	18,839,936	1.4057%	19,709,592	8,941,111	45.36%
		19240	Allstate Ind Co	121,492	0.0091%	121,604	79,380	65.28%
				18,961,428	**1.4148%**	**19,831,196**	**9,020,491**	**45.49%**
7	1269		ALS GRP					
		10200	American Live Stock Ins Co	331,348	0.0247%	338,295	101,447	29.99%
				331,348	**0.0247%**	**338,295**	**101,447**	**29.99%**
8	574		AMERCO CORP					
		31089	Republic Western Ins Co	1,748,886	0.1305%	1,749,963	237,982	13.60%
				1,748,886	**0.1305%**	**1,749,963**	**237,982**	**13.60%**
9	4		AMERICAN EXPRESS GRP					
		27928	Amex Assur Co	13,296,830	0.9921%	13,076,406	2,922,840	22.35%
				13,296,830	**0.9921%**	**13,076,406**	**2,922,840**	**22.35%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

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10	84	American Financial Grp						
		22136	Great American Ins Co of NY	21,025,952	1.5688%	20,216,742	2,137,823	10.57%
		26344	Great American Assur Co	11,639,993	0.8685%	10,637,781	6,341,192	59.61%
		16691	Great American Ins Co	928,429	0.0693%	817,834	423	0.05%
		32620	National Interstate Ins Co	791,369	0.0590%	747,567	39,816	5.33%
		33723	Great American Spirit Ins Co	52,832	0.0039%	81,802	-43,136	-52.73%
		26832	Great American Alliance Ins Co	8,425	0.0006%	31,731	-17,344	-54.66%
				34,447,000	**2.5702%**	**32,533,457**	**8,458,774**	**26.00%**
11	40398	American Fuji Fire & Marine Ins Co						
		40398	American Fuji Fire & Marine Ins Co	18,166	0.0014%	24,338	14,334	58.90%
				18,166	**0.0014%**	**24,338**	**14,334**	**58.90%**
12	12	AMERICAN INTRNL GRP						
		19445	National Union Fire Ins Co Of Pitts	72,066,530	5.3770%	78,555,238	-1,859,040	-2.37%
		19437	Lexington Ins Co	31,193,087	2.3274%	39,554,518	8,659,330	21.89%
		19380	American Home Assur Co	22,158,973	1.6533%	24,018,761	7,070,685	29.44%
		43761	American Intl Ins Co Of CA	14,827,561	1.1063%	11,642,353	6,819,580	58.58%
		19410	Commerce & Industry Ins Co	1,647,033	0.1229%	1,753,812	8,701,932	496.17%
		11452	Hartford Steam Boil Inspec & Ins Co	1,604,729	0.1197%	1,212,159	273,655	22.58%
		23841	New Hampshire Ins Co	1,337,792	0.0998%	1,329,311	947,130	71.25%
		23809	Granite State Ins Co	1,124,438	0.0839%	1,184,185	102,224	8.63%
		19402	Birmingham Fire Ins Co Of PA	658,186	0.0491%	774,976	-60,634	-7.82%
		24376	American General Ind Co	558,234	0.0417%	558,234	33,494	6.00%
		20796	AIG Premier Ins Co	55,334	0.0041%	55,334	3,261	5.89%
		19429	Insurance Co Of The State Of PA	46,399	0.0035%	49,690	-2,378	-4.79%
				147,278,296	**10.9888%**	**160,688,571**	**30,689,239**	**19.10%**
13	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	728,894	0.0544%	1,001,763	520,731	51.98%
		23450	American Family Home Ins Co	122,498	0.0091%	1,477,190	2,101,155	142.24%
				851,392	**0.0635%**	**2,478,953**	**2,621,886**	**105.77%**
14	408	AMERICAN NATL FNCL GRP						
		11048	Pacific Prop & Cas Co	98,974	0.0074%	95,110	4,996	5.25%
		28401	American Natl Prop & Cas Co	7,345	0.0005%	1,720	-2,300	-133.72%
				106,319	**0.0079%**	**96,830**	**2,696**	**2.78%**
15	18	AMERICAN ROAD GRP						
		19631	American Road Ins Co	1,238,596	0.0924%	1,238,596	-107	-0.01%
				1,238,596	**0.0924%**	**1,238,596**	**-107**	**-0.01%**
16	124	AMERISURE CO						
		23396	Amerisure Mut Ins Co	250	0.0000%	500	-1	-0.20%
				250	**0.0000%**	**500**	**-1**	**-0.20%**
17	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	419,178	0.0313%	448,232	196,770	43.90%
				419,178	**0.0313%**	**448,232**	**196,770**	**43.90%**

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18	40010	Anchor General Ins Co						
		40010	Anchor General Ins Co	908,136	0.0678%	908,136	70,768	7.79%
				908,136	**0.0678%**	**908,136**	**70,768**	**7.79%**
19	1279	Arch Ins Grp						
		11150	Arch Ins Co	1,322,071	0.0986%	2,152,140	1,295,836	60.21%
				1,322,071	**0.0986%**	**2,152,140**	**1,295,836**	**60.21%**
20	41459	Armed Forces Ins Exchange						
		41459	Armed Forces Ins Exchange	803,755	0.0600%	818,272	149,312	18.25%
				803,755	**0.0600%**	**818,272**	**149,312**	**18.25%**
21	19	Assurant Inc Grp						
		35971	Voyager Property & Cas Ins Co	31,305,180	2.3357%	28,072,901	17,842,325	63.56%
		10111	American Bankers Ins Co Of FL	14,677,966	1.0952%	14,219,066	-50,764	-0.36%
		19615	American Reliable Ins Co	2,620,040	0.1955%	2,678,008	528,072	19.72%
		42978	American Security Ins Co	1,850,674	0.1381%	1,907,428	-178	-0.01%
				50,453,860	**3.7645%**	**46,877,403**	**18,319,455**	**39.08%**
22	24	ATLANTIC CO						
		19909	Centennial Ins Co	1,079,739	0.0806%	3,708,478	1,101,326	29.70%
		19895	Atlantic Mut Ins Co	65,695	0.0049%	119,264	20,977	17.59%
				1,145,434	**0.0855%**	**3,827,742**	**1,122,303**	**29.32%**
23	29530	AXA Art Ins Corp						
		29530	AXA Art Ins Corp	5,533,312	0.4129%	5,642,719	-1,664,774	-29.50%
				5,533,312	**0.4129%**	**5,642,719**	**-1,664,774**	**-29.50%**
24	968	AXA INS GRP						
		11835	AXA Re Amer Ins Co	6,510,305	0.4857%	17,907,313	1,543,416	8.62%
		16187	AXA Re Prop & Cas Ins Co	5,288,190	0.3946%	4,815,810	-1,480,139	-30.73%
				11,798,495	**0.8803%**	**22,723,123**	**63,277**	**0.28%**
25	1330	Balboa Ins Grp						
		24813	Balboa Ins Co	648,952	0.0484%	305,603	-140,244	-45.89%
		24848	Newport Ins Co	28,091	0.0021%	24,598	1,445	5.87%
		24821	Meritplan Ins Co	24,030	0.0018%	22,049	860	3.90%
				701,073	**0.0523%**	**352,250**	**-137,939**	**-39.16%**
26	689	BANKERS INS GRP						
		33162	Bankers Ins Co	45,510	0.0034%	57,349	17,783	31.01%
				45,510	**0.0034%**	**57,349**	**17,783**	**31.01%**
27	31	BERKSHIRE HATHAWAY						
		11967	General Star Natl Ins Co	777,812	0.0580%	2,560,435	1,779,733	69.51%
		20052	National Liab & Fire Ins Co	207,147	0.0155%	157,399	93,876	59.64%
		27812	Columbia Ins Co	9,003	0.0007%	15,662	-952	-6.08%
		20087	National Ind Co	3,880	0.0003%	1,766	110	6.23%
		11673	Redwood Fire & Cas Ins Co	64	0.0000%	64	3,727	5823.44%
				997,906	**0.0745%**	**2,735,326**	**1,876,494**	**68.60%**

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28	33		CALIFORNIA CAS MGMT					
		20125	California Cas Ins Co	285,262	0.0213%	291,892	73,391	25.14%
		20117	California Cas Ind Exch	61,621	0.0046%	64,312	38,595	60.01%
				346,883	**0.0259%**	**356,204**	**111,986**	**31.44%**
29	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	7,862,884	0.5867%	7,590,927	1,842,467	24.27%
				7,862,884	**0.5867%**	**7,590,927**	**1,842,467**	**24.27%**
30	802		Capital Ins Group					
		13544	California Capital Ins Co	2,131,983	0.1591%	2,107,862	366,866	17.40%
		23540	Monterey Ins Co	1,246,380	0.0930%	1,064,617	87,036	8.18%
		12890	Eagle West Ins Co	21,006	0.0016%	23,179	0	0.00%
				3,399,369	**0.2536%**	**3,195,658**	**453,902**	**14.20%**
31	10175		Cascade Natl Ins Co					
		10175	Cascade Natl Ins Co	301,071	0.0225%	235,506	45,512	19.33%
				301,071	**0.0225%**	**235,506**	**45,512**	**19.33%**
32	3569		Caterpillar Grp					
		11255	Caterpillar Ins Co	3,003,822	0.2241%	695,516	510,093	73.34%
				3,003,822	**0.2241%**	**695,516**	**510,093**	**73.34%**
33	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	119,335	0.0089%	128,454	-4,634	-3.61%
				119,335	**0.0089%**	**128,454**	**-4,634**	**-3.61%**
34	38		CHUBB & SON INC					
		20281	Federal Ins Co	28,608,134	2.1345%	26,441,514	13,451,343	50.87%
		20346	Pacific Ind Co	6,484,054	0.4838%	7,463,928	4,357,766	58.38%
		20397	Vigilant Ins Co	656,553	0.0490%	683,332	128,755	18.84%
				35,748,741	**2.6673%**	**34,588,774**	**17,937,864**	**51.86%**
35	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	4,326	0.0003%	4,001	-55	-1.37%
				4,326	**0.0003%**	**4,001**	**-55**	**-1.37%**
36	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	1,478	0.0001%	1,421	-21	-1.48%
				1,478	**0.0001%**	**1,421**	**-21**	**-1.48%**
37	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	501,212	0.0374%	524,782	38,393	7.32%
		18953	CSE Safeguard Ins Co	75,313	0.0056%	76,266	9,377	12.30%
				576,525	**0.0430%**	**601,048**	**47,770**	**7.95%**

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38	218	CNA INS GRP						
		20443	Continental Cas Co	99,108,821	7.3947%	99,017,660	90,251,891	91.15%
		34622	Glens Falls Ins Co	8,744,520	0.6524%	8,275,406	3,252,660	39.31%
		35289	Continental Ins Co	845,742	0.0631%	854,473	2,209,836	258.62%
		20850	Firemens Ins Co Of Newark NJ	780,435	0.0582%	804,929	100,897	12.53%
		20494	Transportation Ins Co	391,091	0.0292%	280,639	52,405	18.67%
		20427	American Cas Co Of Reading PA	159,652	0.0119%	157,057	-15,724	-10.01%
		20508	Valley Forge Ins Co	66,481	0.0050%	71,560	-4,895	-6.84%
		20478	National Fire Ins Co Of Hartford	48,400	0.0036%	42,406	1,700	4.01%
		20486	Transcontinental Ins Co	28,917	0.0022%	41,750	-3,788	-9.07%
				110,174,059	**8.2203%**	**109,545,880**	**95,844,982**	**87.49%**
39	34711	Computer Ins Co						
		34711	Computer Ins Co	925,020	0.0690%	896,763	-2,643	-0.29%
				925,020	**0.0690%**	**896,763**	**-2,643**	**-0.29%**
40	3018	Converium Holding Grp						
		22730	Converium Ins North Amer Inc	3,987,924	0.2975%	3,924,514	2,174,468	55.41%
				3,987,924	**0.2975%**	**3,924,514**	**2,174,468**	**55.41%**
41	50	Country Ins & Financial Services Grp						
		23647	Mutual Service Cas Ins Co	123,498	0.0092%	148,927	37,663	25.29%
		23655	Modern Service Ins Co	86	0.0000%	86	0	0.00%
				123,584	**0.0092%**	**149,013**	**37,663**	**25.27%**
42	400	CREDIT SUISSE GRP						
		25747	Unigard Ins Co	1,663,524	0.1241%	1,699,665	374,227	22.02%
		25798	Unigard Ind Co	420,800	0.0314%	436,586	96,444	22.09%
		24449	Regent Ins Co	94,712	0.0071%	90,845	3,297	3.63%
		24414	General Cas Co Of WI	4,138	0.0003%	4,627	0	0.00%
				2,183,174	**0.1629%**	**2,231,723**	**473,968**	**21.24%**
43	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	523,726	0.0391%	533,431	264,074	49.50%
				523,726	**0.0391%**	**533,431**	**264,074**	**49.50%**
44	240	DAIMLER CHRYSLER GRP						
		10499	DaimlerChrysler Ins Co	16,720	0.0012%	16,840	19,752	117.29%
				16,720	**0.0012%**	**16,840**	**19,752**	**117.29%**
45	831	DOCTORS CO GRP						
		34495	Doctors Co An Interins Exchn	214,436	0.0160%	595,052	247,390	41.57%
				214,436	**0.0160%**	**595,052**	**247,390**	**41.57%**
46	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	34,342	0.0026%	33,915	46,570	137.31%
				34,342	**0.0026%**	**33,915**	**46,570**	**137.31%**
47	62	EMC INS CO						
		21415	Employers Mut Cas Co	696,262	0.0519%	630,399	261,050	41.41%
				696,262	**0.0519%**	**630,399**	**261,050**	**41.41%**

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48	158	FAIRFAX FINANCIAL						
		25054	Hudson Ins Co	10,925,967	0.8152%	12,643,101	7,306,087	57.79%
		21105	North River Ins Co	2,541,041	0.1896%	2,042,004	362,446	17.75%
		21113	United States Fire Ins Co	1,887,902	0.1409%	3,462,849	120,463	3.48%
		10220	Commonwealth Ins Co Of Amer	363,087	0.0271%	322,971	354,757	109.84%
		24384	Fairmont Specialty Ins Co	22,099	0.0016%	22,150	6,961	31.43%
		25534	TIG Ins Co	5,469	0.0004%	5,936	-685,865	-11554.33%
				15,745,565	**1.1748%**	**18,499,011**	**7,464,849**	**40.35%**
49	249	FARMERS HOME MUT						
		13846	Farmers Home Mut Ins Co	46	0.0000%	1,429	5,064	354.37%
				46	**0.0000%**	**1,429**	**5,064**	**354.37%**
50	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	1,555,063	0.1160%	1,558,137	131,198	8.42%
		28304	Federated Service Ins Co	38,529	0.0029%	32,442	356	1.10%
				1,593,592	**0.1189%**	**1,590,579**	**131,554**	**8.27%**
51	11118	Federated Rural Electric Ins Exch						
		11118	Federated Rural Electric Ins Exch	1,162	0.0001%	1,378	-264	-19.16%
				1,162	**0.0001%**	**1,378**	**-264**	**-19.16%**
52	670	FIDELITY NATL FIN INC						
		25180	Fidelity Natl Ins Co	45,238	0.0034%	18,315	0	0.00%
		16578	Fidelity Natl Prop and Cas Ins Co	529	0.0000%	60	0	0.00%
				45,767	**0.0034%**	**18,375**	**0**	**0.00%**
53	65	FM GLOBAL GRP						
		21482	Factory Mut Ins Co	102,357,497	7.6371%	112,779,740	1,234,778	1.09%
		10014	Affiliated Fm Ins Co	13,228,390	0.9870%	14,206,137	3,157,739	22.23%
				115,585,887	**8.6241%**	**126,985,877**	**4,392,517**	**3.46%**
54	961	FRONTIER INS GRP						
		34266	Frontier Ins Co	1,257	0.0001%	1,257	-201,705	-16046.54%
				1,257	**0.0001%**	**1,257**	**-201,705**	**-16046.54%**
55	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	265,846	0.0198%	375,428	-6,512,812	-1734.77%
		21318	Coregis Ins Co	55,219	0.0041%	58,713	2,057	3.50%
		32077	Heritage Casualty Ins Co	11	0.0000%	11	0	0.00%
				321,076	**0.0240%**	**434,152**	**-6,510,755**	**-1499.65%**
56	604	GERLING GLOBAL RE GRP						
		32190	Constitution Ins Co	908,832	0.0678%	908,832	-272,109	-29.94%
		41343	Gerling Amer Ins Co	284,220	0.0212%	354,691	129,069	36.39%
				1,193,052	**0.0890%**	**1,263,523**	**-143,040**	**-11.32%**
57	1331	Glencoe US Holdings Inc						
		10340	Stonington Ins Co	122	0.0000%	59	31	52.54%
				122	**0.0000%**	**59**	**31**	**52.54%**

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58	83	GRANGE INS						
		22101	Grange Ins Assn	131,891	0.0098%	129,861	48,851	37.62%
		22128	Rocky Mountain Fire & Cas Co	510	0.0000%	3,670	0	0.00%
				132,401	**0.0099%**	**133,531**	**48,851**	**36.58%**
59	517	HANNOVER GRP						
		37303	Redland Ins Co	31,922,624	2.3818%	31,713,898	5,919,504	18.67%
		20532	Clarendon Natl Ins Co	10,136,036	0.7563%	8,610,910	9,234,109	107.24%
		37257	Insurance Corp Of Hannover	7,101,850	0.5299%	8,823,035	1,551,714	17.59%
				49,160,510	**3.6680%**	**49,147,843**	**16,705,327**	**33.99%**
60	26433	Harco Natl Ins Co						
		26433	Harco Natl Ins Co	486,148	0.0363%	444,264	397,377	89.45%
				486,148	**0.0363%**	**444,264**	**397,377**	**89.45%**
61	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	90,013,578	6.7161%	87,643,147	50,995,956	58.19%
		29424	Hartford Cas Ins Co	1,073,361	0.0801%	1,028,850	155,284	15.09%
		30104	Hartford Underwriters Ins Co	902,113	0.0673%	905,342	249,766	27.59%
		29459	Twin City Fire Ins Co Co	611,390	0.0456%	1,203,393	-429,861	-35.72%
		37478	Hartford Ins Co Of The Midwest	27,657	0.0021%	28,382	35,821	126.21%
				92,628,099	**6.9112%**	**90,809,114**	**51,006,966**	**56.17%**
62	300	HORACE MANN GRP						
		22578	Horace Mann Ins Co	76,946	0.0057%	73,917	25,553	34.57%
		22756	Horace Mann Prop & Cas Ins Co	55,791	0.0042%	57,308	27,597	48.16%
				132,737	**0.0099%**	**131,225**	**53,150**	**40.50%**
63	352	HOUSEHOLD FINANCE CORP						
		25011	Wesco Ins Co	2,393,532	0.1786%	2,751,692	39,150	1.42%
				2,393,532	**0.1786%**	**2,751,692**	**39,150**	**1.42%**
64	922	ICW GROUP						
		27847	Insurance Co Of The West	88,771	0.0066%	132,269	-500	-0.38%
				88,771	**0.0066%**	**132,269**	**-500**	**-0.38%**
65	246	INDIANA LUMBERMENS						
		14265	Indiana Lumbermens Mut Ins Co	3,567	0.0003%	2,744	0	0.00%
				3,567	**0.0003%**	**2,744**	**0**	**0.00%**
66	1318	INTERINS EXCH OF THE AUTOMOBILE CLUB						
		15598	Interins Exch Of The Automobile Club	8,954,518	0.6681%	8,865,521	2,085,220	23.52%
				8,954,518	**0.6681%**	**8,865,521**	**2,085,220**	**23.52%**
67	14354	Jewelers Mut Ins Co						
		14354	Jewelers Mut Ins Co	10,270,382	0.7663%	9,964,992	5,943,569	59.64%
				10,270,382	**0.7663%**	**9,964,992**	**5,943,569**	**59.64%**
68	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	8,820,994	0.6582%	7,867,676	3,301,854	41.97%
				8,820,994	**0.6582%**	**7,867,676**	**3,301,854**	**41.97%**

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69	3636	Lancer Ins Grp						
		26077	Lancer Ins Co	205,658	0.0153%	176,144	94,655	53.74%
				205,658	**0.0153%**	**176,144**	**94,655**	**53.74%**
70	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	5,830,618	0.4350%	5,151,394	1,304,780	25.33%
		23035	Liberty Mut Fire Ins Co	2,013,658	0.1502%	1,694,337	-54,783	-3.23%
		19917	Liberty Ins Underwriters Inc	1,451,979	0.1083%	1,900,705	-619,357	-32.59%
		23043	Liberty Mut Ins Co	1,154,209	0.0861%	773,574	128,295	16.58%
		21458	Employers Ins of Wausau	257,856	0.0192%	185,930	400,379	215.34%
		10836	Golden Eagle Ins Corp	214,136	0.0160%	163,483	-56,103	-34.32%
		32352	LM Property and Casualty Ins. Co.	63,676	0.0048%	255,516	219,860	86.05%
		24171	Netherlands Ins Co The	1	0.0000%	1	0	0.00%
				10,986,133	**0.8197%**	**10,124,940**	**1,323,071**	**13.07%**
71	108	LUMBERMENS MUT CAS GRP						
		27138	Kemper Cas Ins Co	938,973	0.0701%	938,973	16,514	1.76%
		22918	American Motorists Ins Co	88,027	0.0066%	317,913	1,538,136	483.82%
		22977	Lumbermens Mut Cas Co	85,338	0.0064%	176,400	-2,582,067	-1463.76%
		30562	American Manufacturers Mut Ins Co	2,832	0.0002%	219,939	-246,414	-112.04%
				1,115,170	**0.0832%**	**1,653,225**	**-1,273,831**	**-77.05%**
72	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	397,142	0.0296%	384,728	139,253	36.20%
				397,142	**0.0296%**	**384,728**	**139,253**	**36.20%**
73	677	MAGUIRE CORP GRP						
		18058	Philadelphia Ind Ins Co	12,844,038	0.9583%	7,560,112	2,452,224	32.44%
				12,844,038	**0.9583%**	**7,560,112**	**2,452,224**	**32.44%**
74	785	MARKEL CORP GRP						
		27189	Associated Intl Ins Co	6,122,777	0.4568%	6,801,626	-17,350	-0.26%
		38970	Markel Ins Co	2,955,251	0.2205%	2,895,447	752,694	26.00%
		35378	Evanston Ins Co	1,504,154	0.1122%	890,650	-134,090	-15.06%
		28932	Markel American Ins Co	638,147	0.0476%	579,295	37,691	6.51%
				11,220,329	**0.8372%**	**11,167,018**	**638,945**	**5.72%**
75	225	MCMILLEN GRP						
		13234	Wilshire Ins Co	2,963,692	0.2211%	2,970,590	1,630,519	54.89%
				2,963,692	**0.2211%**	**2,970,590**	**1,630,519**	**54.89%**
76	748	Meadowbrook Ins Grp						
		25780	Williamsburg Natl Ins Co	568,268	0.0424%	571,450	196,632	34.41%
		18023	Star Ins Co	141,893	0.0106%	139,818	59,955	42.88%
				710,161	**0.0530%**	**711,268**	**256,587**	**36.07%**
77	31968	Merastar Ins Co						
		31968	Merastar Ins Co	7,520	0.0006%	7,223	1,914	26.50%
				7,520	**0.0006%**	**7,223**	**1,914**	**26.50%**

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78	15768	Merced Mut Ins Co						
		15768	Merced Mut Ins Co	85,991	0.0064%	91,136	2,000	2.19%
				85,991	**0.0064%**	**91,136**	**2,000**	**2.19%**
79	241	METROPOLITAN GRP						
		25321	Metropolitan Drt Prop & Cas Ins Co	245,423	0.0183%	236,525	44,789	18.94%
				245,423	**0.0183%**	**236,525**	**44,789**	**18.94%**
80	14508	Michigan Millers Mut Ins Co						
		14508	Michigan Millers Mut Ins Co	8,433	0.0006%	9,120	-2,508	-27.50%
				8,433	**0.0006%**	**9,120**	**-2,508**	**-27.50%**
81	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	1,281,509	0.0956%	1,392,541	4,879,135	350.38%
				1,281,509	**0.0956%**	**1,392,541**	**4,879,135**	**350.38%**
82	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	1,212,825	0.0905%	793,393	306,797	38.67%
		22551	Mitsui Sumitomo Ins USA Inc	31,277	0.0023%	25,105	-2,747	-10.94%
				1,244,102	**0.0928%**	**818,498**	**304,050**	**37.15%**
83	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	345,151	0.0258%	352,549	169,447	48.06%
				345,151	**0.0258%**	**352,549**	**169,447**	**48.06%**
84	361	MUNICH AMERICAN HOLDING CORP						
		19720	American Alt Ins Corp	9,539	0.0007%	9,288	481	5.18%
				9,539	**0.0007%**	**9,288**	**481**	**5.18%**
85	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	6,649,601	0.4961%	6,565,536	1,369,702	20.86%
		19100	Amco Ins Co	3,651,169	0.2724%	3,442,838	575,581	16.72%
		11991	National Cas Co	2,081,290	0.1553%	2,043,987	192,309	9.41%
		42579	Allied Prop & Cas Ins Co	1,270,244	0.0948%	1,238,726	344,885	27.84%
		23779	Nationwide Mut Fire Ins Co	367,411	0.0274%	370,297	85,839	23.18%
		28223	Nationwide Agribusiness Ins Co	71,249	0.0053%	52,959	24,148	45.60%
		15580	Scottsdale Ind Co	6,094	0.0005%	12,214	-2,396	-19.62%
		13838	Farmland Mut Ins Co	2,438	0.0002%	1,321	121	9.16%
				14,099,496	**1.0520%**	**13,727,878**	**2,590,189**	**18.87%**
86	510	NAVIGATORS GRP INC						
		42307	Navigators Ins Co	2,084,878	0.1556%	2,152,753	-618,961	-28.75%
				2,084,878	**0.1556%**	**2,152,753**	**-618,961**	**-28.75%**
87	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	72,688	0.0054%	92,157	77,943	84.58%
				72,688	**0.0054%**	**92,157**	**77,943**	**84.58%**
88	256	NY MARINE & GEN GRP						
		16608	New York Marine & Gnrl Ins Co	26,554	0.0020%	23,367	-1,351,969	-5785.80%
				26,554	**0.0020%**	**23,367**	**-1,351,969**	**-5785.80%**

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89	150	OLD REPUBLIC GRP						
		11371	Great West Cas Co	2,526,599	0.1885%	2,342,330	1,477,042	63.06%
		24147	Old Republic Ins Co	35,100	0.0026%	35,100	2,020	5.75%
				2,561,699	**0.1911%**	**2,377,430**	**1,479,062**	**62.21%**
90	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	401,267	0.0299%	404,590	48,978	12.11%
				401,267	**0.0299%**	**404,590**	**48,978**	**12.11%**
91	1218	PENN AMER GRP INC						
		32859	Penn-Amer Ins Co	135,317	0.0101%	159,494	174,316	109.29%
				135,317	**0.0101%**	**159,494**	**174,316**	**109.29%**
92	155	PROGRESSIVE GRP						
		24260	Progressive Cas Ins Co	9,118,736	0.6804%	8,146,496	3,472,399	42.62%
		27804	Progressive West Ins Co	35,278	0.0026%	22,744	7,029	30.90%
		16322	Progressive Halcyon Ins Co	1,014	0.0001%	40	4	10.00%
				9,155,028	**0.6831%**	**8,169,280**	**3,479,432**	**42.59%**
93	867	PROTECTIVE INS GRP						
		40460	Sagamore Ins Co	179,437	0.0134%	213,402	22,078	10.35%
				179,437	**0.0134%**	**213,402**	**22,078**	**10.35%**
94	458	PROTECTIVE LIFE INS GRP						
		35769	Lyndon Property Ins Co	253,056	0.0189%	2,231,337	1,557,322	69.79%
				253,056	**0.0189%**	**2,231,337**	**1,557,322**	**69.79%**
95	796	QBE INS GRP LTD						
		39217	QBE Ins Corp	2,660,419	0.1985%	1,262,621	668,036	52.91%
				2,660,419	**0.1985%**	**1,262,621**	**668,036**	**52.91%**
96	3496	Quanta US Holdings Grp						
		23752	Quanta Ind Co	515,772	0.0385%	41,422	16,155	39.00%
				515,772	**0.0385%**	**41,422**	**16,155**	**39.00%**
97	783	RLI INS GRP						
		13056	RLI Ins Co	7,652,778	0.5710%	7,573,280	-2,630,392	-34.73%
				7,652,778	**0.5710%**	**7,573,280**	**-2,630,392**	**-34.73%**
98	553	ROYAL & SUN ALLIANCE USA						
		24678	Royal Ind Co	894,986	0.0668%	2,402,390	-984,442	-40.98%
				894,986	**0.0668%**	**2,402,390**	**-984,442**	**-40.98%**
99	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	5,527,525	0.4124%	5,588,491	728,596	13.04%
		19704	American States Ins Co	5,022,391	0.3747%	4,955,218	1,888,357	38.11%
		39012	Safeco Ins Co Of IL	2,513,476	0.1875%	2,582,545	614,997	23.81%
		24724	First Natl Ins Co Of Amer	988,907	0.0738%	920,198	247,068	26.85%
		19690	American Economy Ins Co	749,451	0.0559%	695,868	183,415	26.36%
		24732	General Ins Co Of Amer	46,268	0.0035%	10,464	-6,842	-65.39%
				14,848,018	**1.1078%**	**14,752,784**	**3,655,591**	**24.78%**

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100	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	2,326,773	0.1736%	2,264,973	3,062,633	135.22%
		24988	Sentry Ins A Mut Co	920,521	0.0687%	876,132	196,359	22.41%
				3,247,294	**0.2423%**	**3,141,105**	**3,258,992**	**103.75%**
101	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	1,600,452	0.1194%	2,444,396	2,450,749	100.26%
				1,600,452	**0.1194%**	**2,444,396**	**2,450,749**	**100.26%**
102	3548	St Paul Travelers Grp						
		24767	St Paul Fire & Marine Ins Co	34,477,698	2.5725%	34,073,808	11,271,401	33.08%
		25674	Travelers Property Cas Co Of Amer	19,707,211	1.4704%	17,275,491	5,420,091	31.37%
		25887	US Fidelity & Guaranty Co	9,439,782	0.7043%	9,307,032	4,093,926	43.99%
		22217	Gulf Ins Co	4,483,953	0.3346%	5,411,873	3,614,801	66.79%
		24015	Northland Ins Co	2,346,807	0.1751%	2,863,236	1,229,055	42.93%
		19070	Standard Fire Ins Co	2,255,721	0.1683%	2,146,909	1,383,829	64.46%
		24791	St Paul Mercury Ins Co	1,171,520	0.0874%	1,032,014	-809,010	-78.39%
		25682	Travelers Ind Co Of CT	786,673	0.0587%	786,755	191,265	24.31%
		36161	Travelers Prop Cas Ins Co	762,846	0.0569%	705,222	250,572	35.53%
		36463	Discover Prop & Cas Ins Co	357,515	0.0267%	353,419	123,573	34.97%
		25879	Fidelity & Guaranty Ins Underwriters	222,395	0.0166%	212,061	65,410	30.84%
		35386	Fidelity & Guaranty Ins Co	216,706	0.0162%	240,565	158,822	66.02%
		24775	St Paul Guardian Ins Co	99,907	0.0075%	115,370	49,079	42.54%
		41769	Athena Assur Co	68,418	0.0051%	382,967	248,828	64.97%
		33650	Mendota Ins Co	145	0.0000%	145	27	18.62%
				76,397,297	**5.7002%**	**74,906,867**	**27,291,669**	**36.43%**
103	176	STATE FARM IL						
		25151	State Farm General Ins Co	50,897,727	3.7976%	49,812,591	14,859,178	29.83%
				50,897,727	**3.7976%**	**49,812,591**	**14,859,178**	**29.83%**
104	32107	Sutter Ins Co						
		32107	Sutter Ins Co	362,283	0.0270%	345,626	127,821	36.98%
				362,283	**0.0270%**	**345,626**	**127,821**	**36.98%**
105	181	SWISS RE GRP						
		29874	North American Specialty Ins Co	3,390,653	0.2530%	3,168,422	1,432,143	45.20%
				3,390,653	**0.2530%**	**3,168,422**	**1,432,143**	**45.20%**
106	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	55,682	0.0042%	543,384	406,761	74.86%
				55,682	**0.0042%**	**543,384**	**406,761**	**74.86%**
107	28886	Transguard Ins Co Of Amer Inc						
		28886	Transguard Ins Co Of Amer Inc	2,675,464	0.1996%	1,851,028	682,684	36.88%
				2,675,464	**0.1996%**	**1,851,028**	**682,684**	**36.88%**
108	41106	Triumphe Cas Co						
		41106	Triumphe Cas Co	30,514	0.0023%	139,587	135,037	96.74%
				30,514	**0.0023%**	**139,587**	**135,037**	**96.74%**

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109	781	UNION LABOR GRP						
		37893	Ulico Cas Co	119	0.0000%	3,330	0	0.00%
				119	**0.0000%**	**3,330**	**0**	**0.00%**
110	248	UNITED FIRE & CAS GRP						
		13021	United Fire & Cas Co	6,741,755	0.5030%	7,806,503	0	0.00%
				6,741,755	**0.5030%**	**7,806,503**	**0**	**0.00%**
111	920	UNITED NATL GRP						
		42048	Diamond State Ins Co	3,248,414	0.2424%	3,054,478	1,551,028	50.78%
		13064	United Natl Ins Co	718,410	0.0536%	1,695,692	-92,518	-5.46%
				3,966,824	**0.2960%**	**4,750,170**	**1,458,510**	**30.70%**
112	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	United Services Auto Assoc	5,950,423	0.4440%	5,778,058	1,655,292	28.65%
		25968	USAA Cas Ins Co	5,044,560	0.3764%	4,733,713	1,305,791	27.58%
				10,994,983	**0.8204%**	**10,511,771**	**2,961,083**	**28.17%**
113	215	UNITRIN GRP						
		10914	Kemper Independence Ins Co	1,423,774	0.1062%	1,118,670	280,158	25.04%
		14133	Valley Ins Co	360,209	0.0269%	373,247	84,000	22.51%
		16063	Unitrin Auto & Home Ins Co	9,499	0.0007%	7,120	537	7.54%
		19852	Financial Ind Co	6,994	0.0005%	8,711	341	3.91%
				1,800,476	**0.1343%**	**1,507,748**	**365,036**	**24.21%**
114	201	UTICA NATL INS GRP						
		25976	Utica Mut Ins Co	9,292	0.0007%	9,767	45,014	460.88%
				9,292	**0.0007%**	**9,767**	**45,014**	**460.88%**
115	697	VAN ENT GRP						
		37060	Old United Cas Co	5,842,160	0.4359%	5,369,464	1,714,404	31.93%
				5,842,160	**0.4359%**	**5,369,464**	**1,714,404**	**31.93%**
116	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	182,377	0.0136%	204,695	31,527	15.40%
				182,377	**0.0136%**	**204,695**	**31,527**	**15.40%**
117	10815	Verlan Fire Ins Co MD						
		10815	Verlan Fire Ins Co MD	19,493	0.0015%	22,308	0	0.00%
				19,493	**0.0015%**	**22,308**	**0**	**0.00%**
118	958	VESTA INS GRP						
		22438	Hawaiian Ins & Gty Co Ltd	41,845	0.0031%	37,676	0	0.00%
		11762	Vesta Fire Ins Corp	1,259	0.0001%	9,877	23,680	239.75%
				43,104	**0.0032%**	**47,553**	**23,680**	**49.80%**
119	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	52,789	0.0039%	47,616	0	0.00%
		31526	Wawanesa Mut Ins Co Us Branch	23,827	0.0018%	23,654	-51	-0.22%
				76,616	**0.0057%**	**71,270**	**-51**	**-0.07%**

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120	2898	Western Service Contract Grp						
		37850	Pacific Specialty Ins Co	2,879,223	0.2148%	2,952,761	224,901	7.62%
				2,879,223	**0.2148%**	**2,952,761**	**224,901**	**7.62%**
121	866	WESTERN WORLD GRP						
		40436	Stratford Ins Co	124,910	0.0093%	86,575	7,697	8.89%
		37982	Tudor Ins Co	4,483	0.0003%	3,667	344	9.38%
				129,393	**0.0097%**	**90,242**	**8,041**	**8.91%**
122	1129	WHITE MOUNTAINS GRP						
		21970	OneBeacon Ins Co	73,029	0.0054%	75,989	-789,052	-1038.38%
		27154	Atlantic Specialty Ins Co	63,803	0.0048%	21,002	1,136	5.41%
		20621	OneBeacon America Ins Co	16,294	0.0012%	18,586	46,536	250.38%
		35408	Sirius Amer Ins Co	3,538	0.0003%	3,019	734	24.31%
		21962	Pennsylvania General Ins Co	604	0.0000%	51	-5,356	-10501.96%
				157,268	**0.0117%**	**118,647**	**-746,002**	**-628.76%**
123	98	WR Berkley Corp						
		10510	Carolina Cas Ins Co	4,531,772	0.3381%	3,997,327	1,198,175	29.97%
		40045	Starnet Ins Co	2,752,302	0.2054%	1,328,782	546,786	41.15%
		36684	Riverport Ins Co	299,964	0.0224%	304,792	18,355	6.02%
		25224	Great Divide Ins Co	17,953	0.0013%	20,761	564	2.72%
		32603	Berkley Ins Co	334	0.0000%	927	958	103.34%
				7,602,325	**0.5672%**	**5,652,589**	**1,764,838**	**31.22%**
124	1285	X L AMER						
		37885	XL Specialty Ins Co	30,103,084	2.2461%	13,473,303	315,223	2.34%
		22322	Greenwich Ins Co	10,782,168	0.8045%	12,351,876	2,413,603	19.54%
		24554	XL Ins Amer Inc	994,119	0.0742%	129,490	-68,521	-52.92%
				41,879,371	**3.1247%**	**25,954,669**	**2,660,305**	**10.25%**

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125	212	ZURICH INS GRP						
		19305	Assurance Co Of Amer	36,106,553	2.6940%	31,974,074	11,776,741	36.83%
		16535	Zurich American Ins Co	32,917,098	2.4560%	32,088,784	12,089,804	37.68%
		21660	Fire Ins Exch	8,878,819	0.6625%	8,826,612	636,493	7.21%
		11185	Foremost Ins Co	2,824,810	0.2108%	1,113,487	250,726	22.52%
		40142	American Zurich Ins Co	1,356,473	0.1012%	1,668,034	-237,945	-14.26%
		19356	Maryland Cas Co	1,273,081	0.0950%	2,299,649	835,417	36.33%
		21326	Empire Fire & Marine Ins Co	916,388	0.0684%	961,463	483,361	50.27%
		19372	Northern Ins Co Of NY	729,699	0.0544%	677,607	132,610	19.57%
		21687	Mid-Century Ins Co	603,134	0.0450%	1,555,606	2,669,526	171.61%
		41181	Universal Underwriters Ins Co	510,565	0.0381%	380,582	367,322	96.52%
		21709	Truck Ins Exch	367,432	0.0274%	504,107	222,140	44.07%
		21652	Farmers Ins Exch	122,582	0.0091%	135,861	-8,087	-5.95%
		39306	Fidelity & Deposit Co Of MD	76,844	0.0057%	75,467	5,457	7.23%
		26247	American Guarantee & Liability Ins	60,222	0.0045%	70,226	4,045	5.76%
		10317	Neighborhood Spirit Prop & Cas Co	11,202	0.0008%	11,351	0	0.00%
		34347	Colonial American Cas & Surety Co	10,499	0.0008%	2,503	33	1.32%
		27855	Zurich American Ins Co Of IL	6,597	0.0005%	5,375	282	5.25%
		10315	Civic Property & Cas Co	5,467	0.0004%	6,162	0	0.00%
		10318	Exact Prop & Cas Co Inc	2,705	0.0002%	2,458	1,949	79.29%
				86,780,170	**6.4749%**	**82,359,408**	**29,229,874**	**35.49%**
			Line Total:	**1,340,263,750**	**100.0000%**	**1,327,639,944**	**439,269,298**	**33.09%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FINANCIAL GUARANTY [10]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	22896		Aca Financial Guaranty Corp					
		22896	Aca Financial Guaranty Corp	1,478,180	0.3835%	1,784,596	0	0.00%
				1,478,180	**0.3835%**	**1,784,596**	**0**	**0.00%**
2	626		ACE LTD					
		30180	Assured Guaranty Corp	188,401	0.0489%	188,401	0	0.00%
				188,401	**0.0489%**	**188,401**	**0**	**0.00%**
3	1248		AMBAC ASSUR CORP					
		18708	Ambac Assur Corp	173,599,573	45.0362%	72,815,195	-1,883,400	-2.59%
				173,599,573	**45.0362%**	**72,815,195**	**-1,883,400**	**-2.59%**
4	194		FNCL SEC ASR HOLDINGS LTD					
		18287	Financial Security Assur Inc	51,259,493	13.2980%	33,288,284	0	0.00%
				51,259,493	**13.2980%**	**33,288,284**	**0**	**0.00%**
5	528		MUNICIPAL BOND INV ASR CORP GRP					
		12041	MBIA Ins Corp	66,959,138	17.3709%	73,329,233	158,957	0.22%
		20877	Capital Markets Assr Corp	28,813	0.0075%	90,565	0	0.00%
				66,987,951	**17.3784%**	**73,419,798**	**158,957**	**0.22%**
6	1135		PMI GRP OF CO					
		12815	Financial Guaranty Ins Co	50,393,987	13.0735%	11,544,902	1	0.00%
				50,393,987	**13.0735%**	**11,544,902**	**1**	**0.00%**
7	766		Radian Grp					
		36250	Radian Asset Assur Inc	6,122,266	1.5883%	305,869	0	0.00%
				6,122,266	**1.5883%**	**305,869**	**0**	**0.00%**
8	1285		X L AMER					
		20311	XL Capital Assurance Inc	35,437,082	9.1933%	4,252,895	0	0.00%
				35,437,082	**9.1933%**	**4,252,895**	**0**	**0.00%**
			Line Total:	**385,466,933**	**100.0000%**	**197,599,940**	**-1,724,442**	**-0.87%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MEDICAL MALPRACTICE [11]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		22667	Ace American Ins Co	2,482,777	0.3213%	2,018,720	802,150	39.74%
				2,482,777	**0.3213%**	**2,018,720**	**802,150**	**39.74%**
2	501		Alleghany Grp					
		18619	Platte River Ins Co.	192,320	0.0249%	34,337	14,730	42.90%
				192,320	**0.0249%**	**34,337**	**14,730**	**42.90%**
3	761		ALLIANZ INS GRP					
		21857	American Ins Co	15,102,083	1.9545%	14,597,328	-1,277,152	-8.75%
		22810	Chicago Ins Co	12,835,278	1.6611%	13,358,895	2,057,038	15.40%
		21873	Firemans Fund Ins Co	675,546	0.0874%	750,063	-722,119	-96.27%
		21849	American Automobile Ins Co	242,067	0.0313%	195,493	41,357	21.16%
		21865	Associated Ind Corp	224,940	0.0291%	417,133	-13,099	-3.14%
		21881	National Surety Corp	104,699	0.0136%	109,231	-124,304	-113.80%
				29,184,613	**3.7771%**	**29,428,143**	**-38,279**	**-0.13%**
4	1125		AMERICAN HEALTHCARE SPECIALTY					
		10352	Scpie Ind Co	101,803,161	13.1753%	101,815,263	36,652,230	36.00%
		39152	American Healthcare Ind Co	28,821,040	3.7300%	29,272,009	12,133,896	41.45%
				130,624,201	**16.9053%**	**131,087,272**	**48,786,126**	**37.22%**
5	12		AMERICAN INTRNL GRP					
		19437	Lexington Ins Co	63,707,544	8.2450%	59,258,729	30,887,535	52.12%
		19445	National Union Fire Ins Co Of Pitts	5,169,328	0.6690%	4,762,909	472,022	9.91%
		23809	Granite State Ins Co	1,407,347	0.1821%	1,382,929	1,220,916	88.28%
		19380	American Home Assur Co	219,989	0.0285%	301,866	90,625	30.02%
				70,504,208	**9.1246%**	**65,706,433**	**32,671,098**	**49.72%**
6	18538		Bancinsure Inc					
		18538	Bancinsure Inc	1,981,097	0.2564%	3,389,512	4,234,497	124.93%
				1,981,097	**0.2564%**	**3,389,512**	**4,234,497**	**124.93%**
7	31		BERKSHIRE HATHAWAY					
		11967	General Star Natl Ins Co	1,603	0.0002%	1,603	-147,500	-9201.50%
				1,603	**0.0002%**	**1,603**	**-147,500**	**-9201.50%**
8	38		CHUBB & SON INC					
		35181	Executive Risk Ind Inc	5,341,129	0.6912%	5,027,362	1,094,295	21.77%
				5,341,129	**0.6912%**	**5,027,362**	**1,094,295**	**21.77%**
9	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	5,400	0.0007%	5,011	3,371	67.27%
				5,400	**0.0007%**	**5,011**	**3,371**	**67.27%**
10	218		CNA INS GRP					
		20427	American Cas Co Of Reading PA	11,115,772	1.4386%	10,374,281	3,783,219	36.47%
		20443	Continental Cas Co	725,744	0.0939%	419,097	-254,487	-60.72%
		20478	National Fire Ins Co Of Hartford	162,732	0.0211%	391,335	-148,461	-37.94%
				12,004,248	**1.5536%**	**11,184,713**	**3,380,271**	**30.22%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MEDICAL MALPRACTICE [11]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
11	40975	Dentists Ins Co						
		40975	Dentists Ins Co	24,500,761	3.1709%	23,965,611	6,837,302	28.53%
				24,500,761	**3.1709%**	**23,965,611**	**6,837,302**	**28.53%**
12	831	DOCTORS CO GRP						
		34495	Doctors Co An Interins Exchn	149,100,211	19.2965%	134,426,686	48,843,000	36.33%
		34487	Professional Undrwtrs Liab Ins Co	35,701,217	4.6204%	33,181,824	6,491,730	19.56%
				184,801,428	**23.9169%**	**167,608,510**	**55,334,730**	**33.01%**
13	158	FAIRFAX FINANCIAL						
		25534	TIG Ins Co	684,971	0.0886%	8,774,117	765,725	8.73%
		25445	TIG Specialty Ins Corp	22,923	0.0030%	22,923	6,000	26.17%
				707,894	**0.0916%**	**8,797,040**	**771,725**	**8.77%**
14	350	GE GLOBAL GRP						
		11843	Medical Protective Co	29,128,018	3.7697%	27,139,794	16,296,804	60.05%
		34207	Westport Ins Corp	150,234	0.0194%	153,643	-317,968	-206.95%
				29,278,252	**3.7892%**	**27,293,437**	**15,978,836**	**58.54%**
15	111	LIBERTY MUT GRP						
		23043	Liberty Mut Ins Co	285	0.0000%	285	0	0.00%
				285	**0.0000%**	**285**	**0**	**0.00%**
16	785	MARKEL CORP GRP						
		35378	Evanston Ins Co	19,863,972	2.5708%	21,579,454	9,513,172	44.08%
				19,863,972	**2.5708%**	**21,579,454**	**9,513,172**	**44.08%**
17	1282	MEDICAL GRP HOLDINGS AND AFFILIATES						
		33200	Norcal Mut Ins Co	184,113,032	23.8278%	184,390,384	79,163,041	42.93%
				184,113,032	**23.8278%**	**184,390,384**	**79,163,041**	**42.93%**
18	608	MEDICAL INS EXCH OF CA GRP						
		32433	Medical Ins Exch Of CA	34,608,960	4.4791%	32,098,519	26,832,071	83.59%
		36412	Claremont Liability Ins Co	1,208,990	0.1565%	1,213,838	51,500	4.24%
				35,817,950	**4.6355%**	**33,312,357**	**26,883,571**	**80.70%**
19	361	MUNICH AMERICAN HOLDING CORP						
		19720	American Alt Ins Corp	1,203,271	0.1557%	1,226,175	-391,376	-31.92%
				1,203,271	**0.1557%**	**1,226,175**	**-391,376**	**-31.92%**
20	2638	NCMIC Grp						
		15865	NCMIC Ins Co	7,658,015	0.9911%	7,593,236	1,587,289	20.90%
				7,658,015	**0.9911%**	**7,593,236**	**1,587,289**	**20.90%**
21	43583	Northwest Physicians Mut Ins Co						
		43583	Northwest Physicians Mut Ins Co	3,932,646	0.5090%	6,047,785	1,748,152	28.91%
				3,932,646	**0.5090%**	**6,047,785**	**1,748,152**	**28.91%**
22	3504	PICA Grp						
		14460	Podiatry Ins Co Of Amer A Mut Co	5,750,843	0.7443%	5,720,348	3,842,435	67.17%
				5,750,843	**0.7443%**	**5,720,348**	**3,842,435**	**67.17%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MEDICAL MALPRACTICE [11]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
23	36234		Preferred Professional Ins Co					
		36234	Preferred Professional Ins Co	537,051	0.0695%	532,906	108,499	20.36%
				537,051	**0.0695%**	**532,906**	**108,499**	**20.36%**
24	553		ROYAL & SUN ALLIANCE USA					
		24902	Security Ins Co Of Hartford	62,056	0.0080%	103,675	320,754	309.38%
				62,056	**0.0080%**	**103,675**	**320,754**	**309.38%**
25	163		SAFECO INS GRP					
		24732	General Ins Co Of Amer	259,188	0.0335%	281,050	1,142,089	406.37%
				259,188	**0.0335%**	**281,050**	**1,142,089**	**406.37%**
26	3548		St Paul Travelers Grp					
		22217	Gulf Ins Co	1,015,468	0.1314%	1,061,169	466,980	44.01%
		24791	St Paul Mercury Ins Co	7,557	0.0010%	7,536	-307,700	-4083.07%
		25674	Travelers Property Cas Co Of Amer	875	0.0001%	795	-105,166	-13228.43%
				1,023,900	**0.1325%**	**1,069,500**	**54,114**	**5.06%**
27	176		STATE FARM IL					
		25143	State Farm Fire And Cas Co	230,899	0.0299%	123,029	96,418	78.37%
		25151	State Farm General Ins Co	65,777	0.0085%	34,276	0	0.00%
				296,676	**0.0384%**	**157,305**	**96,418**	**61.29%**
28	866		WESTERN WORLD GRP					
		13196	Western World Ins Co	917,320	0.1187%	932,731	1,093,339	117.22%
				917,320	**0.1187%**	**932,731**	**1,093,339**	**117.22%**
29	1129		WHITE MOUNTAINS GRP					
		21970	OneBeacon Ins Co	365,749	0.0473%	290,967	186,801	64.20%
				365,749	**0.0473%**	**290,967**	**186,801**	**64.20%**
30	212		ZURICH INS GRP					
		16535	Zurich American Ins Co	17,454,729	2.2590%	13,741,375	4,312,184	31.38%
		26247	American Guarantee & Liability Ins	1,614,661	0.2090%	1,471,135	303,233	20.61%
		40142	American Zurich Ins Co	199,644	0.0258%	49,864	11,179	22.42%
				19,269,034	**2.4938%**	**15,262,374**	**4,626,596**	**30.31%**
			Line Total:	**772,680,919**	**100.0000%**	**754,048,236**	**299,698,246**	**39.75%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		21121	Westchester Fire Ins Co	1,070,213	0.1087%	18,333,911	-8,820,730	-48.11%
		22667	Ace American Ins Co	141,950	0.0144%	1,481,358	23,923	1.61%
		20702	Ace Fire Underwriters Ins Co	10,760	0.0011%	10,907	8,050	73.81%
		43575	Indemnity Ins Co Of North Amer	10,000	0.0010%	150,119	9,135	6.09%
				1,232,923	**0.1252%**	**19,976,295**	**-8,779,622**	**-43.95%**
2	501		Alleghany Grp					
		22314	RSUI Ind Co	3,928,533	0.3989%	2,695,884	132,047	4.90%
				3,928,533	**0.3989%**	**2,695,884**	**132,047**	**4.90%**
3	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	15,222,697	1.5456%	14,634,140	210,152	1.44%
		35300	Allianz Global Risks US Ins Co	9,580,016	0.9727%	9,589,655	-23,605,054	-246.15%
		21865	Associated Ind Corp	4,737,736	0.4810%	4,724,433	-132,382	-2.80%
		21857	American Ins Co	31,209	0.0032%	28,472	-1,078	-3.79%
		21881	National Surety Corp	13,810	0.0014%	12,766	-5,131	-40.19%
				29,585,468	**3.0039%**	**28,989,466**	**-23,533,493**	**-81.18%**
4	3239		Allied World Assur Holding Grp					
		19489	Allied World Assur Co US Inc	1	0.0000%	1	0	0.00%
				1	**0.0000%**	**1**	**0**	**0.00%**
5	88		ALLMERICA FINANCIAL CORP					
		22306	Massachusetts Bay Ins Co	69	0.0000%	66	0	0.00%
		22292	Hanover Ins Co	15	0.0000%	15	-2,271	-15140.00%
				84	**0.0000%**	**81**	**-2,271**	**-2803.70%**
6	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	3,234,316	0.3284%	3,127,154	-4,325,724	-138.33%
				3,234,316	**0.3284%**	**3,127,154**	**-4,325,724**	**-138.33%**
7	84		American Financial Grp					
		26344	Great American Assur Co	18,627,393	1.8913%	20,812,372	-13,010	-0.06%
		26832	Great American Alliance Ins Co	10,183,403	1.0339%	11,338,923	-759	-0.01%
		33723	Great American Spirit Ins Co	170,713	0.0173%	192,647	-8,367	-4.34%
		16691	Great American Ins Co	63,125	0.0064%	55,938	-22,137	-39.57%
		22136	Great American Ins Co of NY	27,187	0.0028%	27,686	-18,243	-65.89%
				29,071,821	**2.9517%**	**32,427,566**	**-62,516**	**-0.19%**
8	12		AMERICAN INTRNL GRP					
		19437	Lexington Ins Co	14,077,704	1.4293%	13,479,660	-40,000	-0.30%
		43761	American Intl Ins Co Of CA	10,842,806	1.1009%	9,286,522	273,567	2.95%
				24,920,510	**2.5302%**	**22,766,182**	**233,567**	**1.03%**
9	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	8,885,741	0.9022%	7,795,538	3,451	0.04%
				8,885,741	**0.9022%**	**7,795,538**	**3,451**	**0.04%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
10	1279	Arch Ins Grp						
		11150	Arch Ins Co	1,169	0.0001%	972	53	5.45%
				1,169	**0.0001%**	**972**	**53**	**5.45%**
11	19	Assurant Inc Grp						
		19615	American Reliable Ins Co	3,478	0.0004%	2,093	136	6.50%
		42978	American Security Ins Co	36	0.0000%	79	-19	-24.05%
				3,514	**0.0004%**	**2,172**	**117**	**5.39%**
12	3416	AXIS Capital Grp						
		20370	AXIS Reins Co	24,567,458	2.4944%	16,586,065	3,243,454	19.56%
				24,567,458	**2.4944%**	**16,586,065**	**3,243,454**	**19.56%**
13	1330	Balboa Ins Grp						
		24821	Meritplan Ins Co	179,733	0.0182%	184,183	1,131	0.61%
		24813	Balboa Ins Co	1,101	0.0001%	1,626	-201	-12.36%
		24848	Newport Ins Co	193	0.0000%	120	-747	-622.50%
				181,027	**0.0184%**	**185,929**	**183**	**0.10%**
14	33	CALIFORNIA CAS MGMT						
		20125	California Cas Ins Co	1,660,839	0.1686%	1,734,062	38,630	2.23%
		20117	California Cas Ind Exch	213,478	0.0217%	224,774	-854	-0.38%
				1,874,317	**0.1903%**	**1,958,836**	**37,776**	**1.93%**
15	10779	CALIFORNIA EARTHQUAKE AUTHORITY						
		10779	CALIFORNIA EARTHQUAKE AUTHORITY	465,467,061	47.2601%	448,360,668	-2,442,886	-0.54%
				465,467,061	**47.2601%**	**448,360,668**	**-2,442,886**	**-0.54%**
16	1278	CALIFORNIA ST AUTO GRP						
		15539	California State Auto Asn Inter-Ins	2,944	0.0003%	2,944	-19,018	-645.99%
				2,944	**0.0003%**	**2,944**	**-19,018**	**-645.99%**
17	802	Capital Ins Group						
		13544	California Capital Ins Co	3,755,395	0.3813%	3,766,975	271,097	7.20%
		12890	Eagle West Ins Co	49,671	0.0050%	51,283	-853	-1.66%
		23540	Monterey Ins Co	13,283	0.0013%	10,663	-301	-2.82%
				3,818,349	**0.3877%**	**3,828,921**	**269,943**	**7.05%**
18	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	6,710,996	0.6814%	6,761,016	4,570,138	67.60%
				6,710,996	**0.6814%**	**6,761,016**	**4,570,138**	**67.60%**
19	38	CHUBB & SON INC						
		20281	Federal Ins Co	16,029,061	1.6275%	14,365,771	129,082	0.90%
		20397	Vigilant Ins Co	638,096	0.0648%	766,604	-75	-0.01%
		20346	Pacific Ind Co	299,708	0.0304%	306,866	0	0.00%
				16,966,865	**1.7227%**	**15,439,241**	**129,007**	**0.84%**
20	244	CINCINNATI FNCL CP						
		10677	Cincinnati Ins Co	2,110	0.0002%	2,881	0	0.00%
				2,110	**0.0002%**	**2,881**	**0**	**0.00%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
21	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	27,113	0.0028%	14,410	-892	-6.19%
		18953	CSE Safeguard Ins Co	28	0.0000%	156	0	0.00%
				27,141	**0.0028%**	**14,566**	**-892**	**-6.12%**
22	218	CNA INS GRP						
		20427	American Cas Co Of Reading PA	12,274	0.0012%	10,600	-60,502	-570.77%
		35289	Continental Ins Co	8,982	0.0009%	8,982	0	0.00%
		34622	Glens Falls Ins Co	2,586	0.0003%	1,199	42,372	3533.94%
		20494	Transportation Ins Co	690	0.0001%	3,213	-20,148	-627.08%
				24,532	**0.0025%**	**23,994**	**-38,278**	**-159.53%**
23	50	Country Ins & Financial Services Grp						
		23647	Mutual Service Cas Ins Co	129,672	0.0132%	136,181	1,489	1.09%
				129,672	**0.0132%**	**136,181**	**1,489**	**1.09%**
24	400	CREDIT SUISSE GRP						
		25747	Unigard Ins Co	583,030	0.0592%	591,811	-21,285	-3.60%
				583,030	**0.0592%**	**591,811**	**-21,285**	**-3.60%**
25	240	DAIMLER CHRYSLER GRP						
		10499	DaimlerChrysler Ins Co	7,890	0.0008%	8,341	-17	-0.20%
				7,890	**0.0008%**	**8,341**	**-17**	**-0.20%**
26	62	EMC INS CO						
		21415	Employers Mut Cas Co	28,510	0.0029%	29,346	0	0.00%
				28,510	**0.0029%**	**29,346**	**0**	**0.00%**
27	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	14,698,484	1.4924%	13,436,958	68,932	0.51%
				14,698,484	**1.4924%**	**13,436,958**	**68,932**	**0.51%**
28	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	484,749	0.0492%	488,511	-759	-0.16%
		28304	Federated Service Ins Co	87,894	0.0089%	74,550	0	0.00%
				572,643	**0.0581%**	**563,061**	**-759**	**-0.13%**
29	70	FIRST AMN TITLE						
		34525	First American Specilaty Ins Co	998,631	0.1014%	967,581	0	0.00%
		37710	First American Prop & Cas Ins Co	134,071	0.0136%	116,746	0	0.00%
				1,132,702	**0.1150%**	**1,084,327**	**0**	**0.00%**
30	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	18,565,178	1.8850%	16,263,835	0	0.00%
		21318	Coregis Ins Co	41,000	0.0042%	41,000	0	0.00%
				18,606,178	**1.8891%**	**16,304,835**	**0**	**0.00%**
31	1169	GENERALI GRP						
		11231	Generali Us Branch	413	0.0000%	395	-207,778	-52602.03%
				413	**0.0000%**	**395**	**-207,778**	**-52602.03%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
32	39861	Golden Bear Ins Co						
		39861	Golden Bear Ins Co	5,480,630	0.5565%	6,709,746	-250,385	-3.73%
				5,480,630	**0.5565%**	**6,709,746**	**-250,385**	**-3.73%**
33	83	GRANGE INS						
		22101	Grange Ins Assn	3,150	0.0003%	4,523	-1,009	-22.31%
				3,150	**0.0003%**	**4,523**	**-1,009**	**-22.31%**
34	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	430,800	0.0437%	359,478	31,916	8.88%
				430,800	**0.0437%**	**359,478**	**31,916**	**8.88%**
35	26433	Harco Natl Ins Co						
		26433	Harco Natl Ins Co	839,104	0.0852%	742,230	0	0.00%
				839,104	**0.0852%**	**742,230**	**0**	**0.00%**
36	91	HARTFORD FIRE & CAS GRP						
		30104	Hartford Underwriters Ins Co	8,374,085	0.8502%	8,029,049	25,575	0.32%
		29424	Hartford Cas Ins Co	3,143,164	0.3191%	2,988,160	0	0.00%
		19682	Hartford Fire In Co	475,408	0.0483%	460,170	13,476	2.93%
				11,992,657	**1.2176%**	**11,477,379**	**39,051**	**0.34%**
37	984	HCC INS HOLDINGS GRP						
		42374	Houston Cas Co	1,523,565	0.1547%	1,300,292	19,415	1.49%
				1,523,565	**0.1547%**	**1,300,292**	**19,415**	**1.49%**
38	300	HORACE MANN GRP						
		22756	Horace Mann Prop & Cas Ins Co	858,278	0.0871%	901,954	15,584	1.73%
		22578	Horace Mann Ins Co	834,902	0.0848%	821,659	0	0.00%
				1,693,180	**0.1719%**	**1,723,613**	**15,584**	**0.90%**
39	922	ICW GROUP						
		27847	Insurance Co Of The West	41,790,208	4.2431%	39,474,405	0	0.00%
				41,790,208	**4.2431%**	**39,474,405**	**0**	**0.00%**
40	111	LIBERTY MUT GRP						
		21458	Employers Ins of Wausau	2,918,238	0.2963%	3,097,847	-9,872	-0.32%
		23035	Liberty Mut Fire Ins Co	1,236,487	0.1255%	1,366,776	-2,523,629	-184.64%
		24198	Peerless Ins Co	782,283	0.0794%	754,610	19,932	2.64%
		10836	Golden Eagle Ins Corp	211,478	0.0215%	153,652	4,651	3.03%
		26069	Wausau Business Ins Co	185,935	0.0189%	67,116	0	0.00%
		24171	Netherlands Ins Co The	40,215	0.0041%	40,278	982	2.44%
		42404	Liberty Ins Corp	13,469	0.0014%	17,527	-45	-0.26%
				5,388,105	**0.5471%**	**5,497,806**	**-2,507,981**	**-45.62%**
41	108	LUMBERMENS MUT CAS GRP						
		30562	American Manufacturers Mut Ins Co	24,701	0.0025%	572,454	23,763	4.15%
		22977	Lumbermens Mut Cas Co	8,955	0.0009%	10,759	-102,546	-953.12%
				33,656	**0.0034%**	**583,213**	**-78,783**	**-13.51%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
42	23108		Lumbermens Underwriting Alliance					
		23108	Lumbermens Underwriting Alliance	111,579	0.0113%	102,198	0	0.00%
				111,579	**0.0113%**	**102,198**	**0**	**0.00%**
43	785		MARKEL CORP GRP					
		38970	Markel Ins Co	7,677,059	0.7795%	5,183,591	0	0.00%
				7,677,059	**0.7795%**	**5,183,591**	**0**	**0.00%**
44	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	86,233	0.0088%	88,132	4,997	5.67%
				86,233	**0.0088%**	**88,132**	**4,997**	**5.67%**
45	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	343,934	0.0349%	311,068	4,250	1.37%
				343,934	**0.0349%**	**311,068**	**4,250**	**1.37%**
46	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	1,116,250	0.1133%	1,112,319	10,448	0.94%
				1,116,250	**0.1133%**	**1,112,319**	**10,448**	**0.94%**
47	14508		Michigan Millers Mut Ins Co					
		14508	Michigan Millers Mut Ins Co	390,291	0.0396%	1,133,926	80,642	7.11%
				390,291	**0.0396%**	**1,133,926**	**80,642**	**7.11%**
48	27480		Mid-State Mut Ins Co					
		27480	Mid-State Mut Ins Co	78,697	0.0080%	81,669	0	0.00%
				78,697	**0.0080%**	**81,669**	**0**	**0.00%**
49	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	244,128	0.0248%	237,653	-700	-0.29%
				244,128	**0.0248%**	**237,653**	**-700**	**-0.29%**
50	140		NATIONWIDE CORP					
		19100	Amco Ins Co	11,854,954	1.2037%	12,039,788	-349,458	-2.90%
		42579	Allied Prop & Cas Ins Co	4,320,955	0.4387%	4,260,362	-17,199	-0.40%
		23787	Nationwide Mut Ins Co	1,444,961	0.1467%	1,380,615	440,526	31.91%
		23779	Nationwide Mut Fire Ins Co	1,153,205	0.1171%	1,128,851	-64,460	-5.71%
				18,774,075	**1.9062%**	**18,809,616**	**9,409**	**0.05%**
51	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	13,306	0.0014%	8,265	-766	-9.27%
				13,306	**0.0014%**	**8,265**	**-766**	**-9.27%**
52	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	1,295,597	0.1315%	1,371,392	98,310	7.17%
				1,295,597	**0.1315%**	**1,371,392**	**98,310**	**7.17%**
53	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	13,695	0.0014%	8,552	921	10.77%
				13,695	**0.0014%**	**8,552**	**921**	**10.77%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

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Licensed companies only

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54	783	RLI INS GRP						
		13056	RLI Ins Co	16,688,750	1.6945%	17,614,539	629,668	3.57%
				16,688,750	**1.6945%**	**17,614,539**	**629,668**	**3.57%**
55	163	SAFECO INS GRP						
		39012	Safeco Ins Co Of IL	23,888,003	2.4254%	23,348,779	958,240	4.10%
		24740	Safeco Ins Co Of Amer	1,115,542	0.1133%	1,103,108	-1,294,553	-117.36%
		19704	American States Ins Co	203,515	0.0207%	149,215	7,105	4.76%
		24724	First Natl Ins Co Of Amer	202,372	0.0205%	199,730	9,675	4.84%
		19690	American Economy Ins Co	144,423	0.0147%	95,953	-167,758	-174.83%
		24732	General Ins Co Of Amer	137,531	0.0140%	43,588	2,980	6.84%
				25,691,386	**2.6085%**	**24,940,373**	**-484,311**	**-1.94%**
56	22985	Sequoia Ins Co						
		22985	Sequoia Ins Co	702,507	0.0713%	696,947	212,150	30.44%
				702,507	**0.0713%**	**696,947**	**212,150**	**30.44%**
57	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	248,810	0.0253%	197,240	0	0.00%
				248,810	**0.0253%**	**197,240**	**0**	**0.00%**
58	3548	St Paul Travelers Grp						
		10799	Geovera Ins Co	69,027,895	7.0086%	61,340,088	-755,000	-1.23%
		10887	Pacific Select Property Ins Co	22,649,521	2.2997%	21,110,021	-546,798	-2.59%
		36161	Travelers Prop Cas Ins Co	4,967,308	0.5043%	4,758,705	1,756,556	36.91%
		19070	Standard Fire Ins Co	3,008,876	0.3055%	2,975,726	1,054,481	35.44%
		25674	Travelers Property Cas Co Of Amer	2,225,916	0.2260%	2,548,645	26,382	1.04%
		36463	Discover Prop & Cas Ins Co	122,938	0.0125%	132,739	11,812	8.90%
		24767	St Paul Fire & Marine Ins Co	58,760	0.0060%	72,603	-45,485	-62.65%
		24791	St Paul Mercury Ins Co	47,503	0.0048%	44,987	26	0.06%
		25879	Fidelity & Guaranty Ins Underwriters	45,169	0.0046%	36,849	16,166	43.87%
		25887	US Fidelity & Guaranty Co	43,910	0.0045%	57,993	24,315	41.93%
		35386	Fidelity & Guaranty Ins Co	20,177	0.0020%	15,490	462	2.98%
		25682	Travelers Ind Co Of CT	13,061	0.0013%	12,038	24,479	203.35%
		22217	Gulf Ins Co	143	0.0000%	143	-5,203	-3638.46%
				102,231,177	**10.3798%**	**93,106,027**	**1,562,193**	**1.68%**
59	176	STATE FARM IL						
		25151	State Farm General Ins Co	52,738,358	5.3547%	51,710,372	2,510,739	4.86%
				52,738,358	**5.3547%**	**51,710,372**	**2,510,739**	**4.86%**
60	32107	Sutter Ins Co						
		32107	Sutter Ins Co	1,600	0.0002%	979	0	0.00%
				1,600	**0.0002%**	**979**	**0**	**0.00%**
61	181	SWISS RE GRP						
		29874	North American Specialty Ins Co	4	0.0000%	5	0	0.00%
				4	**0.0000%**	**5**	**0**	**0.00%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
62	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	2,596	0.0003%	3,342	191,025	5715.89%
				2,596	**0.0003%**	**3,342**	**191,025**	**5715.89%**
63	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	United Services Auto Assoc	74,100	0.0075%	76,851	6,707	8.73%
		25968	USAA Cas Ins Co	23,664	0.0024%	24,080	-147,527	-612.65%
				97,764	**0.0099%**	**100,931**	**-140,820**	**-139.52%**
64	215	UNITRIN GRP						
		10914	Kemper Independence Ins Co	3,086,084	0.3133%	2,516,421	179,001	7.11%
		11142	United Cas Ins Co Of Amer	215,018	0.0218%	213,226	-3,396	-1.59%
		14133	Valley Ins Co	52,596	0.0053%	59,771	2,305	3.86%
		16063	Unitrin Auto & Home Ins Co	18,913	0.0019%	11,915	902	7.57%
				3,372,611	**0.3424%**	**2,801,333**	**178,812**	**6.38%**
65	958	VESTA INS GRP						
		22438	Hawaiian Ins & Gty Co Ltd	165,096	0.0168%	175,571	0	0.00%
		11762	Vesta Fire Ins Corp	8,849	0.0009%	2,546	0	0.00%
				173,945	**0.0177%**	**178,117**	**0**	**0.00%**
66	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	1,866,358	0.1895%	1,737,323	0	0.00%
		31526	Wawanesa Mut Ins Co Us Branch	592,397	0.0601%	585,252	2,600	0.44%
				2,458,755	**0.2496%**	**2,322,575**	**2,600**	**0.11%**
67	800	WESTERN MUT INS GRP						
		15776	Residence Mut Ins Co	1,942,398	0.1972%	1,864,623	178,507	9.57%
		13625	Western Mut Ins Co	324,105	0.0329%	332,255	241,997	72.83%
				2,266,503	**0.2301%**	**2,196,878**	**420,504**	**19.14%**
68	2898	Western Service Contract Grp						
		37850	Pacific Specialty Ins Co	4,170,930	0.4235%	4,123,415	-2,400	-0.06%
				4,170,930	**0.4235%**	**4,123,415**	**-2,400**	**-0.06%**
69	1129	WHITE MOUNTAINS GRP						
		35408	Sirius Amer Ins Co	13,726	0.0014%	11,791	856	7.26%
		27154	Atlantic Specialty Ins Co	6,074	0.0006%	2,566	124	4.83%
				19,800	**0.0020%**	**14,357**	**980**	**6.83%**
70	98	WR Berkley Corp						
		32603	Berkley Ins Co	1,928	0.0002%	3,929	2,210	56.25%
				1,928	**0.0002%**	**3,929**	**2,210**	**56.25%**
71	1285	X L AMER						
		24554	XL Ins Amer Inc	4,215,748	0.4280%	4,129,950	-135,381	-3.28%
		22322	Greenwich Ins Co	3,335,744	0.3387%	5,159,850	16,063	0.31%
				7,551,492	**0.7667%**	**9,289,800**	**-119,318**	**-1.28%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Group Name

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Licensed companies only

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72	212	ZURICH INS GRP						
		26247	American Guarantee & Liability Ins	5,364,038	0.5446%	5,932,162	0	0.00%
		16535	Zurich American Ins Co	3,135,570	0.3184%	3,824,852	-216,879	-5.67%
		41181	Universal Underwriters Ins Co	789,947	0.0802%	817,221	782	0.10%
		39306	Fidelity & Deposit Co Of MD	579,251	0.0588%	391,040	40,808	10.44%
		21652	Farmers Ins Exch	557,788	0.0566%	1,094,728	557,412	50.92%
		21326	Empire Fire & Marine Ins Co	158,232	0.0161%	105,781	-177,531	-167.83%
		40142	American Zurich Ins Co	128,463	0.0130%	103,241	0	0.00%
		21709	Truck Ins Exch	85,742	0.0087%	699,553	186,411,876	26647.28%
		19356	Maryland Cas Co	48,904	0.0050%	64,581	-484	-0.75%
		19372	Northern Ins Co Of NY	30,991	0.0031%	37,592	-126	-0.34%
		27855	Zurich American Ins Co Of IL	12,682	0.0013%	8,008	0	0.00%
		21687	Mid-Century Ins Co	6,559	0.0007%	16,493	-166,424	-1009.06%
		19305	Assurance Co Of Amer	699	0.0001%	2,833	53,000	1870.81%
				10,898,866	**1.1066%**	**13,098,085**	**186,502,434**	**1423.89%**
			Line Total:	**984,904,083**	**100.0000%**	**961,821,937**	**158,197,403**	**16.45%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GROUP A AND H [13]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		22667	Ace American Ins Co	21,144,312	8.4650%	19,855,941	4,485,572	22.59%
		20702	Ace Fire Underwriters Ins Co	346,482	0.1387%	346,522	182,395	52.64%
		22713	Insurance Co Of North Amer	168,204	0.0673%	222,873	116,331	52.20%
				21,658,998	**8.6710%**	**20,425,336**	**4,784,298**	**23.42%**
2	313		AEGIS GRP					
		33898	Aegis Security Ins Co	228,848	0.0916%	102,169	4,246	4.16%
				228,848	**0.0916%**	**102,169**	**4,246**	**4.16%**
3	468		Aegon US Holding Grp					
		10952	Stonebridge Casualty Ins Co	77,606	0.0311%	78,566	96,188	122.43%
				77,606	**0.0311%**	**78,566**	**96,188**	**122.43%**
4	4		AMERICAN EXPRESS GRP					
		27928	Amex Assur Co	21,618,925	8.6550%	21,545,400	211,476	0.98%
				21,618,925	**8.6550%**	**21,545,400**	**211,476**	**0.98%**
5	84		American Financial Grp					
		16691	Great American Ins Co	887,547	0.3553%	596,864	1,862,392	312.03%
				887,547	**0.3553%**	**596,864**	**1,862,392**	**312.03%**
6	12		AMERICAN INTRNL GRP					
		19445	National Union Fire Ins Co Of Pitts	7,508,121	3.0058%	7,774,823	17,505,767	225.16%
		19380	American Home Assur Co	4,284,904	1.7154%	4,301,982	1,240,664	28.84%
		20796	AIG Premier Ins Co	274,983	0.1101%	269,553	85,766	31.82%
		19429	Insurance Co Of The State Of PA	149,164	0.0597%	146,653	1,835,371	1251.51%
		34789	AIG Centennial Ins Co	211	0.0001%	214	0	0.00%
				12,217,383	**4.8911%**	**12,493,225**	**20,667,568**	**165.43%**
7	1279		Arch Ins Grp					
		11150	Arch Ins Co	34,111	0.0137%	34,111	16,480	48.31%
				34,111	**0.0137%**	**34,111**	**16,480**	**48.31%**
8	19		Assurant Inc Grp					
		19615	American Reliable Ins Co	1,240,158	0.4965%	1,240,158	47,555	3.83%
		10111	American Bankers Ins Co Of FL	953,412	0.3817%	957,696	557,438	58.21%
		42978	American Security Ins Co	16,391	0.0066%	16,391	4,113	25.09%
				2,209,961	**0.8847%**	**2,214,245**	**609,106**	**27.51%**
9	1330		Balboa Ins Grp					
		24813	Balboa Ins Co	594,943	0.2382%	591,257	228,071	38.57%
				594,943	**0.2382%**	**591,257**	**228,071**	**38.57%**
10	23		BCS INS GRP					
		38245	BCS Ins Co	7,240,577	2.8987%	6,951,870	2,811,255	40.44%
				7,240,577	**2.8987%**	**6,951,870**	**2,811,255**	**40.44%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GROUP A AND H [13]

Sorted by Group Name

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11	31		BERKSHIRE HATHAWAY					
		34274	Central States Ind Co Of Omaha	622,813	0.2493%	612,755	299,302	48.85%
		44784	Fairfield Ins Co	1,577	0.0006%	1,577	54,305	3443.56%
		22063	Government Employees Ins Co	764	0.0003%	796	-29	-3.64%
				625,154	**0.2503%**	**615,128**	**353,578**	**57.48%**
12	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	653,769	0.2617%	828,254	476,850	57.57%
				653,769	**0.2617%**	**828,254**	**476,850**	**57.57%**
13	38		CHUBB & SON INC					
		20281	Federal Ins Co	3,496,315	1.3997%	3,518,930	1,343,393	38.18%
				3,496,315	**1.3997%**	**3,518,930**	**1,343,393**	**38.18%**
14	218		CNA INS GRP					
		20443	Continental Cas Co	86,246,081	34.5279%	69,802,624	33,522,875	48.03%
		20427	American Cas Co Of Reading PA	3,892	0.0016%	5,173	75,517	1459.83%
				86,249,973	**34.5295%**	**69,807,797**	**33,598,392**	**48.13%**
15	158		FAIRFAX FINANCIAL					
		25518	Fairmont Premier Ins Co	2,132,698	0.8538%	2,697,418	1,548,048	57.39%
		25534	TIG Ins Co	683,521	0.2736%	683,520	465,439	68.09%
				2,816,219	**1.1275%**	**3,380,938**	**2,013,487**	**59.55%**
16	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	8,820	0.0035%	8,820	17,819	202.03%
				8,820	**0.0035%**	**8,820**	**17,819**	**202.03%**
17	350		GE GLOBAL GRP					
		39845	Employers Reins Corp	10,448,546	4.1830%	10,448,546	7,225,124	69.15%
		32077	Heritage Casualty Ins Co	70	0.0000%	70	110	157.14%
				10,448,616	**4.1830%**	**10,448,616**	**7,225,234**	**69.15%**
18	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	604,914	0.2422%	606,252	-375,242	-61.90%
				604,914	**0.2422%**	**606,252**	**-375,242**	**-61.90%**
19	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	458,581	0.1836%	483,112	-783,284	-162.13%
				458,581	**0.1836%**	**483,112**	**-783,284**	**-162.13%**
20	984		HCC INS HOLDINGS GRP					
		10367	Avemco Ins Co	3,308,243	1.3244%	3,308,243	2,025,933	61.24%
		42374	Houston Cas Co	102,712	0.0411%	50,514	61,080	120.92%
		29599	US Specialty Ins Co	80,595	0.0323%	268,812	193,640	72.04%
				3,491,550	**1.3978%**	**3,627,569**	**2,280,653**	**62.87%**
21	108		LUMBERMENS MUT CAS GRP					
		22977	Lumbermens Mut Cas Co	451,174	0.1806%	451,174	-2,709,714	-600.59%
				451,174	**0.1806%**	**451,174**	**-2,709,714**	**-600.59%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GROUP A AND H [13]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
22	140		NATIONWIDE CORP					
		11991	National Cas Co	57,251	0.0229%	57,519	-44,450	-77.28%
				57,251	**0.0229%**	**57,519**	**-44,450**	**-77.28%**
23	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	10,200,604	4.0837%	10,200,604	9,728,044	95.37%
				10,200,604	**4.0837%**	**10,200,604**	**9,728,044**	**95.37%**
24	169		SENTRY INS GRP					
		24988	Sentry Ins A Mut Co	316,285	0.1266%	38,995	0	0.00%
				316,285	**0.1266%**	**38,995**	**0**	**0.00%**
25	176		STATE FARM IL					
		25178	State Farm Mut Auto Ins Co	57,316,259	22.9461%	57,316,259	57,578,727	100.46%
				57,316,259	**22.9461%**	**57,316,259**	**57,578,727**	**100.46%**
26	181		SWISS RE GRP					
		38830	Fort Wayne Hlth & Cas Ins Co	1,639	0.0007%	1,639	-2,801,503	70927.58%
				1,639	**0.0007%**	**1,639**	**-2,801,503**	**70927.58%**
27	1129		WHITE MOUNTAINS GRP					
		20621	OneBeacon America Ins Co	36,371	0.0146%	34,127	9,690	28.39%
		20648	Employers Fire Ins Co	395	0.0002%	395	72	18.23%
				36,766	**0.0147%**	**34,522**	**9,762**	**28.28%**
28	212		ZURICH INS GRP					
		16535	Zurich American Ins Co	5,772,558	2.3110%	5,705,605	2,392,676	41.94%
		34649	Centre Ins Co	11,250	0.0045%	11,250	-237,574	-2111.77%
				5,783,808	**2.3155%**	**5,716,855**	**2,155,102**	**37.70%**
			Line Total:	**249,786,596**	**100.0000%**	**232,176,026**	**141,357,928**	**60.88%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

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					
		20796	AIG Premier Ins Co	1,342	0.0030%	1,342	0	0.00%
				1,342	**0.0030%**	**1,342**	**0**	**0.00%**
2	19		Assurant Inc Grp					
		42978	American Security Ins Co	22,075,456	48.9354%	22,075,456	1,251,043	5.67%
		10111	American Bankers Ins Co Of FL	16,936,371	37.5434%	17,030,375	1,158,769	6.80%
		19615	American Reliable Ins Co	563,024	1.2481%	531,171	4,567	0.86%
		42986	Standard Guaranty Ins Co	249,357	0.5528%	1,530,741	279,739	18.27%
				39,824,208	**88.2797%**	**41,167,743**	**2,694,118**	**6.54%**
3	31		BERKSHIRE HATHAWAY					
		34274	Central States Ind Co Of Omaha	4,871,504	10.7988%	4,871,504	1,084,991	22.27%
				4,871,504	**10.7988%**	**4,871,504**	**1,084,991**	**22.27%**
4	176		STATE FARM IL					
		25178	State Farm Mut Auto Ins Co	414,363	0.9185%	322,030	151,950	47.19%
				414,363	**0.9185%**	**322,030**	**151,950**	**47.19%**
			Line Total:	**45,111,417**	**100.0000%**	**46,362,619**	**3,931,059**	**8.48%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

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					
		20796	AIG Premier Ins Co	39	0.0014%	39	13,360	34256.41%
				39	**0.0014%**	**39**	**13,360**	**34256.41%**
2	31		BERKSHIRE HATHAWAY					
		22063	Government Employees Ins Co	1,509	0.0533%	1,478	115	7.78%
				1,509	**0.0533%**	**1,478**	**115**	**7.78%**
3	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	2,097,813	74.0305%	2,162,425	985,045	45.55%
				2,097,813	**74.0305%**	**2,162,425**	**985,045**	**45.55%**
4	218		CNA INS GRP					
		20443	Continental Cas Co	2,861	0.1010%	101,934	-192	-0.19%
				2,861	**0.1010%**	**101,934**	**-192**	**-0.19%**
5	140		NATIONWIDE CORP					
		11991	National Cas Co	731,494	25.8139%	742,200	683,752	92.13%
				731,494	**25.8139%**	**742,200**	**683,752**	**92.13%**
			Line Total:	**2,833,716**	**100.0000%**	**3,008,076**	**1,682,080**	**55.92%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	468		Aegon US Holding Grp					
		10952	Stonebridge Casualty Ins Co	95	1.8085%	91	0	0.00%
				95	**1.8085%**	**91**	**0**	**0.00%**
2	111		LIBERTY MUT GRP					
		23043	Liberty Mut Ins Co	5,158	98.1915%	5,158	13,287	257.60%
				5,158	**98.1915%**	**5,158**	**13,287**	**257.60%**
			Line Total:	**5,253**	**100.0000%**	**5,249**	**13,287**	**253.13%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	4		AMERICAN EXPRESS GRP					
		27928	Amex Assur Co	1,336	0.0016%	1,616	-5,051	-312.56%
				1,336	**0.0016%**	**1,616**	**-5,051**	**-312.56%**
2	12		AMERICAN INTRNL GRP					
		20796	AIG Premier Ins Co	6,279	0.0076%	5,786	-1,887	-32.61%
		34789	AIG Centennial Ins Co	366	0.0004%	355	0	0.00%
		19445	National Union Fire Ins Co Of Pitts	226	0.0003%	226	-135,506	-59958.41%
				6,871	**0.0084%**	**6,367**	**-137,393**	**-2157.89%**
3	31		BERKSHIRE HATHAWAY					
		38962	Genesis Ins Co	6,479	0.0079%	1,202	0	0.00%
				6,479	**0.0079%**	**1,202**	**0**	**0.00%**
4	218		CNA INS GRP					
		20443	Continental Cas Co	50,730,474	61.6520%	14,525,650	25,603,269	176.26%
				50,730,474	**61.6520%**	**14,525,650**	**25,603,269**	**176.26%**
5	111		LIBERTY MUT GRP					
		23043	Liberty Mut Ins Co	323	0.0004%	371	-316	-85.18%
				323	**0.0004%**	**371**	**-316**	**-85.18%**
6	140		NATIONWIDE CORP					
		11991	National Cas Co	8,058	0.0098%	8,009	0	0.00%
				8,058	**0.0098%**	**8,009**	**0**	**0.00%**
7	163		SAFECO INS GRP					
		19704	American States Ins Co	115,561	0.1404%	128,678	-33,258	-25.85%
				115,561	**0.1404%**	**128,678**	**-33,258**	**-25.85%**
8	176		STATE FARM IL					
		25178	State Farm Mut Auto Ins Co	31,415,901	38.1793%	21,402,612	11,422,454	53.37%
				31,415,901	**38.1793%**	**21,402,612**	**11,422,454**	**53.37%**
9	1129		WHITE MOUNTAINS GRP					
		20613	American Employers Ins Co	205	0.0002%	205	0	0.00%
				205	**0.0002%**	**205**	**0**	**0.00%**
			Line Total:	**82,285,208**	**100.0000%**	**36,074,710**	**36,849,705**	**102.15%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

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	4,178	0.0382%	4,178	73,611	1761.87%
		20427	American Cas Co Of Reading PA	76	0.0007%	76	0	0.00%
				4,254	**0.0389%**	**4,254**	**73,611**	**1730.39%**
2	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	10,934,554	99.9611%	10,817,720	6,114,790	56.53%
				10,934,554	**99.9611%**	**10,817,720**	**6,114,790**	**56.53%**
			Line Total:	**10,938,808**	**100.0000%**	**10,821,974**	**6,188,401**	**57.18%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER ACCIDENT ONLY [15.5]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	626		ACE LTD					
		22713	Insurance Co Of North Amer	595	0.0020%	618	0	0.00%
				595	**0.0020%**	**618**	**0**	**0.00%**
2	4		AMERICAN EXPRESS GRP					
		27928	Amex Assur Co	436	0.0015%	450	0	0.00%
				436	**0.0015%**	**450**	**0**	**0.00%**
3	12		AMERICAN INTRNL GRP					
		19380	American Home Assur Co	104,790	0.3491%	104,419	1	0.00%
				104,790	**0.3491%**	**104,419**	**1**	**0.00%**
4	38		CHUBB & SON INC					
		20281	Federal Ins Co	9,042	0.0301%	13,154	21	0.16%
		20346	Pacific Ind Co	1,503	0.0050%	1,752	-415	-23.69%
				10,545	**0.0351%**	**14,906**	**-394**	**-2.64%**
5	140		NATIONWIDE CORP					
		11991	National Cas Co	27,419	0.0913%	27,364	-896	-3.27%
				27,419	**0.0913%**	**27,364**	**-896**	**-3.27%**
6	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	7,113,417	23.6961%	6,512,960	2,859,352	43.90%
				7,113,417	**23.6961%**	**6,512,960**	**2,859,352**	**43.90%**
7	3548		St Paul Travelers Grp					
		22217	Gulf Ins Co	22,760,846	75.8207%	22,760,846	409,340	1.80%
				22,760,846	**75.8207%**	**22,760,846**	**409,340**	**1.80%**
8	176		STATE FARM IL					
		25178	State Farm Mut Auto Ins Co	1,273	0.0042%	1,370	66	4.82%
				1,273	**0.0042%**	**1,370**	**66**	**4.82%**
			Line Total:	**30,019,321**	**100.0000%**	**29,422,933**	**3,267,469**	**11.11%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	626		ACE LTD					
		22667	Ace American Ins Co	5,342	0.0776%	5,342	7,228	135.31%
				5,342	**0.0776%**	**5,342**	**7,228**	**135.31%**
2	574		AMERCO CORP					
		31089	Republic Western Ins Co	508,664	7.3926%	508,664	85,989	16.90%
				508,664	**7.3926%**	**508,664**	**85,989**	**16.90%**
3	1279		Arch Ins Grp					
		11150	Arch Ins Co	393,064	5.7125%	329,810	193,155	58.57%
				393,064	**5.7125%**	**329,810**	**193,155**	**58.57%**
4	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	352,059	5.1166%	352,103	39,199	11.13%
				352,059	**5.1166%**	**352,103**	**39,199**	**11.13%**
5	31		BERKSHIRE HATHAWAY					
		34274	Central States Ind Co Of Omaha	16,325	0.2373%	17,384	927	5.33%
				16,325	**0.2373%**	**17,384**	**927**	**5.33%**
6	785		MARKEL CORP GRP					
		38970	Markel Ins Co	2,277,525	33.1001%	2,270,614	901,176	39.69%
				2,277,525	**33.1001%**	**2,270,614**	**901,176**	**39.69%**
7	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	9,402	0.1366%	9,412	27,120	288.14%
				9,402	**0.1366%**	**9,412**	**27,120**	**288.14%**
8	140		NATIONWIDE CORP					
		11991	National Cas Co	35	0.0005%	35	-77	-220.00%
				35	**0.0005%**	**35**	**-77**	**-220.00%**
9	176		STATE FARM IL					
		25178	State Farm Mut Auto Ins Co	3,318,299	48.2261%	3,368,624	1,923,256	57.09%
				3,318,299	**48.2261%**	**3,368,624**	**1,923,256**	**57.09%**
			Line Total:	**6,880,715**	**100.0000%**	**6,861,988**	**3,177,973**	**46.31%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626	ACE LTD						
		22667	Ace American Ins Co	154,781,348	0.9611%	146,552,100	18,868,461	12.87%
		43575	Indemnity Ins Co Of North Amer	27,132,815	0.1685%	29,948,339	17,006,363	56.79%
		20699	Ace Prop & Cas Ins Co	5,594,939	0.0347%	5,933,519	544,348	9.17%
		22748	Pacific Employers Ins Co	2,944,425	0.0183%	-4,383,978	-22,057,574	503.14%
		20702	Ace Fire Underwriters Ins Co	2,338,953	0.0145%	2,142,142	-6,133,699	-286.33%
		22713	Insurance Co Of North Amer	1,406,539	0.0087%	4,841,330	1,497,040	30.92%
		18279	Bankers Standard Ins Co	684,464	0.0042%	895,056	1,246,283	139.24%
		10030	Ace Ind Ins Co	119,385	0.0007%	176,786	-625,730	-353.95%
				195,002,868	**1.2108%**	**186,105,294**	**10,345,492**	**5.56%**
2	38733	Alaska Nat Ins Co						
		38733	Alaska Nat Ins Co	33,911,846	0.2106%	30,139,982	13,110,140	43.50%
				33,911,846	**0.2106%**	**30,139,982**	**13,110,140**	**43.50%**
3	761	ALLIANZ INS GRP						
		21849	American Automobile Ins Co	44,819,840	0.2783%	48,790,037	19,465,656	39.90%
		21857	American Ins Co	27,219,962	0.1690%	25,213,321	29,381,365	116.53%
		21873	Firemans Fund Ins Co	11,786,557	0.0732%	9,068,781	16,794,589	185.19%
		21881	National Surety Corp	7,000,752	0.0435%	5,242,498	-1,654,145	-31.55%
		21865	Associated Ind Corp	1,455,712	0.0090%	650,065	5,444,779	837.57%
		22837	Interstate Ind Co	1	0.0000%	1	0	0.00%
				92,282,824	**0.5730%**	**88,964,703**	**69,432,244**	**78.04%**
4	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	100,208	0.0006%	117,222	-1,065,100	-908.62%
				100,208	**0.0006%**	**117,222**	**-1,065,100**	**-908.62%**
5	594	AMERICAN CONTRACTORS INS GRP						
		19984	ACIG Ins Co	646,989	0.0040%	646,989	53,723	8.30%
				646,989	**0.0040%**	**646,989**	**53,723**	**8.30%**
6	84	American Financial Grp						
		43753	Republic Ind Co of CA	267,695,131	1.6621%	264,988,654	79,900,567	30.15%
		22179	Republic Ind Co Of Amer	41,526,027	0.2578%	44,590,123	68,009,921	152.52%
		32620	National Interstate Ins Co	14,874,931	0.0924%	14,281,555	6,129,432	42.92%
		22136	Great American Ins Co of NY	11,011,892	0.0684%	10,491,947	9,318,743	88.82%
		26832	Great American Alliance Ins Co	850,463	0.0053%	891,571	3,654,323	409.87%
		26344	Great American Assur Co	593,129	0.0037%	622,896	1,433,688	230.16%
		16691	Great American Ins Co	6,246	0.0000%	6,246	6,663,772	106688.63%
				336,557,819	**2.0897%**	**335,872,992**	**175,110,446**	**52.14%**
7	40398	American Fuji Fire & Marine Ins Co						
		40398	American Fuji Fire & Marine Ins Co	1,480,633	0.0092%	893,026	384,701	43.08%
				1,480,633	**0.0092%**	**893,026**	**384,701**	**43.08%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
8	12	AMERICAN INTRNL GRP						
		19380	American Home Assur Co	460,543,391	2.8596%	410,917,498	232,262,156	56.52%
		19410	Commerce & Industry Ins Co	286,501,287	1.7789%	226,957,079	91,346,698	40.25%
		19445	National Union Fire Ins Co Of Pitts	168,481,462	1.0461%	189,552,576	186,043,075	98.15%
		23809	Granite State Ins Co	123,619,157	0.7676%	104,540,818	52,600,786	50.32%
		19429	Insurance Co Of The State Of PA	49,654,937	0.3083%	53,235,619	57,948,822	108.85%
		23841	New Hampshire Ins Co	3,543,470	0.0220%	2,354,730	1,968,313	83.59%
		43761	American Intl Ins Co Of CA	1,535,417	0.0095%	1,233,572	1,576	0.13%
		19437	Lexington Ins Co	261,335	0.0016%	130,967	985,612	752.57%
		19399	AIU Ins Co	13,373	0.0001%	17,902	447,899	2501.95%
				1,094,153,829	**6.7937%**	**988,940,761**	**623,604,937**	**63.06%**
9	1346	AMERICAN SAFETY HOLDING GRP						
		39969	American Safety Cas Ins Co	221,457	0.0014%	382,192	283,717	74.23%
				221,457	**0.0014%**	**382,192**	**283,717**	**74.23%**
10	124	AMERISURE CO						
		23396	Amerisure Mut Ins Co	303,852	0.0019%	311,405	227,349	73.01%
				303,852	**0.0019%**	**311,405**	**227,349**	**73.01%**
11	317	AON CORP						
		40827	Virginia Surety Co Inc	317,246,690	1.9698%	329,101,969	250,599,104	76.15%
				317,246,690	**1.9698%**	**329,101,969**	**250,599,104**	**76.15%**
12	1279	Arch Ins Grp						
		11150	Arch Ins Co	113,734,556	0.7062%	111,708,256	62,775,876	56.20%
				113,734,556	**0.7062%**	**111,708,256**	**62,775,876**	**56.20%**
13	457	ARGONAUT GRP						
		19801	Argonaut Ins Co	53,983,222	0.3352%	48,502,345	16,489,622	34.00%
		19844	Argonaut-Southwest Ins Co	2,601,664	0.0162%	4,070,606	-3,016,931	-74.12%
		19828	Argonaut-Midwest Ins Co	467,976	0.0029%	1,196,352	501,342	41.91%
				57,052,862	**0.3542%**	**53,769,303**	**13,974,033**	**25.99%**
14	24	ATLANTIC CO						
		19909	Centennial Ins Co	2,282,720	0.0142%	5,755,291	1,872,544	32.54%
		19895	Atlantic Mut Ins Co	1,420,260	0.0088%	10,196,713	-1,102,816	-10.82%
				3,702,980	**0.0230%**	**15,952,004**	**769,728**	**4.83%**
15	18538	Bancinsure Inc						
		18538	Bancinsure Inc	3,085,842	0.0192%	3,061,175	1,616,434	52.80%
				3,085,842	**0.0192%**	**3,061,175**	**1,616,434**	**52.80%**
16	41394	Benchmark Ins Co						
		41394	Benchmark Ins Co	148,202	0.0009%	143,616	184,816	128.69%
				148,202	**0.0009%**	**143,616**	**184,816**	**128.69%**

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17	31		BERKSHIRE HATHAWAY					
		11673	Redwood Fire & Cas Ins Co	27,930,122	0.1734%	23,716,772	19,141,764	80.71%
		10855	Cypress Ins Co	20,053,800	0.1245%	18,462,848	11,100,983	60.13%
		34630	Oak River Ins Co	9,811,331	0.0609%	9,889,466	5,949,468	60.16%
		20052	National Liab & Fire Ins Co	5,583,534	0.0347%	1,959,195	1,363,265	69.58%
				63,378,787	**0.3935%**	**54,028,281**	**37,555,480**	**69.51%**
18	33		CALIFORNIA CAS MGMT					
		20125	California Cas Ins Co	194,019	0.0012%	198,511	54,011	27.21%
		20117	California Cas Ind Exch	42,397	0.0003%	44,286	-936,231	-2114.06%
				236,416	**0.0015%**	**242,797**	**-882,220**	**-363.36%**
19	10520		Care West Ins Co					
		10520	Care West Ins Co	15,063,769	0.0935%	11,990,630	6,594,745	55.00%
				15,063,769	**0.0935%**	**11,990,630**	**6,594,745**	**55.00%**
20	10175		Cascade Natl Ins Co					
		10175	Cascade Natl Ins Co	6,430,060	0.0399%	6,430,060	13,754,446	213.91%
				6,430,060	**0.0399%**	**6,430,060**	**13,754,446**	**213.91%**
21	38		CHUBB & SON INC					
		20281	Federal Ins Co	212,503,299	1.3195%	202,382,645	119,503,754	59.05%
		20346	Pacific Ind Co	11,161,638	0.0693%	11,217,146	2,736,335	24.39%
		20397	Vigilant Ins Co	10,794,185	0.0670%	9,306,836	6,528,392	70.15%
		20303	Great Northern Ins Co	2,812,684	0.0175%	3,313,397	2,648,102	79.92%
		20338	Northwestern Pacific Ind Co	11,618	0.0001%	9,913	1,546	15.60%
				237,283,424	**1.4733%**	**226,229,937**	**131,418,129**	**58.09%**
22	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	16,027,218	0.0995%	14,967,066	6,499,820	43.43%
				16,027,218	**0.0995%**	**14,967,066**	**6,499,820**	**43.43%**
23	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	1,040,124	0.0065%	1,089,106	2,615,797	240.18%
				1,040,124	**0.0065%**	**1,089,106**	**2,615,797**	**240.18%**
24	41		CITIGROUP					
		39357	Travelers Ins Co Accident Dept	273,622	0.0017%	-142,297	4,403,281	-3094.43%
				273,622	**0.0017%**	**-142,297**	**4,403,281**	**-3094.43%**
25	218		CNA INS GRP					
		20427	American Cas Co Of Reading PA	64,371,351	0.3997%	71,619,248	59,726,835	83.39%
		20443	Continental Cas Co	36,578,821	0.2271%	44,620,120	65,268,064	146.27%
		20508	Valley Forge Ins Co	26,644,811	0.1654%	28,129,940	15,472,658	55.00%
		20478	National Fire Ins Co Of Hartford	13,730,607	0.0853%	13,305,512	6,253,963	47.00%
		20486	Transcontinental Ins Co	6,823,074	0.0424%	6,543,402	9,232,762	141.10%
		34622	Glens Falls Ins Co	231,894	0.0014%	234,404	602,689	257.12%
		35106	Niagara Fire Ins Co	79,053	0.0005%	63,043	530,268	841.12%
				148,459,611	**0.9218%**	**164,515,669**	**157,087,239**	**95.48%**

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26	12177	Compwest Ins Co						
		12177	Compwest Ins Co	1,019,515	0.0063%	685,026	401,184	58.56%
				1,019,515	**0.0063%**	**685,026**	**401,184**	**58.56%**
27	400	CREDIT SUISSE GRP						
		24414	General Cas Co Of WI	685,270	0.0043%	672,104	-45,300	-6.74%
		24449	Regent Ins Co	581,455	0.0036%	540,870	227,162	42.00%
		25798	Unigard Ind Co	5,972	0.0000%	22,533	-195,730	-868.64%
				1,272,697	**0.0079%**	**1,235,507**	**-13,868**	**-1.12%**
28	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	55,266	0.0003%	55,266	299,009	541.04%
				55,266	**0.0003%**	**55,266**	**299,009**	**541.04%**
29	240	DAIMLER CHRYSLER GRP						
		10499	DaimlerChrysler Ins Co	492,057	0.0031%	503,607	266,933	53.00%
				492,057	**0.0031%**	**503,607**	**266,933**	**53.00%**
30	74	DELPHI FIN GRP						
		15105	Safety Natl Cas Corp	12,905,702	0.0801%	12,256,781	15,388,745	125.55%
				12,905,702	**0.0801%**	**12,256,781**	**15,388,745**	**125.55%**
31	930	DHC GRP						
		23671	National American Ins Co Of CA	11,299	0.0001%	11,299	-1,831,608	-16210.35%
		19269	Danielson Natl Ins Co	3,000	0.0000%	3,000	28,078	935.93%
				14,299	**0.0001%**	**14,299**	**-1,803,530**	**-12612.98%**
32	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	4,868,585	0.0302%	4,868,585	15,430,284	316.94%
				4,868,585	**0.0302%**	**4,868,585**	**15,430,284**	**316.94%**
33	62	EMC INS CO						
		21415	Employers Mut Cas Co	2,078,839	0.0129%	2,167,779	1,364,262	62.93%
				2,078,839	**0.0129%**	**2,167,779**	**1,364,262**	**62.93%**
34	3363	Employers Ins Grp						
		11512	Employers Compensation Ins Co	277,095,787	1.7205%	263,291,332	143,282,572	54.42%
				277,095,787	**1.7205%**	**263,291,332**	**143,282,572**	**54.42%**
35	1120	EVEREST REIN HOL INC						
		10120	Everest Natl Ins Co	497,350,801	3.0881%	577,208,961	285,263,322	49.42%
				497,350,801	**3.0881%**	**577,208,961**	**285,263,322**	**49.42%**
36	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	152,481,996	0.9468%	154,019,510	58,004,807	37.66%
		21105	North River Ins Co	3,602,275	0.0224%	2,417,524	1,403,896	58.07%
				156,084,271	**0.9691%**	**156,437,034**	**59,408,703**	**37.98%**
37	11118	Federated Rural Electric Ins Exch						
		11118	Federated Rural Electric Ins Exch	42,304	0.0003%	42,370	0	0.00%
				42,304	**0.0003%**	**42,370**	**0**	**0.00%**

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38	670		FIDELITY NATL FIN INC					
		25180	Fidelity Natl Ins Co	1,344	0.0000%	473	0	0.00%
				1,344	**0.0000%**	**473**	**0**	**0.00%**
39	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	13,758,514	0.0854%	14,317,720	10,694,763	74.70%
				13,758,514	**0.0854%**	**14,317,720**	**10,694,763**	**74.70%**
40	350		GE GLOBAL GRP					
		21318	Coregis Ins Co	2,058,678	0.0128%	4,301,064	997,438	23.19%
		34207	Westport Ins Corp	1,813,156	0.0113%	2,884,306	5,450,573	188.97%
				3,871,834	**0.0240%**	**7,185,370**	**6,448,011**	**89.74%**
41	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	43,528,878	0.2703%	42,459,852	24,093,906	56.75%
				43,528,878	**0.2703%**	**42,459,852**	**24,093,906**	**56.75%**
42	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	175,784,596	1.0915%	170,801,726	108,285,771	63.40%
		21806	Harbor Specialty Ins Co	59,775,877	0.3712%	75,962,975	53,538,242	70.48%
		37303	Redland Ins Co	48,422,439	0.3007%	48,680,290	46,572,873	95.67%
				283,982,912	**1.7633%**	**295,444,991**	**208,396,886**	**70.54%**
43	26433		Harco Natl Ins Co					
		26433	Harco Natl Ins Co	7,656,107	0.0475%	7,855,159	4,747,156	60.43%
				7,656,107	**0.0475%**	**7,855,159**	**4,747,156**	**60.43%**
44	91		HARTFORD FIRE & CAS GRP					
		37478	Hartford Ins Co Of The Midwest	73,451,066	0.4561%	73,903,488	29,773,426	40.29%
		29459	Twin City Fire Ins Co Co	51,844,149	0.3219%	48,711,178	30,988,572	63.62%
		30104	Hartford Underwriters Ins Co	43,165,328	0.2680%	41,391,015	31,089,269	75.11%
		19682	Hartford Fire In Co	40,105,625	0.2490%	37,398,612	15,181,223	40.59%
		29424	Hartford Cas Ins Co	39,280,011	0.2439%	36,595,981	17,192,467	46.98%
		22357	Hartford Accid & Ind Co	1,153,434	0.0072%	1,249,762	7,666,443	613.43%
				248,999,613	**1.5461%**	**239,250,036**	**131,891,400**	**55.13%**
45	922		ICW GROUP					
		27847	Insurance Co Of The West	28,540,870	0.1772%	27,218,048	28,524,787	104.80%
		40029	Explorer Ins Co	19,252,233	0.1195%	19,737,839	6,786,953	34.39%
				47,793,103	**0.2968%**	**46,955,887**	**35,311,740**	**75.20%**

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46	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	99,216,647	0.6160%	130,138,916	134,495,686	103.35%
		42404	Liberty Ins Corp	98,414,732	0.6111%	92,312,269	75,634,574	81.93%
		26042	Wausau Underwriters Ins Co	32,170,947	0.1998%	22,812,361	15,205,739	66.66%
		21458	Employers Ins of Wausau	27,857,882	0.1730%	29,850,594	1,955,518	6.55%
		23043	Liberty Mut Ins Co	21,470,289	0.1333%	19,661,722	-45,560,198	-231.72%
		33600	LM Ins Corp	11,915,198	0.0740%	10,785,198	4,816,574	44.66%
		41939	Liberty Northwest Ins Corp	5,959,067	0.0370%	6,043,612	4,654,522	77.02%
		26069	Wausau Business Ins Co	4,354,356	0.0270%	2,078,821	4,823,994	232.05%
		33588	First Liberty Ins Corp	2,260,646	0.0140%	2,014,047	2,195,954	109.03%
		24198	Peerless Ins Co	21,133	0.0001%	18,496	-12,127	-65.57%
		10836	Golden Eagle Ins Corp	2,954	0.0000%	2,955	36,499,611	235181.42%
				303,643,851	**1.8854%**	**315,718,991**	**234,709,847**	**74.34%**
47	108	LUMBERMENS MUT CAS GRP						
		30562	American Manufacturers Mut Ins Co	2,490,586	0.0155%	4,199,163	31,456,947	749.12%
				2,490,586	**0.0155%**	**4,199,163**	**31,456,947**	**749.12%**
48	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	5,631,458	0.0350%	6,766,661	2,344,513	34.65%
				5,631,458	**0.0350%**	**6,766,661**	**2,344,513**	**34.65%**
49	42269	Majestic Ins Co						
		42269	Majestic Ins Co	92,739,157	0.5758%	87,650,020	47,756,065	54.48%
				92,739,157	**0.5758%**	**87,650,020**	**47,756,065**	**54.48%**
50	225	MCMILLEN GRP						
		20010	Acceptance Ind Ins Co	532,373	0.0033%	532,373	4,082,057	766.77%
				532,373	**0.0033%**	**532,373**	**4,082,057**	**766.77%**
51	748	Meadowbrook Ins Grp						
		18023	Star Ins Co	1,896,657	0.0118%	2,447,950	2,511,907	102.61%
		25780	Williamsburg Natl Ins Co	617,118	0.0038%	835,082	-476,601	-57.07%
				2,513,775	**0.0156%**	**3,283,032**	**2,035,306**	**61.99%**
52	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	37,063,243	0.2301%	37,513,875	36,090,774	96.21%
		41238	Trans Pacific Ins Co	6,361,477	0.0395%	6,355,757	7,067,779	111.20%
				43,424,720	**0.2696%**	**43,869,632**	**43,158,553**	**98.38%**
53	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	18,680,083	0.1160%	19,534,339	9,242,686	47.32%
		22551	Mitsui Sumitomo Ins USA Inc	12,889,104	0.0800%	13,261,267	4,461,758	33.65%
				31,569,187	**0.1960%**	**32,795,606**	**13,704,444**	**41.79%**
54	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	387,304	0.0024%	429,923	1,616,326	375.96%
				387,304	**0.0024%**	**429,923**	**1,616,326**	**375.96%**

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55	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	420,781	0.0026%	399,552	506,040	126.65%
				420,781	**0.0026%**	**399,552**	**506,040**	**126.65%**
56	23663		National American Ins Co					
		23663	National American Ins Co	53,494	0.0003%	64,757	138,642	214.10%
				53,494	**0.0003%**	**64,757**	**138,642**	**214.10%**
57	140		NATIONWIDE CORP					
		28223	Nationwide Agribusiness Ins Co	855,561	0.0053%	866,589	41,351	4.77%
		23779	Nationwide Mut Fire Ins Co	53,461	0.0003%	52,588	-225,932	-429.63%
		23787	Nationwide Mut Ins Co	799	0.0000%	8,534	-3,737,828	-43799.25%
				909,821	**0.0056%**	**927,711**	**-3,922,409**	**-422.81%**
58	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	5,610,461	0.0348%	6,379,430	4,313,381	67.61%
				5,610,461	**0.0348%**	**6,379,430**	**4,313,381**	**67.61%**
59	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	47,845,085	0.2971%	47,936,059	34,982,455	72.98%
		24139	International Bus & Merc Reassur Co	527,328	0.0033%	513,545	396,462	77.20%
		11371	Great West Cas Co	416,770	0.0026%	550,295	187,153	34.01%
				48,789,183	**0.3029%**	**48,999,899**	**35,566,070**	**72.58%**
60	767		PENN MFR ASN INS					
		12262	Pennsylvania Manufacturers Asn Ins C	3,760,808	0.0234%	6,157,051	4,491,117	72.94%
		36897	Manufacturers Alliance Ins Co	1,139,316	0.0071%	1,096,315	522,384	47.65%
		41424	Pennsylvania Manufacturers Ind Co	76,699	0.0005%	73,747	28,393	38.50%
				4,976,823	**0.0309%**	**7,327,113**	**5,041,894**	**68.81%**
61	12297		Petroleum Cas Co					
		12297	Petroleum Cas Co	1,289,204	0.0080%	1,289,204	422,296	32.76%
				1,289,204	**0.0080%**	**1,289,204**	**422,296**	**32.76%**
62	36234		Preferred Professional Ins Co					
		36234	Preferred Professional Ins Co	342,510	0.0021%	347,250	7,068,808	2035.65%
				342,510	**0.0021%**	**347,250**	**7,068,808**	**2035.65%**
63	867		PROTECTIVE INS GRP					
		12416	Protective Ins Co	914,467	0.0057%	914,467	430,559	47.08%
				914,467	**0.0057%**	**914,467**	**430,559**	**47.08%**
64	3499		Providence Holdings Inc Grp					
		11487	Imperial Cas & Ind Co	2,696	0.0000%	2,696	1,337	49.59%
				2,696	**0.0000%**	**2,696**	**1,337**	**49.59%**
65	853		PUBLIC SERVICE GRP					
		15059	Public Service Mut Ins Co	645,560	0.0040%	114,846	-40,980	-35.68%
				645,560	**0.0040%**	**114,846**	**-40,980**	**-35.68%**

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Licensed companies only

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66	1325	RHINE RE GRP						
		24899	Alea North America Ins Co	80,430,587	0.4994%	83,765,764	35,405,880	42.27%
				80,430,587	**0.4994%**	**83,765,764**	**35,405,880**	**42.27%**
67	553	ROYAL & SUN ALLIANCE USA						
		24902	Security Ins Co Of Hartford	5,878,490	0.0365%	12,465,514	37,808,445	303.30%
		24678	Royal Ind Co	871,383	0.0054%	13,441,924	47,983,941	356.97%
				6,749,873	**0.0419%**	**25,907,438**	**85,792,386**	**331.15%**
68	163	SAFECO INS GRP						
		19704	American States Ins Co	21,626,226	0.1343%	20,850,238	12,638,485	60.62%
		24724	First Natl Ins Co Of Amer	17,321,816	0.1076%	12,377,050	4,346,009	35.11%
		19712	American States Ins Co Of TX	6,771,440	0.0420%	9,112,271	5,543,637	60.84%
		19690	American Economy Ins Co	2,990,959	0.0186%	4,995,054	1,752,382	35.08%
		24740	Safeco Ins Co Of Amer	954,016	0.0059%	674,006	2,781,086	412.62%
		39012	Safeco Ins Co Of IL	540,159	0.0034%	574,468	2,643,327	460.13%
		24732	General Ins Co Of Amer	234,639	0.0015%	-138,038	3,408,779	-2469.45%
				50,439,255	**0.3132%**	**48,445,049**	**33,113,705**	**68.35%**
69	15563	SeaBright Ins Co						
		15563	SeaBright Ins Co	80,175,816	0.4978%	48,449,509	21,466,969	44.31%
				80,175,816	**0.4978%**	**48,449,509**	**21,466,969**	**44.31%**
70	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	59,006,125	0.3664%	57,953,097	38,882,920	67.09%
		21180	Sentry Select Ins Co	29,131,830	0.1809%	29,486,521	20,636,289	69.99%
		23434	Middlesex Ins Co	10,959,121	0.0680%	10,034,383	5,529,806	55.11%
				99,097,076	**0.6153%**	**97,474,001**	**65,049,015**	**66.73%**
71	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	14,891,977	0.0925%	13,876,868	11,983,197	86.35%
				14,891,977	**0.0925%**	**13,876,868**	**11,983,197**	**86.35%**
72	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	26,552,062	0.1649%	27,151,437	17,591,853	64.79%
				26,552,062	**0.1649%**	**27,151,437**	**17,591,853**	**64.79%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
73	3548	St Paul Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	196,398,820	1.2195%	191,680,243	185,556,228	96.81%
		25887	US Fidelity & Guaranty Co	153,759,823	0.9547%	125,480,071	106,823,710	85.13%
		24767	St Paul Fire & Marine Ins Co	131,952,750	0.8193%	146,133,876	85,204,499	58.31%
		25682	Travelers Ind Co Of CT	29,753,465	0.1847%	28,316,354	12,714,257	44.90%
		35386	Fidelity & Guaranty Ins Co	25,263,339	0.1569%	24,658,770	32,476,676	131.70%
		24791	St Paul Mercury Ins Co	17,165,967	0.1066%	16,469,617	10,141,468	61.58%
		24775	St Paul Guardian Ins Co	12,673,753	0.0787%	11,841,428	5,097,813	43.05%
		22217	Gulf Ins Co	9,102,040	0.0565%	9,916,831	17,353,928	174.99%
		19224	St Paul Protective Ins Co	9,089,547	0.0564%	8,817,617	6,232,801	70.69%
		19038	Travelers Cas & Surety Co	8,358,550	0.0519%	2,901,092	-762,026	-26.27%
		36463	Discover Prop & Cas Ins Co	2,850,765	0.0177%	2,780,646	4,094,857	147.26%
		36170	Travelers Cas Co Of CT	1,458,264	0.0091%	2,375,910	1,268,916	53.41%
		25879	Fidelity & Guaranty Ins Underwriters	703,158	0.0044%	2,471,270	2,910,260	117.76%
		36161	Travelers Prop Cas Ins Co	632,347	0.0039%	410,571	44,388	10.81%
		19070	Standard Fire Ins Co	475,385	0.0030%	712,635	2,813,192	394.76%
		19046	Travelers Cas Ins Co Of Amer	413,320	0.0026%	2,796,969	855,158	30.57%
		41769	Athena Assur Co	88,955	0.0006%	42,247	17,144	40.58%
		31194	Travelers Cas & Surety Co Of Amer	73,876	0.0005%	205,896	338,341	164.33%
				600,214,124	**3.7268%**	**578,012,043**	**473,181,610**	**81.86%**
74	35076	State Compensation Ins Fund						
		35076	State Compensation Ins Fund	8,216,404,695	51.0166%	8,185,058,795	5,335,598,855	65.19%
				8,216,404,695	**51.0166%**	**8,185,058,795**	**5,335,598,855**	**65.19%**
75	176	STATE FARM IL						
		25143	State Farm Fire And Cas Co	149,623,043	0.9290%	127,135,108	63,446,051	49.90%
				149,623,043	**0.9290%**	**127,135,108**	**63,446,051**	**49.90%**
76	181	SWISS RE GRP						
		11555	Employers Direct Ins Co	108,991,166	0.6767%	104,523,281	54,668,335	52.30%
		29874	North American Specialty Ins Co	91,597	0.0006%	117,546	1,962,820	1669.83%
				109,082,763	**0.6773%**	**104,640,827**	**56,631,155**	**54.12%**
77	3384	The Kernan Grp						
		26549	Reinsurance Co Of Amer Inc	3,810,416	0.0237%	3,810,416	731,684	19.20%
				3,810,416	**0.0237%**	**3,810,416**	**731,684**	**19.20%**
78	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	4,156,927	0.0258%	4,154,699	3,041,305	73.20%
				4,156,927	**0.0258%**	**4,154,699**	**3,041,305**	**73.20%**
79	28886	Transguard Ins Co Of Amer Inc						
		28886	Transguard Ins Co Of Amer Inc	6,648,885	0.0413%	4,170,837	2,250,257	53.95%
				6,648,885	**0.0413%**	**4,170,837**	**2,250,257**	**53.95%**
80	1314	TRENWICK AMER CORP GRP						
		18341	Insurance Corp Of NY	2,190,924	0.0136%	5,213,360	9,332,290	179.01%
				2,190,924	**0.0136%**	**5,213,360**	**9,332,290**	**179.01%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
81	781	UNION LABOR GRP						
		37893	Ulico Cas Co	4,521,660	0.0281%	4,679,023	2,110,556	45.11%
				4,521,660	**0.0281%**	**4,679,023**	**2,110,556**	**45.11%**
82	215	UNITRIN GRP						
		10914	Kemper Independence Ins Co	517,518	0.0032%	387,339	49,199	12.70%
		16063	Unitrin Auto & Home Ins Co	141,874	0.0009%	140,801	835,604	593.46%
				659,392	**0.0041%**	**528,140**	**884,803**	**167.53%**
83	201	UTICA NATL INS GRP						
		25976	Utica Mut Ins Co	549,658	0.0034%	557,227	346,734	62.22%
		25984	Graphic Arts Mut Ins Co	465	0.0000%	586	-88,060	-15027.30%
				550,123	**0.0034%**	**557,813**	**258,674**	**46.37%**
84	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	11,657,732	0.0724%	10,643,044	8,105,968	76.16%
				11,657,732	**0.0724%**	**10,643,044**	**8,105,968**	**76.16%**
85	1129	WHITE MOUNTAINS GRP						
		27154	Atlantic Specialty Ins Co	7,802,366	0.0484%	3,198,050	1,308,509	40.92%
		16217	National Farmers Union Prop & Cas	2,535,025	0.0157%	2,377,558	1,145,550	48.18%
		32271	California Ind Ins Co	788,776	0.0049%	10,431,748	27,667,212	265.22%
		32280	Commercial Cas Ins Co	116,304	0.0007%	11,896,638	4,219,381	35.47%
		20648	Employers Fire Ins Co	9,908	0.0001%	10,065	-153,087	-1520.98%
		38369	Northern Assur Co Of Amer	6,623	0.0000%	7,495	-68,106	-908.69%
				11,259,002	**0.0699%**	**27,921,554**	**34,119,459**	**122.20%**
86	98	WR Berkley Corp						
		10900	Preferred Employers Ins Co	191,406,507	1.1885%	185,908,435	112,216,708	60.36%
				191,406,507	**1.1885%**	**185,908,435**	**112,216,708**	**60.36%**
87	1285	X L AMER						
		37885	XL Specialty Ins Co	8,972,931	0.0557%	7,717,889	14,800,300	191.77%
		22322	Greenwich Ins Co	52,497	0.0003%	214,597	1,771,533	825.52%
				9,025,428	**0.0560%**	**7,932,486**	**16,571,833**	**208.91%**
88	336	ZENITH NATL INS GRP						
		13269	Zenith Ins Co	725,466,215	4.5045%	699,309,120	366,204,892	52.37%
		30120	Znat Ins Co	14,017,530	0.0870%	13,919,411	3,813,928	27.40%
				739,483,745	**4.5915%**	**713,228,531**	**370,018,820**	**51.88%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
89	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	389,836,886	2.4205%	373,360,463	198,176,810	53.08%
		21709	Truck Ins Exch	138,593,936	0.8605%	92,487,386	64,619,371	69.87%
		21687	Mid-Century Ins Co	109,774,019	0.6816%	136,483,322	81,822,881	59.95%
		21652	Farmers Ins Exch	51,300,822	0.3185%	51,188,541	30,234,805	59.07%
		40142	American Zurich Ins Co	50,695,760	0.3148%	53,014,039	45,197,091	85.25%
		26247	American Guarantee & Liability Ins	43,256,705	0.2686%	36,386,795	24,214,296	66.55%
		39306	Fidelity & Deposit Co Of MD	4,190,744	0.0260%	4,084,691	908,773	22.25%
		10317	Neighborhood Spirit Prop & Cas Co	3,234,376	0.0201%	2,761,919	1,525,234	55.22%
		41181	Universal Underwriters Ins Co	2,095,507	0.0130%	2,714,944	7,501,594	276.31%
		10315	Civic Property & Cas Co	1,922,060	0.0119%	1,737,821	998,606	57.46%
		27855	Zurich American Ins Co Of IL	1,610,298	0.0100%	1,458,949	856,927	58.74%
		10318	Exact Prop & Cas Co Inc	1,335,980	0.0083%	1,133,062	537,451	47.43%
		19372	Northern Ins Co Of NY	617,822	0.0038%	736,026	2,032,448	276.14%
		19356	Maryland Cas Co	246,280	0.0015%	190,874	-285,005	-149.32%
		26611	Valiant Ins Co	30,019	0.0002%	26,555	381,977	1438.44%
				798,741,214	**4.9595%**	**757,765,387**	**458,723,259**	**60.54%**
			Line Total:	**16,105,359,553**	**100.0000%**	**15,926,141,063**	**10,169,341,823**	**63.85%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626	ACE LTD						
		22667	Ace American Ins Co	159,020,075	3.3522%	149,377,186	79,609,781	53.29%
		21121	Westchester Fire Ins Co	30,044,615	0.6334%	28,539,814	14,574,592	51.07%
		22748	Pacific Employers Ins Co	731,006	0.0154%	1,096,268	3,167,706	288.95%
		20702	Ace Fire Underwriters Ins Co	607,136	0.0128%	619,458	-106,156	-17.14%
		43575	Indemnity Ins Co Of North Amer	250,833	0.0053%	436,729	6,892,567	1578.23%
		20699	Ace Prop & Cas Ins Co	54,192	0.0011%	29,452	16,951,130	57555.11%
		22713	Insurance Co Of North Amer	48,994	0.0010%	-756,504	7,054,040	-932.45%
				190,756,851	**4.0212%**	**179,342,403**	**128,143,660**	**71.45%**
2	1	AETNA						
		36153	Aetna Ins Co of CT	1,004,782	0.0212%	1,136,064	633,175	55.73%
				1,004,782	**0.0212%**	**1,136,064**	**633,175**	**55.73%**
3	38733	Alaska Nat Ins Co						
		38733	Alaska Nat Ins Co	26,663	0.0006%	23,056	-771,010	-3344.08%
				26,663	**0.0006%**	**23,056**	**-771,010**	**-3344.08%**
4	501	Alleghany Grp						
		22314	RSUI Ind Co	59,022,067	1.2442%	25,892,012	10,862,278	41.95%
		18619	Platte River Ins Co.	3,915,583	0.0825%	2,513,839	988,502	39.32%
				62,937,650	**1.3267%**	**28,405,851**	**11,850,780**	**41.72%**
5	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	107,540,548	2.2670%	107,401,731	49,827,408	46.39%
		21849	American Automobile Ins Co	7,987,521	0.1684%	7,525,808	17,887,314	237.68%
		21857	American Ins Co	6,634,912	0.1399%	6,436,081	3,552,158	55.19%
		21881	National Surety Corp	2,534,046	0.0534%	2,725,925	2,252,997	82.65%
		21865	Associated Ind Corp	1,863,343	0.0393%	1,893,898	1,059,295	55.93%
		22810	Chicago Ins Co	1,358,988	0.0286%	2,715,139	-3,538,632	-130.33%
		35300	Allianz Global Risks US Ins Co	560,979	0.0118%	391,173	1,279,983	327.22%
		22837	Interstate Ind Co	254,937	0.0054%	-37,283	-18,741	50.27%
		11630	Jefferson Ins Co	11,486	0.0002%	11,486	2,995,465	26079.27%
				128,746,760	**2.7140%**	**129,063,958**	**75,297,247**	**58.34%**
6	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	251,669	0.0053%	251,876	-1,684,468	-668.77%
		22306	Massachusetts Bay Ins Co	85,203	0.0018%	88,336	-352,304	-398.82%
				336,872	**0.0071%**	**340,212**	**-2,036,772**	**-598.68%**
7	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	11,537,808	0.2432%	12,048,701	9,706,801	80.56%
		36455	Northbrook Ind Co	1,578,840	0.0333%	201,861	-30,763	-15.24%
		19240	Allstate Ind Co	6,874	0.0001%	8,373	0	0.00%
				13,123,522	**0.2766%**	**12,258,935**	**9,676,038**	**78.93%**
8	4	AMERICAN EXPRESS GRP						
		27928	Amex Assur Co	2,247,824	0.0474%	2,178,830	2,119,132	97.26%
				2,247,824	**0.0474%**	**2,178,830**	**2,119,132**	**97.26%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
9	84		American Financial Grp					
		16691	Great American Ins Co	45,613,184	0.9615%	45,038,357	29,818,877	66.21%
		26344	Great American Assur Co	39,896,793	0.8410%	35,502,826	30,164,703	84.96%
		26832	Great American Alliance Ins Co	2,847,987	0.0600%	3,957,862	1,812,614	45.80%
		32620	National Interstate Ins Co	208,538	0.0044%	195,103	24,123	12.36%
		22136	Great American Ins Co of NY	169,372	0.0036%	141,547	-7,121,532	-5031.21%
		33723	Great American Spirit Ins Co	110,460	0.0023%	297,910	-799,006	-268.20%
				88,846,334	**1.8729%**	**85,133,605**	**53,899,779**	**63.31%**
10	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	68,157	0.0014%	60,382	32,280	53.46%
				68,157	**0.0014%**	**60,382**	**32,280**	**53.46%**
11	1125		AMERICAN HEALTHCARE SPECIALTY					
		10352	Scpie Ind Co	1,398,476	0.0295%	1,305,822	-67	-0.01%
		39152	American Healthcare Ind Co	955,769	0.0201%	1,126,014	316,331	28.09%
				2,354,245	**0.0496%**	**2,431,836**	**316,264**	**13.01%**
12	12		AMERICAN INTRNL GRP					
		19445	National Union Fire Ins Co Of Pitts	669,424,939	14.1117%	582,899,283	452,766,953	77.67%
		19437	Lexington Ins Co	309,206,068	6.5182%	233,409,678	76,243,334	32.67%
		19429	Insurance Co Of The State Of PA	166,701,346	3.5141%	160,330,220	71,366,389	44.51%
		19380	American Home Assur Co	38,085,536	0.8029%	40,104,515	52,108,012	129.93%
		19399	AIU Ins Co	8,558,404	0.1804%	8,398,490	15,341,611	182.67%
		23841	New Hampshire Ins Co	4,740,022	0.0999%	7,299,756	10,034,610	137.47%
		12963	21st Century Ins Co	3,876,140	0.0817%	3,800,816	2,727,311	71.76%
		23809	Granite State Ins Co	3,868,069	0.0815%	4,097,390	809,794	19.76%
		19402	Birmingham Fire Ins Co Of PA	908,965	0.0192%	1,617,196	273,297	16.90%
		35637	Landmark Ins Co	900,000	0.0190%	80,582	-118,136	-146.60%
		19410	Commerce & Industry Ins Co	822,364	0.0173%	1,882,832	2,643,228	140.39%
		20796	AIG Premier Ins Co	731,770	0.0154%	731,770	-888,985	-121.48%
		34789	AIG Centennial Ins Co	182,079	0.0038%	221,722	2,023,143	912.47%
		43761	American Intl Ins Co Of CA	37,076	0.0008%	28,174	19	0.07%
		11452	Hartford Steam Boil Inspec & Ins Co	16,834	0.0004%	10,333	110,809	1072.38%
				1,208,059,612	**25.4663%**	**1,044,912,757**	**685,441,389**	**65.60%**
13	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	2,636,949	0.0556%	2,412,558	807,856	33.49%
		23450	American Family Home Ins Co	589,024	0.0124%	532,039	-200,993	-37.78%
				3,225,973	**0.0680%**	**2,944,597**	**606,863**	**20.61%**
14	408		AMERICAN NATL FNCL GRP					
		28401	American Natl Prop & Cas Co	1,508,709	0.0318%	360,513	481,750	133.63%
		11048	Pacific Prop & Cas Co	335,809	0.0071%	290,597	0	0.00%
				1,844,518	**0.0389%**	**651,110**	**481,750**	**73.99%**
15	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	4,800,666	0.1012%	4,544,610	3,373,651	74.23%
				4,800,666	**0.1012%**	**4,544,610**	**3,373,651**	**74.23%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

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Licensed companies only

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16	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	146,653	0.0031%	133,342	33,167	24.87%
				146,653	**0.0031%**	**133,342**	**33,167**	**24.87%**
17	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	1,196,884	0.0252%	1,163,023	-437,026	-37.58%
				1,196,884	**0.0252%**	**1,163,023**	**-437,026**	**-37.58%**
18	317		AON CORP					
		40827	Virginia Surety Co Inc	20,054,647	0.4228%	17,240,555	13,465,405	78.10%
				20,054,647	**0.4228%**	**17,240,555**	**13,465,405**	**78.10%**
19	1279		Arch Ins Grp					
		11150	Arch Ins Co	101,615,156	2.1421%	95,632,905	46,172,705	48.28%
				101,615,156	**2.1421%**	**95,632,905**	**46,172,705**	**48.28%**
20	457		ARGONAUT GRP					
		19860	Argonaut Great Central Ins Co	198,459	0.0042%	49,283	16,776	34.04%
		19801	Argonaut Ins Co	176,124	0.0037%	128,156	17,458,544	13622.88%
				374,583	**0.0079%**	**177,439**	**17,475,320**	**9848.64%**
21	41459		Armed Forces Ins Exchange					
		41459	Armed Forces Ins Exchange	233,415	0.0049%	240,532	367,695	152.87%
				233,415	**0.0049%**	**240,532**	**367,695**	**152.87%**
22	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	1,157,196	0.0244%	922,184	518,463	56.22%
		19615	American Reliable Ins Co	745,250	0.0157%	675,331	-438,892	-64.99%
				1,902,446	**0.0401%**	**1,597,515**	**79,571**	**4.98%**
23	24		ATLANTIC CO					
		19909	Centennial Ins Co	929,344	0.0196%	944,041	-467,794	-49.55%
				929,344	**0.0196%**	**944,041**	**-467,794**	**-49.55%**
24	968		AXA INS GRP					
		16187	AXA Re Prop & Cas Ins Co	875,391	0.0185%	1,828,306	697,144	38.13%
				875,391	**0.0185%**	**1,828,306**	**697,144**	**38.13%**
25	3416		AXIS Capital Grp					
		20370	AXIS Reins Co	23,012,968	0.4851%	8,606,042	4,710,855	54.74%
				23,012,968	**0.4851%**	**8,606,042**	**4,710,855**	**54.74%**
26	1330		Balboa Ins Grp					
		24813	Balboa Ins Co	948,461	0.0200%	876,366	115,377	13.17%
				948,461	**0.0200%**	**876,366**	**115,377**	**13.17%**
27	18538		Bancinsure Inc					
		18538	Bancinsure Inc	2,164,545	0.0456%	2,183,191	1,288,230	59.01%
				2,164,545	**0.0456%**	**2,183,191**	**1,288,230**	**59.01%**
28	689		BANKERS INS GRP					
		33162	Bankers Ins Co	12,349,169	0.2603%	10,179,248	3,263,911	32.06%
				12,349,169	**0.2603%**	**10,179,248**	**3,263,911**	**32.06%**

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29	23	BCS INS GRP						
		38245	BCS Ins Co	3,429,815	0.0723%	3,369,184	-399,304	-11.85%
				3,429,815	**0.0723%**	**3,369,184**	**-399,304**	**-11.85%**
30	41394	Benchmark Ins Co						
		41394	Benchmark Ins Co	194,576	0.0041%	15,485	6,912	44.64%
				194,576	**0.0041%**	**15,485**	**6,912**	**44.64%**
31	31	BERKSHIRE HATHAWAY						
		38962	Genesis Ins Co	19,984,101	0.4213%	23,146,241	-5,142,084	-22.22%
		25895	United States Liability Ins Co	19,129,835	0.4033%	18,485,532	6,923,927	37.46%
		11967	General Star Natl Ins Co	8,720,632	0.1838%	8,177,776	931,661	11.39%
		22063	Government Employees Ins Co	3,788,821	0.0799%	3,684,230	3,668,724	99.58%
		20052	National Liab & Fire Ins Co	312,866	0.0066%	321,926	-31,699	-9.85%
		20087	National Ind Co	5,066	0.0001%	27,454	5,815	21.18%
		27812	Columbia Ins Co	2,017	0.0000%	2,040	-74,357	-3644.95%
				51,943,338	**1.0950%**	**53,845,199**	**6,281,987**	**11.67%**
32	1278	CALIFORNIA ST AUTO GRP						
		15539	California State Auto Asn Inter-Ins	6,863,518	0.1447%	6,276,503	2,826,244	45.03%
				6,863,518	**0.1447%**	**6,276,503**	**2,826,244**	**45.03%**
33	36340	Camico Mut Ins Co						
		36340	Camico Mut Ins Co	28,224,975	0.5950%	27,895,809	11,964,666	42.89%
				28,224,975	**0.5950%**	**27,895,809**	**11,964,666**	**42.89%**
34	802	Capital Ins Group						
		13544	California Capital Ins Co	6,668,354	0.1406%	6,569,513	5,549,565	84.47%
		23540	Monterey Ins Co	453,674	0.0096%	446,770	106,330	23.80%
		12890	Eagle West Ins Co	28,947	0.0006%	27,349	40,509	148.12%
				7,150,975	**0.1507%**	**7,043,632**	**5,696,404**	**80.87%**
35	10175	Cascade Natl Ins Co						
		10175	Cascade Natl Ins Co	521	0.0000%	311	0	0.00%
				521	**0.0000%**	**311**	**0**	**0.00%**
36	3569	Caterpillar Grp						
		11255	Caterpillar Ins Co	6,170,738	0.1301%	3,898,423	3,038,654	77.95%
				6,170,738	**0.1301%**	**3,898,423**	**3,038,654**	**77.95%**
37	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	65,125	0.0014%	23,416	14,600	62.35%
				65,125	**0.0014%**	**23,416**	**14,600**	**62.35%**

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38	38	CHUBB & SON INC						
		20281	Federal Ins Co	247,252,733	5.2122%	244,619,746	126,010,281	51.51%
		35181	Executive Risk Ind Inc	85,717,281	1.8070%	87,814,565	24,113,664	27.46%
		20397	Vigilant Ins Co	1,015,156	0.0214%	1,157,733	263,161	22.73%
		20346	Pacific Ind Co	724,033	0.0153%	532,474	27,688,069	5199.89%
		20338	Northwestern Pacific Ind Co	265,936	0.0056%	257,382	528,069	205.17%
		20303	Great Northern Ins Co	206,266	0.0043%	203,382	22,327	10.98%
				335,181,405	**7.0657%**	**334,585,282**	**178,625,571**	**53.39%**
39	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	1,488,656	0.0314%	1,413,549	132,203	9.35%
				1,488,656	**0.0314%**	**1,413,549**	**132,203**	**9.35%**
40	244	CINCINNATI FNCL CP						
		10677	Cincinnati Ins Co	158,338	0.0033%	203,386	-35,363	-17.39%
				158,338	**0.0033%**	**203,386**	**-35,363**	**-17.39%**
41	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	1,872,437	0.0395%	1,897,521	1,236,742	65.18%
		18953	CSE Safeguard Ins Co	117,200	0.0025%	113,805	514,387	451.99%
				1,989,637	**0.0419%**	**2,011,326**	**1,751,129**	**87.06%**
42	218	CNA INS GRP						
		20443	Continental Cas Co	157,981,201	3.3303%	145,889,863	259,819,262	178.09%
		20494	Transportation Ins Co	9,199,055	0.1939%	8,634,157	-3,639,200	-42.15%
		20427	American Cas Co Of Reading PA	4,305,308	0.0908%	4,362,210	28,294,927	648.64%
		24047	Surety Bonding Co Of Amer	3,451,548	0.0728%	3,389,324	351,381	10.37%
		20486	Transcontinental Ins Co	2,098,211	0.0442%	1,648,090	-26,534,722	-1610.03%
		20508	Valley Forge Ins Co	2,060,381	0.0434%	1,473,344	-3,278,439	-222.52%
		34622	Glens Falls Ins Co	873,902	0.0184%	862,721	-966,436	-112.02%
		20478	National Fire Ins Co Of Hartford	558,900	0.0118%	580,825	-266,649	-45.91%
		35289	Continental Ins Co	440,098	0.0093%	492,488	53,119,220	10785.89%
		13188	Western Surety Co	375,980	0.0079%	353,512	63,817	18.05%
		20435	CNA Cas Of CA	80,256	0.0017%	59,874	-1,161,632	-1940.13%
		20818	Commercial Ins Co Of Newark NJ	33	0.0000%	-7,534	554,078	-7354.37%
		20850	Firemens Ins Co Of Newark NJ	26	0.0000%	29	-43,935	-51500.00%
		20885	Kansas City Fire & Marine Ins Co	21	0.0000%	21	0	0.00%
		35270	Fidelity & Cas Co Of NY	15	0.0000%	16,735	-16,636,971	-99414.23%
				181,424,935	**3.8245%**	**167,755,659**	**289,674,701**	**172.68%**
43	816	COMMERCE GRP INC						
		13161	Commerce West Ins Co	57,618	0.0012%	58,762	7,383	12.56%
				57,618	**0.0012%**	**58,762**	**7,383**	**12.56%**
44	37206	Contractors Bonding & Ins Co						
		37206	Contractors Bonding & Ins Co	1,928	0.0000%	2,062	-19,991	-969.50%
				1,928	**0.0000%**	**2,062**	**-19,991**	**-969.50%**

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45	3018		Converium Holding Grp					
		22730	Converium Ins North Amer Inc	866,726	0.0183%	1,309,002	747,469	57.10%
				866,726	**0.0183%**	**1,309,002**	**747,469**	**57.10%**
46	50		Country Ins & Financial Services Grp					
		23647	Mutual Service Cas Ins Co	1,558,086	0.0328%	1,377,118	1,193,654	86.68%
				1,558,086	**0.0328%**	**1,377,118**	**1,193,654**	**86.68%**
47	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	8,677,112	0.1829%	8,307,064	2,779,005	33.45%
		25798	Unigard Ind Co	173,962	0.0037%	190,741	-120,237	-63.04%
		24414	General Cas Co Of WI	38,199	0.0008%	37,059	16,418	44.30%
		24449	Regent Ins Co	372	0.0000%	372	4,571	1228.76%
				8,889,645	**0.1874%**	**8,535,236**	**2,679,757**	**31.40%**
48	14010		Crusader Ins Co					
		14010	Crusader Ins Co	1,449,793	0.0306%	1,539,577	2,320,770	150.74%
				1,449,793	**0.0306%**	**1,539,577**	**2,320,770**	**150.74%**
49	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	6,428,524	0.1355%	6,218,527	2,411,751	38.78%
				6,428,524	**0.1355%**	**6,218,527**	**2,411,751**	**38.78%**
50	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	3,818	0.0001%	2,307	-265,406	-11504.38%
				3,818	**0.0001%**	**2,307**	**-265,406**	**-11504.38%**
51	831		DOCTORS CO GRP					
		41050	Underwriter For The Professions Ins	607,458	0.0128%	3,565,242	1,069,572	30.00%
				607,458	**0.0128%**	**3,565,242**	**1,069,572**	**30.00%**
52	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	295,532	0.0062%	294,698	5,660,532	1920.79%
				295,532	**0.0062%**	**294,698**	**5,660,532**	**1920.79%**
53	62		EMC INS CO					
		21415	Employers Mut Cas Co	5,431,943	0.1145%	5,260,303	9,189,029	174.69%
				5,431,943	**0.1145%**	**5,260,303**	**9,189,029**	**174.69%**
54	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	13,733,411	0.2895%	11,284,183	5,736,742	50.84%
				13,733,411	**0.2895%**	**11,284,183**	**5,736,742**	**50.84%**
55	158		FAIRFAX FINANCIAL					
		25054	Hudson Ins Co	15,527,019	0.3273%	16,587,352	12,378,257	74.62%
		21113	United States Fire Ins Co	13,121,760	0.2766%	14,577,327	16,744,957	114.87%
		21105	North River Ins Co	4,323,712	0.0911%	1,805,576	-3,782,414	-209.49%
		24384	Fairmont Specialty Ins Co	1,477,375	0.0311%	1,116,397	220,433	19.75%
		25534	TIG Ins Co	1,369,801	0.0289%	6,936,125	4,084,444	58.89%
		10936	Seneca Ins Co Inc	126,501	0.0027%	17,345	15,096	87.03%
				35,946,168	**0.7578%**	**41,040,122**	**29,660,773**	**72.27%**

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56	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	25,842,209	0.5448%	26,399,314	31,560,691	119.55%
		28304	Federated Service Ins Co	1,990,656	0.0420%	1,962,268	1,361,703	69.39%
				27,832,865	**0.5867%**	**28,361,582**	**32,922,394**	**116.08%**
57	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	149,418	0.0031%	147,439	-5,160	-3.50%
				149,418	**0.0031%**	**147,439**	**-5,160**	**-3.50%**
58	670		FIDELITY NATL FIN INC					
		25180	Fidelity Natl Ins Co	96,418	0.0020%	160,064	7,877	4.92%
		16578	Fidelity Natl Prop and Cas Ins Co	50	0.0000%	0	0	0.00%
				96,468	**0.0020%**	**160,064**	**7,877**	**4.92%**
59	31453		Financial Pacific Ins Co					
		31453	Financial Pacific Ins Co	1,188,733	0.0251%	1,072,562	141,961	13.24%
				1,188,733	**0.0251%**	**1,072,562**	**141,961**	**13.24%**
60	70		FIRST AMN TITLE					
		34525	First American Specilaty Ins Co	1,313,641	0.0277%	704,215	1,803,677	256.13%
				1,313,641	**0.0277%**	**704,215**	**1,803,677**	**256.13%**
61	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	1,186,397	0.0250%	1,133,092	503,709	44.45%
				1,186,397	**0.0250%**	**1,133,092**	**503,709**	**44.45%**
62	961		FRONTIER INS GRP					
		34266	Frontier Ins Co	17,584	0.0004%	17,584	-1,255,202	-7138.32%
				17,584	**0.0004%**	**17,584**	**-1,255,202**	**-7138.32%**
63	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	10,579,339	0.2230%	10,981,945	23,935,710	217.96%
		11843	Medical Protective Co	365,855	0.0077%	457,585	-168,413	-36.80%
		39845	Employers Reins Corp	256,397	0.0054%	260,555	39,895,385	15311.69%
		32077	Heritage Casualty Ins Co	50,513	0.0011%	50,513	8,427	16.68%
		21318	Coregis Ins Co	4,408	0.0001%	43,988	-1,931,101	-4390.06%
				11,256,512	**0.2373%**	**11,794,586**	**61,740,008**	**523.46%**
64	604		GERLING GLOBAL RE GRP					
		41343	Gerling Amer Ins Co	163,731	0.0035%	184,147	1,791,783	973.02%
				163,731	**0.0035%**	**184,147**	**1,791,783**	**973.02%**
65	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	433,160	0.0091%	285,321	-3,037,383	-1064.55%
				433,160	**0.0091%**	**285,321**	**-3,037,383**	**-1064.55%**
66	39861		Golden Bear Ins Co					
		39861	Golden Bear Ins Co	18,727,306	0.3948%	18,892,716	5,846,777	30.95%
				18,727,306	**0.3948%**	**18,892,716**	**5,846,777**	**30.95%**

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67	83	GRANGE INS						
		22101	Grange Ins Assn	1,199,667	0.0253%	1,110,898	985,546	88.72%
		22128	Rocky Mountain Fire & Cas Co	1,779	0.0000%	93,841	-46,537	-49.59%
				1,201,446	**0.0253%**	**1,204,739**	**939,009**	**77.94%**
68	303	GUIDEONE INS GRP						
		15032	Guideone Mut Ins Co	5,564,016	0.1173%	5,498,484	2,125,251	38.65%
		14559	Guideone Specialty Mut Ins Co	278,090	0.0059%	298,670	1,469,315	491.95%
				5,842,106	**0.1232%**	**5,797,154**	**3,594,566**	**62.01%**
69	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	26,414,834	0.5568%	25,043,541	11,871,427	47.40%
		37257	Insurance Corp Of Hannover	4,069,689	0.0858%	3,895,440	15,762,557	404.64%
				30,484,523	**0.6426%**	**28,938,981**	**27,633,984**	**95.49%**
70	26433	Harco Natl Ins Co						
		26433	Harco Natl Ins Co	3,460,664	0.0730%	3,095,025	4,575,380	147.83%
				3,460,664	**0.0730%**	**3,095,025**	**4,575,380**	**147.83%**
71	91	HARTFORD FIRE & CAS GRP						
		29459	Twin City Fire Ins Co Co	78,968,288	1.6647%	78,733,970	20,931,187	26.58%
		19682	Hartford Fire In Co	53,629,829	1.1305%	43,350,284	86,898,027	200.46%
		29424	Hartford Cas Ins Co	25,230,847	0.5319%	25,011,543	6,954,487	27.81%
		37478	Hartford Ins Co Of The Midwest	2,358,267	0.0497%	2,227,619	3,551,740	159.44%
		30104	Hartford Underwriters Ins Co	1,037,803	0.0219%	1,005,163	1,130,425	112.46%
		22357	Hartford Accid & Ind Co	819,857	0.0173%	822,684	1,046,333	127.19%
				162,044,891	**3.4160%**	**151,151,263**	**120,512,199**	**79.73%**
72	984	HCC INS HOLDINGS GRP						
		42374	Houston Cas Co	58,111,184	1.2250%	55,855,271	26,237,018	46.97%
		29599	US Specialty Ins Co	9,261,288	0.1952%	4,496,444	3,032,775	67.45%
				67,372,472	**1.4202%**	**60,351,715**	**29,269,793**	**48.50%**
73	300	HORACE MANN GRP						
		22578	Horace Mann Ins Co	733,046	0.0155%	720,121	945,344	131.28%
		22756	Horace Mann Prop & Cas Ins Co	14,074	0.0003%	13,861	0	0.00%
				747,120	**0.0157%**	**733,982**	**945,344**	**128.80%**
74	479	IFG CO						
		11177	First Financial Ins Co	10,085,941	0.2126%	14,224,003	9,304,647	65.42%
				10,085,941	**0.2126%**	**14,224,003**	**9,304,647**	**65.42%**
75	1318	INTERINS EXCH OF THE AUTOMOBILE CLUB						
		15598	Interins Exch Of The Automobile Club	9,229,938	0.1946%	8,786,321	7,137,003	81.23%
				9,229,938	**0.1946%**	**8,786,321**	**7,137,003**	**81.23%**
76	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	70,179,565	1.4794%	65,434,697	13,239,581	20.23%
				70,179,565	**1.4794%**	**65,434,697**	**13,239,581**	**20.23%**

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77	3636	Lancer Ins Grp						
		26077	Lancer Ins Co	1,427,898	0.0301%	1,256,417	512,474	40.79%
				1,427,898	**0.0301%**	**1,256,417**	**512,474**	**40.79%**
78	36706	Lawyers Mut Ins Co						
		36706	Lawyers Mut Ins Co	53,450,732	1.1268%	48,978,628	12,789,149	26.11%
				53,450,732	**1.1268%**	**48,978,628**	**12,789,149**	**26.11%**
79	111	LIBERTY MUT GRP						
		19917	Liberty Ins Underwriters Inc	33,791,013	0.7123%	30,243,520	18,627,921	61.59%
		23043	Liberty Mut Ins Co	30,016,108	0.6328%	28,658,729	32,822,897	114.53%
		23035	Liberty Mut Fire Ins Co	19,401,130	0.4090%	22,106,471	13,558,251	61.33%
		10836	Golden Eagle Ins Corp	16,857,184	0.3554%	16,123,551	24,594,607	152.54%
		24198	Peerless Ins Co	9,170,838	0.1933%	8,024,744	3,227,633	40.22%
		42404	Liberty Ins Corp	3,570,266	0.0753%	2,372,598	2,354,459	99.24%
		21458	Employers Ins of Wausau	720,308	0.0152%	824,550	43,254,487	5245.83%
		26069	Wausau Business Ins Co	579,204	0.0122%	264,065	337,245	127.71%
		26042	Wausau Underwriters Ins Co	563,833	0.0119%	461,297	287,256	62.27%
		32352	LM Property and Casualty Ins. Co.	143,092	0.0030%	554,552	1,230,083	221.82%
		24171	Netherlands Ins Co The	17,217	0.0004%	9,049	-144,800	-1600.18%
		33600	LM Ins Corp	6,656	0.0001%	4,581	-2,688	-58.68%
				114,836,849	**2.4208%**	**109,647,707**	**140,147,351**	**127.82%**
80	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	2,120	0.0000%	19,967	86,161	431.52%
				2,120	**0.0000%**	**19,967**	**86,161**	**431.52%**
81	677	MAGUIRE CORP GRP						
		18058	Philadelphia Ind Ins Co	46,390,766	0.9779%	44,567,472	29,561,564	66.33%
				46,390,766	**0.9779%**	**44,567,472**	**29,561,564**	**66.33%**
82	785	MARKEL CORP GRP						
		35378	Evanston Ins Co	70,951,993	1.4957%	80,405,366	30,788,353	38.29%
		28932	Markel American Ins Co	8,314,844	0.1753%	8,986,645	2,623,131	29.19%
		38970	Markel Ins Co	3,477,581	0.0733%	3,240,322	899,508	27.76%
				82,744,418	**1.7443%**	**92,632,333**	**34,310,992**	**37.04%**
83	225	MCMILLEN GRP						
		13234	Wilshire Ins Co	504,924	0.0106%	504,028	26,965	5.35%
				504,924	**0.0106%**	**504,028**	**26,965**	**5.35%**
84	748	Meadowbrook Ins Grp						
		25780	Williamsburg Natl Ins Co	3,963,316	0.0835%	3,426,719	4,842,940	141.33%
		18023	Star Ins Co	288,867	0.0061%	274,533	-487,211	-177.47%
				4,252,183	**0.0896%**	**3,701,252**	**4,355,729**	**117.68%**
85	608	MEDICAL INS EXCH OF CA GRP						
		32433	Medical Ins Exch Of CA	250,827	0.0053%	250,930	76,253	30.39%
				250,827	**0.0053%**	**250,930**	**76,253**	**30.39%**

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86	31968		Merastar Ins Co					
		31968	Merastar Ins Co	6,501	0.0001%	6,659	3,227	48.46%
				6,501	**0.0001%**	**6,659**	**3,227**	**48.46%**
87	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	133,975	0.0028%	132,316	43,419	32.81%
				133,975	**0.0028%**	**132,316**	**43,419**	**32.81%**
88	3479		Merchants Bonding Co Grp					
		14494	Merchants Bonding Co (Mutual)	65,212	0.0014%	18,610	12,814	68.86%
				65,212	**0.0014%**	**18,610**	**12,814**	**68.86%**
89	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	4,322,500	0.0911%	3,793,261	3,299,608	86.99%
				4,322,500	**0.0911%**	**3,793,261**	**3,299,608**	**86.99%**
90	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	95,005	0.0020%	88,951	4,484	5.04%
				95,005	**0.0020%**	**88,951**	**4,484**	**5.04%**
91	27480		Mid-State Mut Ins Co					
		27480	Mid-State Mut Ins Co	21,252	0.0004%	21,399	42,500	198.61%
				21,252	**0.0004%**	**21,399**	**42,500**	**198.61%**
92	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	23,553,709	0.4965%	21,059,485	13,875,920	65.89%
				23,553,709	**0.4965%**	**21,059,485**	**13,875,920**	**65.89%**
93	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	6,370,252	0.1343%	5,735,019	1,802,569	31.43%
		22551	Mitsui Sumitomo Ins USA Inc	2,023,568	0.0427%	2,081,759	782,031	37.57%
				8,393,820	**0.1769%**	**7,816,778**	**2,584,600**	**33.06%**
94	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	2,087,326	0.0440%	2,000,965	1,277,082	63.82%
				2,087,326	**0.0440%**	**2,000,965**	**1,277,082**	**63.82%**
95	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	8,524,819	0.1797%	7,534,171	-803,690	-10.67%
				8,524,819	**0.1797%**	**7,534,171**	**-803,690**	**-10.67%**
96	23663		National American Ins Co					
		23663	National American Ins Co	124,986	0.0026%	125,344	1,071	0.85%
				124,986	**0.0026%**	**125,344**	**1,071**	**0.85%**

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97	140	NATIONWIDE CORP						
		11991	National Cas Co	16,174,963	0.3410%	15,649,245	2,338,166	14.94%
		15580	Scottsdale Ind Co	14,332,807	0.3021%	13,967,091	7,280,929	52.13%
		19100	Amco Ins Co	13,205,615	0.2784%	12,007,418	5,024,045	41.84%
		23787	Nationwide Mut Ins Co	6,137,094	0.1294%	5,643,204	445,751	7.90%
		28223	Nationwide Agribusiness Ins Co	4,638,479	0.0978%	4,039,441	5,696,673	141.03%
		42579	Allied Prop & Cas Ins Co	1,146,153	0.0242%	1,067,797	452,384	42.37%
		13838	Farmland Mut Ins Co	141,852	0.0030%	85,038	26,798	31.51%
		23779	Nationwide Mut Fire Ins Co	637	0.0000%	659	-12,880	-1954.48%
				55,777,600	**1.1758%**	**52,459,893**	**21,251,866**	**40.51%**
98	510	NAVIGATORS GRP INC						
		42307	Navigators Ins Co	22,342,811	0.4710%	21,259,128	12,418,971	58.42%
				22,342,811	**0.4710%**	**21,259,128**	**12,418,971**	**58.42%**
99	2638	NCMIC Grp						
		15865	NCMIC Ins Co	1,511,524	0.0319%	152,142	-7,757	-5.10%
				1,511,524	**0.0319%**	**152,142**	**-7,757**	**-5.10%**
100	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	1,153,292	0.0243%	1,326,585	652,940	49.22%
				1,153,292	**0.0243%**	**1,326,585**	**652,940**	**49.22%**
101	256	NY MARINE & GEN GRP						
		16608	New York Marine & Gnrl Ins Co	728,052	0.0153%	252,682	69,231	27.40%
				728,052	**0.0153%**	**252,682**	**69,231**	**27.40%**
102	150	OLD REPUBLIC GRP						
		24147	Old Republic Ins Co	56,114,095	1.1829%	58,367,261	41,272,831	70.71%
		11371	Great West Cas Co	285,802	0.0060%	257,682	565,011	219.27%
		40444	Old Republic Surety Co	10,275	0.0002%	7,000	-34,707	-495.81%
		20095	Bituminous Cas Corp	841	0.0000%	841	-12,104	-1439.24%
				56,411,013	**1.1892%**	**58,632,784**	**41,791,031**	**71.28%**
103	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	3,461,290	0.0730%	3,528,642	785,477	22.26%
				3,461,290	**0.0730%**	**3,528,642**	**785,477**	**22.26%**
104	1218	PENN AMER GRP INC						
		32859	Penn-Amer Ins Co	3,803,022	0.0802%	4,235,779	4,327,588	102.17%
				3,803,022	**0.0802%**	**4,235,779**	**4,327,588**	**102.17%**
105	767	PENN MFR ASN INS						
		41424	Pennsylvania Manufacturers Ind Co	106,463	0.0022%	152,785	57,484	37.62%
				106,463	**0.0022%**	**152,785**	**57,484**	**37.62%**
106	3504	PICA Grp						
		14460	Podiatry Ins Co Of Amer A Mut Co	31,458	0.0007%	28,471	117,857	413.95%
				31,458	**0.0007%**	**28,471**	**117,857**	**413.95%**

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107	36234	Preferred Professional Ins Co						
		36234	Preferred Professional Ins Co	302,000	0.0064%	407,024	65,706	16.14%
				302,000	**0.0064%**	**407,024**	**65,706**	**16.14%**
108	155	PROGRESSIVE GRP						
		24260	Progressive Cas Ins Co	10,766,697	0.2270%	9,479,165	3,735,373	39.41%
		27804	Progressive West Ins Co	250,468	0.0053%	230,752	5,576	2.42%
		16322	Progressive Halcyon Ins Co	1,937	0.0000%	59	10	16.95%
				11,019,102	**0.2323%**	**9,709,976**	**3,740,959**	**38.53%**
109	458	PROTECTIVE LIFE INS GRP						
		35769	Lyndon Property Ins Co	94,830	0.0020%	11,659	0	0.00%
				94,830	**0.0020%**	**11,659**	**0**	**0.00%**
110	853	PUBLIC SERVICE GRP						
		15059	Public Service Mut Ins Co	777,987	0.0164%	713,977	-487,000	-68.21%
		10997	Western Select Ins Co	1,008	0.0000%	939	-20,000	-2129.93%
				778,995	**0.0164%**	**714,916**	**-507,000**	**-70.92%**
111	796	QBE INS GRP LTD						
		39217	QBE Ins Corp	4,794,883	0.1011%	2,660,912	785,397	29.52%
				4,794,883	**0.1011%**	**2,660,912**	**785,397**	**29.52%**
112	1325	RHINE RE GRP						
		24899	Alea North America Ins Co	1,005,892	0.0212%	675,927	251,681	37.23%
				1,005,892	**0.0212%**	**675,927**	**251,681**	**37.23%**
113	783	RLI INS GRP						
		13056	RLI Ins Co	7,963,187	0.1679%	11,159,150	8,923,034	79.96%
				7,963,187	**0.1679%**	**11,159,150**	**8,923,034**	**79.96%**
114	553	ROYAL & SUN ALLIANCE USA						
		24902	Security Ins Co Of Hartford	6,707,667	0.1414%	13,247,946	9,226,585	69.65%
				6,707,667	**0.1414%**	**13,247,946**	**9,226,585**	**69.65%**
115	163	SAFECO INS GRP						
		24732	General Ins Co Of Amer	15,970,951	0.3367%	14,426,855	11,005,400	76.28%
		19704	American States Ins Co	14,636,496	0.3085%	14,289,802	4,667,913	32.67%
		24740	Safeco Ins Co Of Amer	11,887,366	0.2506%	12,052,316	10,234,239	84.92%
		24724	First Natl Ins Co Of Amer	548,351	0.0116%	375,650	-161,004	-42.86%
		19690	American Economy Ins Co	231,611	0.0049%	390,786	-707,886	-181.14%
				43,274,775	**0.9122%**	**41,535,409**	**25,038,662**	**60.28%**
116	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	11,426,216	0.2409%	10,517,787	7,922,878	75.33%
		24988	Sentry Ins A Mut Co	5,451,540	0.1149%	5,276,599	1,605,830	30.43%
		23434	Middlesex Ins Co	653	0.0000%	839	-18,772	-2237.43%
				16,878,409	**0.3558%**	**15,795,225**	**9,509,936**	**60.21%**
117	22985	Sequoia Ins Co						
		22985	Sequoia Ins Co	4,468,339	0.0942%	4,455,215	1,263,577	28.36%
				4,468,339	**0.0942%**	**4,455,215**	**1,263,577**	**28.36%**

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118	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	5,377,944	0.1134%	4,666,667	6,096,323	130.64%
				5,377,944	**0.1134%**	**4,666,667**	**6,096,323**	**130.64%**
119	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	675,848	0.0142%	602,490	23,447	3.89%
				675,848	**0.0142%**	**602,490**	**23,447**	**3.89%**
120	3548	St Paul Travelers Grp						
		24767	St Paul Fire & Marine Ins Co	128,368,498	2.7061%	131,343,786	112,018,007	85.29%
		24791	St Paul Mercury Ins Co	54,207,452	1.1427%	49,692,577	28,229,728	56.81%
		25674	Travelers Property Cas Co Of Amer	53,853,320	1.1352%	57,580,225	24,775,161	43.03%
		31194	Travelers Cas & Surety Co Of Amer	35,103,256	0.7400%	32,916,330	20,484,799	62.23%
		22217	Gulf Ins Co	26,405,396	0.5566%	50,025,754	80,408,437	160.73%
		36463	Discover Prop & Cas Ins Co	12,287,713	0.2590%	10,431,315	8,741,885	83.80%
		25887	US Fidelity & Guaranty Co	10,803,765	0.2277%	11,099,923	25,978,845	234.05%
		25879	Fidelity & Guaranty Ins Underwriters	2,473,818	0.0521%	2,460,993	1,812,596	73.65%
		24015	Northland Ins Co	2,097,874	0.0442%	3,190,961	3,118,192	97.72%
		19070	Standard Fire Ins Co	1,995,721	0.0421%	1,852,694	2,379,154	128.42%
		25682	Travelers Ind Co Of CT	1,504,975	0.0317%	1,952,399	14,889,617	762.63%
		35386	Fidelity & Guaranty Ins Co	1,464,483	0.0309%	1,282,970	-830,568	-64.74%
		24775	St Paul Guardian Ins Co	1,204,188	0.0254%	1,233,603	690,379	55.96%
		41769	Athena Assur Co	499,461	0.0105%	324,848	435,031	133.92%
		36161	Travelers Prop Cas Ins Co	447,214	0.0094%	397,103	51,854	13.06%
		19038	Travelers Cas & Surety Co	411,880	0.0087%	585,378	712,389	121.70%
		24031	Northland Cas Co	59,050	0.0012%	61,485	118,813	193.24%
		22233	Select Ins Co	14,849	0.0003%	69,704	134,060	192.33%
		22209	Atlantic Ins Co	9,408	0.0002%	29,434	7,864	26.72%
		33650	Mendota Ins Co	28	0.0000%	28	5	17.86%
				333,212,349	**7.0242%**	**356,531,510**	**324,156,248**	**90.92%**
121	176	STATE FARM IL						
		25151	State Farm General Ins Co	101,032,243	2.1298%	99,372,190	69,848,227	70.29%
		25143	State Farm Fire And Cas Co	2,915,019	0.0614%	1,969,470	-1,588,080	-80.63%
		25178	State Farm Mut Auto Ins Co	645,115	0.0136%	169,408	0	0.00%
				104,592,377	**2.2048%**	**101,511,068**	**68,260,147**	**67.24%**
122	32107	Sutter Ins Co						
		32107	Sutter Ins Co	382,091	0.0081%	104,522	-84,935	-81.26%
				382,091	**0.0081%**	**104,522**	**-84,935**	**-81.26%**
123	181	SWISS RE GRP						
		29874	North American Specialty Ins Co	1,143,561	0.0241%	1,307,708	-2,583,042	-197.52%
				1,143,561	**0.0241%**	**1,307,708**	**-2,583,042**	**-197.52%**
124	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	5,806,855	0.1224%	5,132,410	-323,350	-6.30%
				5,806,855	**0.1224%**	**5,132,410**	**-323,350**	**-6.30%**

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125	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	36,696,974	0.7736%	35,279,873	11,491,421	32.57%
				36,696,974	**0.7736%**	**35,279,873**	**11,491,421**	**32.57%**
126	37621	Toyota Motor Ins Co						
		37621	Toyota Motor Ins Co	27,107,214	0.5714%	12,684,304	9,141,041	72.07%
				27,107,214	**0.5714%**	**12,684,304**	**9,141,041**	**72.07%**
127	28886	Transguard Ins Co Of Amer Inc						
		28886	Transguard Ins Co Of Amer Inc	992,932	0.0209%	665,618	-13,552	-2.04%
				992,932	**0.0209%**	**665,618**	**-13,552**	**-2.04%**
128	41106	Triumphe Cas Co						
		41106	Triumphe Cas Co	552	0.0000%	552	0	0.00%
				552	**0.0000%**	**552**	**0**	**0.00%**
129	781	UNION LABOR GRP						
		37893	Ulico Cas Co	1,259,598	0.0266%	1,637,189	-37,874	-2.31%
				1,259,598	**0.0266%**	**1,637,189**	**-37,874**	**-2.31%**
130	920	UNITED NATL GRP						
		13064	United Natl Ins Co	28,582,496	0.6025%	28,547,707	-9,181,317	-32.16%
		42048	Diamond State Ins Co	3,696,239	0.0779%	3,624,643	-1,500,565	-41.40%
		41335	United Natl Specialty Ins Co	28,502	0.0006%	26,196	0	0.00%
				32,307,237	**0.6810%**	**32,198,546**	**-10,681,882**	**-33.18%**
131	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	United Services Auto Assoc	10,814,413	0.2280%	9,725,594	6,925,874	71.21%
		25968	USAA Cas Ins Co	2,511,794	0.0529%	2,093,837	2,825,479	134.94%
				13,326,207	**0.2809%**	**11,819,431**	**9,751,353**	**82.50%**
132	215	UNITRIN GRP						
		14133	Valley Ins Co	3,126,469	0.0659%	2,924,659	725,756	24.82%
		10914	Kemper Independence Ins Co	2,526,478	0.0533%	1,994,853	2,520,146	126.33%
		16063	Unitrin Auto & Home Ins Co	26,338	0.0006%	21,940	18,956,346	86400.85%
				5,679,285	**0.1197%**	**4,941,452**	**22,202,248**	**449.31%**
133	201	UTICA NATL INS GRP						
		25976	Utica Mut Ins Co	541,669	0.0114%	601,036	283,596	47.18%
				541,669	**0.0114%**	**601,036**	**283,596**	**47.18%**
134	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	2,929,009	0.0617%	2,813,623	652,066	23.18%
				2,929,009	**0.0617%**	**2,813,623**	**652,066**	**23.18%**
135	958	VESTA INS GRP						
		22438	Hawaiian Ins & Gty Co Ltd	27,422	0.0006%	34,736	56,391	162.34%
		11762	Vesta Fire Ins Corp	2,069	0.0000%	798	0	0.00%
				29,491	**0.0006%**	**35,534**	**56,391**	**158.70%**

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
136	800		WESTERN MUT INS GRP					
		13625	Western Mut Ins Co	121	0.0000%	201	0	0.00%
				121	**0.0000%**	**201**	**0**	**0.00%**
137	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	4,292,422	0.0905%	3,971,795	990,191	24.93%
				4,292,422	**0.0905%**	**3,971,795**	**990,191**	**24.93%**
138	866		WESTERN WORLD GRP					
		37982	Tudor Ins Co	12,931,639	0.2726%	13,462,858	7,587,718	56.36%
		13196	Western World Ins Co	5,687,399	0.1199%	5,436,144	1,483,282	27.29%
		40436	Stratford Ins Co	219,512	0.0046%	202,039	309,476	153.18%
				18,838,550	**0.3971%**	**19,101,041**	**9,380,476**	**49.11%**
139	1129		WHITE MOUNTAINS GRP					
		20621	OneBeacon America Ins Co	9,148,502	0.1929%	9,461,501	-1,829,588	-19.34%
		27154	Atlantic Specialty Ins Co	5,022,980	0.1059%	2,207,726	836,669	37.90%
		16217	National Farmers Union Prop & Cas	1,768,443	0.0373%	1,670,304	257,927	15.44%
		21970	OneBeacon Ins Co	1,191,170	0.0251%	870,291	-5,272,236	-605.80%
		35408	Sirius Amer Ins Co	7,423	0.0002%	6,663	79	1.19%
		21962	Pennsylvania General Ins Co	1,053	0.0000%	974	283,194	29075.36%
		20648	Employers Fire Ins Co	360	0.0000%	61	343	562.30%
		20613	American Employers Ins Co	203	0.0000%	-36	-44,659	24052.78%
				17,140,134	**0.3613%**	**14,217,484**	**-5,768,271**	**-40.57%**
140	98		WR Berkley Corp					
		10510	Carolina Cas Ins Co	53,368,817	1.1250%	52,565,863	42,310,276	80.49%
		40045	Starnet Ins Co	10,655,647	0.2246%	5,737,220	2,769,941	48.28%
		36684	Riverport Ins Co	9,994,564	0.2107%	10,143,728	11,853,231	116.85%
		25224	Great Divide Ins Co	3,395,841	0.0716%	3,568,978	2,386,616	66.87%
		32603	Berkley Ins Co	3,424	0.0001%	8,578	7,635	89.01%
				77,418,293	**1.6320%**	**72,024,367**	**59,327,699**	**82.37%**
141	1285		X L AMER					
		37885	XL Specialty Ins Co	105,140,629	2.2164%	95,187,335	22,350,102	23.48%
		22322	Greenwich Ins Co	26,290,049	0.5542%	31,356,205	16,279,831	51.92%
		24554	XL Ins Amer Inc	19,293,077	0.4067%	11,334,074	64,693,022	570.78%
		20583	XL Reins America Inc	271	0.0000%	271	21,960	8103.32%
				150,724,026	**3.1773%**	**137,877,885**	**103,344,915**	**74.95%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
142	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	155,730,498	3.2829%	130,544,567	101,627,106	77.85%
		26247	American Guarantee & Liability Ins	57,777,637	1.2180%	59,086,165	33,213,251	56.21%
		21709	Truck Ins Exch	39,224,932	0.8269%	38,250,391	32,997,508	86.27%
		41181	Universal Underwriters Ins Co	32,369,638	0.6824%	32,424,443	15,478,409	47.74%
		40142	American Zurich Ins Co	7,942,521	0.1674%	6,372,168	1,947,811	30.57%
		21326	Empire Fire & Marine Ins Co	6,478,076	0.1366%	5,744,192	3,629,004	63.18%
		11185	Foremost Ins Co	2,960,214	0.0624%	2,734,249	1,369,264	50.08%
		21660	Fire Ins Exch	2,642,918	0.0557%	2,340,585	7,085,086	302.71%
		21652	Farmers Ins Exch	2,288,317	0.0482%	2,354,255	4,958,992	210.64%
		39306	Fidelity & Deposit Co Of MD	1,897,732	0.0400%	2,125,505	2,792,427	131.38%
		10317	Neighborhood Spirit Prop & Cas Co	1,441,517	0.0304%	1,403,031	510,283	36.37%
		21687	Mid-Century Ins Co	514,910	0.0109%	955,742	-409,214	-42.82%
		19372	Northern Ins Co Of NY	431,881	0.0091%	439,570	900,160	204.78%
		10318	Exact Prop & Cas Co Inc	373,111	0.0079%	319,903	125,546	39.25%
		27855	Zurich American Ins Co Of IL	357,841	0.0075%	856,420	87,311	10.19%
		10315	Civic Property & Cas Co	203,187	0.0043%	163,191	76,912	47.13%
		43699	American Federation Ins Co	62,529	0.0013%	63,091	-137	-0.22%
		19356	Maryland Cas Co	21,211	0.0004%	10,869	3,074,064	28282.86%
				312,718,670	**6.5922%**	**286,188,337**	**209,463,783**	**73.19%**
			Line Total:	**4,743,753,609**	**100.0000%**	**4,417,999,768**	**3,130,510,509**	**70.86%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		21121	Westchester Fire Ins Co	4,573,900	1.0949%	3,314,579	1,989,916	60.04%
		22667	Ace American Ins Co	3,579,506	0.8568%	2,100,912	1,393,685	66.34%
		22713	Insurance Co Of North Amer	72,134	0.0173%	72,585	-150,254	-207.00%
		20699	Ace Prop & Cas Ins Co	3,226	0.0008%	826	-1,594,724	193065.86%
		22748	Pacific Employers Ins Co	300	0.0001%	10,557	-283,889	-2689.11%
		43575	Indemnity Ins Co Of North Amer	261	0.0001%	361	5,433,603	505153.19%
				8,229,327	**1.9699%**	**5,499,820**	**6,788,337**	**123.43%**
2	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	9,695,341	2.3208%	9,541,706	5,384,036	56.43%
		35300	Allianz Global Risks US Ins Co	1,581,331	0.3785%	1,126,484	20,016	1.78%
		21881	National Surety Corp	228,974	0.0548%	248,466	3,695	1.49%
		21857	American Ins Co	105,936	0.0254%	320,573	-875,204	-273.01%
		21849	American Automobile Ins Co	48,127	0.0115%	54,239	-79	-0.15%
		21865	Associated Ind Corp	47,652	0.0114%	29,839	100,259	336.00%
				11,707,361	**2.8024%**	**11,321,307**	**4,632,723**	**40.92%**
3	88		ALLMERICA FINANCIAL CORP					
		22292	Hanover Ins Co	61	0.0000%	14	0	0.00%
				61	**0.0000%**	**14**	**0**	**0.00%**
4	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	383,121	0.0917%	340,481	63,283,211	18586.41%
				383,121	**0.0917%**	**340,481**	**63,283,211**	**18586.41%**
5	84		American Financial Grp					
		16691	Great American Ins Co	86,199	0.0206%	35,908	153,270	426.84%
		22136	Great American Ins Co of NY	32,854	0.0079%	50,776	299,280	589.41%
		26344	Great American Assur Co	20,512	0.0049%	39,224	99,229	252.98%
				139,565	**0.0334%**	**125,908**	**551,779**	**438.24%**
6	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	36,818	0.0088%	25,395	16,499	64.97%
				36,818	**0.0088%**	**25,395**	**16,499**	**64.97%**
7	12		AMERICAN INTRNL GRP					
		19437	Lexington Ins Co	82,444,352	19.7347%	66,900,006	23,507,098	35.14%
		19445	National Union Fire Ins Co Of Pitts	4,194,512	1.0040%	4,411,796	3,154,088	71.49%
		19380	American Home Assur Co	650,122	0.1556%	395,712	3,416,230	863.31%
		23809	Granite State Ins Co	412,235	0.0987%	398,403	218,494	54.84%
		23841	New Hampshire Ins Co	224,162	0.0537%	281,782	463,921	164.64%
		19410	Commerce & Industry Ins Co	95,566	0.0229%	81,611	1,436,608	1760.31%
		19429	Insurance Co Of The State Of PA	42,754	0.0102%	50,749	99,537	196.14%
				88,063,703	**21.0798%**	**72,520,059**	**32,295,976**	**44.53%**
8	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	64	0.0000%	64	284	443.75%
				64	**0.0000%**	**64**	**284**	**443.75%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
9	317		AON CORP					
		40827	Virginia Surety Co Inc	5,946,481	1.4234%	4,448,333	-1,559,788	-35.06%
				5,946,481	**1.4234%**	**4,448,333**	**-1,559,788**	**-35.06%**
10	1279		Arch Ins Grp					
		11150	Arch Ins Co	555,771	0.1330%	206,428	130,725	63.33%
				555,771	**0.1330%**	**206,428**	**130,725**	**63.33%**
11	457		ARGONAUT GRP					
		19801	Argonaut Ins Co	157	0.0000%	157	135,000	85987.26%
				157	**0.0000%**	**157**	**135,000**	**85987.26%**
12	968		AXA INS GRP					
		16187	AXA Re Prop & Cas Ins Co	63,126	0.0151%	62,637	59,195	94.50%
				63,126	**0.0151%**	**62,637**	**59,195**	**94.50%**
13	689		BANKERS INS GRP					
		33162	Bankers Ins Co	23,045	0.0055%	909,574	966,137	106.22%
				23,045	**0.0055%**	**909,574**	**966,137**	**106.22%**
14	31		BERKSHIRE HATHAWAY					
		20052	National Liab & Fire Ins Co	156,104	0.0374%	156,261	308,951	197.71%
		38962	Genesis Ins Co	67,821	0.0162%	65,957	72,440	109.83%
		20087	National Ind Co	1,011	0.0002%	1,118	136	12.16%
				224,936	**0.0538%**	**223,336**	**381,527**	**170.83%**
15	38		CHUBB & SON INC					
		20281	Federal Ins Co	43,053,457	10.3057%	38,622,221	50,285,284	130.20%
		20397	Vigilant Ins Co	1,235,610	0.2958%	1,462,754	891,986	60.98%
		20303	Great Northern Ins Co	236,868	0.0567%	318,927	155,940	48.90%
				44,525,935	**10.6582%**	**40,403,902**	**51,333,210**	**127.05%**
16	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	98,492	0.0236%	94,858	236,784	249.62%
				98,492	**0.0236%**	**94,858**	**236,784**	**249.62%**
17	218		CNA INS GRP					
		20494	Transportation Ins Co	2,958,469	0.7082%	2,974,992	-3,383,605	-113.73%
		20443	Continental Cas Co	660,911	0.1582%	1,551,436	5,391,333	347.51%
		20478	National Fire Ins Co Of Hartford	302,198	0.0723%	283,773	-243,734	-85.89%
		20508	Valley Forge Ins Co	212,227	0.0508%	139,461	-2,742,126	-1966.23%
		20486	Transcontinental Ins Co	168,739	0.0404%	124,023	-638,448	-514.78%
		35289	Continental Ins Co	4,362	0.0010%	4,118	488,034	11851.24%
				4,306,906	**1.0309%**	**5,077,803**	**-1,128,546**	**-22.23%**
18	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	607	0.0001%	572	160,436	28048.25%
				607	**0.0001%**	**572**	**160,436**	**28048.25%**
19	50		Country Ins & Financial Services Grp					
		23647	Mutual Service Cas Ins Co	26,162	0.0063%	22,388	-212,098	-947.37%
				26,162	**0.0063%**	**22,388**	**-212,098**	**-947.37%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
20	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	317,154	0.0759%	285,309	130,900	45.88%
		25798	Unigard Ind Co	8,354	0.0020%	11,028	-4,631	-41.99%
		24449	Regent Ins Co	1,157	0.0003%	1,157	0	0.00%
		24414	General Cas Co Of WI	294	0.0001%	294	0	0.00%
				326,959	**0.0783%**	**297,788**	**126,269**	**42.40%**
21	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	5,365,738	1.2844%	5,158,139	10,079,690	195.41%
				5,365,738	**1.2844%**	**5,158,139**	**10,079,690**	**195.41%**
22	62		EMC INS CO					
		21415	Employers Mut Cas Co	367,996	0.0881%	361,914	1,168,068	322.75%
				367,996	**0.0881%**	**361,914**	**1,168,068**	**322.75%**
23	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	119,550	0.0286%	100,020	0	0.00%
				119,550	**0.0286%**	**100,020**	**0**	**0.00%**
24	158		FAIRFAX FINANCIAL					
		24384	Fairmont Specialty Ins Co	1,158,625	0.2773%	988,494	212,254	21.47%
		21113	United States Fire Ins Co	860,718	0.2060%	973,510	6,356,906	652.99%
		21105	North River Ins Co	192,728	0.0461%	160,438	73,122	45.58%
				2,212,071	**0.5295%**	**2,122,442**	**6,642,282**	**312.95%**
25	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	4,270,498	1.0222%	4,424,539	2,790,906	63.08%
		28304	Federated Service Ins Co	213,263	0.0510%	211,968	66,522	31.38%
				4,483,761	**1.0733%**	**4,636,507**	**2,857,428**	**61.63%**
26	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	288,769	0.0691%	88,725	-171,979	-193.83%
				288,769	**0.0691%**	**88,725**	**-171,979**	**-193.83%**
27	604		GERLING GLOBAL RE GRP					
		41343	Gerling Amer Ins Co	173,341	0.0415%	194,034	3,297,754	1699.58%
		32190	Constitution Ins Co	6,684	0.0016%	6,684	-20,803	-311.24%
				180,025	**0.0431%**	**200,718**	**3,276,951**	**1632.61%**
28	83		GRANGE INS					
		22101	Grange Ins Assn	188	0.0000%	701	-199,184	-28414.27%
				188	**0.0000%**	**701**	**-199,184**	**-28414.27%**
29	517		HANNOVER GRP					
		37257	Insurance Corp Of Hannover	145,872	0.0349%	126,492	-2,077	-1.64%
		20532	Clarendon Natl Ins Co	81	0.0000%	81	-20,970	-25888.89%
				145,953	**0.0349%**	**126,573**	**-23,047**	**-18.21%**
30	26433		Harco Natl Ins Co					
		26433	Harco Natl Ins Co	1,606	0.0004%	1,579	0	0.00%
				1,606	**0.0004%**	**1,579**	**0**	**0.00%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
31	91		HARTFORD FIRE & CAS GRP					
		37478	Hartford Ins Co Of The Midwest	1,214,970	0.2908%	1,197,872	384,626	32.11%
		29459	Twin City Fire Ins Co Co	249,533	0.0597%	206,130	-660,245	-320.31%
		29424	Hartford Cas Ins Co	88,470	0.0212%	88,054	10,066	11.43%
		30104	Hartford Underwriters Ins Co	8,281	0.0020%	64,377	37,710	58.58%
		22357	Hartford Accid & Ind Co	2,817	0.0007%	2,817	191,106	6784.03%
				1,564,071	**0.3744%**	**1,559,250**	**-36,737**	**-2.36%**
32	111		LIBERTY MUT GRP					
		23035	Liberty Mut Fire Ins Co	4,934,014	1.1811%	4,418,413	5,450,534	123.36%
		23043	Liberty Mut Ins Co	2,663,296	0.6375%	2,278,832	-128,932	-5.66%
		24198	Peerless Ins Co	960,344	0.2299%	843,105	342,092	40.58%
		42404	Liberty Ins Corp	570,703	0.1366%	149,090	1,934,052	1297.24%
		26042	Wausau Underwriters Ins Co	117,080	0.0280%	348,105	575,118	165.21%
		26069	Wausau Business Ins Co	81,578	0.0195%	45,168	-51,718	-114.50%
		33600	LM Ins Corp	12,350	0.0030%	8,905	4,202	47.19%
		10836	Golden Eagle Ins Corp	4,092	0.0010%	4,762	60,045	1260.92%
		24171	Netherlands Ins Co The	50	0.0000%	50	9	18.00%
				9,343,507	**2.2366%**	**8,096,430**	**8,185,402**	**101.10%**
33	108		LUMBERMENS MUT CAS GRP					
		22977	Lumbermens Mut Cas Co	186,450	0.0446%	205,052	-13,534,224	-6600.39%
				186,450	**0.0446%**	**205,052**	**-13,534,224**	**-6600.39%**
34	23108		Lumbermens Underwriting Alliance					
		23108	Lumbermens Underwriting Alliance	6,826	0.0016%	17,617	-229,202	-1301.03%
				6,826	**0.0016%**	**17,617**	**-229,202**	**-1301.03%**
35	785		MARKEL CORP GRP					
		35378	Evanston Ins Co	74,472,378	17.8264%	79,002,089	57,450,811	72.72%
		28932	Markel American Ins Co	398,991	0.0955%	294,060	157,907	53.70%
		38970	Markel Ins Co	157,775	0.0378%	53,810	16,116	29.95%
				75,029,144	**17.9597%**	**79,349,959**	**57,624,834**	**72.62%**
36	1113		MEDMARK INS GRP					
		22241	Medmarc Cas Ins Co	1,431,970	0.3428%	2,056,223	33,506	1.63%
				1,431,970	**0.3428%**	**2,056,223**	**33,506**	**1.63%**
37	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	6,413,405	1.5352%	6,599,755	2,750,796	41.68%
				6,413,405	**1.5352%**	**6,599,755**	**2,750,796**	**41.68%**
38	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	625,415	0.1497%	617,128	255,447	41.39%
		22551	Mitsui Sumitomo Ins USA Inc	349,101	0.0836%	336,482	188,617	56.06%
				974,516	**0.2333%**	**953,610**	**444,064**	**46.57%**
39	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	247,486	0.0592%	242,865	204,852	84.35%
				247,486	**0.0592%**	**242,865**	**204,852**	**84.35%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
40	23663		National American Ins Co					
		23663	National American Ins Co	5,095	0.0012%	5,095	-615	-12.07%
				5,095	**0.0012%**	**5,095**	**-615**	**-12.07%**
41	140		NATIONWIDE CORP					
		23787	Nationwide Mut Ins Co	1,638,307	0.3922%	1,617,377	555,109	34.32%
		19100	Amco Ins Co	1,215,317	0.2909%	1,160,473	1,484,693	127.94%
		28223	Nationwide Agribusiness Ins Co	69,206	0.0166%	54,562	19,812	36.31%
				2,922,830	**0.6996%**	**2,832,412**	**2,059,614**	**72.72%**
42	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	337,515	0.0808%	350,455	-88,226	-25.17%
				337,515	**0.0808%**	**350,455**	**-88,226**	**-25.17%**
43	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	3,067,196	0.7342%	2,719,534	313,625	11.53%
				3,067,196	**0.7342%**	**2,719,534**	**313,625**	**11.53%**
44	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	434,730	0.1041%	465,608	2,189,081	470.16%
				434,730	**0.1041%**	**465,608**	**2,189,081**	**470.16%**
45	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	493,745	0.1182%	544,976	-67,349	-12.36%
				493,745	**0.1182%**	**544,976**	**-67,349**	**-12.36%**
46	1325		RHINE RE GRP					
		24899	Alea North America Ins Co	67,411	0.0161%	26,672	14,588	54.69%
				67,411	**0.0161%**	**26,672**	**14,588**	**54.69%**
47	783		RLI INS GRP					
		13056	RLI Ins Co	737,752	0.1766%	989,705	3,239,548	327.32%
				737,752	**0.1766%**	**989,705**	**3,239,548**	**327.32%**
48	553		ROYAL & SUN ALLIANCE USA					
		24902	Security Ins Co Of Hartford	74,580	0.0179%	492,015	377,048	76.63%
				74,580	**0.0179%**	**492,015**	**377,048**	**76.63%**
49	163		SAFECO INS GRP					
		19704	American States Ins Co	489,661	0.1172%	695,620	780,493	112.20%
		24732	General Ins Co Of Amer	315,274	0.0755%	116,670	182,492	156.42%
		24724	First Natl Ins Co Of Amer	180,877	0.0433%	65,032	171,197	263.25%
		19690	American Economy Ins Co	74,053	0.0177%	66,795	-25,934	-38.83%
		24740	Safeco Ins Co Of Amer	176	0.0000%	176	-92,441	-52523.30%
				1,060,041	**0.2537%**	**944,293**	**1,015,807**	**107.57%**
50	169		SENTRY INS GRP					
		24988	Sentry Ins A Mut Co	2,778,287	0.6650%	2,497,074	4,817,476	192.92%
		21180	Sentry Select Ins Co	1,319,113	0.3158%	1,438,582	1,021,782	71.03%
				4,097,400	**0.9808%**	**3,935,656**	**5,839,258**	**148.37%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
51	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	4,614,151	1.1045%	3,098,564	21,423,180	691.39%
				4,614,151	**1.1045%**	**3,098,564**	**21,423,180**	**691.39%**
52	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	330,401	0.0791%	438,670	44,923	10.24%
				330,401	**0.0791%**	**438,670**	**44,923**	**10.24%**
53	3548	St Paul Travelers Grp						
		24767	St Paul Fire & Marine Ins Co	31,055,653	7.4338%	33,362,322	41,136,744	123.30%
		24791	St Paul Mercury Ins Co	3,419,509	0.8185%	3,093,560	4,919,560	159.03%
		25674	Travelers Property Cas Co Of Amer	3,394,394	0.8125%	3,930,459	1,768,221	44.99%
		25887	US Fidelity & Guaranty Co	781,942	0.1872%	832,134	9,823,576	1180.53%
		24775	St Paul Guardian Ins Co	744,081	0.1781%	905,121	-1,016,279	-112.28%
		35386	Fidelity & Guaranty Ins Co	736,168	0.1762%	702,681	-24,224	-3.45%
		36463	Discover Prop & Cas Ins Co	499,553	0.1196%	493,133	-713,780	-144.74%
		25879	Fidelity & Guaranty Ins Underwriters	474,962	0.1137%	540,892	-55,706	-10.30%
		41769	Athena Assur Co	184,089	0.0441%	121,299	99,134	81.73%
		24015	Northland Ins Co	131,010	0.0314%	161,088	30,378	18.86%
		25682	Travelers Ind Co Of CT	84,482	0.0202%	-178,239	3,900,905	-2188.58%
		22217	Gulf Ins Co	38,063	0.0091%	56,898	-618,627	-1087.26%
		24031	Northland Cas Co	431	0.0001%	609	-762	-125.12%
				41,544,337	**9.9445%**	**44,021,957**	**59,249,140**	**134.59%**
54	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	31,716	0.0076%	26,138	29,517	112.93%
				31,716	**0.0076%**	**26,138**	**29,517**	**112.93%**
55	920	UNITED NATL GRP						
		13064	United Natl Ins Co	140,240	0.0336%	122,851	-100,112	-81.49%
		42048	Diamond State Ins Co	68,625	0.0164%	70,829	47,993	67.76%
				208,865	**0.0500%**	**193,680**	**-52,119**	**-26.91%**
56	215	UNITRIN GRP						
		14133	Valley Ins Co	527,550	0.1263%	717,112	121,195	16.90%
				527,550	**0.1263%**	**717,112**	**121,195**	**16.90%**
57	201	UTICA NATL INS GRP						
		25976	Utica Mut Ins Co	866	0.0002%	673	-143,089	-21261.37%
				866	**0.0002%**	**673**	**-143,089**	**-21261.37%**
58	866	WESTERN WORLD GRP						
		37982	Tudor Ins Co	2,029,927	0.4859%	1,959,220	7,106,120	362.70%
		13196	Western World Ins Co	494,815	0.1184%	502,558	471,876	93.89%
		40436	Stratford Ins Co	51,978	0.0124%	47,749	166,042	347.74%
				2,576,720	**0.6168%**	**2,509,527**	**7,744,038**	**308.59%**
59	1129	WHITE MOUNTAINS GRP						
		27154	Atlantic Specialty Ins Co	57,756	0.0138%	37,235	10,986	29.50%
		20648	Employers Fire Ins Co	2,912	0.0007%	2,912	13	0.45%
				60,668	**0.0145%**	**40,147**	**10,999**	**27.40%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
60	98	WR Berkley Corp						
		25224	Great Divide Ins Co	302,053	0.0723%	325,323	104,773	32.21%
		36684	Riverport Ins Co	270,606	0.0648%	279,042	152,705	54.72%
				572,659	**0.1371%**	**604,365**	**257,478**	**42.60%**
61	1285	X L AMER						
		24554	XL Ins Amer Inc	1,897,124	0.4541%	1,682,476	5,410,984	321.61%
		22322	Greenwich Ins Co	1,113,269	0.2665%	1,408,500	4,935,026	350.37%
				3,010,393	**0.7206%**	**3,090,976**	**10,346,010**	**334.72%**
62	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	55,847,253	13.3681%	28,095,226	26,011,881	92.58%
		26247	American Guarantee & Liability Ins	14,779,689	3.5378%	14,416,973	2,746,461	19.05%
		41181	Universal Underwriters Ins Co	5,325,113	1.2747%	5,302,890	3,187,632	60.11%
		40142	American Zurich Ins Co	1,426,082	0.3414%	1,384,931	-107,583	-7.77%
		21326	Empire Fire & Marine Ins Co	495,675	0.1186%	368,079	157,644	42.83%
		21652	Farmers Ins Exch	53,473	0.0128%	58,737	-260,439	-443.40%
		21709	Truck Ins Exch	38,249	0.0092%	34,482	488,987	1418.09%
		21687	Mid-Century Ins Co	12	0.0000%	12	3,535	29458.33%
				77,965,546	**18.6626%**	**49,661,330**	**32,228,118**	**64.90%**
			Line Total:	**417,763,796**	**100.0000%**	**371,168,463**	**383,422,929**	**103.30%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	10920		Alliance United Ins Co					
		10920	Alliance United Ins Co	3,571,101	97.9944%	2,205,599	2,479,827	112.43%
				3,571,101	**97.9944%**	**2,205,599**	**2,479,827**	**112.43%**
2	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	18	0.0005%	23	0	0.00%
				18	**0.0005%**	**23**	**0**	**0.00%**
3	457		ARGONAUT GRP					
		19801	Argonaut Ins Co	71,225	1.9545%	71,350	40,849	57.25%
				71,225	**1.9545%**	**71,350**	**40,849**	**57.25%**
4	10175		Cascade Natl Ins Co					
		10175	Cascade Natl Ins Co	5	0.0001%	5	0	0.00%
				5	**0.0001%**	**5**	**0**	**0.00%**
5	218		CNA INS GRP					
		10201	Galway Ins Co	1,038	0.0285%	1,038	876	84.39%
				1,038	**0.0285%**	**1,038**	**876**	**84.39%**
6	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	292	0.0080%	728	85	11.68%
				292	**0.0080%**	**728**	**85**	**11.68%**
7	91		HARTFORD FIRE & CAS GRP					
		30104	Hartford Underwriters Ins Co	409	0.0112%	488	-7,764	-1590.98%
				409	**0.0112%**	**488**	**-7,764**	**-1590.98%**
8	212		ZURICH INS GRP					
		41181	Universal Underwriters Ins Co	101	0.0028%	0	0	0.00%
				101	**0.0028%**	**0**	**0**	**#Num!**
			Line Total:	**3,644,189**	**100.0000%**	**2,279,231**	**2,513,873**	**110.29%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	626		ACE LTD					
		43575	Indemnity Ins Co Of North Amer	186,953	0.0017%	412,617	101,987	24.72%
		22667	Ace American Ins Co	162,058	0.0015%	72,812	-10,492	-14.41%
				349,011	**0.0033%**	**485,429**	**91,495**	**18.85%**
2	313		AEGIS GRP					
		33898	Aegis Security Ins Co	4,993,778	0.0466%	4,993,778	2,967,310	59.42%
				4,993,778	**0.0466%**	**4,993,778**	**2,967,310**	**59.42%**
3	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	14,711,259	0.1372%	14,465,520	9,125,689	63.09%
		22837	Interstate Ind Co	211,286	0.0020%	527,497	691,530	131.10%
		11630	Jefferson Ins Co	187,734	0.0018%	390,381	-1,995,710	-511.22%
		10079	Vintage Ins Co	37,974	0.0004%	41,302	246,449	596.70%
		22810	Chicago Ins Co	174	0.0000%	178	-92,798	-52133.71%
				15,148,427	**0.1413%**	**15,424,878**	**7,975,160**	**51.70%**
4	88		ALLMERICA FINANCIAL CORP					
		22292	Hanover Ins Co	80,631	0.0008%	82,706	487,031	588.87%
				80,631	**0.0008%**	**82,706**	**487,031**	**588.87%**
5	8		ALLSTATE INS GRP					
		19240	Allstate Ind Co	551,527,024	5.1428%	529,911,265	295,047,796	55.68%
		19232	Allstate Ins Co	251,723,219	2.3472%	257,774,654	129,470,808	50.23%
		17230	Allstate Prop & Cas Ins Co	21,719,141	0.2025%	27,340,097	780,039	2.85%
		37907	Deerbrook Ins Co	15,278,509	0.1425%	15,110,082	10,009,334	66.24%
				840,247,893	**7.8350%**	**830,136,098**	**435,307,977**	**52.44%**
6	4		AMERICAN EXPRESS GRP					
		27928	Amex Assur Co	67,738,437	0.6316%	63,225,212	52,299,914	82.72%
				67,738,437	**0.6316%**	**63,225,212**	**52,299,914**	**82.72%**
7	84		American Financial Grp					
		43753	Republic Ind Co of CA	13,458,908	0.1255%	13,806,965	7,251,953	52.52%
		16691	Great American Ins Co	2,009,296	0.0187%	3,697,217	1,198,574	32.42%
		32620	National Interstate Ins Co	505,696	0.0047%	357,513	139,550	39.03%
		26832	Great American Alliance Ins Co	455,588	0.0042%	667,747	549,714	82.32%
		22136	Great American Ins Co of NY	342,347	0.0032%	284,837	124,718	43.79%
		33723	Great American Spirit Ins Co	19,729	0.0002%	82,226	-3,123	-3.80%
				16,791,564	**0.1566%**	**18,896,505**	**9,261,386**	**49.01%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
8	12	AMERICAN INTRNL GRP						
		12963	21st Century Ins Co	741,254,946	6.9119%	738,398,575	450,378,141	60.99%
		23809	Granite State Ins Co	98,050,653	0.9143%	82,740,549	50,079,839	60.53%
		43761	American Intl Ins Co Of CA	39,117,524	0.3648%	37,296,817	25,097,291	67.29%
		19380	American Home Assur Co	17,331,515	0.1616%	17,235,226	10,852,449	62.97%
		36404	21st Century Cas Co	11,114,585	0.1036%	8,707,058	5,053,201	58.04%
		20796	AIG Premier Ins Co	5,609,139	0.0523%	12,895,557	6,251,503	48.48%
		19429	Insurance Co Of The State Of PA	5,403,201	0.0504%	2,847,581	2,254,597	79.18%
		43974	AIG Ind Ins Co	4,905,115	0.0457%	8,425,041	4,589,196	54.47%
		34789	AIG Centennial Ins Co	3,646,666	0.0340%	6,441,930	6,162,732	95.67%
		19399	AIU Ins Co	1,968,666	0.0184%	1,400,863	718,909	51.32%
		22225	AIG Preferred Ins Co	1,287,051	0.0120%	2,523,411	-663,609	-26.30%
		19402	Birmingham Fire Ins Co Of PA	668,261	0.0062%	412,912	61,937	15.00%
		23841	New Hampshire Ins Co	34,822	0.0003%	40,934	54,814	133.91%
				930,392,144	**8.6756%**	**919,366,454**	**560,891,000**	**61.01%**
9	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	1,109,524	0.0103%	1,148,625	1,124,583	97.91%
				1,109,524	**0.0103%**	**1,148,625**	**1,124,583**	**97.91%**
10	408	AMERICAN NATL FNCL GRP						
		11048	Pacific Prop & Cas Co	8,566,270	0.0799%	8,395,218	7,006,153	83.45%
				8,566,270	**0.0799%**	**8,395,218**	**7,006,153**	**83.45%**
11	1346	AMERICAN SAFETY HOLDING GRP						
		39969	American Safety Cas Ins Co	56,140	0.0005%	66,683	49,501	74.23%
				56,140	**0.0005%**	**66,683**	**49,501**	**74.23%**
12	40800	American Sterling Ins Co						
		40800	American Sterling Ins Co	117,861	0.0011%	156,187	90,451	57.91%
				117,861	**0.0011%**	**156,187**	**90,451**	**57.91%**
13	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	24,393,652	0.2275%	23,186,825	13,586,166	58.59%
				24,393,652	**0.2275%**	**23,186,825**	**13,586,166**	**58.59%**
14	40010	Anchor General Ins Co						
		40010	Anchor General Ins Co	19,584,198	0.1826%	19,561,176	10,894,450	55.69%
				19,584,198	**0.1826%**	**19,561,176**	**10,894,450**	**55.69%**
15	1279	Arch Ins Grp						
		11150	Arch Ins Co	281	0.0000%	281	-648,739	?30867.97%
				281	**0.0000%**	**281**	**-648,739**	**?30867.97%**
16	457	ARGONAUT GRP						
		19801	Argonaut Ins Co	253,695	0.0024%	365,090	740,555	202.84%
				253,695	**0.0024%**	**365,090**	**740,555**	**202.84%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
17	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	799,907	0.0075%	793,321	615,574	77.59%
		19615	American Reliable Ins Co	134,333	0.0013%	124,169	31,996	25.77%
				934,240	**0.0087%**	**917,490**	**647,570**	**70.58%**
18	24		ATLANTIC CO					
		19909	Centennial Ins Co	126,193	0.0012%	135,000	41,114	30.45%
		19895	Atlantic Mut Ins Co	78,450	0.0007%	83,749	40,332	48.16%
				204,643	**0.0019%**	**218,749**	**81,446**	**37.23%**
19	968		AXA INS GRP					
		11835	AXA Re Amer Ins Co	8,899,010	0.0830%	11,980,236	6,120,385	51.09%
				8,899,010	**0.0830%**	**11,980,236**	**6,120,385**	**51.09%**
20	31		BERKSHIRE HATHAWAY					
		35882	Geico General Ins Co	130,236,114	1.2144%	131,035,103	88,249,416	67.35%
		22063	Government Employees Ins Co	79,736,273	0.7435%	80,775,535	59,833,563	74.07%
		22055	Geico Ind Co	43,696,625	0.4075%	42,181,928	27,442,420	65.06%
		41491	Geico Cas Co	31,986,599	0.2983%	31,039,519	19,467,123	62.72%
				285,655,611	**2.6636%**	**285,032,085**	**194,992,522**	**68.41%**
21	814		BRISTOL WEST INS GRP					
		25089	Coast Natl Ins Co	307,172,711	2.8643%	254,244,462	132,971,512	52.30%
				307,172,711	**2.8643%**	**254,244,462**	**132,971,512**	**52.30%**
22	33		CALIFORNIA CAS MGMT					
		20117	California Cas Ind Exch	75,752,668	0.7064%	76,429,677	49,660,209	64.98%
				75,752,668	**0.7064%**	**76,429,677**	**49,660,209**	**64.98%**
23	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	844,381,944	7.8736%	829,644,788	462,582,344	55.76%
		37770	Western United Ins Co	63,511,232	0.5922%	59,619,238	34,294,513	57.52%
		10921	ACA Ins Co	13,440	0.0001%	677	406	59.97%
				907,906,616	**8.4659%**	**889,264,703**	**496,877,263**	**55.88%**
24	802		Capital Ins Group					
		13544	California Capital Ins Co	25,812,106	0.2407%	26,136,690	16,429,264	62.86%
		12890	Eagle West Ins Co	471,910	0.0044%	473,777	450,283	95.04%
				26,284,016	**0.2451%**	**26,610,467**	**16,879,547**	**63.43%**
25	10175		Cascade Natl Ins Co					
		10175	Cascade Natl Ins Co	1,940,500	0.0181%	1,576,452	1,353,149	85.84%
				1,940,500	**0.0181%**	**1,576,452**	**1,353,149**	**85.84%**
26	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	3,784,902	0.0353%	3,691,746	2,606,520	70.60%
				3,784,902	**0.0353%**	**3,691,746**	**2,606,520**	**70.60%**
27	38		CHUBB & SON INC					
		35181	Executive Risk Ind Inc	7,164,255	0.0668%	7,314,508	7,298,040	99.77%
		20338	Northwestern Pacific Ind Co	5,035,778	0.0470%	4,833,097	2,416,198	49.99%
				12,200,033	**0.1138%**	**12,147,605**	**9,714,238**	**79.97%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
28	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	15,815,564	0.1475%	16,170,739	11,153,351	68.97%
		18953	CSE Safeguard Ins Co	9,845,415	0.0918%	10,518,269	8,176,005	77.73%
				25,660,979	**0.2393%**	**26,689,008**	**19,329,356**	**72.42%**
29	218	CNA INS GRP						
		34622	Glens Falls Ins Co	32,995,243	0.3077%	33,063,656	19,570,001	59.19%
		10201	Galway Ins Co	4,033,835	0.0376%	4,141,084	1,885,642	45.53%
		28258	Continental Natl Ind Co	129,008	0.0012%	208,720	109,306	52.37%
		20427	American Cas Co Of Reading PA	4,936	0.0000%	37,084	-38,061	-102.63%
		20494	Transportation Ins Co	1,335	0.0000%	11,236	-8,496	-75.61%
		20486	Transcontinental Ins Co	245	0.0000%	1,750	0	0.00%
		20443	Continental Cas Co	195	0.0000%	3,788	9,372	247.41%
		20508	Valley Forge Ins Co	159	0.0000%	393	50,054	12736.39%
				37,164,956	**0.3466%**	**37,467,711**	**21,577,818**	**57.59%**
30	816	COMMERCE GRP INC						
		13161	Commerce West Ins Co	22,618,359	0.2109%	22,602,211	11,530,093	51.01%
				22,618,359	**0.2109%**	**22,602,211**	**11,530,093**	**51.01%**
31	3018	Converium Holding Grp						
		22730	Converium Ins North Amer Inc	353,683	0.0033%	370,269	571,632	154.38%
				353,683	**0.0033%**	**370,269**	**571,632**	**154.38%**
32	50	Country Ins & Financial Services Grp						
		23655	Modern Service Ins Co	4,468,233	0.0417%	6,245,744	4,566,824	73.12%
		23647	Mutual Service Cas Ins Co	549,942	0.0051%	828,121	-2,576,650	-311.14%
				5,018,175	**0.0468%**	**7,073,865**	**1,990,174**	**28.13%**
33	400	CREDIT SUISSE GRP						
		25747	Unigard Ins Co	12,290,173	0.1146%	10,184,700	6,032,413	59.23%
		25798	Unigard Ind Co	512,583	0.0048%	2,950,730	1,488,525	50.45%
				12,802,756	**0.1194%**	**13,135,430**	**7,520,938**	**57.26%**
34	930	DHC GRP						
		23671	National American Ins Co Of CA	12,078,505	0.1126%	12,228,725	3,964,133	32.42%
		19269	Danielson Natl Ins Co	400,763	0.0037%	257,768	115,619	44.85%
				12,479,268	**0.1164%**	**12,486,493**	**4,079,752**	**32.67%**
35	831	DOCTORS CO GRP						
		34495	Doctors Co An Interins Exchn	225,404	0.0021%	235,487	101,179	42.97%
				225,404	**0.0021%**	**235,487**	**101,179**	**42.97%**
36	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	2,880,360	0.0269%	2,919,377	2,006,717	68.74%
				2,880,360	**0.0269%**	**2,919,377**	**2,006,717**	**68.74%**
37	62	EMC INS CO						
		21407	Emcasco Ins Co	684	0.0000%	1,070	-1,146	-107.10%
				684	**0.0000%**	**1,070**	**-1,146**	**-107.10%**

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38	158		FAIRFAX FINANCIAL					
		25054	Hudson Ins Co	43,171,763	0.4026%	35,537,859	21,414,085	60.26%
				43,171,763	**0.4026%**	**35,537,859**	**21,414,085**	**60.26%**
39	670		FIDELITY NATL FIN INC					
		25180	Fidelity Natl Ins Co	4,684,923	0.0437%	2,170,524	1,340,677	61.77%
		16578	Fidelity Natl Prop and Cas Ins Co	17,765	0.0002%	26,203	47,520	181.35%
				4,702,688	**0.0439%**	**2,196,727**	**1,388,197**	**63.19%**
40	70		FIRST AMN TITLE					
		34525	First American Specilaty Ins Co	26,032	0.0002%	36,117	11,800	32.67%
				26,032	**0.0002%**	**36,117**	**11,800**	**32.67%**
41	1169		GENERALI GRP					
		11231	Generali Us Branch	642,570	0.0060%	671,425	253,214	37.71%
				642,570	**0.0060%**	**671,425**	**253,214**	**37.71%**
42	79		GMAC INS HOLDING					
		23728	National General Ins Co	54,454,151	0.5078%	54,200,286	32,437,878	59.85%
		31488	Integon Preferred Ins Co	8,624,109	0.0804%	8,349,192	5,204,877	62.34%
		38660	MIC General Ins Corp	7,518,025	0.0701%	7,144,580	5,449,710	76.28%
		11044	GMAC Ins Co Online Inc	3,662,610	0.0342%	3,987,743	3,342,048	83.81%
		22004	CIM Ins Corp	570,987	0.0053%	592,051	-612,459	-103.45%
		29742	Integon Natl Ins Co	147,749	0.0014%	183,837	-49,615	-26.99%
				74,977,631	**0.6991%**	**74,457,689**	**45,772,439**	**61.47%**
43	83		GRANGE INS					
		22101	Grange Ins Assn	8,222,877	0.0767%	8,240,645	4,019,439	48.78%
				8,222,877	**0.0767%**	**8,240,645**	**4,019,439**	**48.78%**
44	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	204,777	0.0019%	217,714	18,618	8.55%
		14559	Guideone Specialty Mut Ins Co	27,856	0.0003%	37,387	114,331	305.80%
				232,633	**0.0022%**	**255,101**	**132,949**	**52.12%**
45	517		HANNOVER GRP					
		21806	Harbor Specialty Ins Co	27,562,635	0.2570%	30,731,728	22,605,616	73.56%
		20532	Clarendon Natl Ins Co	23,385,294	0.2181%	23,099,342	4,973,673	21.53%
		37303	Redland Ins Co	7,111,823	0.0663%	6,446,428	3,544,466	54.98%
		37257	Insurance Corp Of Hannover	1,012,118	0.0094%	1,235,237	2,947,339	238.61%
				59,071,870	**0.5508%**	**61,512,735**	**34,071,094**	**55.39%**
46	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	32,316	0.0003%	708,730	-1,723,326	-243.16%
				32,316	**0.0003%**	**708,730**	**-1,723,326**	**-243.16%**

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47	91		HARTFORD FIRE & CAS GRP					
		30104	Hartford Underwriters Ins Co	65,047,144	0.6065%	63,651,487	36,149,563	56.79%
		29424	Hartford Cas Ins Co	28,900,598	0.2695%	28,559,230	17,102,092	59.88%
		39098	Omni Ins Co	12,801,559	0.1194%	15,208,107	10,168,161	66.86%
		29459	Twin City Fire Ins Co Co	8,921,054	0.0832%	9,198,882	5,846,090	63.55%
				115,670,355	**1.0786%**	**116,617,706**	**69,265,906**	**59.40%**
48	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	8,992,749	0.0839%	8,828,404	5,135,048	58.17%
		22756	Horace Mann Prop & Cas Ins Co	6,835,848	0.0637%	7,080,686	3,600,630	50.85%
				15,828,597	**0.1476%**	**15,909,090**	**8,735,678**	**54.91%**
49	922		ICW GROUP					
		40029	Explorer Ins Co	29,764,202	0.2775%	29,311,698	18,295,307	62.42%
		27847	Insurance Co Of The West	809,944	0.0076%	395,227	222,295	56.24%
				30,574,146	**0.2851%**	**29,706,925**	**18,517,602**	**62.33%**
50	479		IFG CO					
		11177	First Financial Ins Co	6,725	0.0001%	32,299	53,703	166.27%
				6,725	**0.0001%**	**32,299**	**53,703**	**166.27%**
51	3495		Infinity Prop & Cas Ins Grp					
		22268	Infinity Ins Co	215,277,546	2.0074%	212,809,606	90,493,685	42.52%
		11738	Leader Ins Co	18,124,329	0.1690%	18,722,922	7,648,806	40.85%
		10068	Infinity Natl Ins Co	8,735,678	0.0815%	7,102,847	3,522,620	49.59%
		21792	Atlanta Cas Co	259,147	0.0024%	312,523	76,014	24.32%
		12599	Windsor Ins Co	183,356	0.0017%	204,245	4,184	2.05%
		31925	Atlanta Specialty Ins Co	14,017	0.0001%	16,332	9,820	60.13%
				242,594,073	**2.2621%**	**239,168,475**	**101,755,129**	**42.55%**
52	1318		INTERINS EXCH OF THE AUTOMOBILE CLUB					
		15598	Interins Exch Of The Automobile Club	893,456,110	8.3312%	875,442,945	409,722,645	46.80%
				893,456,110	**8.3312%**	**875,442,945**	**409,722,645**	**46.80%**
53	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	35,297,825	0.3291%	35,006,213	25,324,518	72.34%
				35,297,825	**0.3291%**	**35,006,213**	**25,324,518**	**72.34%**
54	3636		Lancer Ins Grp					
		26077	Lancer Ins Co	366,126	0.0034%	366,126	-496,745	-135.68%
				366,126	**0.0034%**	**366,126**	**-496,745**	**-135.68%**
55	111		LIBERTY MUT GRP					
		23035	Liberty Mut Fire Ins Co	114,752,415	1.0700%	95,706,918	65,425,252	68.36%
		32352	LM Property and Casualty Ins. Co.	8,037,456	0.0749%	13,814,267	22,843,772	165.36%
		23043	Liberty Mut Ins Co	415,164	0.0039%	422,893	13,848	3.27%
		36447	LM General Ins Co	709	0.0000%	1,117	0	0.00%
				123,205,744	**1.1489%**	**109,945,195**	**88,282,872**	**80.30%**

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56	108		LUMBERMENS MUT CAS GRP					
		30562	American Manufacturers Mut Ins Co	223,669	0.0021%	3,235,083	1,643,059	50.79%
		22918	American Motorists Ins Co	9,144	0.0001%	146,978	-404,067	-274.92%
				232,813	**0.0022%**	**3,382,061**	**1,238,992**	**36.63%**
57	785		MARKEL CORP GRP					
		28932	Markel American Ins Co	858,000	0.0080%	839,071	333,046	39.69%
				858,000	**0.0080%**	**839,071**	**333,046**	**39.69%**
58	225		MCMILLEN GRP					
		23248	Occidental Fire & Cas Co Of NC	4,738,799	0.0442%	4,632,428	3,689,335	79.64%
				4,738,799	**0.0442%**	**4,632,428**	**3,689,335**	**79.64%**
59	31968		Merastar Ins Co					
		31968	Merastar Ins Co	3,699,766	0.0345%	3,709,753	1,878,055	50.62%
				3,699,766	**0.0345%**	**3,709,753**	**1,878,055**	**50.62%**
60	660		MERCURY GEN GRP					
		27553	Mercury Ins Co	667,301,537	6.2224%	669,107,852	310,187,806	46.36%
		11908	Mercury Cas Co	260,260,689	2.4268%	262,624,190	118,900,884	45.27%
		38342	California Automobile Ins Co	102,229,055	0.9533%	104,608,153	47,092,627	45.02%
				1,029,791,281	**9.6024%**	**1,036,340,195**	**476,181,317**	**45.95%**
61	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	27,574,173	0.2571%	25,353,482	18,063,951	71.25%
				27,574,173	**0.2571%**	**25,353,482**	**18,063,951**	**71.25%**
62	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	6,768,268	0.0631%	6,773,100	3,557,301	52.52%
				6,768,268	**0.0631%**	**6,773,100**	**3,557,301**	**52.52%**
63	140		NATIONWIDE CORP					
		23787	Nationwide Mut Ins Co	61,609,274	0.5745%	60,744,824	34,289,672	56.45%
		19100	Amco Ins Co	61,430,393	0.5728%	57,671,635	33,427,438	57.96%
		42579	Allied Prop & Cas Ins Co	51,860,435	0.4836%	48,328,904	33,865,181	70.07%
		23779	Nationwide Mut Fire Ins Co	11,091,087	0.1034%	11,359,695	6,076,828	53.49%
		42587	Depositors Ins Co	9,440,250	0.0880%	9,490,620	6,442,426	67.88%
		37877	Nationwide Prop & Cas Ins Co	2,557,086	0.0238%	2,719,961	1,274,320	46.85%
		26093	Nationwide Affinity Co of Amer	429,464	0.0040%	232,634	84,426	36.29%
		42889	Victoria Fire & Cas Co	296,289	0.0028%	58,218	39,584	67.99%
		10723	Nationwide Assur Co	11,554	0.0001%	11,554	12,717	110.07%
				198,725,832	**1.8530%**	**190,618,045**	**115,512,592**	**60.60%**
64	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	107,607	0.0010%	107,882	-11,535	-10.69%
				107,607	**0.0010%**	**107,882**	**-11,535**	**-10.69%**
65	12360		Ocean Harbor Cas Ins Co					
		12360	Ocean Harbor Cas Ins Co	5,592,786	0.0522%	5,339,359	2,635,005	49.35%
				5,592,786	**0.0522%**	**5,339,359**	**2,635,005**	**49.35%**

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66	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	2,522,809	0.0235%	2,595,229	1,356,176	52.26%
				2,522,809	**0.0235%**	**2,595,229**	**1,356,176**	**52.26%**
67	40550	Pacific Pioneer Ins Co						
		40550	Pacific Pioneer Ins Co	491,838	0.0046%	719,301	435,402	60.53%
				491,838	**0.0046%**	**719,301**	**435,402**	**60.53%**
68	3638	PGC Holding Corp Grp						
		37648	Permanent General Assur Corp	40,141,724	0.3743%	38,546,257	21,634,397	56.13%
				40,141,724	**0.3743%**	**38,546,257**	**21,634,397**	**56.13%**
69	155	PROGRESSIVE GRP						
		27804	Progressive West Ins Co	169,769,260	1.5830%	168,571,677	81,150,113	48.14%
		44288	Progressive Choice Ins Co	137,527,056	1.2824%	127,266,104	56,387,313	44.31%
		37605	Progressive Marathon Ins Co	37,881,558	0.3532%	41,523,465	18,156,266	43.73%
		24260	Progressive Cas Ins Co	23,662,790	0.2206%	22,370,928	8,912,862	39.84%
		11851	Progressive Home Ins Co	204,442	0.0019%	210,467	-10,494	-4.99%
		16322	Progressive Halcyon Ins Co	26,677	0.0002%	823	113	13.73%
				369,071,783	**3.4415%**	**359,943,464**	**164,596,173**	**45.73%**
70	796	QBE INS GRP LTD						
		39217	QBE Ins Corp	26,364,775	0.2458%	22,059,598	14,797,513	67.08%
		10219	QBE Reins Corp	1,637,850	0.0153%	2,603,454	1,710,070	65.68%
				28,002,625	**0.2611%**	**24,663,052**	**16,507,583**	**66.93%**
71	3489	Republic Companies Grp						
		19216	Southern Ins Co	394,743	0.0037%	416,978	93,545	22.43%
				394,743	**0.0037%**	**416,978**	**93,545**	**22.43%**
72	1234	RESPONSE INS GRP						
		26050	Response Worldwide Ins Co	1,042,889	0.0097%	1,097,348	499,013	45.47%
		10970	Response Ind Co Of CA	373,159	0.0035%	389,075	574,280	147.60%
		43044	Response Ins Co	33,385	0.0003%	18,414	3,313	17.99%
				1,449,433	**0.0135%**	**1,504,837**	**1,076,606**	**71.54%**
73	553	ROYAL & SUN ALLIANCE USA						
		13137	Viking Ins Co Of WI	115,714,323	1.0790%	118,060,211	67,212,771	56.93%
		24678	Royal Ind Co	177,852	0.0017%	518,164	293,988	56.74%
		24902	Security Ins Co Of Hartford	12,670	0.0001%	14,473	-2,137,420	-14768.33%
				115,904,845	**1.0808%**	**118,592,848**	**65,369,339**	**55.12%**
74	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	174,559,168	1.6277%	173,254,510	77,108,539	44.51%
		37214	American States Preferred Ins Co	13,857,104	0.1292%	13,365,541	7,495,637	56.08%
		24724	First Natl Ins Co Of Amer	1,526,048	0.0142%	1,567,359	-21,377	-1.36%
		39012	Safeco Ins Co Of IL	322,861	0.0030%	199,435	183,596	92.06%
				190,265,181	**1.7742%**	**188,386,845**	**84,766,395**	**45.00%**

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75	257	SAFEWAY INS GRP						
		12521	Safeway Ins Co	22,848,126	0.2131%	24,325,005	17,513,322	72.00%
		10939	Safeway Direct Ins Co	2,301,049	0.0215%	2,388,606	1,573,712	65.88%
				25,149,175	**0.2345%**	**26,713,611**	**19,087,034**	**71.45%**
76	22985	Sequoia Ins Co						
		22985	Sequoia Ins Co	5,247,019	0.0489%	5,045,304	1,882,371	37.31%
				5,247,019	**0.0489%**	**5,045,304**	**1,882,371**	**37.31%**
77	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	310,468	0.0029%	312,535	47,978	15.35%
				310,468	**0.0029%**	**312,535**	**47,978**	**15.35%**
78	3548	St Paul Travelers Grp						
		19070	Standard Fire Ins Co	55,211,346	0.5148%	51,443,938	34,797,202	67.64%
		24015	Northland Ins Co	62,830	0.0006%	72,295	-19,669	-27.21%
		33650	Mendota Ins Co	36,845	0.0003%	33,723	12,224	36.25%
				55,311,021	**0.5158%**	**51,549,956**	**34,789,757**	**67.49%**
79	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	1,490,350,371	13.8970%	1,516,821,687	734,877,589	48.45%
				1,490,350,371	**13.8970%**	**1,516,821,687**	**734,877,589**	**48.45%**
80	42277	Sterling Cas Ins Co						
		42277	Sterling Cas Ins Co	32,867,910	0.3065%	33,500,661	20,662,279	61.68%
				32,867,910	**0.3065%**	**33,500,661**	**20,662,279**	**61.68%**
81	32107	Sutter Ins Co						
		32107	Sutter Ins Co	1,970,188	0.0184%	2,492,549	1,210,048	48.55%
				1,970,188	**0.0184%**	**2,492,549**	**1,210,048**	**48.55%**
82	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	6,615,784	0.0617%	4,766,293	2,390,239	50.15%
				6,615,784	**0.0617%**	**4,766,293**	**2,390,239**	**50.15%**
83	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	16,343,913	0.1524%	15,563,203	1,808,610	11.62%
				16,343,913	**0.1524%**	**15,563,203**	**1,808,610**	**11.62%**
84	1314	TRENWICK AMER CORP GRP						
		18341	Insurance Corp Of NY	1,204,479	0.0112%	1,257,632	1,595,174	126.84%
		34894	Trenwick Amer Reins Corp	369,065	0.0034%	473,171	-1,767,995	-373.65%
				1,573,544	**0.0147%**	**1,730,803**	**-172,821**	**-9.99%**
85	920	UNITED NATL GRP						
		42048	Diamond State Ins Co	492,329	0.0046%	499,428	-1,398,000	-279.92%
				492,329	**0.0046%**	**499,428**	**-1,398,000**	**-279.92%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
86	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25941	United Services Auto Assoc	169,202,929	1.5778%	169,245,059	101,679,848	60.08%
		25968	USAA Cas Ins Co	151,765,995	1.4152%	150,376,040	88,128,444	58.61%
		18600	USAA General Ind Co	6,130,465	0.0572%	5,968,954	2,489,154	41.70%
				327,099,389	**3.0501%**	**325,590,053**	**192,297,446**	**59.06%**
87	215		UNITRIN GRP					
		19852	Financial Ind Co	56,288,279	0.5249%	54,726,867	32,787,858	59.91%
		10914	Kemper Independence Ins Co	30,954,849	0.2886%	26,126,049	13,452,160	51.49%
		10226	Unitrin Direct Ins Co	17,044,456	0.1589%	12,481,049	7,723,092	61.88%
		10915	Unitrin Direct Property & Cas Co	8,928,199	0.0833%	10,068,436	5,870,815	58.31%
		14133	Valley Ins Co	2,031,581	0.0189%	2,303,889	1,860,560	80.76%
		16063	Unitrin Auto & Home Ins Co	577,247	0.0054%	416,649	263,620	63.27%
		19887	Trinity Universal Ins Co	437,315	0.0041%	796,679	138,168	17.34%
				116,261,926	**1.0841%**	**106,919,618**	**62,096,273**	**58.08%**
88	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	12,994	0.0001%	16,078	8,046	50.04%
				12,994	**0.0001%**	**16,078**	**8,046**	**50.04%**
89	958		VESTA INS GRP					
		22438	Hawaiian Ins & Gty Co Ltd	23,410,678	0.2183%	22,230,874	13,982,644	62.90%
		11762	Vesta Fire Ins Corp	23,273,884	0.2170%	19,583,597	12,095,448	61.76%
				46,684,562	**0.4353%**	**41,814,471**	**26,078,092**	**62.37%**
90	1179		WAWANESA INS GRP					
		10683	Wawanesa General Ins Co	96,225,347	0.8973%	91,134,983	64,911,411	71.23%
		31526	Wawanesa Mut Ins Co Us Branch	36,206,465	0.3376%	36,857,877	23,549,245	63.89%
				132,431,812	**1.2349%**	**127,992,860**	**88,460,656**	**69.11%**
91	27502		Western General Ins Co					
		27502	Western General Ins Co	20,991,969	0.1957%	17,847,739	16,118,092	90.31%
				20,991,969	**0.1957%**	**17,847,739**	**16,118,092**	**90.31%**
92	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	11,680,485	0.1089%	11,338,984	1,942,204	17.13%
				11,680,485	**0.1089%**	**11,338,984**	**1,942,204**	**17.13%**
93	1129		WHITE MOUNTAINS GRP					
		30210	Esurance Prop and Cas Ins Co	27,530,581	0.2567%	25,502,725	13,101,706	51.37%
		35408	Sirius Amer Ins Co	4,953,306	0.0462%	5,147,964	2,950,074	57.31%
		21970	OneBeacon Ins Co	7,436	0.0001%	7,440	9,793	131.63%
		20621	OneBeacon America Ins Co	3,728	0.0000%	3,728	-23	-0.62%
		38369	Northern Assur Co Of Amer	3,200	0.0000%	3,200	0	0.00%
				32,498,251	**0.3030%**	**30,665,057**	**16,061,550**	**52.38%**
94	273		WORKMENS GRP					
		13250	Workmens Auto Ins Co	16,498,067	0.1538%	17,752,319	8,229,449	46.36%
				16,498,067	**0.1538%**	**17,752,319**	**8,229,449**	**46.36%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
95	98	WR Berkley Corp						
		40045	Starnet Ins Co	6,021,004	0.0561%	7,836,198	2,329,678	29.73%
				6,021,004	**0.0561%**	**7,836,198**	**2,329,678**	**29.73%**
96	1285	X L AMER						
		22322	Greenwich Ins Co	4,161,832	0.0388%	4,161,832	421,482	10.13%
				4,161,832	**0.0388%**	**4,161,832**	**421,482**	**10.13%**
97	212	ZURICH INS GRP						
		21652	Farmers Ins Exch	998,754,591	9.3130%	1,002,115,831	653,534,446	65.22%
		11185	Foremost Ins Co	15,611,374	0.1456%	13,373,172	9,620,975	71.94%
		21687	Mid-Century Ins Co	4,284,379	0.0400%	5,107,594	3,528,009	69.07%
		34649	Centre Ins Co	437,315	0.0041%	452,928	571,387	126.15%
		19356	Maryland Cas Co	296,862	0.0028%	612,339	1,111,097	181.45%
		43699	American Federation Ins Co	126,772	0.0012%	131,799	380,919	289.02%
		41181	Universal Underwriters Ins Co	207	0.0000%	5,303	94,617	1784.22%
				1,019,511,500	**9.5066%**	**1,021,798,966**	**668,841,450**	**65.46%**
			Line Total:	**10,724,262,980**	**100.0000%**	**10,581,592,132**	**5,786,219,643**	**54.68%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

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					
		19410	Commerce & Industry Ins Co	1,014	0.3042%	745	-496	-66.58%
				1,014	**0.3042%**	**745**	**-496**	**-66.58%**
2	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	10	0.0030%	10	0	0.00%
				10	**0.0030%**	**10**	**0**	**0.00%**
3	1279		Arch Ins Grp					
		11150	Arch Ins Co	155	0.0465%	155	-5,909	-3812.26%
				155	**0.0465%**	**155**	**-5,909**	**-3812.26%**
4	457		ARGONAUT GRP					
		19801	Argonaut Ins Co	343	0.1029%	343	0	0.00%
				343	**0.1029%**	**343**	**0**	**0.00%**
5	968		AXA INS GRP					
		16187	AXA Re Prop & Cas Ins Co	626	0.1878%	499	279	55.91%
				626	**0.1878%**	**499**	**279**	**55.91%**
6	10175		Cascade Natl Ins Co					
		10175	Cascade Natl Ins Co	163,376	49.0123%	163,376	0	0.00%
				163,376	**49.0123%**	**163,376**	**0**	**0.00%**
7	158		FAIRFAX FINANCIAL					
		21113	United States Fire Ins Co	500	0.1500%	446	11,209	2513.23%
				500	**0.1500%**	**446**	**11,209**	**2513.23%**
8	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	108,950	32.6846%	127,471	47,336	37.13%
				108,950	**32.6846%**	**127,471**	**47,336**	**37.13%**
9	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	6,086	1.8258%	15,367	33,820	220.08%
				6,086	**1.8258%**	**15,367**	**33,820**	**220.08%**
10	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	925	0.2775%	868	-14,369	-1655.41%
				925	**0.2775%**	**868**	**-14,369**	**-1655.41%**
11	3636		Lancer Ins Grp					
		26077	Lancer Ins Co	720	0.2160%	1,116	30	2.69%
				720	**0.2160%**	**1,116**	**30**	**2.69%**
12	225		MCMILLEN GRP					
		20010	Acceptance Ind Ins Co	291	0.0873%	291	-440	-151.20%
				291	**0.0873%**	**291**	**-440**	**-151.20%**
13	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	16	0.0048%	16	4	25.00%
				16	**0.0048%**	**16**	**4**	**25.00%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
14	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	10,486	3.1458%	8,767	0	0.00%
				10,486	**3.1458%**	**8,767**	**0**	**0.00%**
15	93		TEXAS ST NATL GRP					
		12831	State Natl Ins Co Inc	4,053	1.2159%	4,053	0	0.00%
				4,053	**1.2159%**	**4,053**	**0**	**0.00%**
16	21172		Vanliner Ins Co					
		21172	Vanliner Ins Co	14,755	4.4265%	17,026	-62	-0.36%
				14,755	**4.4265%**	**17,026**	**-62**	**-0.36%**
17	212		ZURICH INS GRP					
		16535	Zurich American Ins Co	21,031	6.3092%	17,313	13,985	80.78%
				21,031	**6.3092%**	**17,313**	**13,985**	**80.78%**
			Line Total:	**333,337**	**100.0000%**	**357,862**	**85,387**	**23.86%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626	ACE LTD						
		22667	Ace American Ins Co	20,728,983	0.9452%	18,808,391	5,637,915	29.98%
		21121	Westchester Fire Ins Co	4,048,235	0.1846%	4,147,475	770,336	18.57%
		20699	Ace Prop & Cas Ins Co	1,262,051	0.0575%	506,484	368,041	72.67%
		22748	Pacific Employers Ins Co	1,186,357	0.0541%	1,174,607	-1,910,292	-162.63%
		20702	Ace Fire Underwriters Ins Co	761,212	0.0347%	523,218	1,093,918	209.07%
		43575	Indemnity Ins Co Of North Amer	624,700	0.0285%	692,108	1,086,078	156.92%
		18279	Bankers Standard Ins Co	25,617	0.0012%	196,311	774,632	394.59%
		22713	Insurance Co Of North Amer	8,873	0.0004%	-40,422	98,744	-244.28%
				28,646,028	**1.3062%**	**26,008,172**	**7,919,372**	**30.45%**
2	38733	Alaska Nat Ins Co						
		38733	Alaska Nat Ins Co	229,727	0.0105%	230,266	64,422	27.98%
				229,727	**0.0105%**	**230,266**	**64,422**	**27.98%**
3	761	ALLIANZ INS GRP						
		22837	Interstate Ind Co	12,853,763	0.5861%	11,866,768	7,657,465	64.53%
		21857	American Ins Co	6,142,023	0.2801%	6,474,083	4,995,065	77.15%
		21849	American Automobile Ins Co	2,745,446	0.1252%	2,740,200	1,869,099	68.21%
		21865	Associated Ind Corp	2,652,195	0.1209%	2,721,634	-281,314	-10.34%
		21881	National Surety Corp	2,129,828	0.0971%	2,031,076	431,242	21.23%
		21873	Firemans Fund Ins Co	700,146	0.0319%	730,085	482,874	66.14%
				27,223,401	**1.2413%**	**26,563,846**	**15,154,431**	**57.05%**
4	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	96,407	0.0044%	102,479	1,233,119	1203.29%
		22306	Massachusetts Bay Ins Co	46,840	0.0021%	42,719	-1,644,164	-3848.79%
				143,247	**0.0065%**	**145,198**	**-411,045**	**-283.09%**
5	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	32,221,048	1.4692%	31,528,198	15,814,918	50.16%
		19240	Allstate Ind Co	3,078,434	0.1404%	3,103,425	-3,723,777	-119.99%
				35,299,482	**1.6095%**	**34,631,623**	**12,091,141**	**34.91%**
6	84	American Financial Grp						
		32620	National Interstate Ins Co	8,598,136	0.3920%	8,000,047	4,416,475	55.21%
		26344	Great American Assur Co	5,240,386	0.2389%	5,299,587	4,924,392	92.92%
		16691	Great American Ins Co	638,382	0.0291%	1,091,940	1,727,160	158.17%
		22136	Great American Ins Co of NY	467,462	0.0213%	659,393	-244,779	-37.12%
		26832	Great American Alliance Ins Co	39,482	0.0018%	132,848	-53,741	-40.45%
				14,983,848	**0.6832%**	**15,183,815**	**10,769,507**	**70.93%**
7	40398	American Fuji Fire & Marine Ins Co						
		40398	American Fuji Fire & Marine Ins Co	10,434	0.0005%	9,220	4,184	45.38%
				10,434	**0.0005%**	**9,220**	**4,184**	**45.38%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
8	12	AMERICAN INTRNL GRP						
		19429	Insurance Co Of The State Of PA	49,661,603	2.2644%	38,708,944	23,234,832	60.02%
		19445	National Union Fire Ins Co Of Pitts	28,476,010	1.2984%	21,839,399	-8,671,797	-39.71%
		19380	American Home Assur Co	24,476,773	1.1161%	25,684,664	7,807,022	30.40%
		19437	Lexington Ins Co	10,304,265	0.4698%	8,774,260	6,502,226	74.11%
		23841	New Hampshire Ins Co	10,234,401	0.4667%	11,523,249	8,499,095	73.76%
		19410	Commerce & Industry Ins Co	5,030,663	0.2294%	5,511,533	4,794,235	86.99%
		23809	Granite State Ins Co	2,795,211	0.1275%	1,978,368	1,319,908	66.72%
		43761	American Intl Ins Co Of CA	165,638	0.0076%	272,471	113,049	41.49%
		19402	Birmingham Fire Ins Co Of PA	134,700	0.0061%	90,531	22,633	25.00%
				131,279,264	**5.9859%**	**114,383,419**	**43,621,203**	**38.14%**
9	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	576,752	0.0263%	576,752	42,214	7.32%
				576,752	**0.0263%**	**576,752**	**42,214**	**7.32%**
10	124	AMERISURE CO						
		23396	Amerisure Mut Ins Co	65,652	0.0030%	66,304	113,318	170.91%
				65,652	**0.0030%**	**66,304**	**113,318**	**170.91%**
11	317	AON CORP						
		40827	Virginia Surety Co Inc	7,966,921	0.3633%	6,540,591	3,883,149	59.37%
				7,966,921	**0.3633%**	**6,540,591**	**3,883,149**	**59.37%**
12	1279	Arch Ins Grp						
		11150	Arch Ins Co	9,986,180	0.4553%	9,763,364	8,857,475	90.72%
				9,986,180	**0.4553%**	**9,763,364**	**8,857,475**	**90.72%**
13	457	ARGONAUT GRP						
		19801	Argonaut Ins Co	598,350	0.0273%	610,318	186,143	30.50%
		19860	Argonaut Great Central Ins Co	284,811	0.0130%	102,382	44,096	43.07%
		19828	Argonaut-Midwest Ins Co	106,522	0.0049%	67,415	36,269	53.80%
				989,683	**0.0451%**	**780,115**	**266,508**	**34.16%**
14	24	ATLANTIC CO						
		19895	Atlantic Mut Ins Co	1,117,115	0.0509%	4,399,703	458,645	10.42%
		19909	Centennial Ins Co	416,044	0.0190%	1,821,197	641,859	35.24%
				1,533,159	**0.0699%**	**6,220,900**	**1,100,504**	**17.69%**
15	968	AXA INS GRP						
		16187	AXA Re Prop & Cas Ins Co	2,605,178	0.1188%	5,472,662	7,191,610	131.41%
				2,605,178	**0.1188%**	**5,472,662**	**7,191,610**	**131.41%**
16	18538	Bancinsure Inc						
		18538	Bancinsure Inc	118,321	0.0054%	113,150	21,702	19.18%
				118,321	**0.0054%**	**113,150**	**21,702**	**19.18%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
17	31		BERKSHIRE HATHAWAY					
		20052	National Liab & Fire Ins Co	12,781,149	0.5828%	12,523,543	619,987	4.95%
		11673	Redwood Fire & Cas Ins Co	4,137,690	0.1887%	2,815,229	1,119,810	39.78%
		27812	Columbia Ins Co	3,731,764	0.1702%	3,432,481	2,553,603	74.40%
		38962	Genesis Ins Co	1,988,874	0.0907%	2,161,116	1,660,596	76.84%
		20087	National Ind Co	59,893	0.0027%	55,959	-8,509	-15.21%
		35882	Geico General Ins Co	2,325	0.0001%	2,177	133	6.11%
		22063	Government Employees Ins Co	2,183	0.0001%	2,066	106	5.13%
		22055	Geico Ind Co	113	0.0000%	106	12	11.32%
				22,703,991	**1.0352%**	**20,992,677**	**5,945,738**	**28.32%**
18	802		Capital Ins Group					
		23540	Monterey Ins Co	12,114,131	0.5524%	10,859,722	6,585,461	60.64%
		12890	Eagle West Ins Co	6,544,285	0.2984%	6,968,295	4,298,576	61.69%
		13544	California Capital Ins Co	3,319,442	0.1514%	2,843,169	1,249,542	43.95%
				21,977,858	**1.0021%**	**20,671,186**	**12,133,579**	**58.70%**
19	10175		Cascade Natl Ins Co					
		10175	Cascade Natl Ins Co	1,631,037	0.0744%	758,211	1,241,149	163.69%
				1,631,037	**0.0744%**	**758,211**	**1,241,149**	**163.69%**
20	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	54,179,140	2.4704%	52,718,583	29,218,197	55.42%
				54,179,140	**2.4704%**	**52,718,583**	**29,218,197**	**55.42%**
21	38		CHUBB & SON INC					
		20281	Federal Ins Co	32,155,091	1.4662%	32,346,098	14,443,661	44.65%
		20303	Great Northern Ins Co	815,865	0.0372%	631,243	182,021	28.84%
		20346	Pacific Ind Co	309,523	0.0141%	584,353	-81,414	-13.93%
		20397	Vigilant Ins Co	135,000	0.0062%	134,966	46,712	34.61%
				33,415,479	**1.5236%**	**33,696,660**	**14,590,980**	**43.30%**
22	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	2,287,591	0.1043%	2,231,843	1,419,669	63.61%
				2,287,591	**0.1043%**	**2,231,843**	**1,419,669**	**63.61%**
23	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	290,097	0.0132%	284,809	36,834	12.93%
				290,097	**0.0132%**	**284,809**	**36,834**	**12.93%**
24	218		CNA INS GRP					
		20427	American Cas Co Of Reading PA	26,608,633	1.2133%	26,912,911	11,099,341	41.24%
		20443	Continental Cas Co	16,234,429	0.7402%	13,164,314	6,051,589	45.97%
		20494	Transportation Ins Co	5,080,217	0.2316%	3,775,831	3,680,190	97.47%
		20486	Transcontinental Ins Co	4,361,988	0.1989%	3,842,024	3,195,617	83.18%
		20508	Valley Forge Ins Co	1,080,291	0.0493%	822,257	2,357,879	286.76%
		20478	National Fire Ins Co Of Hartford	359,130	0.0164%	474,347	-376,624	-79.40%
				53,724,688	**2.4497%**	**48,991,684**	**26,007,992**	**53.09%**

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
25	816		COMMERCE GRP INC					
		13161	Commerce West Ins Co	6,828,813	0.3114%	6,411,900	3,454,667	53.88%
				6,828,813	**0.3114%**	**6,411,900**	**3,454,667**	**53.88%**
26	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	626	0.0000%	15,253	233,566	1531.28%
				626	**0.0000%**	**15,253**	**233,566**	**1531.28%**
27	3018		Converium Holding Grp					
		22730	Converium Ins North Amer Inc	17,968,156	0.8193%	29,312,675	22,990,509	78.43%
				17,968,156	**0.8193%**	**29,312,675**	**22,990,509**	**78.43%**
28	50		Country Ins & Financial Services Grp					
		23647	Mutual Service Cas Ins Co	268,250	0.0122%	272,611	73,948	27.13%
				268,250	**0.0122%**	**272,611**	**73,948**	**27.13%**
29	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	22,811,617	1.0401%	21,987,706	11,514,162	52.37%
		25798	Unigard Ind Co	935,486	0.0427%	1,074,922	233,226	21.70%
		24414	General Cas Co Of WI	88,815	0.0040%	74,042	8,820	11.91%
		24449	Regent Ins Co	53,905	0.0025%	55,164	68,833	124.78%
				23,889,823	**1.0893%**	**23,191,834**	**11,825,041**	**50.99%**
30	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	585,700	0.0267%	571,786	133,142	23.29%
				585,700	**0.0267%**	**571,786**	**133,142**	**23.29%**
31	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	932,609	0.0425%	885,573	163,763	18.49%
				932,609	**0.0425%**	**885,573**	**163,763**	**18.49%**
32	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	1,200,017	0.0547%	1,200,017	580,956	48.41%
				1,200,017	**0.0547%**	**1,200,017**	**580,956**	**48.41%**
33	62		EMC INS CO					
		21415	Employers Mut Cas Co	8,118,974	0.3702%	7,656,893	3,307,594	43.20%
				8,118,974	**0.3702%**	**7,656,893**	**3,307,594**	**43.20%**
34	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	3,001,673	0.1369%	2,932,761	884,123	30.15%
				3,001,673	**0.1369%**	**2,932,761**	**884,123**	**30.15%**
35	158		FAIRFAX FINANCIAL					
		21113	United States Fire Ins Co	19,835,236	0.9044%	19,507,473	6,431,528	32.97%
		24384	Fairmont Specialty Ins Co	1,477,758	0.0674%	1,581,712	-814,068	-51.47%
		25534	TIG Ins Co	181,778	0.0083%	1,389,566	2,252,822	162.12%
		21105	North River Ins Co	52,256	0.0024%	20,268	78,625	387.93%
		25054	Hudson Ins Co	9,622	0.0004%	40,452	-667,675	-1650.54%
		25496	TIG Ind Co	215	0.0000%	12,605	21,596	171.33%
				21,556,865	**0.9829%**	**22,552,076**	**7,302,828**	**32.38%**

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36	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	20,416,572	0.9309%	21,452,905	11,073,265	51.62%
		28304	Federated Service Ins Co	977,692	0.0446%	911,300	269,062	29.53%
				21,394,264	**0.9755%**	**22,364,205**	**11,342,327**	**50.72%**
37	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	34,199	0.0016%	33,648	-1,907	-5.67%
				34,199	**0.0016%**	**33,648**	**-1,907**	**-5.67%**
38	31453		Financial Pacific Ins Co					
		31453	Financial Pacific Ins Co	10,584,653	0.4826%	10,974,661	10,523,146	95.89%
				10,584,653	**0.4826%**	**10,974,661**	**10,523,146**	**95.89%**
39	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	2,470,489	0.1126%	2,591,505	1,554,219	59.97%
				2,470,489	**0.1126%**	**2,591,505**	**1,554,219**	**59.97%**
40	961		FRONTIER INS GRP					
		34266	Frontier Ins Co	1,827	0.0001%	1,827	5,564,063	304546.41%
				1,827	**0.0001%**	**1,827**	**5,564,063**	**304546.41%**
41	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	2,499,111	0.1140%	2,463,125	4,162,558	168.99%
		21318	Coregis Ins Co	61,985	0.0028%	97,470	1,086,685	1114.89%
				2,561,096	**0.1168%**	**2,560,595**	**5,249,243**	**205.00%**
42	852		GENERAL AGENTS GRP					
		40150	MGA Ins Co Inc	1,224	0.0001%	1,395	14,570	1044.44%
				1,224	**0.0001%**	**1,395**	**14,570**	**1044.44%**
43	37931		General Fire & Cas Co					
		37931	General Fire & Cas Co	4,469,109	0.2038%	2,464,557	1,736,608	70.46%
				4,469,109	**0.2038%**	**2,464,557**	**1,736,608**	**70.46%**
44	1169		GENERALI GRP					
		11231	Generali Us Branch	1,489	0.0001%	1,489	267,815	17986.23%
				1,489	**0.0001%**	**1,489**	**267,815**	**17986.23%**
45	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	2,666,425	0.1216%	1,337,180	612,814	45.83%
				2,666,425	**0.1216%**	**1,337,180**	**612,814**	**45.83%**
46	79		GMAC INS HOLDING					
		31488	Integon Preferred Ins Co	2,745,006	0.1252%	2,687,433	1,331,158	49.53%
				2,745,006	**0.1252%**	**2,687,433**	**1,331,158**	**49.53%**
47	39861		Golden Bear Ins Co					
		39861	Golden Bear Ins Co	3,325,925	0.1517%	3,193,061	3,263,587	102.21%
				3,325,925	**0.1517%**	**3,193,061**	**3,263,587**	**102.21%**

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48	83	GRANGE INS						
		22101	Grange Ins Assn	1,052,551	0.0480%	1,051,338	1,663,104	158.19%
		22128	Rocky Mountain Fire & Cas Co	11,104	0.0005%	144,186	196,946	136.59%
				1,063,655	**0.0485%**	**1,195,524**	**1,860,050**	**155.58%**
49	303	GUIDEONE INS GRP						
		15032	Guideone Mut Ins Co	4,110,850	0.1874%	4,034,363	2,221,542	55.07%
				4,110,850	**0.1874%**	**4,034,363**	**2,221,542**	**55.07%**
50	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	30,955,695	1.4115%	33,276,406	25,542,703	76.76%
		37257	Insurance Corp Of Hannover	3,269,705	0.1491%	9,055,080	20,372,434	224.98%
				34,225,400	**1.5606%**	**42,331,486**	**45,915,137**	**108.47%**
51	26433	Harco Natl Ins Co						
		26433	Harco Natl Ins Co	11,861,177	0.5408%	10,405,399	7,516,051	72.23%
				11,861,177	**0.5408%**	**10,405,399**	**7,516,051**	**72.23%**
52	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	36,334,520	1.6567%	36,244,662	15,137,412	41.76%
		29424	Hartford Cas Ins Co	25,621,924	1.1683%	23,947,769	16,534,970	69.05%
		29459	Twin City Fire Ins Co Co	4,909,371	0.2239%	5,049,195	2,613,621	51.76%
		30104	Hartford Underwriters Ins Co	1,321,601	0.0603%	1,421,902	280,619	19.74%
		22357	Hartford Accid & Ind Co	79,808	0.0036%	69,661	-48,818	-70.08%
		37478	Hartford Ins Co Of The Midwest	40	0.0000%	358,677	224,304	62.54%
				68,267,264	**3.1128%**	**67,091,866**	**34,742,108**	**51.78%**
53	922	ICW GROUP						
		40029	Explorer Ins Co	6,836,152	0.3117%	6,449,745	2,363,557	36.65%
				6,836,152	**0.3117%**	**6,449,745**	**2,363,557**	**36.65%**
54	3495	Infinity Prop & Cas Ins Grp						
		11738	Leader Ins Co	4,589,590	0.2093%	3,363,964	2,372,054	70.51%
				4,589,590	**0.2093%**	**3,363,964**	**2,372,054**	**70.51%**
55	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	72,791,192	3.3190%	67,571,977	39,994,608	59.19%
				72,791,192	**3.3190%**	**67,571,977**	**39,994,608**	**59.19%**
56	3636	Lancer Ins Grp						
		26077	Lancer Ins Co	16,286,381	0.7426%	17,112,920	17,226,275	100.66%
				16,286,381	**0.7426%**	**17,112,920**	**17,226,275**	**100.66%**

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57	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	53,226,804	2.4270%	52,485,533	23,955,905	45.64%
		23035	Liberty Mut Fire Ins Co	34,855,022	1.5893%	33,685,456	26,142,497	77.61%
		23043	Liberty Mut Ins Co	28,520,817	1.3005%	27,547,583	24,778,800	89.95%
		24171	Netherlands Ins Co The	24,243,748	1.1054%	21,672,200	8,343,744	38.50%
		21458	Employers Ins of Wausau	5,155,976	0.2351%	6,034,940	22,827,201	378.25%
		10836	Golden Eagle Ins Corp	2,474,526	0.1128%	2,149,891	2,440,375	113.51%
		26042	Wausau Underwriters Ins Co	2,441,834	0.1113%	1,722,320	1,001,005	58.12%
		42404	Liberty Ins Corp	1,408,951	0.0642%	520,102	1,581,268	304.03%
		26069	Wausau Business Ins Co	248,103	0.0113%	138,659	-51,734	-37.31%
		33600	LM Ins Corp	90,227	0.0041%	70,230	15,564	22.16%
				152,666,008	**6.9611%**	**146,026,914**	**111,034,625**	**76.04%**
58	108	LUMBERMENS MUT CAS GRP						
		22977	Lumbermens Mut Cas Co	443,943	0.0202%	580,031	-32,155,867	-5543.82%
				443,943	**0.0202%**	**580,031**	**-32,155,867**	**-5543.82%**
59	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	25,377	0.0012%	35,577	33,850	95.15%
				25,377	**0.0012%**	**35,577**	**33,850**	**95.15%**
60	677	MAGUIRE CORP GRP						
		18058	Philadelphia Ind Ins Co	2,026,001	0.0924%	1,915,948	789,422	41.20%
				2,026,001	**0.0924%**	**1,915,948**	**789,422**	**41.20%**
61	785	MARKEL CORP GRP						
		38970	Markel Ins Co	4,592,231	0.2094%	4,442,983	1,950,038	43.89%
		28932	Markel American Ins Co	222,387	0.0101%	172,335	-353,078	-204.88%
				4,814,618	**0.2195%**	**4,615,318**	**1,596,960**	**34.60%**
62	225	MCMILLEN GRP						
		13234	Wilshire Ins Co	26,700,734	1.2175%	26,677,033	14,514,612	54.41%
		20010	Acceptance Ind Ins Co	25,084,558	1.1438%	26,556,690	9,869,127	37.16%
				51,785,292	**2.3612%**	**53,233,723**	**24,383,739**	**45.81%**
63	748	Meadowbrook Ins Grp						
		25780	Williamsburg Natl Ins Co	33,656,085	1.5346%	29,766,611	15,924,310	53.50%
		18023	Star Ins Co	7,588,849	0.3460%	6,195,522	4,561,384	73.62%
				41,244,934	**1.8806%**	**35,962,133**	**20,485,694**	**56.96%**
64	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	50,674,160	2.3106%	48,151,084	25,315,819	52.58%
				50,674,160	**2.3106%**	**48,151,084**	**25,315,819**	**52.58%**
65	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	15,865,154	0.7234%	16,843,660	10,074,194	59.81%
				15,865,154	**0.7234%**	**16,843,660**	**10,074,194**	**59.81%**

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66	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	6,489,063	0.2959%	5,745,781	3,727,925	64.88%
		22551	Mitsui Sumitomo Ins USA Inc	921,411	0.0420%	294,924	223,363	75.74%
				7,410,474	**0.3379%**	**6,040,705**	**3,951,288**	**65.41%**
67	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	6,873,124	0.3134%	6,527,821	6,680,915	102.35%
				6,873,124	**0.3134%**	**6,527,821**	**6,680,915**	**102.35%**
68	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	6,610,294	0.3014%	5,687,232	2,606,119	45.82%
				6,610,294	**0.3014%**	**5,687,232**	**2,606,119**	**45.82%**
69	23663		National American Ins Co					
		23663	National American Ins Co	423,118	0.0193%	481,424	239,507	49.75%
				423,118	**0.0193%**	**481,424**	**239,507**	**49.75%**
70	140		NATIONWIDE CORP					
		23787	Nationwide Mut Ins Co	45,469,042	2.0732%	42,073,610	19,362,900	46.02%
		28223	Nationwide Agribusiness Ins Co	10,792,661	0.4921%	8,857,243	8,729,303	98.56%
		15580	Scottsdale Ind Co	7,814,250	0.3563%	8,385,110	640,904	7.64%
		19100	Amco Ins Co	6,738,934	0.3073%	5,615,952	2,729,752	48.61%
		11991	National Cas Co	5,255,605	0.2396%	5,332,646	4,266,432	80.01%
		13838	Farmland Mut Ins Co	196,160	0.0089%	121,580	46,250	38.04%
				76,266,652	**3.4775%**	**70,386,141**	**35,775,541**	**50.83%**
71	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	671,864	0.0306%	710,228	246,887	34.76%
				671,864	**0.0306%**	**710,228**	**246,887**	**34.76%**
72	150		OLD REPUBLIC GRP					
		11371	Great West Cas Co	15,947,301	0.7271%	13,654,576	11,807,443	86.47%
		24147	Old Republic Ins Co	4,938,617	0.2252%	4,778,722	3,221,477	67.41%
				20,885,918	**0.9523%**	**18,433,298**	**15,028,920**	**81.53%**
73	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	765,762	0.0349%	532,792	108,127	20.29%
				765,762	**0.0349%**	**532,792**	**108,127**	**20.29%**
74	767		PENN MFR ASN INS					
		12262	Pennsylvania Manufacturers Asn Ins C	214,792	0.0098%	295,760	22,601	7.64%
				214,792	**0.0098%**	**295,760**	**22,601**	**7.64%**
75	155		PROGRESSIVE GRP					
		24260	Progressive Cas Ins Co	176,411,923	8.0438%	161,217,154	64,038,263	39.72%
		10243	National Continental Ins Co	26,469,062	1.2069%	24,729,702	14,101,134	57.02%
				202,880,985	**9.2507%**	**185,946,856**	**78,139,397**	**42.02%**
76	867		PROTECTIVE INS GRP					
		40460	Sagamore Ins Co	1,368,032	0.0624%	1,449,364	1,615,237	111.44%
				1,368,032	**0.0624%**	**1,449,364**	**1,615,237**	**111.44%**

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77	796	QBE INS GRP LTD						
		39217	QBE Ins Corp	1,907,829	0.0870%	1,907,829	-428,664	-22.47%
				1,907,829	**0.0870%**	**1,907,829**	**-428,664**	**-22.47%**
78	1325	RHINE RE GRP						
		24899	Alea North America Ins Co	2,760,154	0.1259%	2,196,176	835,535	38.04%
				2,760,154	**0.1259%**	**2,196,176**	**835,535**	**38.04%**
79	783	RLI INS GRP						
		13056	RLI Ins Co	8,208,154	0.3743%	8,962,476	7,495,539	83.63%
				8,208,154	**0.3743%**	**8,962,476**	**7,495,539**	**83.63%**
80	553	ROYAL & SUN ALLIANCE USA						
		24902	Security Ins Co Of Hartford	2,405,770	0.1097%	2,791,344	7,460,698	267.28%
				2,405,770	**0.1097%**	**2,791,344**	**7,460,698**	**267.28%**
81	163	SAFECO INS GRP						
		19704	American States Ins Co	37,742,646	1.7209%	50,804,610	12,475,111	24.56%
		19690	American Economy Ins Co	21,736,540	0.9911%	17,430,491	5,476,462	31.42%
		24724	First Natl Ins Co Of Amer	10,136,924	0.4622%	7,312,623	1,883,292	25.75%
		24732	General Ins Co Of Amer	7,696,188	0.3509%	1,416,813	1,268,261	89.52%
				77,312,298	**3.5252%**	**76,964,537**	**21,103,126**	**27.42%**
82	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	17,462,710	0.7962%	17,919,284	8,757,045	48.87%
		24988	Sentry Ins A Mut Co	6,795,307	0.3098%	6,581,012	2,461,584	37.40%
		23434	Middlesex Ins Co	1,580	0.0001%	2,446	1,629	66.60%
				24,259,597	**1.1062%**	**24,502,742**	**11,220,258**	**45.79%**
83	22985	Sequoia Ins Co						
		22985	Sequoia Ins Co	3,589,596	0.1637%	3,862,586	804,734	20.83%
				3,589,596	**0.1637%**	**3,862,586**	**804,734**	**20.83%**
84	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	3,434,209	0.1566%	3,757,091	-54,478	-1.45%
				3,434,209	**0.1566%**	**3,757,091**	**-54,478**	**-1.45%**
85	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	1,866,044	0.0851%	1,815,485	-522,706	-28.79%
				1,866,044	**0.0851%**	**1,815,485**	**-522,706**	**-28.79%**

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86	3548	St Paul Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	73,468,598	3.3499%	74,640,797	27,492,015	36.83%
		24767	St Paul Fire & Marine Ins Co	50,602,620	2.3073%	53,062,479	21,432,887	40.39%
		36463	Discover Prop & Cas Ins Co	26,910,388	1.2270%	20,485,348	13,808,446	67.41%
		24015	Northland Ins Co	18,043,440	0.8227%	21,296,085	13,519,347	63.48%
		25682	Travelers Ind Co Of CT	11,341,643	0.5171%	11,268,433	4,611,233	40.92%
		24791	St Paul Mercury Ins Co	8,300,710	0.3785%	7,987,441	2,526,446	31.63%
		25887	US Fidelity & Guaranty Co	6,272,483	0.2860%	7,235,515	6,207,768	85.80%
		35386	Fidelity & Guaranty Ins Co	2,945,867	0.1343%	3,002,377	19,225,668	640.35%
		25879	Fidelity & Guaranty Ins Underwriters	1,641,924	0.0749%	1,634,234	2,628,208	160.82%
		22217	Gulf Ins Co	1,589,526	0.0725%	2,543,587	-258,499	-10.16%
		41769	Athena Assur Co	1,443,938	0.0658%	4,524,361	2,186,201	48.32%
		24775	St Paul Guardian Ins Co	1,396,304	0.0637%	1,452,434	353,925	24.37%
		22233	Select Ins Co	353,082	0.0161%	386,680	-1,198,796	-310.02%
		22209	Atlantic Ins Co	22,321	0.0010%	28,485	-9,475	-33.26%
				204,332,844	**9.3169%**	**209,548,256**	**112,525,374**	**53.70%**
87	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	63,579,350	2.8990%	62,978,602	26,101,272	41.44%
		25143	State Farm Fire And Cas Co	4,948,234	0.2256%	4,729,142	4,915,849	103.95%
				68,527,584	**3.1246%**	**67,707,744**	**31,017,121**	**45.81%**
88	32107	Sutter Ins Co						
		32107	Sutter Ins Co	21,254,631	0.9691%	26,221,544	19,714,891	75.19%
				21,254,631	**0.9691%**	**26,221,544**	**19,714,891**	**75.19%**
89	181	SWISS RE GRP						
		29874	North American Specialty Ins Co	5,152	0.0002%	5,152	-260,421	-5054.76%
				5,152	**0.0002%**	**5,152**	**-260,421**	**-5054.76%**
90	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	13,530,541	0.6169%	13,240,267	5,800,116	43.81%
		22608	National Specialty Ins Co	273,758	0.0125%	273,758	111,943	40.89%
				13,804,299	**0.6294%**	**13,514,025**	**5,912,059**	**43.75%**
91	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	16,430,087	0.7492%	14,314,104	9,123,825	63.74%
				16,430,087	**0.7492%**	**14,314,104**	**9,123,825**	**63.74%**
92	28886	Transguard Ins Co Of Amer Inc						
		28886	Transguard Ins Co Of Amer Inc	5,734,797	0.2615%	4,288,560	2,697,329	62.90%
				5,734,797	**0.2615%**	**4,288,560**	**2,697,329**	**62.90%**
93	215	UNITRIN GRP						
		19852	Financial Ind Co	38,638,567	1.7618%	35,823,376	16,019,911	44.72%
		14133	Valley Ins Co	3,024,766	0.1379%	2,953,659	1,322,852	44.79%
				41,663,333	**1.8997%**	**38,777,035**	**17,342,763**	**44.72%**
94	201	UTICA NATL INS GRP						
		25976	Utica Mut Ins Co	493,094	0.0225%	627,829	23,131	3.68%
				493,094	**0.0225%**	**627,829**	**23,131**	**3.68%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
95	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	4,703,464	0.2145%	4,521,742	2,495,693	55.19%
				4,703,464	**0.2145%**	**4,521,742**	**2,495,693**	**55.19%**
96	27502	Western General Ins Co						
		27502	Western General Ins Co	4,481,279	0.2043%	4,441,755	3,197,220	71.98%
				4,481,279	**0.2043%**	**4,441,755**	**3,197,220**	**71.98%**
97	866	WESTERN WORLD GRP						
		40436	Stratford Ins Co	1,678,686	0.0765%	1,264,802	612,319	48.41%
				1,678,686	**0.0765%**	**1,264,802**	**612,319**	**48.41%**
98	1129	WHITE MOUNTAINS GRP						
		27154	Atlantic Specialty Ins Co	5,934,877	0.2706%	2,563,140	1,257,704	49.07%
		21970	OneBeacon Ins Co	2,270,881	0.1035%	2,417,253	-8,880,307	-367.37%
		20621	OneBeacon America Ins Co	2,005,789	0.0915%	1,467,583	428,618	29.21%
		35408	Sirius Amer Ins Co	784,594	0.0358%	486,358	1,547,627	318.21%
		16217	National Farmers Union Prop & Cas	188,385	0.0086%	188,529	141,865	75.25%
		20648	Employers Fire Ins Co	143,088	0.0065%	136,751	-157,656	-115.29%
		21962	Pennsylvania General Ins Co	44,625	0.0020%	4,989	-15,087,850	302422.33%
		38369	Northern Assur Co Of Amer	42	0.0000%	42	562,937	340326.19%
				11,372,281	**0.5185%**	**7,264,645**	**-20,187,062**	**-277.88%**
99	98	WR Berkley Corp						
		10510	Carolina Cas Ins Co	37,344,043	1.7028%	34,066,251	10,009,512	29.38%
		36684	Riverport Ins Co	2,409,019	0.1098%	2,400,355	2,141,855	89.23%
		40045	Starnet Ins Co	1,218,269	0.0555%	2,894,175	1,957,743	67.64%
				40,971,331	**1.8682%**	**39,360,781**	**14,109,110**	**35.85%**
100	1285	X L AMER						
		22322	Greenwich Ins Co	5,645,436	0.2574%	5,827,676	1,980,507	33.98%
		37885	XL Specialty Ins Co	1,847,995	0.0843%	684,095	1,532,720	224.05%
				7,493,431	**0.3417%**	**6,511,771**	**3,513,227**	**53.95%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
101	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	54,339,719	2.4777%	50,385,761	18,948,555	37.61%
		21326	Empire Fire & Marine Ins Co	28,072,029	1.2800%	25,899,173	16,533,909	63.84%
		41181	Universal Underwriters Ins Co	22,350,108	1.0191%	22,712,229	15,426,453	67.92%
		21709	Truck Ins Exch	19,769,701	0.9014%	22,076,848	14,180,131	64.23%
		21687	Mid-Century Ins Co	14,680,272	0.6694%	14,476,179	7,834,474	54.12%
		40142	American Zurich Ins Co	10,351,182	0.4720%	10,490,979	4,173,128	39.78%
		21652	Farmers Ins Exch	9,607,640	0.4381%	9,306,781	3,664,151	39.37%
		19372	Northern Ins Co Of NY	4,892,098	0.2231%	4,760,913	1,391,082	29.22%
		27855	Zurich American Ins Co Of IL	3,754,635	0.1712%	2,857,695	1,294,182	45.29%
		19356	Maryland Cas Co	3,291,740	0.1501%	3,730,589	321,456	8.62%
		26247	American Guarantee & Liability Ins	2,287,397	0.1043%	2,092,780	-724,254	-34.61%
		39306	Fidelity & Deposit Co Of MD	473,708	0.0216%	481,785	198,358	41.17%
		19305	Assurance Co Of Amer	76,828	0.0035%	184,345	620,457	336.57%
		10315	Civic Property & Cas Co	27,201	0.0012%	26,095	11,424	43.78%
		10317	Neighborhood Spirit Prop & Cas Co	25,997	0.0012%	27,717	-313	-1.13%
		10318	Exact Prop & Cas Co Inc	18,024	0.0008%	13,747	11,260	81.91%
		26611	Valiant Ins Co	7,619	0.0003%	2,086	102,540	4915.63%
				174,025,898	**7.9350%**	**169,525,702**	**83,986,993**	**49.54%**
			Line Total:	**2,193,138,375**	**100.0000%**	**2,128,318,951**	**1,087,613,584**	**51.10%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		22667	Ace American Ins Co	842,477	0.0102%	398,028	268,508	67.46%
		43575	Indemnity Ins Co Of North Amer	29,650	0.0004%	20,143	48,038	238.48%
				872,127	**0.0105%**	**418,171**	**316,546**	**75.70%**
2	313		AEGIS GRP					
		33898	Aegis Security Ins Co	6,656,878	0.0804%	6,656,189	2,979,509	44.76%
				6,656,878	**0.0804%**	**6,656,189**	**2,979,509**	**44.76%**
3	10920		Alliance United Ins Co					
		10920	Alliance United Ins Co	2,033,874	0.0246%	1,204,600	796,996	66.16%
				2,033,874	**0.0246%**	**1,204,600**	**796,996**	**66.16%**
4	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	13,095,743	0.1581%	12,601,646	4,956,734	39.33%
		22837	Interstate Ind Co	135,542	0.0016%	516,565	8,838,728	1711.06%
		11630	Jefferson Ins Co	67,729	0.0008%	126,407	-19,862	-15.71%
		10079	Vintage Ins Co	28,536	0.0003%	32,942	16,395	49.77%
				13,327,550	**0.1609%**	**13,277,560**	**13,791,995**	**103.87%**
5	88		ALLMERICA FINANCIAL CORP					
		22292	Hanover Ins Co	49,505	0.0006%	52,242	11,571	22.15%
				49,505	**0.0006%**	**52,242**	**11,571**	**22.15%**
6	8		ALLSTATE INS GRP					
		19240	Allstate Ind Co	470,835,600	5.6844%	453,072,749	253,377,836	55.92%
		19232	Allstate Ins Co	206,140,899	2.4887%	208,620,716	87,941,544	42.15%
		17230	Allstate Prop & Cas Ins Co	20,992,689	0.2534%	24,608,249	10,983,211	44.63%
		37907	Deerbrook Ins Co	13,247,928	0.1599%	13,144,748	9,675,796	73.61%
				711,217,116	**8.5865%**	**699,446,462**	**361,978,387**	**51.75%**
7	4		AMERICAN EXPRESS GRP					
		27928	Amex Assur Co	57,077,406	0.6891%	53,230,044	34,404,474	64.63%
				57,077,406	**0.6891%**	**53,230,044**	**34,404,474**	**64.63%**
8	84		American Financial Grp					
		43753	Republic Ind Co of CA	6,993,224	0.0844%	7,246,527	3,048,897	42.07%
		16691	Great American Ins Co	1,796,627	0.0217%	3,138,164	745,616	23.76%
		32620	National Interstate Ins Co	1,795,162	0.0217%	1,337,237	797,090	59.61%
		22136	Great American Ins Co of NY	1,360,085	0.0164%	1,295,280	466,764	36.04%
		26832	Great American Alliance Ins Co	486,971	0.0059%	709,770	293,995	41.42%
		33723	Great American Spirit Ins Co	8,683	0.0001%	43,168	-12,636	-29.27%
		26344	Great American Assur Co	550	0.0000%	550	0	0.00%
				12,441,302	**0.1502%**	**13,770,696**	**5,339,726**	**38.78%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
9	12	AMERICAN INTRNL GRP						
		12963	21st Century Ins Co	529,107,390	6.3879%	522,192,199	335,788,475	64.30%
		23809	Granite State Ins Co	67,234,031	0.8117%	53,829,325	34,117,064	63.38%
		43761	American Intl Ins Co Of CA	23,046,244	0.2782%	20,281,445	8,740,241	43.09%
		19380	American Home Assur Co	14,498,636	0.1750%	13,574,453	6,146,005	45.28%
		36404	21st Century Cas Co	5,542,096	0.0669%	4,349,622	3,459,587	79.54%
		20796	AIG Premier Ins Co	5,025,700	0.0607%	10,989,817	7,043,525	64.09%
		43974	AIG Ind Ins Co	3,913,394	0.0472%	6,560,395	3,211,019	48.95%
		19429	Insurance Co Of The State Of PA	2,969,177	0.0358%	3,257,907	3,071,912	94.29%
		34789	AIG Centennial Ins Co	2,667,844	0.0322%	4,652,087	2,363,385	50.80%
		26220	Yosemite Ins Co	2,221,002	0.0268%	2,109,765	474,639	22.50%
		19399	AIU Ins Co	1,568,419	0.0189%	1,122,604	458,424	40.84%
		19402	Birmingham Fire Ins Co Of PA	965,677	0.0117%	602,599	60,260	10.00%
		23841	New Hampshire Ins Co	22,513	0.0003%	25,789	9,688	37.57%
				658,782,123	**7.9535%**	**643,548,007**	**404,944,224**	**62.92%**
10	127	AMERICAN MODERN INS GRP						
		23450	American Family Home Ins Co	5,700,411	0.0688%	5,613,616	1,376,654	24.52%
		23469	American Modern Home Ins Co	4,717,728	0.0570%	4,505,219	2,843,198	63.11%
				10,418,139	**0.1258%**	**10,118,835**	**4,219,852**	**41.70%**
11	408	AMERICAN NATL FNCL GRP						
		11048	Pacific Prop & Cas Co	6,009,889	0.0726%	5,959,918	3,595,901	60.33%
				6,009,889	**0.0726%**	**5,959,918**	**3,595,901**	**60.33%**
12	1346	AMERICAN SAFETY HOLDING GRP						
		39969	American Safety Cas Ins Co	11,996	0.0001%	12,844	9,534	74.23%
				11,996	**0.0001%**	**12,844**	**9,534**	**74.23%**
13	40800	American Sterling Ins Co						
		40800	American Sterling Ins Co	65,048	0.0008%	88,625	22,518	25.41%
				65,048	**0.0008%**	**88,625**	**22,518**	**25.41%**
14	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	18,019,367	0.2175%	18,275,367	9,011,653	49.31%
				18,019,367	**0.2175%**	**18,275,367**	**9,011,653**	**49.31%**
15	40010	Anchor General Ins Co						
		40010	Anchor General Ins Co	19,086,695	0.2304%	19,057,949	9,655,168	50.66%
				19,086,695	**0.2304%**	**19,057,949**	**9,655,168**	**50.66%**
16	317	AON CORP						
		40827	Virginia Surety Co Inc	1,530,781	0.0185%	1,512,056	594,391	39.31%
				1,530,781	**0.0185%**	**1,512,056**	**594,391**	**39.31%**
17	1279	Arch Ins Grp						
		11150	Arch Ins Co	4,152,370	0.0501%	3,108,837	-689,930	-22.19%
				4,152,370	**0.0501%**	**3,108,837**	**-689,930**	**-22.19%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
18	457		ARGONAUT GRP					
		19801	Argonaut Ins Co	240,701	0.0029%	369,831	330,786	89.44%
				240,701	**0.0029%**	**369,831**	**330,786**	**89.44%**
19	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	3,546,881	0.0428%	9,264,958	2,851,702	30.78%
		19615	American Reliable Ins Co	1,394,260	0.0168%	1,415,313	581,442	41.08%
		42978	American Security Ins Co	1,328,325	0.0160%	1,135,004	428,167	37.72%
				6,269,466	**0.0757%**	**11,815,275**	**3,861,311**	**32.68%**
20	24		ATLANTIC CO					
		19909	Centennial Ins Co	126,280	0.0015%	136,914	21,031	15.36%
		19895	Atlantic Mut Ins Co	67,054	0.0008%	70,658	25,755	36.45%
				193,334	**0.0023%**	**207,572**	**46,786**	**22.54%**
21	968		AXA INS GRP					
		11835	AXA Re Amer Ins Co	4,213,174	0.0509%	5,871,819	2,951,442	50.26%
				4,213,174	**0.0509%**	**5,871,819**	**2,951,442**	**50.26%**
22	31		BERKSHIRE HATHAWAY					
		35882	Geico General Ins Co	121,357,607	1.4651%	120,918,215	60,283,186	49.85%
		22063	Government Employees Ins Co	76,855,169	0.9279%	76,659,783	38,341,155	50.01%
		22055	Geico Ind Co	35,510,271	0.4287%	34,048,959	20,455,570	60.08%
		41491	Geico Cas Co	17,389,017	0.2099%	17,001,949	8,178,360	48.10%
				251,112,064	**3.0317%**	**248,628,906**	**127,258,271**	**51.18%**
23	814		BRISTOL WEST INS GRP					
		25089	Coast Natl Ins Co	179,152,545	2.1629%	150,315,591	71,154,862	47.34%
				179,152,545	**2.1629%**	**150,315,591**	**71,154,862**	**47.34%**
24	33		CALIFORNIA CAS MGMT					
		20117	California Cas Ind Exch	62,411,785	0.7535%	62,044,766	34,677,274	55.89%
				62,411,785	**0.7535%**	**62,044,766**	**34,677,274**	**55.89%**
25	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	700,204,476	8.4536%	700,543,003	396,926,055	56.66%
		37770	Western United Ins Co	35,507,866	0.4287%	32,915,831	15,620,351	47.46%
		10921	ACA Ins Co	3,254	0.0000%	140	84	60.00%
				735,715,596	**8.8823%**	**733,458,974**	**412,546,490**	**56.25%**
26	802		Capital Ins Group					
		13544	California Capital Ins Co	19,525,754	0.2357%	19,619,027	9,215,927	46.97%
		12890	Eagle West Ins Co	368,118	0.0044%	367,057	269,715	73.48%
				19,893,872	**0.2402%**	**19,986,084**	**9,485,642**	**47.46%**
27	10175		Cascade Natl Ins Co					
		10175	Cascade Natl Ins Co	1,934,833	0.0234%	1,493,997	1,248,430	83.56%
				1,934,833	**0.0234%**	**1,493,997**	**1,248,430**	**83.56%**
28	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	2,986,624	0.0361%	2,858,603	1,491,939	52.19%
				2,986,624	**0.0361%**	**2,858,603**	**1,491,939**	**52.19%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

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Licensed companies only

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29	38		CHUBB & SON INC					
		20338	Northwestern Pacific Ind Co	8,234,373	0.0994%	7,463,850	1,989,603	26.66%
		35181	Executive Risk Ind Inc	181,584	0.0022%	183,981	-71,967	-39.12%
		20281	Federal Ins Co	176,860	0.0021%	164,162	-10,356	-6.31%
				8,592,817	**0.1037%**	**7,811,993**	**1,907,280**	**24.41%**
30	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	13,407,976	0.1619%	14,066,910	5,310,715	37.75%
		18953	CSE Safeguard Ins Co	8,791,143	0.1061%	9,511,829	3,886,169	40.86%
				22,199,119	**0.2680%**	**23,578,739**	**9,196,884**	**39.00%**
31	218		CNA INS GRP					
		34622	Glens Falls Ins Co	22,360,701	0.2700%	22,167,243	11,033,956	49.78%
		10201	Galway Ins Co	1,743,287	0.0210%	1,757,756	722,941	41.13%
		28258	Continental Natl Ind Co	3,869	0.0000%	5,280	5,961	112.90%
		20435	CNA Cas Of CA	194	0.0000%	194	-50,997	-26287.11%
				24,108,051	**0.2911%**	**23,930,473**	**11,711,861**	**48.94%**
32	816		COMMERCE GRP INC					
		13161	Commerce West Ins Co	17,519,657	0.2115%	17,377,944	8,304,668	47.79%
				17,519,657	**0.2115%**	**17,377,944**	**8,304,668**	**47.79%**
33	3018		Converium Holding Grp					
		22730	Converium Ins North Amer Inc	254,816	0.0031%	267,269	146,658	54.87%
				254,816	**0.0031%**	**267,269**	**146,658**	**54.87%**
34	50		Country Ins & Financial Services Grp					
		23655	Modern Service Ins Co	3,144,514	0.0380%	4,350,254	3,360,740	77.25%
		23647	Mutual Service Cas Ins Co	149,240	0.0018%	51,887	28,594	55.11%
				3,293,754	**0.0398%**	**4,402,141**	**3,389,334**	**76.99%**
35	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	8,704,984	0.1051%	7,195,223	4,074,125	56.62%
		25798	Unigard Ind Co	404,689	0.0049%	2,325,565	1,270,688	54.64%
				9,109,673	**0.1100%**	**9,520,788**	**5,344,813**	**56.14%**
36	930		DHC GRP					
		23671	National American Ins Co Of CA	2,561,082	0.0309%	2,603,273	1,004,532	38.59%
		19269	Danielson Natl Ins Co	202,629	0.0024%	116,663	66,877	57.32%
				2,763,711	**0.0334%**	**2,719,936**	**1,071,409**	**39.39%**
37	831		DOCTORS CO GRP					
		34495	Doctors Co An Interins Exchn	160,350	0.0019%	170,464	106,152	62.27%
				160,350	**0.0019%**	**170,464**	**106,152**	**62.27%**
38	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	2,247,790	0.0271%	2,221,694	1,090,118	49.07%
				2,247,790	**0.0271%**	**2,221,694**	**1,090,118**	**49.07%**
39	62		EMC INS CO					
		21407	Emcasco Ins Co	1,369	0.0000%	1,883	-71	-3.77%
				1,369	**0.0000%**	**1,883**	**-71**	**-3.77%**

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40	158		FAIRFAX FINANCIAL					
		25054	Hudson Ins Co	29,829,696	0.3601%	25,585,345	15,190,622	59.37%
				29,829,696	**0.3601%**	**25,585,345**	**15,190,622**	**59.37%**
41	670		FIDELITY NATL FIN INC					
		25180	Fidelity Natl Ins Co	3,831,594	0.0463%	1,604,894	1,617,364	100.78%
				3,831,594	**0.0463%**	**1,604,894**	**1,617,364**	**100.78%**
42	70		FIRST AMN TITLE					
		34525	First American Specilaty Ins Co	13,206	0.0002%	16,441	-5,797	-35.26%
				13,206	**0.0002%**	**16,441**	**-5,797**	**-35.26%**
43	1169		GENERALI GRP					
		11231	Generali Us Branch	160,062	0.0019%	171,665	60,253	35.10%
				160,062	**0.0019%**	**171,665**	**60,253**	**35.10%**
44	79		GMAC INS HOLDING					
		23728	National General Ins Co	62,140,165	0.7502%	61,306,353	28,004,036	45.68%
		31488	Integon Preferred Ins Co	6,773,617	0.0818%	6,574,475	4,001,264	60.86%
		38660	MIC General Ins Corp	6,424,148	0.0776%	5,962,957	3,780,214	63.39%
		11044	GMAC Ins Co Online Inc	2,949,323	0.0356%	3,186,930	1,962,354	61.58%
		22004	CIM Ins Corp	192,271	0.0023%	199,441	-110,771	-55.54%
		29742	Integon Natl Ins Co	136,659	0.0016%	154,852	115,239	74.42%
				78,616,183	**0.9491%**	**77,385,008**	**37,752,336**	**48.79%**
45	83		GRANGE INS					
		22101	Grange Ins Assn	6,573,592	0.0794%	6,575,206	3,449,061	52.46%
				6,573,592	**0.0794%**	**6,575,206**	**3,449,061**	**52.46%**
46	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	113,362	0.0014%	121,095	93,547	77.25%
		14559	Guideone Specialty Mut Ins Co	5,485	0.0001%	5,265	43,578	827.69%
				118,847	**0.0014%**	**126,360**	**137,125**	**108.52%**
47	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	20,672,394	0.2496%	20,140,129	10,926,940	54.25%
		21806	Harbor Specialty Ins Co	9,825,831	0.1186%	11,766,324	7,515,726	63.87%
		37257	Insurance Corp Of Hannover	473,833	0.0057%	572,713	958,682	167.39%
		37303	Redland Ins Co	145,193	0.0018%	108,040	1,102,347	1020.31%
				31,117,251	**0.3757%**	**32,587,206**	**20,503,695**	**62.92%**
48	91		HARTFORD FIRE & CAS GRP					
		30104	Hartford Underwriters Ins Co	48,324,362	0.5834%	46,048,103	22,934,215	49.80%
		29424	Hartford Cas Ins Co	23,382,719	0.2823%	22,693,976	11,189,296	49.31%
		39098	Omni Ins Co	10,510,137	0.1269%	12,207,854	7,708,454	63.14%
		29459	Twin City Fire Ins Co Co	7,510,329	0.0907%	7,440,184	4,168,889	56.03%
		34690	Property & Cas Ins Co Of Hartford	543	0.0000%	357	51	14.29%
		37478	Hartford Ins Co Of The Midwest	270	0.0000%	193	75	38.86%
				89,728,360	**1.0833%**	**88,390,667**	**46,000,980**	**52.04%**

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49	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	7,795,087	0.0941%	7,657,008	4,090,152	53.42%
		22756	Horace Mann Prop & Cas Ins Co	6,217,703	0.0751%	6,433,406	2,298,088	35.72%
				14,012,790	**0.1692%**	**14,090,414**	**6,388,240**	**45.34%**
50	922		ICW GROUP					
		40029	Explorer Ins Co	25,988,722	0.3138%	25,515,649	12,011,013	47.07%
		27847	Insurance Co Of The West	4,317,375	0.0521%	4,203,808	2,165,628	51.52%
				30,306,097	**0.3659%**	**29,719,457**	**14,176,641**	**47.70%**
51	3495		Infinity Prop & Cas Ins Grp					
		22268	Infinity Ins Co	139,937,265	1.6895%	136,519,174	56,002,569	41.02%
		20260	Infinity Select Ins Co	16,430,390	0.1984%	17,736,809	7,508,850	42.33%
		11738	Leader Ins Co	8,855,226	0.1069%	9,188,282	2,317,432	25.22%
		10068	Infinity Natl Ins Co	8,299,704	0.1002%	6,518,910	3,364,037	51.60%
		21792	Atlanta Cas Co	250,296	0.0030%	294,756	146,054	49.55%
		12599	Windsor Ins Co	125,665	0.0015%	135,804	134,553	99.08%
		31925	Atlanta Specialty Ins Co	8,835	0.0001%	11,202	13,843	123.58%
				173,907,381	**2.0996%**	**170,404,937**	**69,487,338**	**40.78%**
52	1318		INTERINS EXCH OF THE AUTOMOBILE CLUB					
		15598	Interins Exch Of The Automobile Club	803,460,661	9.7002%	789,089,221	414,939,821	52.58%
				803,460,661	**9.7002%**	**789,089,221**	**414,939,821**	**52.58%**
53	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	14,035,920	0.1695%	15,004,846	10,198,989	67.97%
				14,035,920	**0.1695%**	**15,004,846**	**10,198,989**	**67.97%**
54	3636		Lancer Ins Grp					
		26077	Lancer Ins Co	182,580	0.0022%	182,580	84,727	46.41%
				182,580	**0.0022%**	**182,580**	**84,727**	**46.41%**
55	111		LIBERTY MUT GRP					
		23035	Liberty Mut Fire Ins Co	97,868,091	1.1816%	80,519,002	49,098,875	60.98%
		32352	LM Property and Casualty Ins. Co.	6,085,413	0.0735%	10,652,715	5,906,263	55.44%
		36447	LM General Ins Co	240	0.0000%	539	0	0.00%
				103,953,744	**1.2550%**	**91,172,256**	**55,005,138**	**60.33%**
56	108		LUMBERMENS MUT CAS GRP					
		30562	American Manufacturers Mut Ins Co	204,276	0.0025%	2,327,179	701,014	30.12%
		22918	American Motorists Ins Co	6,527	0.0001%	94,703	54,308	57.35%
				210,803	**0.0025%**	**2,421,882**	**755,322**	**31.19%**
57	785		MARKEL CORP GRP					
		28932	Markel American Ins Co	829,679	0.0100%	798,081	870,074	109.02%
				829,679	**0.0100%**	**798,081**	**870,074**	**109.02%**
58	225		MCMILLEN GRP					
		23248	Occidental Fire & Cas Co Of NC	1,093,512	0.0132%	1,068,705	375,276	35.12%
				1,093,512	**0.0132%**	**1,068,705**	**375,276**	**35.12%**

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59	31968	Merastar Ins Co						
		31968	Merastar Ins Co	2,603,277	0.0314%	2,567,654	1,902,908	74.11%
				2,603,277	**0.0314%**	**2,567,654**	**1,902,908**	**74.11%**
60	660	MERCURY GEN GRP						
		27553	Mercury Ins Co	480,206,723	5.7975%	468,267,725	266,642,608	56.94%
		11908	Mercury Cas Co	177,246,345	2.1399%	176,181,624	104,810,931	59.49%
		38342	California Automobile Ins Co	63,873,918	0.7711%	64,335,831	42,484,801	66.04%
				721,326,986	**8.7086%**	**708,785,180**	**413,938,340**	**58.40%**
61	241	METROPOLITAN GRP						
		25321	Metropolitan Drt Prop & Cas Ins Co	30,680,404	0.3704%	28,092,894	13,218,192	47.05%
				30,680,404	**0.3704%**	**28,092,894**	**13,218,192**	**47.05%**
62	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	7,273,867	0.0878%	7,182,938	2,467,180	34.35%
				7,273,867	**0.0878%**	**7,182,938**	**2,467,180**	**34.35%**
63	140	NATIONWIDE CORP						
		19100	Amco Ins Co	42,626,155	0.5146%	42,456,422	21,432,874	50.48%
		23787	Nationwide Mut Ins Co	41,307,840	0.4987%	40,514,965	20,511,201	50.63%
		42579	Allied Prop & Cas Ins Co	35,336,615	0.4266%	34,954,080	19,423,569	55.57%
		23779	Nationwide Mut Fire Ins Co	7,590,855	0.0916%	7,782,855	3,776,318	48.52%
		42587	Depositors Ins Co	6,423,856	0.0776%	6,739,600	4,558,762	67.64%
		37877	Nationwide Prop & Cas Ins Co	1,750,400	0.0211%	1,869,042	1,457,754	77.99%
		26093	Nationwide Affinity Co of Amer	204,230	0.0025%	111,558	76,224	68.33%
		42889	Victoria Fire & Cas Co	146,668	0.0018%	28,570	14,095	49.33%
				135,386,619	**1.6345%**	**134,457,092**	**71,250,797**	**52.99%**
64	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	128,825	0.0016%	124,944	66,280	53.05%
				128,825	**0.0016%**	**124,944**	**66,280**	**53.05%**
65	12360	Ocean Harbor Cas Ins Co						
		12360	Ocean Harbor Cas Ins Co	1,618,656	0.0195%	1,609,391	954,308	59.30%
				1,618,656	**0.0195%**	**1,609,391**	**954,308**	**59.30%**
66	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	2,027,432	0.0245%	2,029,730	1,066,228	52.53%
				2,027,432	**0.0245%**	**2,029,730**	**1,066,228**	**52.53%**
67	40550	Pacific Pioneer Ins Co						
		40550	Pacific Pioneer Ins Co	41,296	0.0005%	62,036	29,511	47.57%
				41,296	**0.0005%**	**62,036**	**29,511**	**47.57%**
68	3638	PGC Holding Corp Grp						
		37648	Permanent General Assur Corp	30,100,476	0.3634%	29,305,563	14,102,380	48.12%
				30,100,476	**0.3634%**	**29,305,563**	**14,102,380**	**48.12%**

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69	155	PROGRESSIVE GRP						
		27804	Progressive West Ins Co	145,086,895	1.7516%	143,257,159	70,158,823	48.97%
		44288	Progressive Choice Ins Co	89,518,094	1.0808%	83,276,133	48,176,438	57.85%
		37605	Progressive Marathon Ins Co	32,407,000	0.3912%	35,169,437	17,742,084	50.45%
		24260	Progressive Cas Ins Co	17,979,474	0.2171%	16,908,582	9,250,766	54.71%
		11851	Progressive Home Ins Co	86,433	0.0010%	85,940	37,939	44.15%
		16322	Progressive Halcyon Ins Co	76,070	0.0009%	2,292	129	5.63%
				285,153,966	**3.4427%**	**278,699,543**	**145,366,179**	**52.16%**
70	796	QBE INS GRP LTD						
		39217	QBE Ins Corp	14,120,704	0.1705%	12,374,293	6,891,304	55.69%
		10219	QBE Reins Corp	1,097,762	0.0133%	1,511,954	360,606	23.85%
				15,218,466	**0.1837%**	**13,886,247**	**7,251,910**	**52.22%**
71	3489	Republic Companies Grp						
		19216	Southern Ins Co	4,049,625	0.0489%	3,850,392	2,555,066	66.36%
				4,049,625	**0.0489%**	**3,850,392**	**2,555,066**	**66.36%**
72	1234	RESPONSE INS GRP						
		26050	Response Worldwide Ins Co	817,477	0.0099%	849,725	580,139	68.27%
		10970	Response Ind Co Of CA	345,371	0.0042%	357,761	268,204	74.97%
		43044	Response Ins Co	27,337	0.0003%	15,892	-11,414	-71.82%
				1,190,185	**0.0144%**	**1,223,378**	**836,929**	**68.41%**
73	553	ROYAL & SUN ALLIANCE USA						
		13137	Viking Ins Co Of WI	35,445,199	0.4279%	35,891,266	17,854,392	49.75%
		24678	Royal Ind Co	353,046	0.0043%	1,148,881	620,720	54.03%
		24902	Security Ins Co Of Hartford	15,894	0.0002%	13,232	-5,693,453	-43027.91%
				35,814,139	**0.4324%**	**37,053,379**	**12,781,659**	**34.50%**
74	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	122,761,343	1.4821%	120,364,095	62,187,512	51.67%
		37214	American States Preferred Ins Co	11,933,419	0.1441%	11,271,708	6,988,919	62.00%
		24724	First Natl Ins Co Of Amer	1,163,862	0.0141%	1,185,706	508,316	42.87%
		39012	Safeco Ins Co Of IL	300,042	0.0036%	191,841	67,652	35.26%
				136,158,666	**1.6438%**	**133,013,350**	**69,752,399**	**52.44%**
75	257	SAFEWAY INS GRP						
		12521	Safeway Ins Co	15,134,153	0.1827%	16,471,026	7,735,517	46.96%
		10939	Safeway Direct Ins Co	1,744,667	0.0211%	1,812,388	1,092,822	60.30%
				16,878,820	**0.2038%**	**18,283,414**	**8,828,339**	**48.29%**
76	22985	Sequoia Ins Co						
		22985	Sequoia Ins Co	4,430,500	0.0535%	4,265,129	2,541,323	59.58%
				4,430,500	**0.0535%**	**4,265,129**	**2,541,323**	**59.58%**
77	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	183,739	0.0022%	202,537	118,750	58.63%
				183,739	**0.0022%**	**202,537**	**118,750**	**58.63%**

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78	3548		St Paul Travelers Grp					
		19070	Standard Fire Ins Co	33,648,366	0.4062%	32,244,890	20,557,989	63.76%
		33650	Mendota Ins Co	115,924	0.0014%	104,787	54,432	51.95%
		24015	Northland Ins Co	37,312	0.0005%	43,367	-87,972	-202.85%
				33,801,602	**0.4081%**	**32,393,044**	**20,524,449**	**63.36%**
79	176		STATE FARM IL					
		25178	State Farm Mut Auto Ins Co	1,106,152,848	13.3546%	1,111,288,259	614,338,998	55.28%
				1,106,152,848	**13.3546%**	**1,111,288,259**	**614,338,998**	**55.28%**
80	42277		Sterling Cas Ins Co					
		42277	Sterling Cas Ins Co	29,295,103	0.3537%	29,546,975	13,255,442	44.86%
				29,295,103	**0.3537%**	**29,546,975**	**13,255,442**	**44.86%**
81	32107		Sutter Ins Co					
		32107	Sutter Ins Co	939,506	0.0113%	1,136,207	676,356	59.53%
				939,506	**0.0113%**	**1,136,207**	**676,356**	**59.53%**
82	93		TEXAS ST NATL GRP					
		12831	State Natl Ins Co Inc	2,327,932	0.0281%	2,300,674	1,282,943	55.76%
				2,327,932	**0.0281%**	**2,300,674**	**1,282,943**	**55.76%**
83	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	11,386,463	0.1375%	11,309,625	5,974,688	52.83%
				11,386,463	**0.1375%**	**11,309,625**	**5,974,688**	**52.83%**
84	1314		TRENWICK AMER CORP GRP					
		18341	Insurance Corp Of NY	212,555	0.0026%	221,935	-604,741	-272.49%
		34894	Trenwick Amer Reins Corp	66,396	0.0008%	85,125	-311,999	-366.52%
				278,951	**0.0034%**	**307,060**	**-916,740**	**-298.55%**
85	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	536,474	0.0065%	561,186	-195,036	-34.75%
				536,474	**0.0065%**	**561,186**	**-195,036**	**-34.75%**
86	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25941	United Services Auto Assoc	145,483,821	1.7564%	143,808,415	85,278,485	59.30%
		25968	USAA Cas Ins Co	140,772,087	1.6995%	137,913,942	77,462,212	56.17%
		18600	USAA General Ind Co	6,315,595	0.0762%	6,134,896	3,846,298	62.70%
				292,571,503	**3.5322%**	**287,857,253**	**166,586,995**	**57.87%**
87	215		UNITRIN GRP					
		19852	Financial Ind Co	35,730,948	0.4314%	35,163,435	17,966,012	51.09%
		10914	Kemper Independence Ins Co	22,867,177	0.2761%	18,974,184	10,702,637	56.41%
		10226	Unitrin Direct Ins Co	12,351,570	0.1491%	8,757,335	7,641,170	87.25%
		10915	Unitrin Direct Property & Cas Co	8,294,570	0.1001%	9,244,835	4,517,423	48.86%
		14133	Valley Ins Co	1,985,803	0.0240%	2,212,260	985,215	44.53%
		16063	Unitrin Auto & Home Ins Co	399,625	0.0048%	291,948	244,575	83.77%
		19887	Trinity Universal Ins Co	388,422	0.0047%	696,764	446,824	64.13%
				82,018,115	**0.9902%**	**75,340,761**	**42,503,856**	**56.42%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
88	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	7,490	0.0001%	11,797	12,300	104.26%
				7,490	**0.0001%**	**11,797**	**12,300**	**104.26%**
89	958		VESTA INS GRP					
		11762	Vesta Fire Ins Corp	18,517,426	0.2236%	14,238,763	9,106,997	63.96%
		22438	Hawaiian Ins & Gty Co Ltd	3,515,323	0.0424%	3,400,546	2,172,378	63.88%
				22,032,749	**0.2660%**	**17,639,309**	**11,279,375**	**63.94%**
90	1179		WAWANESA INS GRP					
		10683	Wawanesa General Ins Co	74,465,166	0.8990%	69,973,991	58,823,265	84.06%
		31526	Wawanesa Mut Ins Co Us Branch	28,924,240	0.3492%	29,248,692	19,879,886	67.97%
				103,389,406	**1.2482%**	**99,222,683**	**78,703,151**	**79.32%**
91	27502		Western General Ins Co					
		27502	Western General Ins Co	23,897,336	0.2885%	21,393,277	10,861,148	50.77%
				23,897,336	**0.2885%**	**21,393,277**	**10,861,148**	**50.77%**
92	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	10,044,765	0.1213%	10,201,011	2,791,626	27.37%
				10,044,765	**0.1213%**	**10,201,011**	**2,791,626**	**27.37%**
93	1129		WHITE MOUNTAINS GRP					
		30210	Esurance Prop and Cas Ins Co	22,438,143	0.2709%	20,822,235	12,763,168	61.30%
		35408	Sirius Amer Ins Co	5,124,297	0.0619%	5,273,075	1,315,889	24.95%
		38369	Northern Assur Co Of Amer	3,386	0.0000%	3,386	-4,577	-135.17%
		21970	OneBeacon Ins Co	794	0.0000%	796	-1,113	-139.82%
				27,566,620	**0.3328%**	**26,099,492**	**14,073,367**	**53.92%**
94	273		WORKMENS GRP					
		13250	Workmens Auto Ins Co	7,082,991	0.0855%	7,658,006	2,771,097	36.19%
				7,082,991	**0.0855%**	**7,658,006**	**2,771,097**	**36.19%**
95	98		WR Berkley Corp					
		40045	Starnet Ins Co	1,312,749	0.0158%	1,646,049	841,292	51.11%
				1,312,749	**0.0158%**	**1,646,049**	**841,292**	**51.11%**
96	1285		X L AMER					
		22322	Greenwich Ins Co	2,897,833	0.0350%	2,897,833	3,288,407	113.48%
				2,897,833	**0.0350%**	**2,897,833**	**3,288,407**	**113.48%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
97	212	ZURICH INS GRP						
		21652	Farmers Ins Exch	807,374,772	9.7474%	805,654,516	415,669,792	51.59%
		11185	Foremost Ins Co	23,171,807	0.2798%	19,729,999	14,235,956	72.15%
		21687	Mid-Century Ins Co	1,971,999	0.0238%	2,411,151	3,903,160	161.88%
		21326	Empire Fire & Marine Ins Co	1,743,862	0.0211%	1,664,315	1,082,254	65.03%
		41181	Universal Underwriters Ins Co	1,659,852	0.0200%	5,510,514	3,825,616	69.42%
		43699	American Federation Ins Co	921,844	0.0111%	919,743	352,543	38.33%
		34649	Centre Ins Co	158,291	0.0019%	162,918	96,949	59.51%
		19356	Maryland Cas Co	32,388	0.0004%	64,076	23,162	36.15%
		19372	Northern Ins Co Of NY	565	0.0000%	479	-61,190	-12774.53%
				837,035,380	**10.1055%**	**836,117,711**	**439,128,242**	**52.52%**
			Line Total:	**8,282,950,985**	**100.0000%**	**8,144,811,318**	**4,452,102,693**	**54.66%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626	ACE LTD						
		22667	Ace American Ins Co	980,287	0.1304%	1,073,270	333,571	31.08%
		43575	Indemnity Ins Co Of North Amer	238,369	0.0317%	203,967	287,914	141.16%
		20699	Ace Prop & Cas Ins Co	180,118	0.0240%	69,018	65,809	95.35%
		20702	Ace Fire Underwriters Ins Co	120,051	0.0160%	89,602	58,675	65.48%
		18279	Bankers Standard Ins Co	4,687	0.0006%	25,364	61,441	242.24%
		22713	Insurance Co Of North Amer	2,990	0.0004%	1,302,275	22,068	1.69%
				1,526,502	**0.2030%**	**2,763,496**	**829,478**	**30.02%**
2	38733	Alaska Nat Ins Co						
		38733	Alaska Nat Ins Co	8,922	0.0012%	11,716	8,375	71.48%
				8,922	**0.0012%**	**11,716**	**8,375**	**71.48%**
3	761	ALLIANZ INS GRP						
		22837	Interstate Ind Co	3,418,546	0.4547%	3,585,485	1,113,128	31.05%
		21849	American Automobile Ins Co	1,737,949	0.2312%	1,759,647	560,950	31.88%
		21857	American Ins Co	1,122,947	0.1494%	1,166,767	560,985	48.08%
		21865	Associated Ind Corp	591,117	0.0786%	599,331	197,079	32.88%
		21881	National Surety Corp	450,353	0.0599%	442,957	149,344	33.72%
		21873	Firemans Fund Ins Co	281,086	0.0374%	268,512	2,684,259	999.68%
				7,601,998	**1.0112%**	**7,822,699**	**5,265,745**	**67.31%**
4	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	33,122	0.0044%	33,521	3,055	9.11%
		22306	Massachusetts Bay Ins Co	8,562	0.0011%	7,527	9,042	120.13%
				41,684	**0.0055%**	**41,048**	**12,097**	**29.47%**
5	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	14,575,612	1.9387%	14,237,603	4,175,406	29.33%
		19240	Allstate Ind Co	1,148,836	0.1528%	1,161,519	513,708	44.23%
				15,724,448	**2.0915%**	**15,399,122**	**4,689,114**	**30.45%**
6	84	American Financial Grp						
		26344	Great American Assur Co	3,404,042	0.4528%	335,789	1,187,065	353.52%
		16691	Great American Ins Co	2,658,211	0.3536%	2,971,593	1,337,599	45.01%
		32620	National Interstate Ins Co	2,261,839	0.3009%	2,097,031	243,052	11.59%
		22136	Great American Ins Co of NY	117,965	0.0157%	194,446	7,197	3.70%
		26832	Great American Alliance Ins Co	7,361	0.0010%	42,668	-13,103	-30.71%
				8,449,418	**1.1239%**	**5,641,527**	**2,761,810**	**48.96%**
7	40398	American Fuji Fire & Marine Ins Co						
		40398	American Fuji Fire & Marine Ins Co	3,119	0.0004%	4,125	2,311	56.02%
				3,119	**0.0004%**	**4,125**	**2,311**	**56.02%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
8	12	AMERICAN INTRNL GRP						
		19429	Insurance Co Of The State Of PA	9,275,449	1.2337%	6,485,383	7,011,961	108.12%
		24376	American General Ind Co	3,522,551	0.4685%	3,025,456	2,157,516	71.31%
		23841	New Hampshire Ins Co	2,119,083	0.2819%	2,258,044	1,236,325	54.75%
		19410	Commerce & Industry Ins Co	885,325	0.1178%	1,002,732	484,708	48.34%
		19445	National Union Fire Ins Co Of Pitts	516,344	0.0687%	465,655	1,342,054	288.21%
		23809	Granite State Ins Co	370,907	0.0493%	286,121	276,513	96.64%
		19380	American Home Assur Co	295,415	0.0393%	276,091	962,626	348.66%
		19437	Lexington Ins Co	47,275	0.0063%	29,749	4,070	13.68%
				17,032,349	**2.2655%**	**13,829,231**	**13,475,773**	**97.44%**
9	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	827,326	0.1100%	827,326	340,052	41.10%
				827,326	**0.1100%**	**827,326**	**340,052**	**41.10%**
10	124	AMERISURE CO						
		23396	Amerisure Mut Ins Co	45,644	0.0061%	39,052	8,886	22.75%
				45,644	**0.0061%**	**39,052**	**8,886**	**22.75%**
11	317	AON CORP						
		40827	Virginia Surety Co Inc	1,574,542	0.2094%	1,564,036	606,033	38.75%
				1,574,542	**0.2094%**	**1,564,036**	**606,033**	**38.75%**
12	1279	Arch Ins Grp						
		11150	Arch Ins Co	2,312,660	0.3076%	2,468,989	928,309	37.60%
				2,312,660	**0.3076%**	**2,468,989**	**928,309**	**37.60%**
13	457	ARGONAUT GRP						
		19860	Argonaut Great Central Ins Co	62,579	0.0083%	22,406	2,965	13.23%
		19801	Argonaut Ins Co	42,656	0.0057%	39,384	71,229	180.86%
		19828	Argonaut-Midwest Ins Co	17,057	0.0023%	10,795	5,808	53.80%
				122,292	**0.0163%**	**72,585**	**80,002**	**110.22%**
14	19	Assurant Inc Grp						
		10111	American Bankers Ins Co Of FL	3,011,171	0.4005%	3,035,197	1,146,572	37.78%
		42978	American Security Ins Co	46,105	0.0061%	8,616	40	0.46%
				3,057,276	**0.4067%**	**3,043,813**	**1,146,612**	**37.67%**
15	24	ATLANTIC CO						
		19895	Atlantic Mut Ins Co	406,922	0.0541%	1,412,777	528,628	37.42%
		19909	Centennial Ins Co	111,906	0.0149%	554,180	-25,339	-4.57%
				518,828	**0.0690%**	**1,966,957**	**503,289**	**25.59%**
16	968	AXA INS GRP						
		16187	AXA Re Prop & Cas Ins Co	446,485	0.0594%	1,310,155	315,432	24.08%
				446,485	**0.0594%**	**1,310,155**	**315,432**	**24.08%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
17	1330	Balboa Ins Grp						
		24821	Meritplan Ins Co	46,283,743	6.1563%	45,952,766	18,451,305	40.15%
		24813	Balboa Ins Co	20,440,355	2.7188%	16,880,098	12,346,569	73.14%
		24848	Newport Ins Co	3,426,777	0.4558%	3,536,821	-1,298,045	-36.70%
				70,150,875	**9.3309%**	**66,369,685**	**29,499,829**	**44.45%**
18	18538	Bancinsure Inc						
		18538	Bancinsure Inc	47,417	0.0063%	42,003	48,216	114.79%
				47,417	**0.0063%**	**42,003**	**48,216**	**114.79%**
19	689	BANKERS INS GRP						
		33162	Bankers Ins Co	519,563	0.0691%	299,507	25,647	8.56%
				519,563	**0.0691%**	**299,507**	**25,647**	**8.56%**
20	31	BERKSHIRE HATHAWAY						
		20052	National Liab & Fire Ins Co	2,377,796	0.3163%	2,351,952	735,652	31.28%
		27812	Columbia Ins Co	822,007	0.1093%	739,718	180,988	24.47%
		11673	Redwood Fire & Cas Ins Co	689,485	0.0917%	429,122	126,083	29.38%
		20087	National Ind Co	45,875	0.0061%	44,446	-4,292	-9.66%
				3,935,163	**0.5234%**	**3,565,238**	**1,038,431**	**29.13%**
21	802	Capital Ins Group						
		12890	Eagle West Ins Co	2,407,347	0.3202%	2,439,639	944,390	38.71%
		23540	Monterey Ins Co	1,279,509	0.1702%	977,919	105,978	10.84%
		13544	California Capital Ins Co	1,257,235	0.1672%	1,097,762	255,924	23.31%
				4,944,091	**0.6576%**	**4,515,320**	**1,306,292**	**28.93%**
22	10175	Cascade Natl Ins Co						
		10175	Cascade Natl Ins Co	874,451	0.1163%	686,673	487,073	70.93%
				874,451	**0.1163%**	**686,673**	**487,073**	**70.93%**
23	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	28,106,377	3.7385%	27,766,984	10,186,757	36.69%
				28,106,377	**3.7385%**	**27,766,984**	**10,186,757**	**36.69%**
24	38	CHUBB & SON INC						
		20281	Federal Ins Co	7,973,621	1.0606%	7,713,827	3,214,397	41.67%
		20303	Great Northern Ins Co	205,596	0.0273%	154,930	22,287	14.39%
		20346	Pacific Ind Co	67,534	0.0090%	106,998	22,669	21.19%
		20397	Vigilant Ins Co	50,117	0.0067%	49,325	71,518	144.99%
				8,296,868	**1.1036%**	**8,025,080**	**3,330,871**	**41.51%**
25	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	487,850	0.0649%	485,474	220,031	45.32%
				487,850	**0.0649%**	**485,474**	**220,031**	**45.32%**
26	244	CINCINNATI FNCL CP						
		10677	Cincinnati Ins Co	120,710	0.0161%	119,166	21,697	18.21%
				120,710	**0.0161%**	**119,166**	**21,697**	**18.21%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

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27	218	CNA INS GRP						
		20427	American Cas Co Of Reading PA	4,642,027	0.6174%	4,745,193	2,149,086	45.29%
		20494	Transportation Ins Co	1,541,664	0.2051%	1,387,131	747,043	53.86%
		20443	Continental Cas Co	1,310,863	0.1744%	1,206,801	282,718	23.43%
		20486	Transcontinental Ins Co	708,285	0.0942%	716,420	166,736	23.27%
		20508	Valley Forge Ins Co	86,069	0.0114%	85,967	231,010	268.72%
		20478	National Fire Ins Co Of Hartford	34,032	0.0045%	74,008	76,161	102.91%
		34622	Glens Falls Ins Co	616	0.0001%	616	0	0.00%
				8,323,556	**1.1071%**	**8,216,136**	**3,652,754**	**44.46%**
28	816	COMMERCE GRP INC						
		13161	Commerce West Ins Co	2,302,408	0.3062%	2,124,388	1,026,334	48.31%
				2,302,408	**0.3062%**	**2,124,388**	**1,026,334**	**48.31%**
29	3018	Converium Holding Grp						
		22730	Converium Ins North Amer Inc	4,992,678	0.6641%	7,999,180	-3,803,366	-47.55%
				4,992,678	**0.6641%**	**7,999,180**	**-3,803,366**	**-47.55%**
30	50	Country Ins & Financial Services Grp						
		23647	Mutual Service Cas Ins Co	100,336	0.0133%	95,982	23,058	24.02%
				100,336	**0.0133%**	**95,982**	**23,058**	**24.02%**
31	400	CREDIT SUISSE GRP						
		25747	Unigard Ins Co	6,974,760	0.9277%	6,634,807	2,977,699	44.88%
		25798	Unigard Ind Co	299,296	0.0398%	298,053	59,837	20.08%
		24414	General Cas Co Of WI	30,081	0.0040%	29,707	5,375	18.09%
		24449	Regent Ins Co	18,104	0.0024%	19,453	1,642	8.44%
				7,322,241	**0.9739%**	**6,982,020**	**3,044,553**	**43.61%**
32	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	15,123,384	2.0116%	14,511,865	9,859,087	67.94%
				15,123,384	**2.0116%**	**14,511,865**	**9,859,087**	**67.94%**
33	240	DAIMLER CHRYSLER GRP						
		10499	DaimlerChrysler Ins Co	5,387,254	0.7166%	5,021,055	990,551	19.73%
				5,387,254	**0.7166%**	**5,021,055**	**990,551**	**19.73%**
34	62	EMC INS CO						
		21415	Employers Mut Cas Co	2,329,705	0.3099%	2,188,434	517,707	23.66%
				2,329,705	**0.3099%**	**2,188,434**	**517,707**	**23.66%**
35	1120	EVEREST REIN HOL INC						
		10120	Everest Natl Ins Co	391,401	0.0521%	435,749	-462,185	-106.07%
				391,401	**0.0521%**	**435,749**	**-462,185**	**-106.07%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

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36	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	2,961,189	0.3939%	3,208,913	729,590	22.74%
		24384	Fairmont Specialty Ins Co	572,714	0.0762%	522,781	-103,947	-19.88%
		25054	Hudson Ins Co	6,166	0.0008%	15,227	55,902	367.12%
		21105	North River Ins Co	5,405	0.0007%	4,089	4,258	104.13%
		25534	TIG Ins Co	2,769	0.0004%	222,942	-164,755	-73.90%
				3,548,243	**0.4720%**	**3,973,952**	**521,048**	**13.11%**
37	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	5,104,828	0.6790%	5,101,114	1,913,298	37.51%
		28304	Federated Service Ins Co	334,551	0.0445%	323,681	133,268	41.17%
				5,439,379	**0.7235%**	**5,424,795**	**2,046,566**	**37.73%**
38	11118	Federated Rural Electric Ins Exch						
		11118	Federated Rural Electric Ins Exch	4,265	0.0006%	4,237	4,318	101.91%
				4,265	**0.0006%**	**4,237**	**4,318**	**101.91%**
39	670	FIDELITY NATL FIN INC						
		16578	Fidelity Natl Prop and Cas Ins Co	14,871	0.0020%	225,809	137,689	60.98%
				14,871	**0.0020%**	**225,809**	**137,689**	**60.98%**
40	31453	Financial Pacific Ins Co						
		31453	Financial Pacific Ins Co	4,315,317	0.5740%	4,498,897	1,119,757	24.89%
				4,315,317	**0.5740%**	**4,498,897**	**1,119,757**	**24.89%**
41	349	FLORISTS MUT						
		13978	Florists Mut Ins Co	1,089,222	0.1449%	1,131,813	217,554	19.22%
				1,089,222	**0.1449%**	**1,131,813**	**217,554**	**19.22%**
42	961	FRONTIER INS GRP						
		34266	Frontier Ins Co	281	0.0000%	281	-204,161	-72655.16%
				281	**0.0000%**	**281**	**-204,161**	**-72655.16%**
43	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	537,977	0.0716%	542,210	368,601	67.98%
		21318	Coregis Ins Co	7,692	0.0010%	20,083	18,488	92.06%
				545,669	**0.0726%**	**562,293**	**387,089**	**68.84%**
44	37931	General Fire & Cas Co						
		37931	General Fire & Cas Co	2,375,629	0.3160%	1,350,804	235,848	17.46%
				2,375,629	**0.3160%**	**1,350,804**	**235,848**	**17.46%**
45	1169	GENERALI GRP						
		11231	Generali Us Branch	457	0.0001%	457	-30,904	-6762.36%
				457	**0.0001%**	**457**	**-30,904**	**-6762.36%**
46	1331	Glencoe US Holdings Inc						
		10340	Stonington Ins Co	510,180	0.0679%	252,200	353,076	140.00%
				510,180	**0.0679%**	**252,200**	**353,076**	**140.00%**

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47	79		GMAC INS HOLDING					
		22012	Motors Ins Corp	4,531,129	0.6027%	4,531,129	2,367,487	52.25%
		38601	MIC Prop & Cas Ins Corp	993,453	0.1321%	6,129,139	2,189,619	35.72%
		31488	Integon Preferred Ins Co	766,336	0.1019%	767,831	350,981	45.71%
				6,290,918	**0.8368%**	**11,428,099**	**4,908,087**	**42.95%**
48	83		GRANGE INS					
		22101	Grange Ins Assn	416,653	0.0554%	419,751	153,151	36.49%
		22128	Rocky Mountain Fire & Cas Co	4,696	0.0006%	59,766	112,162	187.67%
				421,349	**0.0560%**	**479,517**	**265,313**	**55.33%**
49	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	1,084,425	0.1442%	1,076,422	393,684	36.57%
				1,084,425	**0.1442%**	**1,076,422**	**393,684**	**36.57%**
50	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	11,042,743	1.4688%	12,717,558	5,316,104	41.80%
		37257	Insurance Corp Of Hannover	785,399	0.1045%	3,256,662	326,205	10.02%
				11,828,142	**1.5733%**	**15,974,220**	**5,642,309**	**35.32%**
51	26433		Harco Natl Ins Co					
		26433	Harco Natl Ins Co	2,645,999	0.3519%	2,733,724	2,172,366	79.47%
				2,645,999	**0.3519%**	**2,733,724**	**2,172,366**	**79.47%**
52	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	9,716,267	1.2924%	9,245,930	2,965,646	32.08%
		29424	Hartford Cas Ins Co	8,949,921	1.1904%	8,296,814	4,206,890	50.70%
		29459	Twin City Fire Ins Co Co	1,378,070	0.1833%	1,356,882	634,912	46.79%
		30104	Hartford Underwriters Ins Co	465,513	0.0619%	465,910	180,422	38.72%
		22357	Hartford Accid & Ind Co	45,956	0.0061%	47,407	-9,142	-19.28%
		37478	Hartford Ins Co Of The Midwest	222	0.0000%	195	516	264.62%
				20,555,949	**2.7342%**	**19,413,138**	**7,979,244**	**41.10%**
53	922		ICW GROUP					
		40029	Explorer Ins Co	2,485,876	0.3307%	2,301,397	1,214,856	52.79%
		27847	Insurance Co Of The West	108,207	0.0144%	115,935	-4,155	-3.58%
				2,594,083	**0.3450%**	**2,417,332**	**1,210,701**	**50.08%**
54	3495		Infinity Prop & Cas Ins Grp					
		11738	Leader Ins Co	854,588	0.1137%	620,316	400,076	64.50%
				854,588	**0.1137%**	**620,316**	**400,076**	**64.50%**
55	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	15,018,678	1.9977%	14,655,272	8,352,971	57.00%
				15,018,678	**1.9977%**	**14,655,272**	**8,352,971**	**57.00%**
56	3636		Lancer Ins Grp					
		26077	Lancer Ins Co	3,324,288	0.4422%	3,421,781	1,319,835	38.57%
				3,324,288	**0.4422%**	**3,421,781**	**1,319,835**	**38.57%**

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57	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	16,304,222	2.1687%	16,318,540	5,707,699	34.98%
		24171	Netherlands Ins Co The	6,765,710	0.8999%	6,067,087	1,899,157	31.30%
		23035	Liberty Mut Fire Ins Co	1,335,087	0.1776%	1,606,370	756,602	47.10%
		21458	Employers Ins of Wausau	962,004	0.1280%	1,145,229	430,568	37.60%
		10836	Golden Eagle Ins Corp	938,132	0.1248%	812,353	599,486	73.80%
		26042	Wausau Underwriters Ins Co	554,639	0.0738%	389,922	108,721	27.88%
		42404	Liberty Ins Corp	347,637	0.0462%	337,452	88,460	26.21%
		23043	Liberty Mut Ins Co	259,716	0.0345%	370,658	147,592	39.82%
		26069	Wausau Business Ins Co	73,780	0.0098%	43,484	-13,992	-32.18%
		33600	LM Ins Corp	13,052	0.0017%	13,052	3,100	23.75%
				27,553,979	**3.6650%**	**27,104,147**	**9,727,393**	**35.89%**
58	108	LUMBERMENS MUT CAS GRP						
		30562	American Manufacturers Mut Ins Co	108,078	0.0144%	119,941	415,510	346.43%
				108,078	**0.0144%**	**119,941**	**415,510**	**346.43%**
59	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	54	0.0000%	2,216	-3	-0.14%
				54	**0.0000%**	**2,216**	**-3**	**-0.14%**
60	677	MAGUIRE CORP GRP						
		18058	Philadelphia Ind Ins Co	1,353,738	0.1801%	1,407,749	-1,083,961	-77.00%
				1,353,738	**0.1801%**	**1,407,749**	**-1,083,961**	**-77.00%**
61	785	MARKEL CORP GRP						
		38970	Markel Ins Co	482,616	0.0642%	469,853	79,503	16.92%
		28932	Markel American Ins Co	71,169	0.0095%	50,669	31,644	62.45%
				553,785	**0.0737%**	**520,522**	**111,147**	**21.35%**
62	225	MCMILLEN GRP						
		13234	Wilshire Ins Co	6,853,442	0.9116%	6,852,701	3,258,047	47.54%
		20010	Acceptance Ind Ins Co	157,277	0.0209%	154,330	45,760	29.65%
				7,010,719	**0.9325%**	**7,007,031**	**3,303,807**	**47.15%**
63	748	Meadowbrook Ins Grp						
		25780	Williamsburg Natl Ins Co	2,720,797	0.3619%	2,558,172	918,740	35.91%
		18023	Star Ins Co	1,780,901	0.2369%	1,577,716	1,100,559	69.76%
				4,501,698	**0.5988%**	**4,135,888**	**2,019,299**	**48.82%**
64	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	22,994,104	3.0585%	22,105,082	7,968,592	36.05%
				22,994,104	**3.0585%**	**22,105,082**	**7,968,592**	**36.05%**
65	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	3,192,571	0.4246%	3,385,799	2,336,780	69.02%
				3,192,571	**0.4246%**	**3,385,799**	**2,336,780**	**69.02%**

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66	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	1,138,032	0.1514%	1,187,776	682,367	57.45%
		22551	Mitsui Sumitomo Ins USA Inc	96,950	0.0129%	74,119	47,287	63.80%
				1,234,982	**0.1643%**	**1,261,895**	**729,654**	**57.82%**
67	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	1,779,872	0.2367%	1,991,088	595,198	29.89%
				1,779,872	**0.2367%**	**1,991,088**	**595,198**	**29.89%**
68	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	1,706,515	0.2270%	1,455,022	712,346	48.96%
				1,706,515	**0.2270%**	**1,455,022**	**712,346**	**48.96%**
69	23663		National American Ins Co					
		23663	National American Ins Co	54,259	0.0072%	58,092	16,927	29.14%
				54,259	**0.0072%**	**58,092**	**16,927**	**29.14%**
70	140		NATIONWIDE CORP					
		23787	Nationwide Mut Ins Co	14,133,783	1.8800%	13,103,958	4,704,194	35.90%
		28223	Nationwide Agribusiness Ins Co	1,920,013	0.2554%	1,796,834	657,045	36.57%
		15580	Scottsdale Ind Co	1,284,266	0.1708%	1,397,623	938,288	67.13%
		11991	National Cas Co	172,903	0.0230%	177,299	28,744	16.21%
		13838	Farmland Mut Ins Co	53,258	0.0071%	33,379	3,746	11.22%
		19100	Amco Ins Co	5,659	0.0008%	5,115	62,434	1220.61%
				17,569,882	**2.3370%**	**16,514,208**	**6,394,451**	**38.72%**
71	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	501,606	0.0667%	521,303	243,043	46.62%
				501,606	**0.0667%**	**521,303**	**243,043**	**46.62%**
72	150		OLD REPUBLIC GRP					
		11371	Great West Cas Co	4,579,530	0.6091%	4,092,768	2,698,322	65.93%
		24147	Old Republic Ins Co	1,351,272	0.1797%	1,382,407	370,963	26.83%
				5,930,802	**0.7889%**	**5,475,175**	**3,069,285**	**56.06%**
73	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	176,828	0.0235%	116,389	35,460	30.47%
				176,828	**0.0235%**	**116,389**	**35,460**	**30.47%**
74	767		PENN MFR ASN INS					
		12262	Pennsylvania Manufacturers Asn Ins C	47,820	0.0064%	67,356	3,602	5.35%
				47,820	**0.0064%**	**67,356**	**3,602**	**5.35%**
75	155		PROGRESSIVE GRP					
		24260	Progressive Cas Ins Co	44,686,166	5.9438%	41,552,446	22,670,438	54.56%
		11770	United Fncl Cas Co	209,629	0.0279%	436,374	-78,058	-17.89%
				44,895,795	**5.9717%**	**41,988,820**	**22,592,380**	**53.81%**
76	867		PROTECTIVE INS GRP					
		40460	Sagamore Ins Co	444,369	0.0591%	556,760	327,919	58.90%
				444,369	**0.0591%**	**556,760**	**327,919**	**58.90%**

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77	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	49,686	0.0066%	17,424	22,602	129.72%
				49,686	**0.0066%**	**17,424**	**22,602**	**129.72%**
78	3489		Republic Companies Grp					
		19216	Southern Ins Co	663	0.0001%	693	-1,502	-216.74%
				663	**0.0001%**	**693**	**-1,502**	**-216.74%**
79	1325		RHINE RE GRP					
		24899	Alea North America Ins Co	214,357	0.0285%	220,900	138,847	62.86%
				214,357	**0.0285%**	**220,900**	**138,847**	**62.86%**
80	783		RLI INS GRP					
		13056	RLI Ins Co	867,132	0.1153%	787,550	-110,370	-14.01%
				867,132	**0.1153%**	**787,550**	**-110,370**	**-14.01%**
81	553		ROYAL & SUN ALLIANCE USA					
		24902	Security Ins Co Of Hartford	3,442,194	0.4579%	1,785,199	283,666	15.89%
		24678	Royal Ind Co	179,016	0.0238%	1,233,265	324,361	26.30%
				3,621,210	**0.4817%**	**3,018,464**	**608,027**	**20.14%**
82	163		SAFECO INS GRP					
		19704	American States Ins Co	9,301,540	1.2372%	12,259,139	3,524,256	28.75%
		19690	American Economy Ins Co	5,235,649	0.6964%	4,428,368	1,673,217	37.78%
		24724	First Natl Ins Co Of Amer	2,238,715	0.2978%	1,472,994	336,207	22.82%
		24732	General Ins Co Of Amer	1,930,562	0.2568%	395,290	79,888	20.21%
		24740	Safeco Ins Co Of Amer	152	0.0000%	152	-11,401	-7500.66%
				18,706,618	**2.4882%**	**18,555,943**	**5,602,167**	**30.19%**
83	169		SENTRY INS GRP					
		21180	Sentry Select Ins Co	5,646,690	0.7511%	6,441,612	2,732,615	42.42%
		24988	Sentry Ins A Mut Co	1,581,862	0.2104%	1,543,894	602,922	39.05%
		23434	Middlesex Ins Co	572	0.0001%	939	104	11.08%
				7,229,124	**0.9616%**	**7,986,445**	**3,335,641**	**41.77%**
84	22985		Sequoia Ins Co					
		22985	Sequoia Ins Co	3,143,362	0.4181%	3,278,504	1,149,155	35.05%
				3,143,362	**0.4181%**	**3,278,504**	**1,149,155**	**35.05%**
85	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	1,205,847	0.1604%	1,168,474	544,997	46.64%
				1,205,847	**0.1604%**	**1,168,474**	**544,997**	**46.64%**
86	36790		Springfield Ins Co Inc					
		36790	Springfield Ins Co Inc	59,732	0.0079%	107,574	61,934	57.57%
				59,732	**0.0079%**	**107,574**	**61,934**	**57.57%**

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87	3548	St Paul Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	15,000,441	1.9952%	14,175,596	6,288,822	44.36%
		24767	St Paul Fire & Marine Ins Co	10,415,021	1.3853%	11,523,768	4,357,046	37.81%
		24015	Northland Ins Co	5,988,166	0.7965%	6,924,633	3,699,147	53.42%
		25682	Travelers Ind Co Of CT	3,779,069	0.5027%	3,129,079	1,556,473	49.74%
		36463	Discover Prop & Cas Ins Co	2,552,984	0.3396%	2,081,137	892,213	42.87%
		24791	St Paul Mercury Ins Co	1,456,150	0.1937%	1,517,313	524,594	34.57%
		25887	US Fidelity & Guaranty Co	1,327,579	0.1766%	1,380,996	1,389,523	100.62%
		35386	Fidelity & Guaranty Ins Co	635,681	0.0846%	1,545,058	1,751,846	113.38%
		22217	Gulf Ins Co	603,703	0.0803%	917,015	-781,596	-85.23%
		25879	Fidelity & Guaranty Ins Underwriters	353,055	0.0470%	370,793	440,777	118.87%
		24775	St Paul Guardian Ins Co	202,483	0.0269%	217,615	37,560	17.26%
		41769	Athena Assur Co	156,651	0.0208%	995,732	393,318	39.50%
		22233	Select Ins Co	119,951	0.0160%	132,933	-1,221,905	-919.19%
		22209	Atlantic Ins Co	3,663	0.0005%	4,810	-6,544	-136.05%
				42,594,597	**5.6656%**	**44,916,478**	**19,321,274**	**43.02%**
88	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	53,670,764	7.1388%	52,571,564	32,895,464	62.57%
		25143	State Farm Fire And Cas Co	1,841,610	0.2450%	1,709,982	1,046,066	61.17%
				55,512,374	**7.3838%**	**54,281,546**	**33,941,530**	**62.53%**
89	32107	Sutter Ins Co						
		32107	Sutter Ins Co	6,132,127	0.8156%	7,475,638	3,927,404	52.54%
				6,132,127	**0.8156%**	**7,475,638**	**3,927,404**	**52.54%**
90	181	SWISS RE GRP						
		29700	North American Elite Ins Co	20,144	0.0027%	19,408	-2,070	-10.67%
		29874	North American Specialty Ins Co	948	0.0001%	948	-2,051	-216.35%
				21,092	**0.0028%**	**20,356**	**-4,121**	**-20.24%**
91	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	44,322,761	5.8954%	38,624,654	14,768,637	38.24%
		22608	National Specialty Ins Co	2,780,333	0.3698%	876,866	79,015	9.01%
				47,103,094	**6.2653%**	**39,501,520**	**14,847,652**	**37.59%**
92	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	2,306,827	0.3068%	1,974,655	1,150,450	58.26%
				2,306,827	**0.3068%**	**1,974,655**	**1,150,450**	**58.26%**
93	28886	Transguard Ins Co Of Amer Inc						
		28886	Transguard Ins Co Of Amer Inc	538,240	0.0716%	499,994	689,176	137.84%
				538,240	**0.0716%**	**499,994**	**689,176**	**137.84%**
94	41106	Triumphe Cas Co						
		41106	Triumphe Cas Co	210,736	0.0280%	597,390	385,163	64.47%
				210,736	**0.0280%**	**597,390**	**385,163**	**64.47%**

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95	920	UNITED NATL GRP						
		13064	United Natl Ins Co	2,936,631	0.3906%	3,186,645	1,267,284	39.77%
		42048	Diamond State Ins Co	24,976	0.0033%	24,976	-15,678	-62.77%
				2,961,607	**0.3939%**	**3,211,621**	**1,251,606**	**38.97%**
96	215	UNITRIN GRP						
		19852	Financial Ind Co	11,022,338	1.4661%	10,490,311	4,013,973	38.26%
		14133	Valley Ins Co	725,133	0.0965%	691,357	133,326	19.28%
				11,747,471	**1.5626%**	**11,181,668**	**4,147,299**	**37.09%**
97	201	UTICA NATL INS GRP						
		25976	Utica Mut Ins Co	39,369	0.0052%	47,435	834	1.76%
				39,369	**0.0052%**	**47,435**	**834**	**1.76%**
98	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	798,641	0.1062%	800,053	508,361	63.54%
				798,641	**0.1062%**	**800,053**	**508,361**	**63.54%**
99	27502	Western General Ins Co						
		27502	Western General Ins Co	24,712,713	3.2871%	31,714,471	11,452,972	36.11%
				24,712,713	**3.2871%**	**31,714,471**	**11,452,972**	**36.11%**
100	866	WESTERN WORLD GRP						
		40436	Stratford Ins Co	512,615	0.0682%	383,096	142,178	37.11%
				512,615	**0.0682%**	**383,096**	**142,178**	**37.11%**
101	237	WESTWARD GRP						
		24635	Westward Ins Co	7,438	0.0010%	7,438	-2,000	-26.89%
				7,438	**0.0010%**	**7,438**	**-2,000**	**-26.89%**
102	1129	WHITE MOUNTAINS GRP						
		27154	Atlantic Specialty Ins Co	1,877,406	0.2497%	814,159	530,035	65.10%
		20648	Employers Fire Ins Co	818,228	0.1088%	761,952	509,292	66.84%
		21970	OneBeacon Ins Co	717,647	0.0955%	762,973	218,026	28.58%
		20621	OneBeacon America Ins Co	637,805	0.0848%	453,259	150,106	33.12%
		16217	National Farmers Union Prop & Cas	44,828	0.0060%	45,532	44,070	96.79%
		21962	Pennsylvania General Ins Co	12,662	0.0017%	1,819	-38,262	-2103.46%
		35408	Sirius Amer Ins Co	3,335	0.0004%	2,992	43,622	1457.95%
		38369	Northern Assur Co Of Amer	16	0.0000%	16	-8,721	-54506.25%
				4,111,927	**0.5469%**	**2,842,702**	**1,448,168**	**50.94%**
103	98	WR Berkley Corp						
		10510	Carolina Cas Ins Co	6,348,465	0.8444%	5,885,695	3,026,441	51.42%
		36684	Riverport Ins Co	986,528	0.1312%	961,181	260,969	27.15%
		40045	Starnet Ins Co	209,259	0.0278%	457,892	-249,348	-54.46%
				7,544,252	**1.0035%**	**7,304,768**	**3,038,062**	**41.59%**
104	1285	X L AMER						
		22322	Greenwich Ins Co	1,005,476	0.1337%	1,004,221	250,180	24.91%
		37885	XL Specialty Ins Co	44,597	0.0059%	19,966	414,798	2077.52%
				1,050,073	**0.1397%**	**1,024,187**	**664,978**	**64.93%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
105	212	ZURICH INS GRP						
		41181	Universal Underwriters Ins Co	19,292,502	2.5661%	19,619,676	5,940,618	30.28%
		21326	Empire Fire & Marine Ins Co	8,763,539	1.1657%	7,467,517	2,445,339	32.75%
		16535	Zurich American Ins Co	8,176,114	1.0875%	7,539,212	1,654,255	21.94%
		21687	Mid-Century Ins Co	6,411,566	0.8528%	6,225,813	2,355,098	37.83%
		21709	Truck Ins Exch	6,292,436	0.8370%	6,923,119	2,601,199	37.57%
		40142	American Zurich Ins Co	3,896,882	0.5183%	3,688,433	663,910	18.00%
		21652	Farmers Ins Exch	3,464,692	0.4608%	3,320,386	1,628,229	49.04%
		19372	Northern Ins Co Of NY	2,158,723	0.2871%	2,098,490	332,531	15.85%
		19356	Maryland Cas Co	1,587,001	0.2111%	1,757,216	155,004	8.82%
		27855	Zurich American Ins Co Of IL	799,154	0.1063%	587,031	229,411	39.08%
		26247	American Guarantee & Liability Ins	425,676	0.0566%	416,335	89,493	21.50%
		39306	Fidelity & Deposit Co Of MD	335,873	0.0447%	347,657	126,343	36.34%
		19305	Assurance Co Of Amer	41,500	0.0055%	102,532	-112,504	-109.73%
		10317	Neighborhood Spirit Prop & Cas Co	16,928	0.0023%	15,011	-131	-0.87%
		10318	Exact Prop & Cas Co Inc	13,530	0.0018%	10,399	1,759	16.92%
		10315	Civic Property & Cas Co	11,722	0.0016%	12,334	854	6.92%
				61,687,838	**8.2052%**	**60,131,161**	**18,111,408**	**30.12%**
			Line Total:	**751,813,971**	**100.0000%**	**744,753,806**	**315,311,842**	**42.34%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: AIRCRAFT [22]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		22667	Ace American Ins Co	10,206,236	4.9106%	10,206,236	-19,810	-0.19%
		20699	Ace Prop & Cas Ins Co	4,466,179	2.1489%	4,426,481	-1,198,754	-27.08%
		21121	Westchester Fire Ins Co	4,427,704	2.1304%	8,985,614	-3,826,171	-42.58%
		20702	Ace Fire Underwriters Ins Co	612	0.0003%	612	131	21.41%
				19,100,731	**9.1902%**	**23,618,943**	**-5,044,604**	**-21.36%**
2	761		ALLIANZ INS GRP					
		11630	Jefferson Ins Co	100	0.0000%	100	-8,392	-8392.00%
				100	**0.0000%**	**100**	**-8,392**	**-8392.00%**
3	12		AMERICAN INTRNL GRP					
		19445	National Union Fire Ins Co Of Pitts	30,332,984	14.5945%	25,331,617	8,087,897	31.93%
		19429	Insurance Co Of The State Of PA	12,617,333	6.0707%	11,574,013	7,175,904	62.00%
		19380	American Home Assur Co	4,945,316	2.3794%	3,767,616	574,298	15.24%
				47,895,633	**23.0446%**	**40,673,246**	**15,838,099**	**38.94%**
4	31		BERKSHIRE HATHAWAY					
		20087	National Ind Co	10,781,697	5.1875%	11,913,168	7,641,659	64.14%
		22039	General Rein Corp	6,495,772	3.1254%	6,220,357	1,627,951	26.17%
		20052	National Liab & Fire Ins Co	3,784,626	1.8209%	1,772,597	339,524	19.15%
				21,062,095	**10.1338%**	**19,906,122**	**9,609,134**	**48.27%**
5	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	1,088,768	0.5239%	701,744	-238,221	-33.95%
				1,088,768	**0.5239%**	**701,744**	**-238,221**	**-33.95%**
6	3018		Converium Holding Grp					
		22730	Converium Ins North Amer Inc	4,594,136	2.2104%	13,784,634	7,609,289	55.20%
				4,594,136	**2.2104%**	**13,784,634**	**7,609,289**	**55.20%**
7	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	77,981	0.0375%	77,981	-70,657	-90.61%
				77,981	**0.0375%**	**77,981**	**-70,657**	**-90.61%**
8	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	1,762,895	0.8482%	1,427,632	1,129,926	79.15%
				1,762,895	**0.8482%**	**1,427,632**	**1,129,926**	**79.15%**
9	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	793,224	0.3817%	773,087	-13,518	-1.75%
				793,224	**0.3817%**	**773,087**	**-13,518**	**-1.75%**
10	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	8,647,277	4.1606%	9,420,646	1,327,751	14.09%
				8,647,277	**4.1606%**	**9,420,646**	**1,327,751**	**14.09%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: AIRCRAFT [22]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
11	984		HCC INS HOLDINGS GRP					
		29599	US Specialty Ins Co	9,751,518	4.6919%	9,901,188	8,078,794	81.59%
		10367	Avemco Ins Co	5,841,605	2.8106%	5,861,605	929,069	15.85%
		42374	Houston Cas Co	1,960,353	0.9432%	1,791,886	631,485	35.24%
				17,553,476	**8.4457%**	**17,554,679**	**9,639,348**	**54.91%**
12	111		LIBERTY MUT GRP					
		23043	Liberty Mut Ins Co	10,618,164	5.1088%	11,090,963	2,072,780	18.69%
				10,618,164	**5.1088%**	**11,090,963**	**2,072,780**	**18.69%**
13	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	3,984,180	1.9170%	4,626,097	1,733,149	37.46%
				3,984,180	**1.9170%**	**4,626,097**	**1,733,149**	**37.46%**
14	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	2,006,057	0.9652%	884,409	212,332	24.01%
				2,006,057	**0.9652%**	**884,409**	**212,332**	**24.01%**
15	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	9,922,835	4.7743%	10,477,478	2,024,533	19.32%
				9,922,835	**4.7743%**	**10,477,478**	**2,024,533**	**19.32%**
16	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	11,176,456	5.3775%	9,544,773	9,788,130	102.55%
				11,176,456	**5.3775%**	**9,544,773**	**9,788,130**	**102.55%**
17	3548		St Paul Travelers Grp					
		24767	St Paul Fire & Marine Ins Co	655,211	0.3152%	62,095	799,453	1287.47%
				655,211	**0.3152%**	**62,095**	**799,453**	**1287.47%**
18	181		SWISS RE GRP					
		29874	North American Specialty Ins Co	3,426,778	1.6488%	3,349,056	3,192,784	95.33%
				3,426,778	**1.6488%**	**3,349,056**	**3,192,784**	**95.33%**
19	1285		X L AMER					
		37885	XL Specialty Ins Co	34,153,152	16.4325%	33,268,232	10,714,700	32.21%
				34,153,152	**16.4325%**	**33,268,232**	**10,714,700**	**32.21%**
20	212		ZURICH INS GRP					
		16535	Zurich American Ins Co	9,319,903	4.4842%	10,268,291	1,870,304	18.21%
				9,319,903	**4.4842%**	**10,268,291**	**1,870,304**	**18.21%**
			Line Total:	**207,839,052**	**100.0000%**	**211,510,208**	**72,186,320**	**34.13%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	26379		Accredited Surety & Cas Co Inc					
		26379	Accredited Surety & Cas Co Inc	652	0.0005%	382	-17	-4.45%
				652	**0.0005%**	**382**	**-17**	**-4.45%**
2	626		ACE LTD					
		22667	Ace American Ins Co	1,779,244	1.3509%	1,301,105	44,590	3.43%
		21121	Westchester Fire Ins Co	180,944	0.1374%	354,887	-31,890	-8.99%
				1,960,188	**1.4883%**	**1,655,992**	**12,700**	**0.77%**
3	501		Alleghany Grp					
		18619	Platte River Ins Co.	299,349	0.2273%	263,565	16,528	6.27%
				299,349	**0.2273%**	**263,565**	**16,528**	**6.27%**
4	761		ALLIANZ INS GRP					
		21857	American Ins Co	3,380	0.0026%	3,707	3,612	97.44%
				3,380	**0.0026%**	**3,707**	**3,612**	**97.44%**
5	88		ALLMERICA FINANCIAL CORP					
		22292	Hanover Ins Co	18,361	0.0139%	14,173	2,049	14.46%
				18,361	**0.0139%**	**14,173**	**2,049**	**14.46%**
6	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	95,572	0.0726%	87,152	9,116	10.46%
				95,572	**0.0726%**	**87,152**	**9,116**	**10.46%**
7	84		American Financial Grp					
		16691	Great American Ins Co	5,078,287	3.8558%	4,996,094	-229,103	-4.59%
		26344	Great American Assur Co	220,514	0.1674%	224,018	301	0.13%
		22136	Great American Ins Co of NY	65,732	0.0499%	62,182	2,027	3.26%
		26832	Great American Alliance Ins Co	5,713	0.0043%	25,536	-94,236	-369.03%
				5,370,246	**4.0775%**	**5,307,830**	**-321,011**	**-6.05%**
8	12		AMERICAN INTRNL GRP					
		19445	National Union Fire Ins Co Of Pitts	24,993,968	18.9772%	25,085,447	4,449,287	17.74%
		23809	Granite State Ins Co	1,491	0.0011%	1,618	319	19.72%
		23841	New Hampshire Ins Co	1,363	0.0010%	1,325	-1,417	-106.94%
				24,996,822	**18.9793%**	**25,088,390**	**4,448,189**	**17.73%**
9	968		AXA INS GRP					
		16187	AXA Re Prop & Cas Ins Co	870	0.0007%	8,374	-4,614	-55.10%
				870	**0.0007%**	**8,374**	**-4,614**	**-55.10%**
10	3416		AXIS Capital Grp					
		20370	AXIS Reins Co	536,899	0.4077%	317,614	174,947	55.08%
				536,899	**0.4077%**	**317,614**	**174,947**	**55.08%**
11	18538		Bancinsure Inc					
		18538	Bancinsure Inc	927,940	0.7046%	875,908	213,822	24.41%
				927,940	**0.7046%**	**875,908**	**213,822**	**24.41%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
12	38		CHUBB & SON INC					
		20281	Federal Ins Co	27,762,278	21.0791%	27,437,529	22,671,669	82.63%
		35181	Executive Risk Ind Inc	2,054,779	1.5601%	1,939,827	1,358,781	70.05%
		20397	Vigilant Ins Co	367,391	0.2789%	362,589	167,488	46.19%
		20346	Pacific Ind Co	23,262	0.0177%	27,354	-40,434	-147.82%
		20303	Great Northern Ins Co	15,630	0.0119%	32,182	-32,784	-101.87%
				30,223,340	**22.9477%**	**29,799,481**	**24,124,720**	**80.96%**
13	218		CNA INS GRP					
		20443	Continental Cas Co	3,113,366	2.3639%	4,232,655	1,576,691	37.25%
		13188	Western Surety Co	1,752,975	1.3310%	1,634,198	56,028	3.43%
		35289	Continental Ins Co	1,147,716	0.8714%	1,098,544	-216,534	-19.71%
		24047	Surety Bonding Co Of Amer	354,259	0.2690%	190,494	11,935	6.27%
		20494	Transportation Ins Co	8,154	0.0062%	9,411	-4,007	-42.58%
		20427	American Cas Co Of Reading PA	7,001	0.0053%	6,639	0	0.00%
		20508	Valley Forge Ins Co	5,000	0.0038%	5,475	4,998	91.29%
		20486	Transcontinental Ins Co	3,163	0.0024%	2,732	0	0.00%
		20478	National Fire Ins Co Of Hartford	2,946	0.0022%	2,420	0	0.00%
				6,394,580	**4.8552%**	**7,182,568**	**1,429,111**	**19.90%**
14	10758		Colonial Surety Co					
		10758	Colonial Surety Co	351,542	0.2669%	204,195	28,414	13.92%
				351,542	**0.2669%**	**204,195**	**28,414**	**13.92%**
15	50		Country Ins & Financial Services Grp					
		23647	Mutual Service Cas Ins Co	518	0.0004%	511	102	19.96%
				518	**0.0004%**	**511**	**102**	**19.96%**
16	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	7,485	0.0057%	6,737	4,142	61.48%
		24414	General Cas Co Of WI	761	0.0006%	761	-2,100	-275.95%
		25798	Unigard Ind Co	255	0.0002%	255	-314	-123.14%
				8,501	**0.0065%**	**7,753**	**1,728**	**22.29%**
17	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	13,700,385	10.4023%	13,766,959	10,165,009	73.84%
				13,700,385	**10.4023%**	**13,766,959**	**10,165,009**	**73.84%**
18	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	8,435	0.0064%	8,899	104,300	1172.04%
				8,435	**0.0064%**	**8,899**	**104,300**	**1172.04%**
19	62		EMC INS CO					
		21415	Employers Mut Cas Co	32,782	0.0249%	33,214	828	2.49%
				32,782	**0.0249%**	**33,214**	**828**	**2.49%**
20	158		FAIRFAX FINANCIAL					
		21113	United States Fire Ins Co	6,500	0.0049%	3,521	-24,306	-690.32%
				6,500	**0.0049%**	**3,521**	**-24,306**	**-690.32%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
21	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	436,239	0.3312%	406,164	-27,567	-6.79%
		28304	Federated Service Ins Co	40,371	0.0307%	38,033	21,164	55.65%
				476,610	**0.3619%**	**444,197**	**-6,403**	**-1.44%**
22	11118	Federated Rural Electric Ins Exch						
		11118	Federated Rural Electric Ins Exch	1,222	0.0009%	1,227	-26	-2.12%
				1,222	**0.0009%**	**1,227**	**-26**	**-2.12%**
23	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	27,153	0.0206%	13,449	542	4.03%
				27,153	**0.0206%**	**13,449**	**542**	**4.03%**
24	517	HANNOVER GRP						
		37257	Insurance Corp Of Hannover	552,180	0.4193%	570,334	984,636	172.64%
		20532	Clarendon Natl Ins Co	21,325	0.0162%	17,899	-10,466	-58.47%
		37303	Redland Ins Co	1,500	0.0011%	1,137	65	5.72%
				575,005	**0.4366%**	**589,370**	**974,235**	**165.30%**
25	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	9,163,325	6.9574%	8,497,416	7,280,155	85.67%
		29424	Hartford Cas Ins Co	65,746	0.0499%	70,785	6,768	9.56%
		30104	Hartford Underwriters Ins Co	280	0.0002%	280	-4,996	-1784.29%
		29459	Twin City Fire Ins Co Co	118	0.0001%	84	-60,874	-72469.05%
				9,229,469	**7.0077%**	**8,568,565**	**7,221,053**	**84.27%**
26	922	ICW GROUP						
		40029	Explorer Ins Co	22,938	0.0174%	20,443	0	0.00%
		27847	Insurance Co Of The West	8,586	0.0065%	10,243	0	0.00%
				31,524	**0.0239%**	**30,686**	**0**	**0.00%**
27	11592	International Fidelity Ins Co						
		11592	International Fidelity Ins Co	77,494	0.0588%	58,943	2,756	4.68%
				77,494	**0.0588%**	**58,943**	**2,756**	**4.68%**
28	111	LIBERTY MUT GRP						
		19917	Liberty Ins Underwriters Inc	680,823	0.5169%	872,783	-161,264	-18.48%
		23043	Liberty Mut Ins Co	78,054	0.0593%	76,570	-561,085	-732.77%
		24198	Peerless Ins Co	381	0.0003%	7,170	0	0.00%
				759,258	**0.5765%**	**956,523**	**-722,349**	**-75.52%**
29	108	LUMBERMENS MUT CAS GRP						
		30562	American Manufacturers Mut Ins Co	8	0.0000%	31	-95	-306.45%
				8	**0.0000%**	**31**	**-95**	**-306.45%**
30	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	74,420	0.0565%	79,893	31,476	39.40%
				74,420	**0.0565%**	**79,893**	**31,476**	**39.40%**
31	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	19,403	0.0147%	19,883	6,494	32.66%
				19,403	**0.0147%**	**19,883**	**6,494**	**32.66%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
32	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	101,736	0.0772%	107,872	17,145	15.89%
				101,736	**0.0772%**	**107,872**	**17,145**	**15.89%**
33	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	1,322	0.0010%	1,110	-230	-20.72%
				1,322	**0.0010%**	**1,110**	**-230**	**-20.72%**
34	140		NATIONWIDE CORP					
		23787	Nationwide Mut Ins Co	334,731	0.2542%	276,653	52,314	18.91%
		19100	Amco Ins Co	9,221	0.0070%	3,063	25,040	817.50%
		13838	Farmland Mut Ins Co	15	0.0000%	8	-40	-500.00%
				343,967	**0.2612%**	**279,724**	**77,314**	**27.64%**
35	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	36,122	0.0274%	37,572	15,785	42.01%
				36,122	**0.0274%**	**37,572**	**15,785**	**42.01%**
36	150		OLD REPUBLIC GRP					
		40444	Old Republic Surety Co	230,657	0.1751%	231,722	-3,796	-1.64%
		24147	Old Republic Ins Co	167,920	0.1275%	49,762	0	0.00%
				398,577	**0.3026%**	**281,484**	**-3,796**	**-1.35%**
37	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	3,942	0.0030%	4,332	0	0.00%
				3,942	**0.0030%**	**4,332**	**0**	**0.00%**
38	155		PROGRESSIVE GRP					
		24260	Progressive Cas Ins Co	2,386,623	1.8121%	1,974,284	1,558,781	78.95%
				2,386,623	**1.8121%**	**1,974,284**	**1,558,781**	**78.95%**
39	3496		Quanta US Holdings Grp					
		23752	Quanta Ind Co	81,889	0.0622%	31,960	8,512	26.63%
				81,889	**0.0622%**	**31,960**	**8,512**	**26.63%**
40	783		RLI INS GRP					
		13056	RLI Ins Co	59,920	0.0455%	168,852	182,168	107.89%
				59,920	**0.0455%**	**168,852**	**182,168**	**107.89%**
41	163		SAFECO INS GRP					
		19704	American States Ins Co	109,885	0.0834%	119,264	75,877	63.62%
		19690	American Economy Ins Co	31,574	0.0240%	37,496	65,947	175.88%
		24724	First Natl Ins Co Of Amer	19,836	0.0151%	16,631	1,483	8.92%
		24732	General Ins Co Of Amer	4,603	0.0035%	1,913	-122	-6.38%
				165,898	**0.1260%**	**175,304**	**143,185**	**81.68%**
42	169		SENTRY INS GRP					
		21180	Sentry Select Ins Co	382,836	0.2907%	451,621	131,830	29.19%
		24988	Sentry Ins A Mut Co	148,006	0.1124%	136,156	46,532	34.18%
				530,842	**0.4031%**	**587,777**	**178,362**	**30.35%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
43	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	2,753	0.0021%	931	0	0.00%
				2,753	**0.0021%**	**931**	**0**	**0.00%**
44	3548	St Paul Travelers Grp						
		31194	Travelers Cas & Surety Co Of Amer	8,603,848	6.5326%	8,730,901	2,584,789	29.61%
		24791	St Paul Mercury Ins Co	2,686,876	2.0401%	2,036,091	433,490	21.29%
		24767	St Paul Fire & Marine Ins Co	2,652,375	2.0139%	2,336,712	1,636,409	70.03%
		22217	Gulf Ins Co	1,940,594	1.4734%	3,478,798	8,098,599	232.80%
		25887	US Fidelity & Guaranty Co	449,154	0.3410%	390,826	117,016	29.94%
		25879	Fidelity & Guaranty Ins Underwriters	175,722	0.1334%	169,875	10,186	6.00%
		35386	Fidelity & Guaranty Ins Co	93,145	0.0707%	83,954	8,241	9.82%
		25682	Travelers Ind Co Of CT	40,908	0.0311%	40,741	10,802	26.51%
		19038	Travelers Cas & Surety Co	40,491	0.0307%	65,779	-345,098	-524.63%
		36463	Discover Prop & Cas Ins Co	40,217	0.0305%	34,923	4,093	11.72%
		25674	Travelers Property Cas Co Of Amer	35,779	0.0272%	23,406	30,589	130.69%
		24775	St Paul Guardian Ins Co	3,623	0.0028%	8,543	1,209	14.15%
		19046	Travelers Cas Ins Co Of Amer	715	0.0005%	371	-3,182	-857.68%
		22233	Select Ins Co	692	0.0005%	692	10,665	1541.18%
				16,764,139	**12.7285%**	**17,401,612**	**12,597,808**	**72.39%**
45	176	STATE FARM IL						
		25143	State Farm Fire And Cas Co	922,717	0.7006%	916,053	-40,516	-4.42%
				922,717	**0.7006%**	**916,053**	**-40,516**	**-4.42%**
46	181	SWISS RE GRP						
		29874	North American Specialty Ins Co	500	0.0004%	500	-770	-154.00%
				500	**0.0004%**	**500**	**-770**	**-154.00%**
47	215	UNITRIN GRP						
		14133	Valley Ins Co	6,325	0.0048%	6,724	2,403	35.74%
				6,325	**0.0048%**	**6,724**	**2,403**	**35.74%**
48	1129	WHITE MOUNTAINS GRP						
		27154	Atlantic Specialty Ins Co	3,001	0.0023%	1,300	40	3.08%
				3,001	**0.0023%**	**1,300**	**40**	**3.08%**
49	212	ZURICH INS GRP						
		39306	Fidelity & Deposit Co Of MD	6,326,385	4.8034%	6,143,305	-1,241,981	-20.22%
		16535	Zurich American Ins Co	3,351,517	2.5447%	4,034,581	2,188,850	54.25%
		41181	Universal Underwriters Ins Co	2,288,501	1.7376%	2,293,311	305,947	13.34%
		21709	Truck Ins Exch	1,213,649	0.9215%	1,195,911	86,877	7.26%
		34347	Colonial American Cas & Surety Co	286,377	0.2174%	286,377	203,514	71.07%
		40142	American Zurich Ins Co	183,859	0.1396%	198,420	31,142	15.69%
		21652	Farmers Ins Exch	21,405	0.0163%	18,754	1,309	6.98%
		21687	Mid-Century Ins Co	11,463	0.0087%	9,857	-172	-1.74%
		27855	Zurich American Ins Co Of IL	2,087	0.0016%	1,727	290	16.79%
		26247	American Guarantee & Liability Ins	1,499	0.0011%	29,066	-11,652	-40.09%
				13,686,742	**10.3919%**	**14,211,309**	**1,564,124**	**11.01%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
			Line Total:	**131,705,443**	**100.0000%**	**131,581,655**	**64,193,225**	**48.79%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	26379		Accredited Surety & Cas Co Inc					
		26379	Accredited Surety & Cas Co Inc	3,917,716	0.6690%	3,789,579	656,164	17.31%
				3,917,716	**0.6690%**	**3,789,579**	**656,164**	**17.31%**
2	626		ACE LTD					
		21121	Westchester Fire Ins Co	3,719,226	0.6351%	2,967,905	-191,079	-6.44%
		43575	Indemnity Ins Co Of North Amer	58,950	0.0101%	65,013	283,640	436.28%
		20699	Ace Prop & Cas Ins Co	14,302	0.0024%	14,704	50,716	344.91%
		22748	Pacific Employers Ins Co	864	0.0001%	23,452	32,407	138.18%
				3,793,342	**0.6478%**	**3,071,074**	**175,684**	**5.72%**
3	1276		ACMAT GRP					
		22950	Acstar Ins Co	977,466	0.1669%	701,124	224,028	31.95%
				977,466	**0.1669%**	**701,124**	**224,028**	**31.95%**
4	313		AEGIS GRP					
		33898	Aegis Security Ins Co	1,521,529	0.2598%	1,514,550	7,462,938	492.75%
				1,521,529	**0.2598%**	**1,514,550**	**7,462,938**	**492.75%**
5	501		Alleghany Grp					
		18619	Platte River Ins Co.	6,785,775	1.1587%	5,993,098	908,994	15.17%
				6,785,775	**1.1587%**	**5,993,098**	**908,994**	**15.17%**
6	13285		Allegheny Cas Co					
		13285	Allegheny Cas Co	10,090,407	1.7231%	10,041,147	0	0.00%
				10,090,407	**1.7231%**	**10,041,147**	**0**	**0.00%**
7	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	7,088,633	1.2105%	15,083,666	29,610,708	196.31%
		21857	American Ins Co	1,354,379	0.2313%	1,657,506	-8,143,272	-491.30%
		21881	National Surety Corp	81,232	0.0139%	160,568	-700,144	-436.04%
		21865	Associated Ind Corp	1,876	0.0003%	12,791	-32,581	-254.72%
		21849	American Automobile Ins Co	339	0.0001%	23,726	-636,966	-2684.68%
				8,526,459	**1.4560%**	**16,938,257**	**20,097,745**	**118.65%**
8	88		ALLMERICA FINANCIAL CORP					
		22292	Hanover Ins Co	112,077	0.0191%	178,416	295,126	165.41%
				112,077	**0.0191%**	**178,416**	**295,126**	**165.41%**
9	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	470	0.0001%	320	155	48.44%
				470	**0.0001%**	**320**	**155**	**48.44%**
10	574		AMERCO CORP					
		31089	Republic Western Ins Co	1,050	0.0002%	1,875	13,771	734.45%
				1,050	**0.0002%**	**1,875**	**13,771**	**734.45%**
11	10216		American Contractors Ind Co					
		10216	American Contractors Ind Co	48,146,539	8.2216%	45,081,990	5,860,072	13.00%
				48,146,539	**8.2216%**	**45,081,990**	**5,860,072**	**13.00%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
12	84		American Financial Grp					
		16691	Great American Ins Co	14,626,345	2.4976%	13,846,164	3,664,700	26.47%
		22136	Great American Ins Co of NY	20,112	0.0034%	29,172	540,054	1851.28%
				14,646,457	**2.5011%**	**13,875,336**	**4,204,754**	**30.30%**
13	12		AMERICAN INTRNL GRP					
		19445	National Union Fire Ins Co Of Pitts	5,832,097	0.9959%	2,338,532	124,711	5.33%
		19380	American Home Assur Co	5,786,692	0.9881%	6,474,934	-1,152,244	-17.80%
		19429	Insurance Co Of The State Of PA	2,616,932	0.4469%	4,491,726	1,499,496	33.38%
				14,235,721	**2.4309%**	**13,305,192**	**471,963**	**3.55%**
14	18		AMERICAN ROAD GRP					
		19631	American Road Ins Co	150,000	0.0256%	31,250	0	0.00%
				150,000	**0.0256%**	**31,250**	**0**	**0.00%**
15	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	298,681	0.0510%	264,185	196,115	74.23%
				298,681	**0.0510%**	**264,185**	**196,115**	**74.23%**
16	31380		American Surety Co					
		31380	American Surety Co	2,001,293	0.3417%	1,872,019	54,126	2.89%
				2,001,293	**0.3417%**	**1,872,019**	**54,126**	**2.89%**
17	1279		Arch Ins Grp					
		11150	Arch Ins Co	29,416,097	5.0231%	17,433,938	5,139,521	29.48%
		10348	Arch Reins Co	202,904	0.0346%	113,731	45,493	40.00%
				29,619,001	**5.0578%**	**17,547,669**	**5,185,014**	**29.55%**
18	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	1,120	0.0002%	14,762	-123,533	-836.83%
				1,120	**0.0002%**	**14,762**	**-123,533**	**-836.83%**
19	24		ATLANTIC CO					
		19895	Atlantic Mut Ins Co	127,065	0.0217%	371,702	-552,194	-148.56%
				127,065	**0.0217%**	**371,702**	**-552,194**	**-148.56%**
20	18538		Bancinsure Inc					
		18538	Bancinsure Inc	61,144	0.0104%	79,528	0	0.00%
				61,144	**0.0104%**	**79,528**	**0**	**0.00%**
21	689		BANKERS INS GRP					
		33162	Bankers Ins Co	2,066,458	0.3529%	2,076,969	404,800	19.49%
				2,066,458	**0.3529%**	**2,076,969**	**404,800**	**19.49%**
22	31		BERKSHIRE HATHAWAY					
		20087	National Ind Co	4,402,629	0.7518%	554,910	473,228	85.28%
				4,402,629	**0.7518%**	**554,910**	**473,228**	**85.28%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
23	38	CHUBB & SON INC						
		20281	Federal Ins Co	30,390,948	5.1896%	19,008,465	145,062	0.76%
		20346	Pacific Ind Co	572,042	0.0977%	244,696	27,224	11.13%
		20397	Vigilant Ins Co	206,924	0.0353%	200,179	-22,914	-11.45%
				31,169,914	**5.3226%**	**19,453,340**	**149,372**	**0.77%**
24	244	CINCINNATI FNCL CP						
		10677	Cincinnati Ins Co	5,307	0.0009%	8,936	-13	-0.15%
				5,307	**0.0009%**	**8,936**	**-13**	**-0.15%**
25	218	CNA INS GRP						
		13188	Western Surety Co	21,576,073	3.6844%	18,743,688	10,523,519	56.14%
		35289	Continental Ins Co	4,482,259	0.7654%	3,927,811	468,180	11.92%
		20443	Continental Cas Co	3,633,345	0.6204%	3,907,004	3,276,633	83.87%
		20478	National Fire Ins Co Of Hartford	2,573,992	0.4395%	3,445,050	622,425	18.07%
		24047	Surety Bonding Co Of Amer	1,514,278	0.2586%	1,269,416	344,964	27.18%
		20427	American Cas Co Of Reading PA	1,051,661	0.1796%	2,906,340	2,972,094	102.26%
		13200	Universal Surety Of Amer	5,026	0.0009%	5,854	-848	-14.49%
				34,836,634	**5.9488%**	**34,205,163**	**18,206,967**	**53.23%**
26	10758	Colonial Surety Co						
		10758	Colonial Surety Co	1,538	0.0003%	1,439	-110	-7.64%
				1,538	**0.0003%**	**1,439**	**-110**	**-7.64%**
27	37206	Contractors Bonding & Ins Co						
		37206	Contractors Bonding & Ins Co	4,339,894	0.7411%	3,968,435	32,778	0.83%
				4,339,894	**0.7411%**	**3,968,435**	**32,778**	**0.83%**
28	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	33,145	0.0057%	33,145	3,325	10.03%
				33,145	**0.0057%**	**33,145**	**3,325**	**10.03%**
29	240	DAIMLER CHRYSLER GRP						
		10499	DaimlerChrysler Ins Co	27,182	0.0046%	32,882	55,252	168.03%
				27,182	**0.0046%**	**32,882**	**55,252**	**168.03%**
30	74	DELPHI FIN GRP						
		15105	Safety Natl Cas Corp	638,241	0.1090%	650,483	19,847	3.05%
				638,241	**0.1090%**	**650,483**	**19,847**	**3.05%**
31	62	EMC INS CO						
		21415	Employers Mut Cas Co	147,109	0.0251%	106,172	64,718	60.96%
				147,109	**0.0251%**	**106,172**	**64,718**	**60.96%**
32	158	FAIRFAX FINANCIAL						
		24384	Fairmont Specialty Ins Co	5,476,174	0.9351%	5,478,937	1,730,661	31.59%
		21113	United States Fire Ins Co	1,424,154	0.2432%	905,098	-81,547	-9.01%
		10936	Seneca Ins Co Inc	906,266	0.1548%	930,391	0	0.00%
		21105	North River Ins Co	12,330	0.0021%	61,420	-43,815	-71.34%
				7,818,924	**1.3352%**	**7,375,846**	**1,605,299**	**21.76%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
33	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	176,114	0.0301%	159,827	21,446	13.42%
		28304	Federated Service Ins Co	398	0.0001%	10	141	1410.00%
				176,512	**0.0301%**	**159,837**	**21,587**	**13.51%**
34	31453		Financial Pacific Ins Co					
		31453	Financial Pacific Ins Co	4,352,889	0.7433%	3,607,414	2,702,642	74.92%
				4,352,889	**0.7433%**	**3,607,414**	**2,702,642**	**74.92%**
35	961		FRONTIER INS GRP					
		34266	Frontier Ins Co	161,503	0.0276%	269,944	561,869	208.14%
				161,503	**0.0276%**	**269,944**	**561,869**	**208.14%**
36	11304		Global Surety & Ins Co					
		11304	Global Surety & Ins Co	70,988	0.0121%	84,649	0	0.00%
				70,988	**0.0121%**	**84,649**	**0**	**0.00%**
37	79		GMAC INS HOLDING					
		22012	Motors Ins Corp	435	0.0001%	777	24	3.09%
				435	**0.0001%**	**777**	**24**	**3.09%**
38	36650		Guarantee Co Of North America USA					
		36650	Guarantee Co Of North America USA	220,519	0.0377%	155,109	152,417	98.26%
				220,519	**0.0377%**	**155,109**	**152,417**	**98.26%**
39	26433		Harco Natl Ins Co					
		26433	Harco Natl Ins Co	616,088	0.1052%	565,503	7,585,431	1341.36%
				616,088	**0.1052%**	**565,503**	**7,585,431**	**1341.36%**
40	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	11,233	0.0019%	11,277	4,557	40.41%
				11,233	**0.0019%**	**11,277**	**4,557**	**40.41%**
41	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	14,409,522	2.4606%	12,188,009	25,818,679	211.84%
		22357	Hartford Accid & Ind Co	591,365	0.1010%	458,554	-1,458,005	-317.96%
		29424	Hartford Cas Ins Co	350,703	0.0599%	380,281	-4,222	-1.11%
				15,351,590	**2.6215%**	**13,026,844**	**24,356,452**	**186.97%**
42	922		ICW GROUP					
		27847	Insurance Co Of The West	17,021,853	2.9067%	15,594,096	1,214,994	7.79%
		40029	Explorer Ins Co	1,103,150	0.1884%	1,162,236	268,824	23.13%
				18,125,003	**3.0951%**	**16,756,332**	**1,483,818**	**8.86%**
43	75		INSCO DICO GRP					
		12718	Developers Surety And Ind Co	18,231,889	3.1133%	17,085,749	4,192,138	24.54%
		25550	Indemnity Co Of CA	5,266,121	0.8993%	4,724,321	1,422,888	30.12%
				23,498,010	**4.0126%**	**21,810,070**	**5,615,026**	**25.75%**
44	11592		International Fidelity Ins Co					
		11592	International Fidelity Ins Co	12,575,470	2.1474%	11,113,066	1,781,879	16.03%
				12,575,470	**2.1474%**	**11,113,066**	**1,781,879**	**16.03%**

2004 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
45	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	8,202,798	1.4007%	7,454,483	101,496	1.36%
				8,202,798	**1.4007%**	**7,454,483**	**101,496**	**1.36%**
46	37940	Lexington Natl Ins Corp						
		37940	Lexington Natl Ins Corp	1,593,941	0.2722%	1,356,361	0	0.00%
				1,593,941	**0.2722%**	**1,356,361**	**0**	**0.00%**
47	111	LIBERTY MUT GRP						
		23043	Liberty Mut Ins Co	16,785,015	2.8662%	17,790,922	14,324,712	80.52%
		42404	Liberty Ins Corp	23,651	0.0040%	5,139	80	1.56%
		21458	Employers Ins of Wausau	10,062	0.0017%	13,497	-200,222	-1483.46%
		23035	Liberty Mut Fire Ins Co	3,829	0.0007%	2,665	134	5.03%
		24198	Peerless Ins Co	3,049	0.0005%	1,893	115,805	6117.54%
				16,825,606	**2.8732%**	**17,814,116**	**14,240,509**	**79.94%**
48	108	LUMBERMENS MUT CAS GRP						
		22918	American Motorists Ins Co	2,445,837	0.4177%	8,816,564	-2,177,173	-24.69%
		22977	Lumbermens Mut Cas Co	826,081	0.1411%	1,792,870	-479,059	-26.72%
		30562	American Manufacturers Mut Ins Co	223,659	0.0382%	583,724	5,011,703	858.57%
				3,495,577	**0.5969%**	**11,193,158**	**2,355,471**	**21.04%**
49	748	Meadowbrook Ins Grp						
		18023	Star Ins Co	1,568	0.0003%	244,474	-716,423	-293.05%
				1,568	**0.0003%**	**244,474**	**-716,423**	**-293.05%**
50	3479	Merchants Bonding Co Grp						
		14494	Merchants Bonding Co (Mutual)	3,553,905	0.6069%	3,287,263	1,096,016	33.34%
				3,553,905	**0.6069%**	**3,287,263**	**1,096,016**	**33.34%**
51	660	MERCURY GEN GRP						
		16810	American Mercury Ins Co	644	0.0001%	1,143	0	0.00%
				644	**0.0001%**	**1,143**	**0**	**0.00%**
52	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	68,836	0.0118%	69,061	1,842	2.67%
				68,836	**0.0118%**	**69,061**	**1,842**	**2.67%**
53	23663	National American Ins Co						
		23663	National American Ins Co	3,050	0.0005%	9,883	663,927	6717.87%
				3,050	**0.0005%**	**9,883**	**663,927**	**6717.87%**
54	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	1,744,523	0.2979%	1,869,778	-77,785	-4.16%
		19100	Amco Ins Co	654,424	0.1118%	590,807	9,757	1.65%
				2,398,947	**0.4096%**	**2,460,585**	**-68,028**	**-2.76%**
55	510	NAVIGATORS GRP INC						
		42307	Navigators Ins Co	100,703	0.0172%	81,738	28,728	35.15%
				100,703	**0.0172%**	**81,738**	**28,728**	**35.15%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
56	148	OHIO CAS GRP						
		24066	American Fire & Cas Co	807	0.0001%	807	-37,127	-4600.62%
				807	**0.0001%**	**807**	**-37,127**	**-4600.62%**
57	26565	Ohio Ind Co						
		26565	Ohio Ind Co	69,625	0.0119%	69,523	0	0.00%
				69,625	**0.0119%**	**69,523**	**0**	**0.00%**
58	150	OLD REPUBLIC GRP						
		24139	International Bus & Merc Reassur Co	2,553,121	0.4360%	1,899,129	321,765	16.94%
		40444	Old Republic Surety Co	1,041,430	0.1778%	1,055,686	-17,252	-1.63%
		24147	Old Republic Ins Co	243,852	0.0416%	242,345	47,296	19.52%
		35424	Old Republic Security Assur Co	1,000	0.0002%	1,000	0	0.00%
				3,839,403	**0.6556%**	**3,198,160**	**351,809**	**11.00%**
59	3592	ProAlliance Grp						
		39551	Continental Heritage Ins Co	952,584	0.1627%	373,285	77	0.02%
				952,584	**0.1627%**	**373,285**	**77**	**0.02%**
60	155	PROGRESSIVE GRP						
		24260	Progressive Cas Ins Co	35,216	0.0060%	33,875	6,641	19.60%
				35,216	**0.0060%**	**33,875**	**6,641**	**19.60%**
61	867	PROTECTIVE INS GRP						
		12416	Protective Ins Co	101,473	0.0173%	101,473	100	0.10%
				101,473	**0.0173%**	**101,473**	**100**	**0.10%**
62	458	PROTECTIVE LIFE INS GRP						
		35769	Lyndon Property Ins Co	488,486	0.0834%	486,514	-96,457	-19.83%
				488,486	**0.0834%**	**486,514**	**-96,457**	**-19.83%**
63	3496	Quanta US Holdings Grp						
		23752	Quanta Ind Co	150,493	0.0257%	46,121	6,330	13.72%
				150,493	**0.0257%**	**46,121**	**6,330**	**13.72%**
64	783	RLI INS GRP						
		13056	RLI Ins Co	1,878,978	0.3209%	2,141,711	118,733	5.54%
				1,878,978	**0.3209%**	**2,141,711**	**118,733**	**5.54%**
65	553	ROYAL & SUN ALLIANCE USA						
		24678	Royal Ind Co	72,444	0.0124%	363,174	-513,833	-141.48%
				72,444	**0.0124%**	**363,174**	**-513,833**	**-141.48%**
66	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	39,757,799	6.7891%	35,151,584	8,983,652	25.56%
		24724	First Natl Ins Co Of Amer	8,402,614	1.4348%	8,030,813	8,183,896	101.91%
		24732	General Ins Co Of Amer	341,782	0.0584%	445,284	254,222	57.09%
		19704	American States Ins Co	40,865	0.0070%	28,463	-3,096	-10.88%
		19690	American Economy Ins Co	1,160	0.0002%	1,576	39,779	2524.05%
				48,544,220	**8.2895%**	**43,657,720**	**17,458,453**	**39.99%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
67	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	363,771	0.0621%	353,397	10,025	2.84%
		24988	Sentry Ins A Mut Co	3,086	0.0005%	3,315	123	3.71%
				366,857	**0.0626%**	**356,712**	**10,148**	**2.84%**
68	3548	St Paul Travelers Grp						
		31194	Travelers Cas & Surety Co Of Amer	77,412,939	13.2191%	74,973,647	90,667,097	120.93%
		24767	St Paul Fire & Marine Ins Co	18,049,232	3.0821%	19,648,128	28,581,430	145.47%
		22217	Gulf Ins Co	4,014,261	0.6855%	10,285,310	-753,497	-7.33%
		25887	US Fidelity & Guaranty Co	3,128,154	0.5342%	5,285,637	31,252,227	591.27%
		19038	Travelers Cas & Surety Co	2,861,305	0.4886%	3,234,903	-264,968	-8.19%
		35386	Fidelity & Guaranty Ins Co	2,582,702	0.4410%	3,569,774	4,709,653	131.93%
		22535	Seaboard Surety Co	2,357,604	0.4026%	2,594,644	3,037,372	117.06%
		24791	St Paul Mercury Ins Co	559,438	0.0955%	563,793	415,175	73.64%
		24775	St Paul Guardian Ins Co	557,363	0.0952%	738,253	153,987	20.86%
		41483	Farmington Cas Co	125,078	0.0214%	63,457	-7,990	-12.59%
		25674	Travelers Property Cas Co Of Amer	2,629	0.0004%	2,637	743	28.18%
		19070	Standard Fire Ins Co	1,188	0.0002%	762	-3,262	-428.08%
		19046	Travelers Cas Ins Co Of Amer	375	0.0001%	375	-26	-6.93%
		41750	St Paul Medical Liability Ins Co	75	0.0000%	79	4,941,971	255659.49%
				111,652,343	**19.0659%**	**120,961,399**	**162,729,912**	**134.53%**
69	176	STATE FARM IL						
		25143	State Farm Fire And Cas Co	493,696	0.0843%	453,298	-144,384	-31.85%
		25151	State Farm General Ins Co	6,587	0.0011%	7,784	0	0.00%
				500,283	**0.0854%**	**461,082**	**-144,384**	**-31.31%**
70	12793	Surety Co Of The Pacific						
		12793	Surety Co Of The Pacific	13,123,467	2.2410%	10,550,558	1,496,811	14.19%
				13,123,467	**2.2410%**	**10,550,558**	**1,496,811**	**14.19%**
71	181	SWISS RE GRP						
		32778	Washington Intl Ins Co	4,617,142	0.7884%	4,357,977	809,707	18.58%
		29874	North American Specialty Ins Co	1,618,203	0.2763%	1,538,053	242,796	15.79%
				6,235,345	**1.0648%**	**5,896,030**	**1,052,503**	**17.85%**
72	781	UNION LABOR GRP						
		37893	Ulico Cas Co	10,767	0.0018%	141,506	1,580,477	1116.90%
				10,767	**0.0018%**	**141,506**	**1,580,477**	**1116.90%**
73	248	UNITED FIRE & CAS GRP						
		13021	United Fire & Cas Co	97,726	0.0167%	38,658	1,000	2.59%
				97,726	**0.0167%**	**38,658**	**1,000**	**2.59%**
74	215	UNITRIN GRP						
		19887	Trinity Universal Ins Co	1,013	0.0002%	3,485	0	0.00%
				1,013	**0.0002%**	**3,485**	**0**	**0.00%**
75	201	UTICA NATL INS GRP						
		25976	Utica Mut Ins Co	10,958	0.0019%	28,089	-396	-1.41%
				10,958	**0.0019%**	**28,089**	**-396**	**-1.41%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
76	697	VAN ENT GRP						
		37060	Old United Cas Co	5,464	0.0009%	5,461	0	0.00%
				5,464	**0.0009%**	**5,461**	**0**	**0.00%**
77	10008	Western Ins Co						
		10008	Western Ins Co	1,510,189	0.2579%	1,279,924	362,394	28.31%
				1,510,189	**0.2579%**	**1,279,924**	**362,394**	**28.31%**
78	228	WESTFIELD Grp						
		24120	Westfield Natl Ins Co	25,611	0.0044%	18,700	0	0.00%
				25,611	**0.0044%**	**18,700**	**0**	**0.00%**
79	1129	WHITE MOUNTAINS GRP						
		35408	Sirius Amer Ins Co	13,393	0.0023%	13,393	91,647	684.29%
		16217	National Farmers Union Prop & Cas	5,754	0.0010%	4,837	-153	-3.16%
		21970	OneBeacon Ins Co	1,532	0.0003%	4,954	-7,769	-156.82%
		20613	American Employers Ins Co	100	0.0000%	100	1	1.00%
				20,779	**0.0035%**	**23,284**	**83,726**	**359.59%**
80	98	WR Berkley Corp						
		10510	Carolina Cas Ins Co	461,063	0.0787%	479,323	110,731	23.10%
		29580	Berkley Regional Ins Co	38,416	0.0066%	18,688	4,486	24.00%
				499,479	**0.0853%**	**498,011**	**115,217**	**23.14%**
81	1285	X L AMER						
		37885	XL Specialty Ins Co	4,715,470	0.8052%	4,721,025	376,819	7.98%
		22322	Greenwich Ins Co	780,913	0.1333%	795,066	-567,298	-71.35%
				5,496,383	**0.9386%**	**5,516,091**	**-190,479**	**-3.45%**
82	212	ZURICH INS GRP						
		39306	Fidelity & Deposit Co Of MD	46,204,730	7.8900%	38,204,311	13,707,493	35.88%
		34347	Colonial American Cas & Surety Co	832,131	0.1421%	748,365	319,997	42.76%
		41181	Universal Underwriters Ins Co	507,628	0.0867%	532,500	228,525	42.92%
		26247	American Guarantee & Liability Ins	435,594	0.0744%	646,785	2,979,692	460.69%
		16535	Zurich American Ins Co	21,469	0.0037%	21,469	-454	-2.11%
		21709	Truck Ins Exch	11,593	0.0020%	9,496	653	6.88%
		21326	Empire Fire & Marine Ins Co	2,400	0.0004%	2,400	-604	-25.17%
		10873	Farmers Reins Co	50	0.0000%	50	0	0.00%
				48,015,595	**8.1992%**	**40,165,376**	**17,235,302**	**42.91%**
			Line Total:	**585,612,090**	**100.0000%**	**551,090,609**	**329,742,582**	**59.83%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		22667	Ace American Ins Co	2,417	0.0160%	736	0	0.00%
				2,417	**0.0160%**	**736**	**0**	**0.00%**
2	761		ALLIANZ INS GRP					
		21857	American Ins Co	189,216	1.2549%	179,406	13,399	7.47%
		21881	National Surety Corp	107,474	0.7128%	100,927	14,137	14.01%
		21873	Firemans Fund Ins Co	65,580	0.4349%	39,225	-368	-0.94%
		21865	Associated Ind Corp	35,189	0.2334%	33,764	407	1.21%
		21849	American Automobile Ins Co	23,283	0.1544%	14,030	399	2.84%
				420,742	**2.7905%**	**367,352**	**27,974**	**7.62%**
3	88		ALLMERICA FINANCIAL CORP					
		22292	Hanover Ins Co	210	0.0014%	70	-226	-322.86%
				210	**0.0014%**	**70**	**-226**	**-322.86%**
4	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	40,518	0.2687%	23,252	2,530	10.88%
				40,518	**0.2687%**	**23,252**	**2,530**	**10.88%**
5	84		American Financial Grp					
		26344	Great American Assur Co	34,918	0.2316%	33,663	-985	-2.93%
		16691	Great American Ins Co	30,687	0.2035%	32,571	-35,819	-109.97%
		22136	Great American Ins Co of NY	8,758	0.0581%	5,545	-2,942	-53.06%
		26832	Great American Alliance Ins Co	487	0.0032%	457	-551	-120.57%
				74,850	**0.4964%**	**72,236**	**-40,297**	**-55.79%**
6	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	4,319	0.0286%	3,083	1,850	60.01%
				4,319	**0.0286%**	**3,083**	**1,850**	**60.01%**
7	12		AMERICAN INTRNL GRP					
		19445	National Union Fire Ins Co Of Pitts	2,064,585	13.6929%	1,941,906	180,885	9.31%
		23809	Granite State Ins Co	3,323	0.0220%	4,678	822	17.57%
		23841	New Hampshire Ins Co	3,230	0.0214%	8,168	-35	-0.43%
		19380	American Home Assur Co	70	0.0005%	64	8	12.50%
				2,071,208	**13.7368%**	**1,954,816**	**181,680**	**9.29%**
8	3416		AXIS Capital Grp					
		20370	AXIS Reins Co	10,248	0.0680%	1,378	31,696	2300.15%
				10,248	**0.0680%**	**1,378**	**31,696**	**2300.15%**
9	18538		Bancinsure Inc					
		18538	Bancinsure Inc	1,972	0.0131%	27,008	0	0.00%
				1,972	**0.0131%**	**27,008**	**0**	**0.00%**
10	31		BERKSHIRE HATHAWAY					
		38962	Genesis Ins Co	13,243	0.0878%	23,901	-9,000	-37.66%
				13,243	**0.0878%**	**23,901**	**-9,000**	**-37.66%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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11	802		Capital Ins Group					
		13544	California Capital Ins Co	148,392	0.9842%	146,386	26,216	17.91%
		23540	Monterey Ins Co	90,185	0.5981%	83,715	12,776	15.26%
				238,577	**1.5823%**	**230,101**	**38,992**	**16.95%**
12	38		CHUBB & SON INC					
		20281	Federal Ins Co	4,020,792	26.6669%	3,452,449	274,088	7.94%
		35181	Executive Risk Ind Inc	37,377	0.2479%	34,155	967	2.83%
		20397	Vigilant Ins Co	8,062	0.0535%	4,320	604	13.98%
		20346	Pacific Ind Co	3,002	0.0199%	1,964	443	22.56%
				4,069,233	**26.9882%**	**3,492,888**	**276,102**	**7.90%**
13	218		CNA INS GRP					
		20494	Transportation Ins Co	6,882	0.0456%	7,007	0	0.00%
		20443	Continental Cas Co	5,568	0.0369%	6,026	-8,358	-138.70%
		20427	American Cas Co Of Reading PA	4,105	0.0272%	7,549	-2,770	-36.69%
		20478	National Fire Ins Co Of Hartford	1,982	0.0131%	966	0	0.00%
		20486	Transcontinental Ins Co	717	0.0048%	528	0	0.00%
				19,254	**0.1277%**	**22,076**	**-11,128**	**-50.41%**
14	50		Country Ins & Financial Services Grp					
		23647	Mutual Service Cas Ins Co	1,262	0.0084%	1,262	100	7.92%
				1,262	**0.0084%**	**1,262**	**100**	**7.92%**
15	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	4,593	0.0305%	4,306	-230	-5.34%
		24414	General Cas Co Of WI	67	0.0004%	67	0	0.00%
				4,660	**0.0309%**	**4,373**	**-230**	**-5.26%**
16	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	2,993	0.0199%	3,158	0	0.00%
				2,993	**0.0199%**	**3,158**	**0**	**0.00%**
17	62		EMC INS CO					
		21415	Employers Mut Cas Co	2,955	0.0196%	3,042	-52	-1.71%
				2,955	**0.0196%**	**3,042**	**-52**	**-1.71%**
18	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	100,938	0.6694%	102,720	8,082	7.87%
		28304	Federated Service Ins Co	18,618	0.1235%	17,165	172	1.00%
				119,556	**0.7929%**	**119,885**	**8,254**	**6.88%**
19	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	407	0.0027%	409	0	0.00%
				407	**0.0027%**	**409**	**0**	**0.00%**
20	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	11,184	0.0742%	7,299	294	4.03%
				11,184	**0.0742%**	**7,299**	**294**	**4.03%**

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21	517	HANNOVER GRP						
		37257	Insurance Corp Of Hannover	62,735	0.4161%	60,037	-108	-0.18%
		20532	Clarendon Natl Ins Co	23,766	0.1576%	13,485	22,592	167.53%
				86,501	**0.5737%**	**73,522**	**22,484**	**30.58%**
22	26433	Harco Natl Ins Co						
		26433	Harco Natl Ins Co	275,943	1.8301%	242,853	94,102	38.75%
				275,943	**1.8301%**	**242,853**	**94,102**	**38.75%**
23	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	1,085,093	7.1966%	945,613	105,545	11.16%
		29424	Hartford Cas Ins Co	401	0.0027%	530	0	0.00%
				1,085,494	**7.1993%**	**946,143**	**105,545**	**11.16%**
24	922	ICW GROUP						
		27847	Insurance Co Of The West	6,645	0.0441%	10,108	0	0.00%
				6,645	**0.0441%**	**10,108**	**0**	**0.00%**
25	111	LIBERTY MUT GRP						
		23043	Liberty Mut Ins Co	39,369	0.2611%	38,596	-533,223	-1381.55%
		24198	Peerless Ins Co	30,797	0.2043%	28,454	850	2.99%
		21458	Employers Ins of Wausau	1,765	0.0117%	983	52	5.29%
		10836	Golden Eagle Ins Corp	503	0.0033%	339	-11,234	-3313.86%
				72,434	**0.4804%**	**68,372**	**-543,555**	**-795.00%**
26	785	MARKEL CORP GRP						
		35378	Evanston Ins Co	1,875	0.0124%	1,503	11	0.73%
				1,875	**0.0124%**	**1,503**	**11**	**0.73%**
27	15768	Merced Mut Ins Co						
		15768	Merced Mut Ins Co	415	0.0028%	415	0	0.00%
				415	**0.0028%**	**415**	**0**	**0.00%**
28	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	10,406	0.0690%	16,214	-1,119	-6.90%
				10,406	**0.0690%**	**16,214**	**-1,119**	**-6.90%**
29	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	29,481	0.1955%	43,032	74,584	173.32%
				29,481	**0.1955%**	**43,032**	**74,584**	**173.32%**
30	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	405,239	2.6877%	373,114	44,031	11.80%
		28223	Nationwide Agribusiness Ins Co	20,806	0.1380%	14,203	1,494	10.52%
		13838	Farmland Mut Ins Co	2,496	0.0166%	1,352	124	9.17%
				428,541	**2.8422%**	**388,669**	**45,649**	**11.74%**
31	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	45,249	0.3001%	33,029	4,491	13.60%
				45,249	**0.3001%**	**33,029**	**4,491**	**13.60%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
32	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	1,679	0.0111%	3,761	0	0.00%
				1,679	**0.0111%**	**3,761**	**0**	**0.00%**
33	783	RLI INS GRP						
		13056	RLI Ins Co	12,232	0.0811%	20,859	-10,987	-52.67%
				12,232	**0.0811%**	**20,859**	**-10,987**	**-52.67%**
34	163	SAFECO INS GRP						
		19704	American States Ins Co	25,504	0.1691%	25,924	-1,128	-4.35%
		24740	Safeco Ins Co Of Amer	12,108	0.0803%	12,288	1,265	10.29%
		24732	General Ins Co Of Amer	10,518	0.0698%	9,301	326	3.50%
		24724	First Natl Ins Co Of Amer	1,627	0.0108%	626	40	6.39%
		19690	American Economy Ins Co	1,089	0.0072%	1,291	13	1.01%
				50,846	**0.3372%**	**49,430**	**516**	**1.04%**
35	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	127,850	0.8479%	143,548	-13,688	-9.54%
		24988	Sentry Ins A Mut Co	43,161	0.2863%	38,920	241	0.62%
				171,011	**1.1342%**	**182,468**	**-13,447**	**-7.37%**
36	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	1,219	0.0081%	355	0	0.00%
				1,219	**0.0081%**	**355**	**0**	**0.00%**
37	3548	St Paul Travelers Grp						
		31194	Travelers Cas & Surety Co Of Amer	1,472,503	9.7660%	1,431,631	27,303	1.91%
		24767	St Paul Fire & Marine Ins Co	574,503	3.8103%	494,786	297,381	60.10%
		22217	Gulf Ins Co	139,564	0.9256%	298,958	1,573,186	526.22%
		24791	St Paul Mercury Ins Co	69,857	0.4633%	69,680	30,127	43.24%
		25674	Travelers Property Cas Co Of Amer	43,350	0.2875%	20,565	-10,884	-52.92%
		36463	Discover Prop & Cas Ins Co	32,947	0.2185%	41,747	4,623	11.07%
		25887	US Fidelity & Guaranty Co	29,353	0.1947%	29,228	-38,823	-132.83%
		24015	Northland Ins Co	12,330	0.0818%	23,908	21,109	88.29%
		25682	Travelers Ind Co Of CT	11,834	0.0785%	9,218	3,337	36.20%
		19038	Travelers Cas & Surety Co	2,471	0.0164%	2,426	-1,501	-61.87%
		41483	Farmington Cas Co	2,000	0.0133%	2,123	-1,659	-78.14%
		36161	Travelers Prop Cas Ins Co	889	0.0059%	571	0	0.00%
		22233	Select Ins Co	876	0.0058%	847	4,567	539.20%
		24775	St Paul Guardian Ins Co	727	0.0048%	696	199	28.59%
		25879	Fidelity & Guaranty Ins Underwriters	109	0.0007%	220	-517	-235.00%
				2,393,313	**15.8731%**	**2,426,604**	**1,908,448**	**78.65%**
38	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	6,993	0.0464%	3,368	0	0.00%
				6,993	**0.0464%**	**3,368**	**0**	**0.00%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
39	215	UNITRIN GRP						
		11142	United Cas Ins Co Of Amer	531,550	3.5254%	528,916	60,332	11.41%
		14133	Valley Ins Co	1,379	0.0091%	2,036	401	19.70%
				532,929	**3.5345%**	**530,952**	**60,733**	**11.44%**
40	1129	WHITE MOUNTAINS GRP						
		16217	National Farmers Union Prop & Cas	25,264	0.1676%	26,763	-1,117	-4.17%
				25,264	**0.1676%**	**26,763**	**-1,117**	**-4.17%**
41	98	WR Berkley Corp						
		36684	Riverport Ins Co	137,121	0.9094%	130,891	19,840	15.16%
				137,121	**0.9094%**	**130,891**	**19,840**	**15.16%**
42	1285	X L AMER						
		24554	XL Ins Amer Inc	59,639	0.3955%	43,037	-3,516	-8.17%
				59,639	**0.3955%**	**43,037**	**-3,516**	**-8.17%**
43	212	ZURICH INS GRP						
		41181	Universal Underwriters Ins Co	1,851,937	12.2825%	1,860,859	1,703,016	91.52%
		39306	Fidelity & Deposit Co Of MD	506,748	3.3609%	566,921	20,635	3.64%
		40142	American Zurich Ins Co	86,591	0.5743%	86,406	4,168	4.82%
		21326	Empire Fire & Marine Ins Co	61,311	0.4066%	62,832	8,772	13.96%
		16535	Zurich American Ins Co	22,649	0.1502%	30,118	3,980	13.21%
		26247	American Guarantee & Liability Ins	2,920	0.0194%	12,904	0	0.00%
		21709	Truck Ins Exch	316	0.0021%	865	321,573	37176.07%
		21652	Farmers Ins Exch	165	0.0011%	596	-228	-38.26%
		27855	Zurich American Ins Co Of IL	140	0.0009%	106	0	0.00%
				2,532,777	**16.7980%**	**2,621,607**	**2,061,916**	**78.65%**
			Line Total:	**15,077,815**	**100.0000%**	**14,222,280**	**4,333,117**	**30.47%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		22667	Ace American Ins Co	26,143	0.0268%	22,877	2,806	12.27%
		20702	Ace Fire Underwriters Ins Co	3,036	0.0031%	1,449	1,975	136.30%
				29,179	**0.0299%**	**24,326**	**4,781**	**19.65%**
2	761		ALLIANZ INS GRP					
		35300	Allianz Global Risks US Ins Co	2,763,473	2.8348%	2,353,717	-1,530,260	-65.01%
		21873	Firemans Fund Ins Co	258,413	0.2651%	253,907	82,806	32.61%
		21857	American Ins Co	44,506	0.0457%	61,240	0	0.00%
		21865	Associated Ind Corp	18,175	0.0186%	11,509	0	0.00%
		21881	National Surety Corp	10,040	0.0103%	7,997	0	0.00%
				3,094,607	**3.1745%**	**2,688,370**	**-1,447,454**	**-53.84%**
3	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	187,995	0.1928%	145,502	-10,182	-7.00%
				187,995	**0.1928%**	**145,502**	**-10,182**	**-7.00%**
4	84		American Financial Grp					
		26344	Great American Assur Co	199,280	0.2044%	166,178	5,193	3.12%
		22136	Great American Ins Co of NY	142,462	0.1461%	121,125	49,230	40.64%
		16691	Great American Ins Co	137,223	0.1408%	168,838	10,782	6.39%
		26832	Great American Alliance Ins Co	20,334	0.0209%	150,871	91,076	60.37%
				499,299	**0.5122%**	**607,012**	**156,281**	**25.75%**
5	12		AMERICAN INTRNL GRP					
		11452	Hartford Steam Boil Inspec & Ins Co	8,649,351	8.8727%	9,073,458	1,241,616	13.68%
		19445	National Union Fire Ins Co Of Pitts	3,418,030	3.5063%	4,088,078	113,575	2.78%
		19380	American Home Assur Co	469,400	0.4815%	526,731	97,248	18.46%
		19402	Birmingham Fire Ins Co Of PA	444,471	0.4559%	240,215	27,146	11.30%
		23809	Granite State Ins Co	332,489	0.3411%	313,569	30,948	9.87%
		19437	Lexington Ins Co	118,187	0.1212%	83,415	4,579	5.49%
		23841	New Hampshire Ins Co	96,278	0.0988%	75,260	4,417	5.87%
				13,528,206	**13.8775%**	**14,400,726**	**1,519,529**	**10.55%**
6	24		ATLANTIC CO					
		19895	Atlantic Mut Ins Co	10,227	0.0105%	18,225	-550	-3.02%
		19909	Centennial Ins Co	3	0.0000%	3	1	33.33%
				10,230	**0.0105%**	**18,228**	**-549**	**-3.01%**
7	3416		AXIS Capital Grp					
		20370	AXIS Reins Co	186,965	0.1918%	127,643	35,328	27.68%
				186,965	**0.1918%**	**127,643**	**35,328**	**27.68%**
8	18538		Bancinsure Inc					
		18538	Bancinsure Inc	30,535	0.0313%	28,495	0	0.00%
				30,535	**0.0313%**	**28,495**	**0**	**0.00%**
9	31		BERKSHIRE HATHAWAY					
		38962	Genesis Ins Co	50,321	0.0516%	30,518	9,000	29.49%
				50,321	**0.0516%**	**30,518**	**9,000**	**29.49%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
10	802		Capital Ins Group					
		13544	California Capital Ins Co	3,005,827	3.0834%	2,728,430	69,171	2.54%
		23540	Monterey Ins Co	139,096	0.1427%	133,743	-1,145	-0.86%
				3,144,923	**3.2261%**	**2,862,173**	**68,026**	**2.38%**
11	38		CHUBB & SON INC					
		20281	Federal Ins Co	10,541,953	10.8142%	10,242,109	769,839	7.52%
		20346	Pacific Ind Co	6,389,594	6.5546%	6,250,634	2,735,798	43.77%
		20397	Vigilant Ins Co	1,261,135	1.2937%	1,226,972	-2,619	-0.21%
		20303	Great Northern Ins Co	414,382	0.4251%	475,076	-37,196	-7.83%
				18,607,064	**19.0875%**	**18,194,791**	**3,465,822**	**19.05%**
12	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	8,358	0.0086%	6,491	360	5.55%
				8,358	**0.0086%**	**6,491**	**360**	**5.55%**
13	218		CNA INS GRP					
		20443	Continental Cas Co	6,688,784	6.8615%	7,294,085	3,687,843	50.56%
		20508	Valley Forge Ins Co	253,308	0.2598%	262,201	908,042	346.32%
		20494	Transportation Ins Co	151,670	0.1556%	178,067	93,208	52.34%
		20486	Transcontinental Ins Co	117,240	0.1203%	141,856	52,040	36.69%
		20478	National Fire Ins Co Of Hartford	4,080	0.0042%	4,274	0	0.00%
		20427	American Cas Co Of Reading PA	3,155	0.0032%	11,857	-2,563	-21.62%
				7,218,237	**7.4046%**	**7,892,340**	**4,738,570**	**60.04%**
14	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	15,329	0.0157%	10,526	0	0.00%
				15,329	**0.0157%**	**10,526**	**0**	**0.00%**
15	62		EMC INS CO					
		21415	Employers Mut Cas Co	343,173	0.3520%	219,538	7,727	3.52%
				343,173	**0.3520%**	**219,538**	**7,727**	**3.52%**
16	158		FAIRFAX FINANCIAL					
		25054	Hudson Ins Co	16,167	0.0166%	17,866	3,620	20.26%
		25534	TIG Ins Co	3,619	0.0037%	30,430	-44,000	-144.59%
				19,786	**0.0203%**	**48,296**	**-40,380**	**-83.61%**
17	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	649,385	0.6662%	638,683	92,556	14.49%
		28304	Federated Service Ins Co	29,287	0.0300%	26,017	0	0.00%
				678,672	**0.6962%**	**664,700**	**92,556**	**13.92%**
18	31453		Financial Pacific Ins Co					
		31453	Financial Pacific Ins Co	495,244	0.5080%	495,012	6,281	1.27%
				495,244	**0.5080%**	**495,012**	**6,281**	**1.27%**
19	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	208,232	0.2136%	204,431	0	0.00%
				208,232	**0.2136%**	**204,431**	**0**	**0.00%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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20	65	FM GLOBAL GRP						
		21482	Factory Mut Ins Co	12,130,227	12.4435%	13,215,587	2,004,797	15.17%
		10014	Affiliated Fm Ins Co	2,626,386	2.6942%	2,382,305	-58,481	-2.45%
				14,756,613	**15.1377%**	**15,597,892**	**1,946,316**	**12.48%**
21	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	1,247,886	1.2801%	1,139,240	-16,226	-1.42%
				1,247,886	**1.2801%**	**1,139,240**	**-16,226**	**-1.42%**
22	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	24,972	0.0256%	12,214	2,004	16.41%
		37257	Insurance Corp Of Hannover	15,238	0.0156%	10,762	-2,925	-27.18%
				40,210	**0.0412%**	**22,976**	**-921**	**-4.01%**
23	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	764,566	0.7843%	718,349	-9,645	-1.34%
		30104	Hartford Underwriters Ins Co	12,244	0.0126%	12,289	-277	-2.25%
		29424	Hartford Cas Ins Co	7,549	0.0077%	22,976	-273	-1.19%
		29459	Twin City Fire Ins Co Co	6,435	0.0066%	6,336	-140	-2.21%
				790,794	**0.8112%**	**759,950**	**-10,335**	**-1.36%**
24	984	HCC INS HOLDINGS GRP						
		42374	Houston Cas Co	270,859	0.2779%	240,632	-21,145	-8.79%
				270,859	**0.2779%**	**240,632**	**-21,145**	**-8.79%**
25	922	ICW GROUP						
		27847	Insurance Co Of The West	20,911	0.0215%	35,246	0	0.00%
				20,911	**0.0215%**	**35,246**	**0**	**0.00%**
26	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	466,165	0.4782%	387,966	146,184	37.68%
		10836	Golden Eagle Ins Corp	3,893	0.0040%	2,408	10,260	426.08%
		23035	Liberty Mut Fire Ins Co	1,985	0.0020%	2,345	1,365	58.21%
		24171	Netherlands Ins Co The	325	0.0003%	316	86	27.22%
				472,368	**0.4846%**	**393,035**	**157,895**	**40.17%**
27	108	LUMBERMENS MUT CAS GRP						
		30562	American Manufacturers Mut Ins Co	321	0.0003%	536	-218,946	-40848.13%
		22977	Lumbermens Mut Cas Co	56	0.0001%	886	59,263	6688.83%
				377	**0.0004%**	**1,422**	**-159,683**	**-11229.47%**
28	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	376,064	0.3858%	363,585	1,000	0.28%
				376,064	**0.3858%**	**363,585**	**1,000**	**0.28%**
29	785	MARKEL CORP GRP						
		35378	Evanston Ins Co	2,417	0.0025%	1,661	0	0.00%
				2,417	**0.0025%**	**1,661**	**0**	**0.00%**
30	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	978,876	1.0042%	816,626	189,066	23.15%
				978,876	**1.0042%**	**816,626**	**189,066**	**23.15%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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31	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	208,648	0.2140%	193,588	71,493	36.93%
				208,648	**0.2140%**	**193,588**	**71,493**	**36.93%**
32	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	29,390	0.0301%	31,928	0	0.00%
				29,390	**0.0301%**	**31,928**	**0**	**0.00%**
33	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	261	0.0003%	51	-5	-9.80%
				261	**0.0003%**	**51**	**-5**	**-9.80%**
34	140		NATIONWIDE CORP					
		19100	Amco Ins Co	2,438,121	2.5011%	2,302,967	363,644	15.79%
		23787	Nationwide Mut Ins Co	386,341	0.3963%	384,327	115,873	30.15%
				2,824,462	**2.8974%**	**2,687,294**	**479,517**	**17.84%**
35	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	124,636	0.1279%	116,022	3,387	2.92%
				124,636	**0.1279%**	**116,022**	**3,387**	**2.92%**
36	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	511,192	0.5244%	428,421	-5,987	-1.40%
				511,192	**0.5244%**	**428,421**	**-5,987**	**-1.40%**
37	553		ROYAL & SUN ALLIANCE USA					
		24678	Royal Ind Co	136,610	0.1401%	181,564	26,412	14.55%
				136,610	**0.1401%**	**181,564**	**26,412**	**14.55%**
38	163		SAFECO INS GRP					
		19704	American States Ins Co	87,813	0.0901%	151,398	35,675	23.56%
		24732	General Ins Co Of Amer	31,693	0.0325%	8,339	2,272	27.25%
		19690	American Economy Ins Co	29,622	0.0304%	37,719	3,598	9.54%
		24724	First Natl Ins Co Of Amer	3,783	0.0039%	1,420	804	56.62%
				152,911	**0.1569%**	**198,876**	**42,349**	**21.29%**
39	169		SENTRY INS GRP					
		24988	Sentry Ins A Mut Co	58	0.0001%	112	-803	-716.96%
				58	**0.0001%**	**112**	**-803**	**-716.96%**
40	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	17,036	0.0175%	11,436	0	0.00%
				17,036	**0.0175%**	**11,436**	**0**	**0.00%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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41	3548	St Paul Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	11,112,943	11.3999%	11,937,664	412,075	3.45%
		24767	St Paul Fire & Marine Ins Co	1,317,544	1.3516%	1,628,971	907,107	55.69%
		25887	US Fidelity & Guaranty Co	811,475	0.8324%	837,350	279,510	33.38%
		25879	Fidelity & Guaranty Ins Underwriters	465,406	0.4774%	455,039	53,936	11.85%
		35386	Fidelity & Guaranty Ins Co	358,304	0.3676%	348,784	-1,466	-0.42%
		36463	Discover Prop & Cas Ins Co	238,949	0.2451%	197,132	33,774	17.13%
		25682	Travelers Ind Co Of CT	236,005	0.2421%	291,136	4,720	1.62%
		24791	St Paul Mercury Ins Co	235,602	0.2417%	248,583	57,972	23.32%
		24775	St Paul Guardian Ins Co	32,579	0.0334%	64,804	20,015	30.89%
				14,808,807	**15.1912%**	**16,009,463**	**1,767,643**	**11.04%**
42	10815	Verlan Fire Ins Co MD						
		10815	Verlan Fire Ins Co MD	95,109	0.0976%	103,531	588,881	568.80%
				95,109	**0.0976%**	**103,531**	**588,881**	**568.80%**
43	1129	WHITE MOUNTAINS GRP						
		35408	Sirius Amer Ins Co	541,510	0.5555%	559,977	-21,753	-3.88%
		21970	OneBeacon Ins Co	73,496	0.0754%	55,614	2,948	5.30%
		27154	Atlantic Specialty Ins Co	18,602	0.0191%	8,686	297	3.42%
				633,608	**0.6500%**	**624,277**	**-18,508**	**-2.96%**
44	1285	X L AMER						
		24554	XL Ins Amer Inc	268,650	0.2756%	171,265	-43,078	-25.15%
		22322	Greenwich Ins Co	6,354	0.0065%	4,534	-10,592	-233.61%
				275,004	**0.2821%**	**175,799**	**-53,670**	**-30.53%**
45	212	ZURICH INS GRP						
		41181	Universal Underwriters Ins Co	5,128,100	5.2605%	5,022,790	16,835	0.34%
		16535	Zurich American Ins Co	3,453,781	3.5430%	3,681,842	466,794	12.68%
		26247	American Guarantee & Liability Ins	1,469,836	1.5078%	1,525,085	1,231,843	80.77%
		40142	American Zurich Ins Co	249,180	0.2556%	297,896	6,481	2.18%
		39306	Fidelity & Deposit Co Of MD	36,210	0.0371%	26,228	846	3.23%
		27855	Zurich American Ins Co Of IL	8,181	0.0084%	505	65	12.87%
		21709	Truck Ins Exch	4,427	0.0045%	1,028	-3,887	-378.11%
		21652	Farmers Ins Exch	1,471	0.0015%	1,425	-190	-13.33%
		19372	Northern Ins Co Of NY	91	0.0001%	91	2,153	2365.93%
				10,351,277	**10.6186%**	**10,556,890**	**1,720,940**	**16.30%**
			Line Total:	**97,482,739**	**100.0000%**	**99,360,635**	**15,313,312**	**15.41%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: CREDIT [28]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		22667	Ace American Ins Co	6,152,507	7.4618%	5,905,339	-266,264	-4.51%
		22713	Insurance Co Of North Amer	599,786	0.7274%	577,882	-24,950	-4.32%
				6,752,293	**8.1893%**	**6,483,221**	**-291,214**	**-4.49%**
2	761		ALLIANZ INS GRP					
		20516	Euler American Credit Ind Co	18,748,635	22.7386%	18,286,278	4,959,822	27.12%
				18,748,635	**22.7386%**	**18,286,278**	**4,959,822**	**27.12%**
3	8		ALLSTATE INS GRP					
		36455	Northbrook Ind Co	13,412,424	16.2668%	5,313,856	7,263,876	136.70%
				13,412,424	**16.2668%**	**5,313,856**	**7,263,876**	**136.70%**
4	84		American Financial Grp					
		16691	Great American Ins Co	5,153,693	6.2505%	4,734,562	1,702,168	35.95%
				5,153,693	**6.2505%**	**4,734,562**	**1,702,168**	**35.95%**
5	408		AMERICAN NATL FNCL GRP					
		28401	American Natl Prop & Cas Co	10,676,071	12.9481%	10,473,478	5,579,532	53.27%
				10,676,071	**12.9481%**	**10,473,478**	**5,579,532**	**53.27%**
6	317		AON CORP					
		40827	Virginia Surety Co Inc	293,964	0.3565%	258,615	-11,283	-4.36%
				293,964	**0.3565%**	**258,615**	**-11,283**	**-4.36%**
7	18538		Bancinsure Inc					
		18538	Bancinsure Inc	299,187	0.3629%	298,292	217,153	72.80%
				299,187	**0.3629%**	**298,292**	**217,153**	**72.80%**
8	38		CHUBB & SON INC					
		20281	Federal Ins Co	1,090,602	1.3227%	864,053	613,068	70.95%
				1,090,602	**1.3227%**	**864,053**	**613,068**	**70.95%**
9	218		CNA INS GRP					
		20443	Continental Cas Co	4,943,522	5.9956%	4,677,236	3,172,280	67.82%
		35289	Continental Ins Co	350	0.0004%	350	-225,137	-64324.86%
				4,943,872	**5.9960%**	**4,677,586**	**2,947,143**	**63.01%**
10	352		HOUSEHOLD FINANCE CORP					
		25011	Wesco Ins Co	4,475,096	5.4275%	5,893,895	679,252	11.52%
				4,475,096	**5.4275%**	**5,893,895**	**679,252**	**11.52%**
11	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	8,285,263	10.0485%	8,285,321	2,653,421	32.03%
				8,285,263	**10.0485%**	**8,285,321**	**2,653,421**	**32.03%**
12	553		ROYAL & SUN ALLIANCE USA					
		24902	Security Ins Co Of Hartford	627,343	0.7608%	627,343	986,734	157.29%
				627,343	**0.7608%**	**627,343**	**986,734**	**157.29%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: CREDIT [28]

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
13	3548	St Paul Travelers Grp						
		21296	Commercial Guaranty Cas Ins Co	179	0.0002%	215	-200,527	-93268.37%
				179	**0.0002%**	**215**	**-200,527**	**-93268.37%**
14	1129	WHITE MOUNTAINS GRP						
		20648	Employers Fire Ins Co	5,570,375	6.7558%	5,495,736	2,477,358	45.08%
		20621	OneBeacon America Ins Co	1,054	0.0013%	907	-123,708	-13639.25%
				5,571,429	**6.7571%**	**5,496,643**	**2,353,650**	**42.82%**
15	212	ZURICH INS GRP						
		39306	Fidelity & Deposit Co Of MD	2,122,936	2.5747%	2,054,736	1,395,024	67.89%
				2,122,936	**2.5747%**	**2,054,736**	**1,395,024**	**67.89%**
			Line Total:	**82,452,987**	**100.0000%**	**73,748,094**	**30,847,819**	**41.83%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626		ACE LTD					
		21121	Westchester Fire Ins Co	6,269,481	1.7324%	8,746,196	5,528,134	63.21%
		43575	Indemnity Ins Co Of North Amer	5,978,231	1.6519%	5,978,231	1,495,770	25.02%
				12,247,712	**3.3843%**	**14,724,427**	**7,023,904**	**47.70%**
2	468		Aegon US Holding Grp					
		10952	Stonebridge Casualty Ins Co	2,453,064	0.6778%	2,453,064	158,194	6.45%
				2,453,064	**0.6778%**	**2,453,064**	**158,194**	**6.45%**
3	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	80,866	0.0223%	12,402,490	12,242,734	98.71%
				80,866	**0.0223%**	**12,402,490**	**12,242,734**	**98.71%**
4	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	222,591	0.0615%	635,876	443,948	69.82%
				222,591	**0.0615%**	**635,876**	**443,948**	**69.82%**
5	84		American Financial Grp					
		26344	Great American Assur Co	39,744,010	10.9820%	28,491,884	8,307,372	29.16%
		22136	Great American Ins Co of NY	22,086,243	6.1028%	10,208,867	7,966,162	78.03%
				61,830,253	**17.0848%**	**38,700,751**	**16,273,534**	**42.05%**
6	12		AMERICAN INTRNL GRP					
		26220	Yosemite Ins Co	2,821,822	0.7797%	2,784,265	295,376	10.61%
		24376	American General Ind Co	2,758,850	0.7623%	2,026,075	1,265,717	62.47%
				5,580,672	**1.5420%**	**4,810,340**	**1,561,093**	**32.45%**
7	18		AMERICAN ROAD GRP					
		19631	American Road Ins Co	10,656,360	2.9445%	10,688,750	2,345,659	21.95%
				10,656,360	**2.9445%**	**10,688,750**	**2,345,659**	**21.95%**
8	317		AON CORP					
		40827	Virginia Surety Co Inc	8,168,339	2.2571%	8,633,578	17,214,996	199.40%
		43460	FFG Ins Co	341,944	0.0945%	669,316	107,277	16.03%
				8,510,283	**2.3515%**	**9,302,894**	**17,322,273**	**186.20%**
9	1279		Arch Ins Grp					
		11150	Arch Ins Co	224,270	0.0620%	186,453	67,125	36.00%
				224,270	**0.0620%**	**186,453**	**67,125**	**36.00%**
10	19		Assurant Inc Grp					
		42986	Standard Guaranty Ins Co	3,377,183	0.9332%	2,460,941	663,800	26.97%
		10111	American Bankers Ins Co Of FL	1,252,504	0.3461%	1,207,706	409,396	33.90%
		42978	American Security Ins Co	89,884	0.0248%	-32,623	40,478	-124.08%
		35971	Voyager Property & Cas Ins Co	49,746	0.0137%	957,319	100,698	10.52%
		19615	American Reliable Ins Co	36,260	0.0100%	42,355	7,796	18.41%
				4,805,577	**1.3279%**	**4,635,698**	**1,222,168**	**26.36%**
11	42846		Atlantic Cas Ins Co					
		42846	Atlantic Cas Ins Co	150	0.0000%	80	0	0.00%
				150	**0.0000%**	**80**	**0**	**0.00%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
12	1330	Balboa Ins Grp						
		24813	Balboa Ins Co	14,040,782	3.8797%	11,412,812	-168,406	-1.48%
				14,040,782	**3.8797%**	**11,412,812**	**-168,406**	**-1.48%**
13	18538	Bancinsure Inc						
		18538	Bancinsure Inc	65,308	0.0180%	58,676	0	0.00%
				65,308	**0.0180%**	**58,676**	**0**	**0.00%**
14	31	BERKSHIRE HATHAWAY						
		34274	Central States Ind Co Of Omaha	12,618,902	3.4868%	12,605,688	-213,273	-1.69%
				12,618,902	**3.4868%**	**12,605,688**	**-213,273**	**-1.69%**
15	10830	Business Alliance Ins Co						
		10830	Business Alliance Ins Co	2,902,001	0.8019%	0	-186,389	0.00%
				2,902,001	**0.8019%**	**0**	**-186,389**	**#Div/0!**
16	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	593,374	0.1640%	842,467	127,427	15.13%
				593,374	**0.1640%**	**842,467**	**127,427**	**15.13%**
17	41	CITIGROUP						
		41211	Triton Ins Co	870,296	0.2405%	1,636,959	234,423	14.32%
				870,296	**0.2405%**	**1,636,959**	**234,423**	**14.32%**
18	218	CNA INS GRP						
		20850	Firemens Ins Co Of Newark NJ	6,751,593	1.8656%	15,130,346	16,226,560	107.25%
		35289	Continental Ins Co	426,745	0.1179%	588,283	560,755	95.32%
				7,178,338	**1.9835%**	**15,718,629**	**16,787,315**	**106.80%**
19	30082	CPA Ins Co						
		30082	CPA Ins Co	114,093	0.0315%	112,293	91,998	81.93%
				114,093	**0.0315%**	**112,293**	**91,998**	**81.93%**
20	16705	Dealers Assur Co						
		16705	Dealers Assur Co	1,125,697	0.3111%	275,422	707	0.26%
				1,125,697	**0.3111%**	**275,422**	**707**	**0.26%**
21	74	DELPHI FIN GRP						
		15105	Safety Natl Cas Corp	11,966,700	3.3066%	10,082,399	6,168,306	61.18%
				11,966,700	**3.3066%**	**10,082,399**	**6,168,306**	**61.18%**
22	70	FIRST AMN TITLE						
		11099	First American Home Buyers Pro Corp	76,633,159	21.1751%	73,149,872	32,370,018	44.25%
				76,633,159	**21.1751%**	**73,149,872**	**32,370,018**	**44.25%**
23	350	GE GLOBAL GRP						
		39527	Heritage Ind Co	8,769,268	2.4231%	5,563,634	4,191,915	75.34%
				8,769,268	**2.4231%**	**5,563,634**	**4,191,915**	**75.34%**
24	79	GMAC INS HOLDING						
		22004	CIM Ins Corp	290,828	0.0804%	320,779	91,058	28.39%
		38601	MIC Prop & Cas Ins Corp	226,800	0.0627%	225,755	74,736	33.10%
				517,628	**0.1430%**	**546,534**	**165,794**	**30.34%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
25	1208		GRAY INS GRP					
		36307	Gray Ins Co	1,831,179	0.5060%	1,831,179	-134,047	-7.32%
				1,831,179	**0.5060%**	**1,831,179**	**-134,047**	**-7.32%**
26	303		GUIDEONE INS GRP					
		14559	Guideone Specialty Mut Ins Co	11,083,353	3.0625%	11,083,453	6,483,944	58.50%
				11,083,353	**3.0625%**	**11,083,453**	**6,483,944**	**58.50%**
27	517		HANNOVER GRP					
		37257	Insurance Corp Of Hannover	22,892,867	6.3257%	14,820,677	9,743,124	65.74%
				22,892,867	**6.3257%**	**14,820,677**	**9,743,124**	**65.74%**
28	11592		International Fidelity Ins Co					
		11592	International Fidelity Ins Co	6,169,141	1.7046%	5,997,369	19,798	0.33%
				6,169,141	**1.7046%**	**5,997,369**	**19,798**	**0.33%**
29	785		MARKEL CORP GRP					
		38970	Markel Ins Co	28,457	0.0079%	9,512	234	2.46%
				28,457	**0.0079%**	**9,512**	**234**	**2.46%**
30	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	87,667	0.0242%	82,454	0	0.00%
				87,667	**0.0242%**	**82,454**	**0**	**0.00%**
31	660		MERCURY GEN GRP					
		16810	American Mercury Ins Co	9,328,228	2.5776%	6,668,156	4,119,749	61.78%
				9,328,228	**2.5776%**	**6,668,156**	**4,119,749**	**61.78%**
32	140		NATIONWIDE CORP					
		11991	National Cas Co	6,454,410	1.7835%	2,244,096	2,324,998	103.61%
				6,454,410	**1.7835%**	**2,244,096**	**2,324,998**	**103.61%**
33	26565		Ohio Ind Co					
		26565	Ohio Ind Co	2,844,925	0.7861%	7,537,481	1,742,885	23.12%
				2,844,925	**0.7861%**	**7,537,481**	**1,742,885**	**23.12%**
34	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	2,608,138	0.7207%	256,901	127,216	49.52%
				2,608,138	**0.7207%**	**256,901**	**127,216**	**49.52%**
35	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	5,887,177	1.6267%	5,060,024	3,727,020	73.66%
				5,887,177	**1.6267%**	**5,060,024**	**3,727,020**	**73.66%**
36	32107		Sutter Ins Co					
		32107	Sutter Ins Co	8,136,843	2.2484%	5,698,746	5,301,757	93.03%
				8,136,843	**2.2484%**	**5,698,746**	**5,301,757**	**93.03%**
37	697		VAN ENT GRP					
		37060	Old United Cas Co	590,267	0.1631%	2,526,731	1,219,161	48.25%
				590,267	**0.1631%**	**2,526,731**	**1,219,161**	**48.25%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
38	27502	Western General Ins Co						
		27502	Western General Ins Co	40,821	0.0113%	33,500	0	0.00%
				40,821	**0.0113%**	**33,500**	**0**	**0.00%**
39	237	WESTWARD GRP						
		24635	Westward Ins Co	2,472	0.0007%	17,854	-12,144	-68.02%
				2,472	**0.0007%**	**17,854**	**-12,144**	**-68.02%**
40	98	WR Berkley Corp						
		23612	Midwest Employers Cas Co	13,183,278	3.6428%	12,526,733	12,327,387	98.41%
				13,183,278	**3.6428%**	**12,526,733**	**12,327,387**	**98.41%**
41	1285	X L AMER						
		22322	Greenwich Ins Co	26,725,225	7.3847%	15,828,895	13,818,113	87.30%
				26,725,225	**7.3847%**	**15,828,895**	**13,818,113**	**87.30%**
			Line Total:	**361,901,792**	**100.0000%**	**322,769,969**	**179,039,662**	**55.47%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	22896		Aca Financial Guaranty Corp					
		22896	Aca Financial Guaranty Corp	1,478,180	0.0024%	1,784,596	0	0.00%
				1,478,180	**0.0024%**	**1,784,596**	**0**	**0.00%**
2	26379		Accredited Surety & Cas Co Inc					
		26379	Accredited Surety & Cas Co Inc	3,918,368	0.0064%	3,789,961	656,147	17.31%
				3,918,368	**0.0064%**	**3,789,961**	**656,147**	**17.31%**
3	626		ACE LTD					
		22667	Ace American Ins Co	424,526,396	0.6925%	396,668,939	119,625,926	30.16%
		21121	Westchester Fire Ins Co	55,242,417	0.0901%	59,664,572	19,080,360	31.98%
		20699	Ace Prop & Cas Ins Co	52,355,778	0.0854%	50,919,235	29,315,370	57.57%
		43575	Indemnity Ins Co Of North Amer	50,943,102	0.0831%	53,765,580	40,037,352	74.47%
		22713	Insurance Co Of North Amer	7,181,173	0.0117%	12,914,732	10,556,387	81.74%
		20702	Ace Fire Underwriters Ins Co	6,231,662	0.0102%	5,511,000	-3,277,594	-59.47%
		22748	Pacific Employers Ins Co	4,862,952	0.0079%	-2,079,095	-20,376,481	980.06%
		18279	Bankers Standard Ins Co	729,707	0.0012%	1,144,290	2,429,480	212.31%
		30180	Assured Guaranty Corp	188,401	0.0003%	188,401	0	0.00%
		10030	Ace Ind Ins Co	119,385	0.0002%	178,356	-626,983	-351.53%
				602,380,973	**0.9826%**	**578,876,010**	**196,763,817**	**33.99%**
4	1276		ACMAT GRP					
		22950	Acstar Ins Co	977,466	0.0016%	719,874	56,545	7.85%
				977,466	**0.0016%**	**719,874**	**56,545**	**7.85%**
5	313		AEGIS GRP					
		33898	Aegis Security Ins Co	15,806,845	0.0258%	15,736,044	13,998,119	88.96%
				15,806,845	**0.0258%**	**15,736,044**	**13,998,119**	**88.96%**
6	468		Aegon US Holding Grp					
		10952	Stonebridge Casualty Ins Co	16,211,587	0.0264%	13,961,313	8,424,039	60.34%
		31232	Monumental General Cas Co	3,439,852	0.0056%	4,806,034	-1,297,634	-27.00%
				19,651,439	**0.0321%**	**18,767,347**	**7,126,405**	**37.97%**
7	1		AETNA					
		36153	Aetna Ins Co of CT	1,004,782	0.0016%	1,136,064	633,175	55.73%
				1,004,782	**0.0016%**	**1,136,064**	**633,175**	**55.73%**
8	42757		Agri General Ins Co					
		42757	Agri General Ins Co	13,122,029	0.0214%	13,341,095	5,535,461	41.49%
				13,122,029	**0.0214%**	**13,341,095**	**5,535,461**	**41.49%**
9	38733		Alaska Nat Ins Co					
		38733	Alaska Nat Ins Co	34,745,432	0.0567%	30,958,199	12,695,664	41.01%
				34,745,432	**0.0567%**	**30,958,199**	**12,695,664**	**41.01%**
10	501		Alleghany Grp					
		22314	RSUI Ind Co	80,423,019	0.1312%	39,269,918	15,127,823	38.52%
		18619	Platte River Ins Co.	11,193,027	0.0183%	8,804,839	1,928,754	21.91%
				91,616,046	**0.1494%**	**48,074,757**	**17,056,577**	**35.48%**

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
11	13285	Allegheny Cas Co						
		13285	Allegheny Cas Co	10,090,407	0.0165%	10,041,147	0	0.00%
				10,090,407	**0.0165%**	**10,041,147**	**0**	**0.00%**
12	10920	Alliance United Ins Co						
		10920	Alliance United Ins Co	5,604,975	0.0091%	3,410,199	3,276,823	96.09%
				5,604,975	**0.0091%**	**3,410,199**	**3,276,823**	**96.09%**
13	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	488,777,191	0.7973%	489,614,479	198,710,080	40.59%
		21857	American Ins Co	208,089,613	0.3394%	210,191,956	83,162,931	39.57%
		21865	Associated Ind Corp	99,212,744	0.1618%	99,487,260	30,286,097	30.44%
		21849	American Automobile Ins Co	93,873,808	0.1531%	96,156,608	51,904,459	53.98%
		21881	National Surety Corp	81,500,154	0.1329%	73,976,157	15,863,940	21.44%
		35300	Allianz Global Risks US Ins Co	78,070,260	0.1274%	80,008,255	-24,749,668	-30.93%
		20516	Euler American Credit Ind Co	18,748,635	0.0306%	18,286,278	4,959,822	27.12%
		22837	Interstate Ind Co	16,804,267	0.0274%	16,143,849	18,289,293	113.29%
		22810	Chicago Ins Co	14,194,440	0.0232%	16,074,218	10,313,453	64.16%
		11630	Jefferson Ins Co	272,195	0.0004%	533,520	1,650,623	309.38%
		10079	Vintage Ins Co	66,419	0.0001%	74,153	262,844	354.46%
				1,099,609,726	**1.7937%**	**1,100,546,733**	**390,653,874**	**35.50%**
14	3239	Allied World Assur Holding Grp						
		19489	Allied World Assur Co US Inc	1	0.0000%	1	0	0.00%
				1	**0.0000%**	**1**	**0**	**0.00%**
15	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	1,423,315	0.0023%	1,509,582	6,266,017	415.08%
		22306	Massachusetts Bay Ins Co	165,534	0.0003%	177,307	-14,063,104	-7931.50%
				1,588,849	**0.0026%**	**1,686,889**	**-7,797,087**	**-462.22%**
16	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	1,475,594,372	2.4070%	1,440,366,522	556,825,829	38.66%
		19240	Allstate Ind Co	1,044,323,903	1.7035%	1,005,134,528	548,631,611	54.58%
		17230	Allstate Prop & Cas Ins Co	42,711,829	0.0697%	51,948,345	11,763,250	22.64%
		37907	Deerbrook Ins Co	28,526,437	0.0465%	28,254,830	19,685,130	69.67%
		36455	Northbrook Ind Co	14,991,264	0.0245%	5,515,717	8,940,705	162.10%
				2,606,147,805	**4.2512%**	**2,531,219,942**	**1,145,846,525**	**45.27%**
17	1269	ALS GRP						
		10200	American Live Stock Ins Co	331,348	0.0005%	338,295	101,447	29.99%
				331,348	**0.0005%**	**338,295**	**101,447**	**29.99%**
18	1248	AMBAC ASSUR CORP						
		18708	Ambac Assur Corp	173,599,573	0.2832%	72,815,195	-1,883,400	-2.59%
				173,599,573	**0.2832%**	**72,815,195**	**-1,883,400**	**-2.59%**
19	574	AMERCO CORP						
		31089	Republic Western Ins Co	2,157,736	0.0035%	2,676,934	15,572,899	581.74%
				2,157,736	**0.0035%**	**2,676,934**	**15,572,899**	**581.74%**

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20	10216	American Contractors Ind Co						
		10216	American Contractors Ind Co	48,146,539	0.0785%	45,081,990	5,860,072	13.00%
				48,146,539	**0.0785%**	**45,081,990**	**5,860,072**	**13.00%**
21	594	AMERICAN CONTRACTORS INS GRP						
		19984	ACIG Ins Co	646,989	0.0011%	646,989	53,723	8.30%
				646,989	**0.0011%**	**646,989**	**53,723**	**8.30%**
22	4	AMERICAN EXPRESS GRP						
		27928	Amex Assur Co	175,415,582	0.2861%	164,307,799	94,676,237	57.62%
				175,415,582	**0.2861%**	**164,307,799**	**94,676,237**	**57.62%**
23	84	American Financial Grp						
		43753	Republic Ind Co of CA	288,147,263	0.4700%	286,042,146	90,201,417	31.53%
		26344	Great American Assur Co	144,264,435	0.2353%	126,223,478	56,219,397	44.54%
		22136	Great American Ins Co of NY	99,366,332	0.1621%	86,569,975	25,814,439	29.82%
		16691	Great American Ins Co	88,886,715	0.1450%	91,670,356	56,211,868	61.32%
		22179	Republic Ind Co Of Amer	41,526,027	0.0677%	44,590,123	70,752,237	158.67%
		32620	National Interstate Ins Co	29,097,826	0.0475%	27,058,613	11,789,538	43.57%
		26832	Great American Alliance Ins Co	16,666,188	0.0272%	22,907,388	10,265,989	44.82%
		33723	Great American Spirit Ins Co	1,922,129	0.0031%	3,083,013	235,598	7.64%
				709,876,915	**1.1580%**	**688,145,092**	**321,490,483**	**46.72%**
24	40398	American Fuji Fire & Marine Ins Co						
		40398	American Fuji Fire & Marine Ins Co	1,855,872	0.0030%	1,163,720	531,625	45.68%
				1,855,872	**0.0030%**	**1,163,720**	**531,625**	**45.68%**
25	1125	AMERICAN HEALTHCARE SPECIALTY						
		10352	Scpie Ind Co	103,201,637	0.1683%	103,121,085	36,652,163	35.54%
		39152	American Healthcare Ind Co	29,776,809	0.0486%	30,398,023	12,450,227	40.96%
				132,978,446	**0.2169%**	**133,519,108**	**49,102,390**	**36.78%**

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26	12		AMERICAN INTRNL GRP					
		12963	21st Century Ins Co	1,274,247,435	2.0786%	1,264,510,383	797,246,083	63.05%
		19445	National Union Fire Ins Co Of Pitts	1,025,091,368	1.6722%	952,471,612	683,096,623	71.72%
		19437	Lexington Ins Co	801,704,908	1.3078%	705,700,768	311,403,471	44.13%
		19380	American Home Assur Co	638,116,738	1.0409%	592,381,628	352,708,065	59.54%
		23809	Granite State Ins Co	319,289,056	0.5208%	272,191,300	149,877,323	55.06%
		19429	Insurance Co Of The State Of PA	299,144,864	0.4880%	281,180,169	175,493,964	62.41%
		19410	Commerce & Industry Ins Co	294,996,335	0.4812%	237,196,178	109,407,035	46.13%
		43761	American Intl Ins Co Of CA	126,087,423	0.2057%	112,655,461	50,685,013	44.99%
		15873	United Gty Residential Ins Co	46,103,675	0.0752%	46,785,174	-6,502,367	-13.90%
		23841	New Hampshire Ins Co	40,439,474	0.0660%	42,981,292	33,116,908	77.05%
		11452	Hartford Steam Boil Inspec & Ins Co	19,793,356	0.0323%	20,953,043	3,794,259	18.11%
		36404	21st Century Cas Co	16,656,681	0.0272%	13,056,680	8,560,271	65.56%
		19399	AIU Ins Co	12,161,550	0.0198%	11,026,800	16,980,689	153.99%
		20796	AIG Premier Ins Co	11,704,586	0.0191%	24,949,541	14,878,078	59.63%
		43974	AIG Ind Ins Co	8,818,509	0.0144%	14,985,436	7,800,215	52.05%
		34789	AIG Centennial Ins Co	8,501,949	0.0139%	13,622,230	11,520,467	84.57%
		24376	American General Ind Co	6,839,635	0.0112%	5,609,765	3,456,727	61.62%
		26220	Yosemite Ins Co	5,042,824	0.0082%	4,895,482	-1,521,984	-31.09%
		19402	Birmingham Fire Ins Co Of PA	3,714,826	0.0061%	3,674,167	502,574	13.68%
		22225	AIG Preferred Ins Co	1,287,051	0.0021%	2,523,411	-690,246	-27.35%
		35637	Landmark Ins Co	900,000	0.0015%	80,582	-776,466	-963.57%
		40525	United Guaranty Credit Ins Co	116,696	0.0002%	136,527	-157,201	-115.14%
		26999	United Guaranty Mtg Indem Co	74,363	0.0001%	74,363	0	0.00%
				4,960,833,302	**8.0923%**	**4,623,641,992**	**2,720,879,501**	**58.85%**
27	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	40,776,730	0.0665%	35,310,872	13,987,667	39.61%
		23450	American Family Home Ins Co	7,037,708	0.0115%	8,587,222	3,831,930	44.62%
				47,814,438	**0.0780%**	**43,898,094**	**17,819,597**	**40.59%**
28	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	21,902,848	0.0357%	21,234,995	12,546,482	59.08%
		28401	American Natl Prop & Cas Co	12,415,253	0.0203%	11,277,094	6,192,042	54.91%
				34,318,101	**0.0560%**	**32,512,089**	**18,738,524**	**57.64%**
29	18		AMERICAN ROAD GRP					
		19631	American Road Ins Co	12,044,955	0.0196%	11,958,596	2,345,551	19.61%
				12,044,955	**0.0196%**	**11,958,596**	**2,345,551**	**19.61%**
30	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	5,388,940	0.0088%	5,270,513	3,912,519	74.23%
				5,388,940	**0.0088%**	**5,270,513**	**3,912,519**	**74.23%**
31	40800		American Sterling Ins Co					
		40800	American Sterling Ins Co	259,788	0.0004%	324,058	53,385	16.47%
				259,788	**0.0004%**	**324,058**	**53,385**	**16.47%**

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32	31380	American Surety Co						
		31380	American Surety Co	2,001,293	0.0033%	1,872,019	54,126	2.89%
				2,001,293	**0.0033%**	**1,872,019**	**54,126**	**2.89%**
33	124	AMERISURE CO						
		23396	Amerisure Mut Ins Co	583,901	0.0010%	602,509	439,920	73.01%
				583,901	**0.0010%**	**602,509**	**439,920**	**73.01%**
34	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	71,680,091	0.1169%	68,839,633	32,458,909	47.15%
				71,680,091	**0.1169%**	**68,839,633**	**32,458,909**	**47.15%**
35	40010	Anchor General Ins Co						
		40010	Anchor General Ins Co	39,579,029	0.0646%	39,527,261	20,384,219	51.57%
				39,579,029	**0.0646%**	**39,527,261**	**20,384,219**	**51.57%**
36	317	AON CORP						
		40827	Virginia Surety Co Inc	362,773,236	0.5918%	369,290,925	284,800,859	77.12%
		43460	FFG Ins Co	341,944	0.0006%	669,316	107,277	16.03%
				363,115,180	**0.5923%**	**369,960,241**	**284,908,136**	**77.01%**
37	1279	Arch Ins Grp						
		11150	Arch Ins Co	269,001,640	0.4388%	246,785,024	125,595,908	50.89%
		10348	Arch Reins Co	202,904	0.0003%	113,731	45,493	40.00%
				269,204,544	**0.4391%**	**246,898,755**	**125,641,401**	**50.89%**
38	457	ARGONAUT GRP						
		19801	Argonaut Ins Co	55,366,474	0.0903%	50,095,846	35,527,071	70.92%
		19860	Argonaut Great Central Ins Co	3,315,515	0.0054%	861,554	332,436	38.59%
		19844	Argonaut-Southwest Ins Co	2,601,664	0.0042%	4,070,606	-3,016,931	-74.12%
		19828	Argonaut-Midwest Ins Co	24,616	0.0000%	529,135	-2,193,171	-414.48%
				61,308,269	**0.1000%**	**55,557,141**	**30,649,405**	**55.17%**
39	41459	Armed Forces Ins Exchange						
		41459	Armed Forces Ins Exchange	5,863,687	0.0096%	5,763,778	3,376,008	58.57%
				5,863,687	**0.0096%**	**5,763,778**	**3,376,008**	**58.57%**
40	19	Assurant Inc Grp						
		42978	American Security Ins Co	100,696,356	0.1643%	97,160,324	18,332,539	18.87%
		10111	American Bankers Ins Co Of FL	57,185,376	0.0933%	62,220,510	10,255,723	16.48%
		35971	Voyager Property & Cas Ins Co	31,350,672	0.0511%	29,045,750	17,938,778	61.76%
		19615	American Reliable Ins Co	24,997,182	0.0408%	23,095,442	10,192,433	44.13%
		42986	Standard Guaranty Ins Co	5,667,946	0.0092%	5,840,284	1,688,720	28.92%
				219,897,532	**0.3587%**	**217,362,310**	**58,408,193**	**26.87%**
41	42846	Atlantic Cas Ins Co						
		42846	Atlantic Cas Ins Co	150	0.0000%	526	111	21.10%
				150	**0.0000%**	**526**	**111**	**21.10%**

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42	24	ATLANTIC CO						
		19895	Atlantic Mut Ins Co	11,415,006	0.0186%	44,681,557	4,343,831	9.72%
		19909	Centennial Ins Co	8,754,264	0.0143%	21,815,442	28,393,967	130.16%
				20,169,270	**0.0329%**	**66,496,999**	**32,737,798**	**49.23%**
43	29530	AXA Art Ins Corp						
		29530	AXA Art Ins Corp	5,533,312	0.0090%	5,642,719	-1,664,774	-29.50%
				5,533,312	**0.0090%**	**5,642,719**	**-1,664,774**	**-29.50%**
44	968	AXA INS GRP						
		11835	AXA Re Amer Ins Co	19,622,489	0.0320%	35,759,368	10,615,243	29.69%
		16187	AXA Re Prop & Cas Ins Co	9,919,901	0.0162%	14,677,492	6,861,770	46.75%
				29,542,390	**0.0482%**	**50,436,860**	**17,477,013**	**34.65%**
45	3416	AXIS Capital Grp						
		20370	AXIS Reins Co	51,181,261	0.0835%	28,011,287	8,834,593	31.54%
				51,181,261	**0.0835%**	**28,011,287**	**8,834,593**	**31.54%**
46	1330	Balboa Ins Grp						
		24848	Newport Ins Co	114,779,278	0.1872%	101,068,784	48,586,952	48.07%
		24821	Meritplan Ins Co	64,575,987	0.1053%	62,158,227	22,443,371	36.11%
		24813	Balboa Ins Co	61,067,731	0.0996%	53,894,089	18,501,312	34.33%
				240,422,996	**0.3922%**	**217,121,100**	**89,531,635**	**41.24%**
47	18538	Bancinsure Inc						
		18538	Bancinsure Inc	9,432,811	0.0154%	10,759,476	7,813,139	72.62%
				9,432,811	**0.0154%**	**10,759,476**	**7,813,139**	**72.62%**
48	689	BANKERS INS GRP						
		33162	Bankers Ins Co	15,221,787	0.0248%	13,756,401	4,727,276	34.36%
				15,221,787	**0.0248%**	**13,756,401**	**4,727,276**	**34.36%**
49	23	BCS INS GRP						
		38245	BCS Ins Co	10,670,333	0.0174%	10,411,803	2,484,263	23.86%
				10,670,333	**0.0174%**	**10,411,803**	**2,484,263**	**23.86%**
50	41394	Benchmark Ins Co						
		41394	Benchmark Ins Co	342,778	0.0006%	159,101	191,728	120.51%
				342,778	**0.0006%**	**159,101**	**191,728**	**120.51%**

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51	31		BERKSHIRE HATHAWAY					
		35882	Geico General Ins Co	251,596,047	0.4104%	251,955,496	148,567,939	58.97%
		22063	Government Employees Ins Co	160,384,719	0.2616%	161,123,888	101,295,551	62.87%
		22055	Geico Ind Co	79,207,010	0.1292%	76,230,993	48,110,938	63.11%
		41491	Geico Cas Co	49,375,615	0.0805%	48,041,469	27,668,136	57.59%
		11673	Redwood Fire & Cas Ins Co	32,757,361	0.0534%	26,961,187	20,398,768	75.66%
		20052	National Liab & Fire Ins Co	25,203,222	0.0411%	19,242,873	3,429,556	17.82%
		38962	Genesis Ins Co	22,799,672	0.0372%	25,875,978	-2,749,985	-10.63%
		10855	Cypress Ins Co	20,053,800	0.0327%	18,462,848	11,101,906	60.13%
		25895	United States Liability Ins Co	19,266,955	0.0314%	18,537,497	6,936,647	37.42%
		34274	Central States Ind Co Of Omaha	18,129,544	0.0296%	18,107,332	1,171,947	6.47%
		20087	National Ind Co	15,300,051	0.0250%	12,598,821	8,117,456	64.43%
		34630	Oak River Ins Co	9,811,331	0.0160%	9,889,466	5,949,468	60.16%
		11967	General Star Natl Ins Co	9,544,762	0.0156%	10,974,217	2,617,082	23.85%
		22039	General Rein Corp	6,495,769	0.0106%	6,220,354	32,972,764	530.08%
		27812	Columbia Ins Co	4,564,791	0.0074%	4,189,901	2,507,131	59.84%
				724,490,649	**1.1818%**	**708,412,320**	**418,095,304**	**59.02%**
52	814		BRISTOL WEST INS GRP					
		25089	Coast Natl Ins Co	486,325,256	0.7933%	404,560,053	204,126,374	50.46%
				486,325,256	**0.7933%**	**404,560,053**	**204,126,374**	**50.46%**
53	10830		Business Alliance Ins Co					
		10830	Business Alliance Ins Co	20,630,541	0.0337%	13,159,255	5,094,847	38.72%
				20,630,541	**0.0337%**	**13,159,255**	**5,094,847**	**38.72%**
54	33		CALIFORNIA CAS MGMT					
		20117	California Cas Ind Exch	147,005,324	0.2398%	146,927,769	85,992,118	58.53%
		20125	California Cas Ins Co	34,826,673	0.0568%	33,104,513	12,484,722	37.71%
				181,831,997	**0.2966%**	**180,032,282**	**98,476,840**	**54.70%**
55	10779		CALIFORNIA EARTHQUAKE AUTHORITY					
		10779	CALIFORNIA EARTHQUAKE AUTHORITY	465,467,061	0.7593%	448,360,668	-2,442,886	-0.54%
				465,467,061	**0.7593%**	**448,360,668**	**-2,442,886**	**-0.54%**
56	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	1,903,354,075	3.1048%	1,864,633,479	960,528,103	51.51%
		37770	Western United Ins Co	99,019,098	0.1615%	92,535,069	49,914,864	53.94%
		10921	ACA Ins Co	16,694	0.0000%	817	490	59.98%
				2,002,389,867	**3.2664%**	**1,957,169,365**	**1,010,443,457**	**51.63%**
57	36340		Camico Mut Ins Co					
		36340	Camico Mut Ins Co	28,224,975	0.0460%	27,895,809	11,964,666	42.89%
				28,224,975	**0.0460%**	**27,895,809**	**11,964,666**	**42.89%**
58	802		Capital Ins Group					
		13544	California Capital Ins Co	208,717,453	0.3405%	198,556,529	76,644,688	38.60%
		23540	Monterey Ins Co	20,911,393	0.0341%	18,661,917	8,274,911	44.34%
		12890	Eagle West Ins Co	10,648,774	0.0174%	11,087,278	7,086,658	63.92%
				240,277,620	**0.3919%**	**228,305,724**	**92,006,257**	**40.30%**

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59	10520	Care West Ins Co						
		10520	Care West Ins Co	15,063,769	0.0246%	11,990,630	6,594,745	55.00%
				15,063,769	**0.0246%**	**11,990,630**	**6,594,745**	**55.00%**
60	10175	Cascade Natl Ins Co						
		10175	Cascade Natl Ins Co	13,275,853	0.0217%	11,344,591	18,129,759	159.81%
				13,275,853	**0.0217%**	**11,344,591**	**18,129,759**	**159.81%**
61	3569	Caterpillar Grp						
		11255	Caterpillar Ins Co	9,174,560	0.0150%	4,593,939	3,548,747	77.25%
				9,174,560	**0.0150%**	**4,593,939**	**3,548,747**	**77.25%**
62	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	208,575,172	0.3402%	203,411,451	101,753,701	50.02%
				208,575,172	**0.3402%**	**203,411,451**	**101,753,701**	**50.02%**
63	38	CHUBB & SON INC						
		20281	Federal Ins Co	929,492,751	1.5162%	889,812,907	425,842,848	47.86%
		35181	Executive Risk Ind Inc	100,004,809	0.1631%	102,807,832	34,062,466	33.13%
		20397	Vigilant Ins Co	56,481,651	0.0921%	55,586,446	9,783,453	17.60%
		20346	Pacific Ind Co	29,294,128	0.0478%	30,698,658	36,872,860	120.11%
		20338	Northwestern Pacific Ind Co	13,571,650	0.0221%	12,710,831	6,926,757	54.49%
		20303	Great Northern Ins Co	11,975,121	0.0195%	13,041,438	-25,629,017	-196.52%
		10829	Quadrant Ind Co	428,554	0.0007%	165,164	-361,432	-218.83%
		10052	Chubb Natl Ins Co	264	0.0000%	143	9,800	6853.15%
				1,141,248,928	**1.8616%**	**1,104,823,419**	**487,507,735**	**44.13%**
64	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	44,320,580	0.0723%	41,498,519	22,234,653	53.58%
				44,320,580	**0.0723%**	**41,498,519**	**22,234,653**	**53.58%**
65	344	CHURCH PENSION FUND						
		10669	Church Ins Co	796,849	0.0013%	1,268,975	-610,074	-48.08%
				796,849	**0.0013%**	**1,268,975**	**-610,074**	**-48.08%**
66	244	CINCINNATI FNCL CP						
		10677	Cincinnati Ins Co	3,258,110	0.0053%	2,953,980	2,750,972	93.13%
				3,258,110	**0.0053%**	**2,953,980**	**2,750,972**	**93.13%**
67	41	CITIGROUP						
		41211	Triton Ins Co	740,854	0.0012%	1,731,783	207,196	11.96%
		39357	Travelers Ins Co Accident Dept	273,622	0.0004%	-142,297	4,403,281	-3094.43%
				1,014,476	**0.0017%**	**1,589,486**	**4,610,477**	**290.06%**
68	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	86,296,082	0.1408%	87,722,550	35,006,575	39.91%
		18953	CSE Safeguard Ins Co	26,716,923	0.0436%	27,553,057	18,808,094	68.26%
				113,013,005	**0.1844%**	**115,275,607**	**53,814,669**	**46.68%**

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69	218	CNA INS GRP						
		20443	Continental Cas Co	502,521,602	0.8197%	445,571,507	499,647,001	112.14%
		20427	American Cas Co Of Reading PA	130,837,546	0.2134%	141,545,381	110,290,735	77.92%
		34622	Glens Falls Ins Co	107,832,850	0.1759%	105,448,252	46,281,280	43.89%
		20508	Valley Forge Ins Co	64,660,384	0.1055%	59,653,974	25,634,789	42.97%
		20486	Transcontinental Ins Co	41,047,208	0.0670%	37,221,909	-14,762,391	-39.66%
		20494	Transportation Ins Co	38,419,495	0.0627%	43,082,610	34,661,159	80.45%
		20478	National Fire Ins Co Of Hartford	32,845,235	0.0536%	31,053,004	10,010,192	32.24%
		13188	Western Surety Co	23,705,028	0.0387%	20,731,398	10,643,364	51.34%
		20850	Firemens Ins Co Of Newark NJ	17,056,931	0.0278%	24,568,824	18,675,214	76.01%
		35289	Continental Ins Co	15,572,247	0.0254%	16,785,775	79,037,249	470.86%
		10201	Galway Ins Co	5,778,160	0.0094%	5,899,878	2,609,459	44.23%
		24047	Surety Bonding Co Of Amer	5,320,085	0.0087%	4,849,234	708,280	14.61%
		28258	Continental Natl Ind Co	132,877	0.0002%	214,000	115,267	53.86%
		20435	CNA Cas Of CA	79,898	0.0001%	-183,130	-7,318,919	3996.57%
		35106	Niagara Fire Ins Co	79,053	0.0001%	63,043	448,193	710.93%
		13200	Universal Surety Of Amer	5,026	0.0000%	5,880	-862	-14.66%
		35270	Fidelity & Cas Co Of NY	356	0.0000%	-106,478	-6,919,266	6498.31%
		20818	Commercial Ins Co Of Newark NJ	33	0.0000%	-1,806	607,271	-33625.19%
		20885	Kansas City Fire & Marine Ins Co	21	0.0000%	-78,848	2,806,541	-3559.43%
				985,894,035	**1.6082%**	**936,324,407**	**813,174,556**	**86.85%**
70	421	COLLATERAL MORT GRP						
		24350	Triad Guaranty Ins Corp	45,166,907	0.0737%	45,307,241	10,690,732	23.60%
				45,166,907	**0.0737%**	**45,307,241**	**10,690,732**	**23.60%**
71	10758	Colonial Surety Co						
		10758	Colonial Surety Co	353,079	0.0006%	205,634	28,304	13.76%
				353,079	**0.0006%**	**205,634**	**28,304**	**13.76%**
72	816	COMMERCE GRP INC						
		13161	Commerce West Ins Co	49,326,855	0.0805%	48,575,205	24,323,145	50.07%
				49,326,855	**0.0805%**	**48,575,205**	**24,323,145**	**50.07%**
73	34711	Computer Ins Co						
		34711	Computer Ins Co	925,020	0.0015%	896,763	-2,643	-0.29%
				925,020	**0.0015%**	**896,763**	**-2,643**	**-0.29%**
74	12177	Compwest Ins Co						
		12177	Compwest Ins Co	1,019,515	0.0017%	685,026	401,184	58.56%
				1,019,515	**0.0017%**	**685,026**	**401,184**	**58.56%**
75	37206	Contractors Bonding & Ins Co						
		37206	Contractors Bonding & Ins Co	16,086,374	0.0262%	15,617,415	4,139,868	26.51%
				16,086,374	**0.0262%**	**15,617,415**	**4,139,868**	**26.51%**
76	3018	Converium Holding Grp						
		22730	Converium Ins North Amer Inc	33,495,643	0.0546%	57,540,029	21,662,262	37.65%
				33,495,643	**0.0546%**	**57,540,029**	**21,662,262**	**37.65%**

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77	50		Country Ins & Financial Services Grp					
		23647	Mutual Service Cas Ins Co	10,228,697	0.0167%	11,249,715	422,012	3.75%
		23655	Modern Service Ins Co	7,694,220	0.0126%	10,688,767	7,959,257	74.46%
				17,922,917	**0.0292%**	**21,938,482**	**8,381,269**	**38.20%**
78	30082		CPA Ins Co					
		30082	CPA Ins Co	114,093	0.0002%	112,293	91,998	81.93%
				114,093	**0.0002%**	**112,293**	**91,998**	**81.93%**
79	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	108,604,438	0.1772%	101,382,663	43,865,485	43.27%
		25798	Unigard Ind Co	20,816,755	0.0340%	24,814,602	8,361,747	33.70%
		24414	General Cas Co Of WI	921,689	0.0015%	890,046	-1,071	-0.12%
		24449	Regent Ins Co	844,840	0.0014%	873,319	347,148	39.75%
				131,187,722	**0.2140%**	**127,960,630**	**52,573,309**	**41.09%**
80	14010		Crusader Ins Co					
		14010	Crusader Ins Co	68,872,425	0.1123%	67,870,957	32,190,667	47.43%
				68,872,425	**0.1123%**	**67,870,957**	**32,190,667**	**47.43%**
81	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	41,334,949	0.0674%	40,479,561	23,883,613	59.00%
		40266	CMG Mortgage Ins Co	4,570,867	0.0075%	4,118,216	189,928	4.61%
		29114	CMG Mortgage Assur Co	25,112	0.0000%	24,974	3,351	13.42%
				45,930,928	**0.0749%**	**44,622,751**	**24,076,892**	**53.96%**
82	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	7,072,930	0.0115%	6,605,338	1,390,954	21.06%
				7,072,930	**0.0115%**	**6,605,338**	**1,390,954**	**21.06%**
83	16705		Dealers Assur Co					
		16705	Dealers Assur Co	1,125,697	0.0018%	275,422	707	0.26%
				1,125,697	**0.0018%**	**275,422**	**707**	**0.26%**
84	74		DELPHI FIN GRP					
		15105	Safety Natl Cas Corp	25,542,928	0.0417%	23,021,747	21,415,625	93.02%
				25,542,928	**0.0417%**	**23,021,747**	**21,415,625**	**93.02%**
85	40975		Dentists Ins Co					
		40975	Dentists Ins Co	31,334,232	0.0511%	30,275,518	9,708,103	32.07%
				31,334,232	**0.0511%**	**30,275,518**	**9,708,103**	**32.07%**
86	930		DHC GRP					
		23671	National American Ins Co Of CA	14,579,951	0.0238%	17,582,910	6,931,854	39.42%
		19269	Danielson Natl Ins Co	606,392	0.0010%	377,431	297,875	78.92%
				15,186,343	**0.0248%**	**17,960,341**	**7,229,729**	**40.25%**
87	831		DOCTORS CO GRP					
		34495	Doctors Co An Interins Exchn	149,700,402	0.2442%	135,429,451	48,786,013	36.02%
		34487	Professional Undrwtrs Liab Ins Co	35,701,217	0.0582%	33,181,824	6,491,730	19.56%
		41050	Underwriter For The Professions Ins	607,458	0.0010%	3,565,242	1,069,572	30.00%
				186,009,077	**0.3034%**	**172,176,517**	**56,347,315**	**32.73%**

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88	33499	Dorinco Rein Co						
		33499	Dorinco Rein Co	803,168	0.0013%	801,087	0	0.00%
				803,168	**0.0013%**	**801,087**	**0**	**0.00%**
89	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	18,259,457	0.0298%	17,964,841	35,184,208	195.85%
				18,259,457	**0.0298%**	**17,964,841**	**35,184,208**	**195.85%**
90	62	EMC INS CO						
		21415	Employers Mut Cas Co	22,916,611	0.0374%	21,901,532	16,872,026	77.04%
		21407	Emcasco Ins Co	2,053	0.0000%	3,829	-1,610	-42.05%
				22,918,664	**0.0374%**	**21,905,361**	**16,870,416**	**77.02%**
91	3363	Employers Ins Grp						
		11512	Employers Compensation Ins Co	277,095,787	0.4520%	263,291,332	143,282,572	54.42%
				277,095,787	**0.4520%**	**263,291,332**	**143,282,572**	**54.42%**
92	1120	EVEREST REIN HOL INC						
		10120	Everest Natl Ins Co	541,690,398	0.8836%	618,509,059	309,500,128	50.04%
				541,690,398	**0.8836%**	**618,509,059**	**309,500,128**	**50.04%**
93	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	229,576,245	0.3745%	232,588,470	102,335,725	44.00%
		25054	Hudson Ins Co	101,477,724	0.1655%	93,214,667	60,528,401	64.93%
		24384	Fairmont Specialty Ins Co	12,814,538	0.0209%	12,014,105	3,559,798	29.63%
		21105	North River Ins Co	10,729,747	0.0175%	6,511,558	-1,767,596	-27.15%
		10220	Commonwealth Ins Co Of Amer	2,150,540	0.0035%	2,320,505	1,199,207	51.68%
		25518	Fairmont Premier Ins Co	2,132,698	0.0035%	2,697,418	1,548,048	57.39%
		10936	Seneca Ins Co Inc	1,066,573	0.0017%	952,354	15,096	1.59%
		25445	TIG Specialty Ins Corp	21,435	0.0000%	48,094	-161,529	-335.86%
				359,969,500	**0.5872%**	**350,347,171**	**167,257,150**	**47.74%**
94	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	76,286,269	0.1244%	78,586,647	56,790,989	72.27%
		28304	Federated Service Ins Co	4,266,908	0.0070%	4,092,427	1,882,271	45.99%
				80,553,177	**0.1314%**	**82,679,074**	**58,673,260**	**70.97%**
95	11118	Federated Rural Electric Ins Exch						
		11118	Federated Rural Electric Ins Exch	286,739	0.0005%	283,630	1,769	0.62%
				286,739	**0.0005%**	**283,630**	**1,769**	**0.62%**
96	670	FIDELITY NATL FIN INC						
		25180	Fidelity Natl Ins Co	38,427,380	0.0627%	23,972,880	9,033,274	37.68%
		16578	Fidelity Natl Prop and Cas Ins Co	24,872,195	0.0406%	22,723,407	1,298,017	5.71%
				63,299,575	**0.1033%**	**46,696,287**	**10,331,291**	**22.12%**
97	31453	Financial Pacific Ins Co						
		31453	Financial Pacific Ins Co	90,516,838	0.1477%	87,111,716	48,160,013	55.29%
				90,516,838	**0.1477%**	**87,111,716**	**48,160,013**	**55.29%**

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98	70	FIRST AMN TITLE						
		34525	First American Specilaty Ins Co	96,692,342	0.1577%	102,447,025	53,943,563	52.66%
		11099	First American Home Buyers Pro Corp	76,633,159	0.1250%	73,149,872	32,370,018	44.25%
		37710	First American Prop & Cas Ins Co	15,154,041	0.0247%	13,654,030	4,705,107	34.46%
				188,479,542	**0.3075%**	**189,250,927**	**91,018,688**	**48.09%**
99	349	FLORISTS MUT						
		13978	Florists Mut Ins Co	22,239,642	0.0363%	22,890,161	14,334,088	62.62%
				22,239,642	**0.0363%**	**22,890,161**	**14,334,088**	**62.62%**
100	65	FM GLOBAL GRP						
		21482	Factory Mut Ins Co	189,203,246	0.3086%	200,592,477	20,024,316	9.98%
		10014	Affiliated Fm Ins Co	54,789,206	0.0894%	55,621,741	41,108,810	73.91%
				243,992,452	**0.3980%**	**256,214,218**	**61,133,126**	**23.86%**
101	194	FNCL SEC ASR HOLDINGS LTD						
		18287	Financial Security Assur Inc	51,259,493	0.0836%	33,288,284	0	0.00%
				51,259,493	**0.0836%**	**33,288,284**	**0**	**0.00%**
102	961	FRONTIER INS GRP						
		34266	Frontier Ins Co	139,520	0.0002%	247,961	11,468,021	4624.93%
				139,520	**0.0002%**	**247,961**	**11,468,021**	**4624.93%**
103	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	62,634,123	0.1022%	66,490,854	48,600,373	73.09%
		38458	General Electric Mortgage Ins Corp	36,100,971	0.0589%	37,090,376	-5,199,401	-14.02%
		11843	Medical Protective Co	29,493,873	0.0481%	27,597,379	16,128,391	58.44%
		39845	Employers Reins Corp	10,433,041	0.0170%	10,420,803	107,253,323	1029.22%
		39527	Heritage Ind Co	8,769,268	0.0143%	5,563,634	4,083,408	73.39%
		21318	Coregis Ins Co	2,761,910	0.0045%	5,266,503	7,159,018	135.93%
		32077	Heritage Casualty Ins Co	50,594	0.0001%	50,594	8,537	16.87%
		18759	Verex Assure Inc	13,025	0.0000%	18,054	-49,217	-272.61%
		29823	Ge Residential Mortgage Ins Corp NC	7,654	0.0000%	11,879	-19,566	-164.71%
		16675	Gen Elec Mortgage Ins Corp Of NC	65	0.0000%	65	0	0.00%
				150,264,524	**0.2451%**	**152,510,141**	**177,964,866**	**116.69%**
104	852	GENERAL AGENTS GRP						
		40150	MGA Ins Co Inc	858	0.0000%	1,029	2,370,856	230403.89%
				858	**0.0000%**	**1,029**	**2,370,856**	**230403.89%**
105	37931	General Fire & Cas Co						
		37931	General Fire & Cas Co	15,132,183	0.0247%	8,379,380	3,275,563	39.09%
				15,132,183	**0.0247%**	**8,379,380**	**3,275,563**	**39.09%**
106	1169	GENERALI GRP						
		11231	Generali Us Branch	807,343	0.0013%	847,675	1,368,135	161.40%
				807,343	**0.0013%**	**847,675**	**1,368,135**	**161.40%**
107	604	GERLING GLOBAL RE GRP						
		41343	Gerling Amer Ins Co	1,664,557	0.0027%	1,705,338	5,244,699	307.55%
				1,664,557	**0.0027%**	**1,705,338**	**5,244,699**	**307.55%**

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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
108	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	9,709,429	0.0158%	5,934,721	441,274	7.44%
				9,709,429	**0.0158%**	**5,934,721**	**441,274**	**7.44%**
109	11304		Global Surety & Ins Co					
		11304	Global Surety & Ins Co	70,988	0.0001%	84,649	0	0.00%
				70,988	**0.0001%**	**84,649**	**0**	**0.00%**
110	79		GMAC INS HOLDING					
		23728	National General Ins Co	116,594,316	0.1902%	115,506,673	60,427,979	52.32%
		31488	Integon Preferred Ins Co	18,909,068	0.0308%	18,378,931	10,888,280	59.24%
		38660	MIC General Ins Corp	13,942,173	0.0227%	13,107,536	9,240,288	70.50%
		11044	GMAC Ins Co Online Inc	6,611,933	0.0108%	7,174,673	5,304,402	73.93%
		22012	Motors Ins Corp	4,531,564	0.0074%	4,531,906	2,367,511	52.24%
		38601	MIC Prop & Cas Ins Corp	1,220,253	0.0020%	6,355,175	2,213,018	34.82%
		22004	CIM Ins Corp	1,054,086	0.0017%	1,112,271	-632,172	-56.84%
		29742	Integon Natl Ins Co	284,408	0.0005%	338,689	65,624	19.38%
				163,147,801	**0.2661%**	**166,505,854**	**89,874,930**	**53.98%**
111	39861		Golden Bear Ins Co					
		39861	Golden Bear Ins Co	31,648,259	0.0516%	32,648,596	9,272,307	28.40%
				31,648,259	**0.0516%**	**32,648,596**	**9,272,307**	**28.40%**
112	83		GRANGE INS					
		22101	Grange Ins Assn	32,611,893	0.0532%	31,258,234	17,648,277	56.46%
		22128	Rocky Mountain Fire & Cas Co	24,861	0.0000%	1,064,935	218,234	20.49%
				32,636,754	**0.0532%**	**32,323,169**	**17,866,511**	**55.27%**
113	1208		GRAY INS GRP					
		36307	Gray Ins Co	1,831,179	0.0030%	1,831,179	-134,047	-7.32%
				1,831,179	**0.0030%**	**1,831,179**	**-134,047**	**-7.32%**
114	36650		Guarantee Co Of North America USA					
		36650	Guarantee Co Of North America USA	220,519	0.0004%	155,116	152,417	98.26%
				220,519	**0.0004%**	**155,116**	**152,417**	**98.26%**
115	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	78,054,185	0.1273%	75,961,274	41,915,564	55.18%
		14559	Guideone Specialty Mut Ins Co	37,021,118	0.0604%	34,959,749	19,496,705	55.77%
				115,075,303	**0.1877%**	**110,921,023**	**61,412,269**	**55.37%**
116	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	351,709,686	0.5737%	342,233,331	219,736,799	64.21%
		21806	Harbor Specialty Ins Co	97,164,343	0.1585%	118,461,026	83,659,584	70.62%
		37303	Redland Ins Co	87,604,498	0.1429%	86,950,712	59,198,364	68.08%
		37257	Insurance Corp Of Hannover	46,005,206	0.0750%	54,452,648	59,407,043	109.10%
				582,483,733	**0.9502%**	**602,097,717**	**422,001,790**	**70.09%**
117	26433		Harco Natl Ins Co					
		26433	Harco Natl Ins Co	30,152,250	0.0492%	28,233,143	27,467,902	97.29%
				30,152,250	**0.0492%**	**28,233,143**	**27,467,902**	**97.29%**

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118	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	381,533	0.0006%	1,425,767	-3,732,114	-261.76%
				381,533	**0.0006%**	**1,425,767**	**-3,732,114**	**-261.76%**
119	91		HARTFORD FIRE & CAS GRP					
		29424	Hartford Cas Ins Co	439,781,005	0.7174%	415,327,683	181,576,112	43.72%
		19682	Hartford Fire In Co	385,672,007	0.6291%	375,533,667	261,800,042	69.71%
		30104	Hartford Underwriters Ins Co	216,336,879	0.3529%	208,357,807	108,829,421	52.23%
		29459	Twin City Fire Ins Co Co	163,981,191	0.2675%	161,088,222	65,843,994	40.87%
		37478	Hartford Ins Co Of The Midwest	110,399,558	0.1801%	109,904,676	46,648,259	42.44%
		39098	Omni Ins Co	23,311,696	0.0380%	27,415,961	17,878,569	65.21%
		22357	Hartford Accid & Ind Co	3,355,591	0.0055%	3,491,545	8,546,654	244.78%
		34690	Property & Cas Ins Co Of Hartford	130,737	0.0002%	135,227	40,134	29.68%
				1,342,968,664	**2.1907%**	**1,301,254,788**	**691,163,185**	**53.12%**
120	984		HCC INS HOLDINGS GRP					
		42374	Houston Cas Co	64,957,670	0.1060%	62,032,603	29,376,066	47.36%
		29599	US Specialty Ins Co	19,093,401	0.0311%	14,666,444	11,305,209	77.08%
		10367	Avemco Ins Co	9,149,848	0.0149%	9,169,848	2,955,002	32.23%
				93,200,919	**0.1520%**	**85,868,895**	**43,636,277**	**50.82%**
121	1293		HOMESITE INS GRP					
		11005	Homesite Ins Co Of CA	12,067,558	0.0197%	10,843,875	6,561,046	60.50%
				12,067,558	**0.0197%**	**10,843,875**	**6,561,046**	**60.50%**
122	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	24,635,405	0.0402%	23,598,798	13,270,187	56.23%
		22756	Horace Mann Prop & Cas Ins Co	21,954,131	0.0358%	22,240,324	11,174,812	50.25%
				46,589,536	**0.0760%**	**45,839,122**	**24,444,999**	**53.33%**
123	352		HOUSEHOLD FINANCE CORP					
		25011	Wesco Ins Co	6,868,628	0.0112%	8,645,587	718,402	8.31%
				6,868,628	**0.0112%**	**8,645,587**	**718,402**	**8.31%**
124	10048		Hyundai Marine & Fire Ins Co Ltd					
		10048	Hyundai Marine & Fire Ins Co Ltd	1,922,454	0.0031%	1,878,556	321,700	17.12%
				1,922,454	**0.0031%**	**1,878,556**	**321,700**	**17.12%**
125	922		ICW GROUP					
		27847	Insurance Co Of The West	97,336,186	0.1588%	91,554,293	29,599,777	32.33%
		40029	Explorer Ins Co	84,545,479	0.1379%	84,982,719	40,150,802	47.25%
				181,881,665	**0.2967%**	**176,537,012**	**69,750,579**	**39.51%**
126	479		IFG CO					
		11177	First Financial Ins Co	10,180,592	0.0166%	14,339,589	10,160,448	70.86%
				10,180,592	**0.0166%**	**14,339,589**	**10,160,448**	**70.86%**
127	246		INDIANA LUMBERMENS					
		14265	Indiana Lumbermens Mut Ins Co	4,199	0.0000%	3,229	0	0.00%
				4,199	**0.0000%**	**3,229**	**0**	**0.00%**

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128	3495		Infinity Prop & Cas Ins Grp					
		22268	Infinity Ins Co	355,214,811	0.5794%	349,328,780	146,496,254	41.94%
		11738	Leader Ins Co	32,423,733	0.0529%	31,895,484	12,738,368	39.94%
		10068	Infinity Natl Ins Co	17,035,382	0.0278%	13,621,757	6,886,657	50.56%
		20260	Infinity Select Ins Co	16,430,390	0.0268%	17,736,809	7,508,850	42.33%
		21792	Atlanta Cas Co	509,443	0.0008%	607,279	222,068	36.57%
		12599	Windsor Ins Co	309,021	0.0005%	340,049	138,737	40.80%
		31925	Atlanta Specialty Ins Co	22,852	0.0000%	27,534	23,663	85.94%
				421,945,632	**0.6883%**	**413,557,692**	**174,014,597**	**42.08%**
129	75		INSCO DICO GRP					
		12718	Developers Surety And Ind Co	18,231,889	0.0297%	17,085,749	4,192,138	24.54%
		25550	Indemnity Co Of CA	5,266,121	0.0086%	4,724,321	1,422,888	30.12%
				23,498,010	**0.0383%**	**21,810,070**	**5,615,026**	**25.75%**
130	1318		INTERINS EXCH OF THE AUTOMOBILE CLUB					
		15598	Interins Exch Of The Automobile Club	1,943,231,952	3.1699%	1,898,812,800	928,722,982	48.91%
				1,943,231,952	**3.1699%**	**1,898,812,800**	**928,722,982**	**48.91%**
131	11592		International Fidelity Ins Co					
		11592	International Fidelity Ins Co	18,822,105	0.0307%	17,169,378	1,804,433	10.51%
				18,822,105	**0.0307%**	**17,169,378**	**1,804,433**	**10.51%**
132	14354		Jewelers Mut Ins Co					
		14354	Jewelers Mut Ins Co	11,666,954	0.0190%	11,236,753	6,198,165	55.16%
				11,666,954	**0.0190%**	**11,236,753**	**6,198,165**	**55.16%**
133	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	225,254,069	0.3674%	213,889,138	100,032,727	46.77%
				225,254,069	**0.3674%**	**213,889,138**	**100,032,727**	**46.77%**
134	3636		Lancer Ins Grp					
		26077	Lancer Ins Co	21,793,651	0.0356%	22,517,084	18,741,251	83.23%
				21,793,651	**0.0356%**	**22,517,084**	**18,741,251**	**83.23%**
135	36706		Lawyers Mut Ins Co					
		36706	Lawyers Mut Ins Co	53,450,732	0.0872%	48,978,628	12,789,149	26.11%
				53,450,732	**0.0872%**	**48,978,628**	**12,789,149**	**26.11%**
136	37940		Lexington Natl Ins Corp					
		37940	Lexington Natl Ins Corp	1,593,941	0.0026%	1,356,361	0	0.00%
				1,593,941	**0.0026%**	**1,356,361**	**0**	**0.00%**
137	37800		Lg Ins Co Ltd Us Branch					
		37800	Lg Ins Co Ltd Us Branch	4,022,365	0.0066%	3,707,459	1,080,593	29.15%
				4,022,365	**0.0066%**	**3,707,459**	**1,080,593**	**29.15%**

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138	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	498,587,848	0.8133%	462,360,489	320,884,008	69.40%
		24198	Peerless Ins Co	252,704,778	0.4122%	248,388,115	92,812,396	37.37%
		23043	Liberty Mut Ins Co	113,957,586	0.1859%	110,621,601	32,186,021	29.10%
		42404	Liberty Ins Corp	105,861,155	0.1727%	97,065,795	81,862,104	84.34%
		21458	Employers Ins of Wausau	58,951,161	0.0962%	62,079,180	69,882,117	112.57%
		24171	Netherlands Ins Co The	46,933,899	0.0766%	43,221,081	21,944,507	50.77%
		10836	Golden Eagle Ins Corp	46,646,749	0.0761%	41,856,392	66,565,246	159.03%
		19917	Liberty Ins Underwriters Inc	39,580,285	0.0646%	37,912,589	21,030,934	55.47%
		26042	Wausau Underwriters Ins Co	37,661,020	0.0614%	27,336,648	21,314,491	77.97%
		32352	LM Property and Casualty Ins. Co.	20,253,382	0.0330%	50,173,084	32,014,532	63.81%
		33600	LM Ins Corp	12,032,466	0.0196%	10,897,144	4,836,768	44.39%
		26069	Wausau Business Ins Co	6,750,756	0.0110%	3,922,778	5,990,568	152.71%
		41939	Liberty Northwest Ins Corp	5,959,067	0.0097%	6,043,612	4,654,522	77.02%
		33588	First Liberty Ins Corp	2,260,562	0.0037%	2,011,556	2,186,540	108.70%
		36447	LM General Ins Co	949	0.0000%	1,656	-16,476	-994.93%
				1,248,141,663	**2.0360%**	**1,203,891,720**	**778,148,278**	**64.64%**
139	108	LUMBERMENS MUT CAS GRP						
		30562	American Manufacturers Mut Ins Co	3,503,727	0.0057%	17,768,275	21,835,034	122.89%
		27138	Kemper Cas Ins Co	872,956	0.0014%	872,956	4,206,126	481.83%
				4,376,683	**0.0071%**	**18,641,231**	**26,041,160**	**139.70%**
140	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	9,820,779	0.0160%	10,851,691	3,121,058	28.76%
				9,820,779	**0.0160%**	**10,851,691**	**3,121,058**	**28.76%**
141	677	MAGUIRE CORP GRP						
		18058	Philadelphia Ind Ins Co	137,818,449	0.2248%	124,454,976	55,662,519	44.73%
				137,818,449	**0.2248%**	**124,454,976**	**55,662,519**	**44.73%**
142	42269	Majestic Ins Co						
		42269	Majestic Ins Co	92,739,157	0.1513%	87,650,020	47,756,065	54.48%
				92,739,157	**0.1513%**	**87,650,020**	**47,756,065**	**54.48%**
143	785	MARKEL CORP GRP						
		35378	Evanston Ins Co	194,354,256	0.3170%	210,015,404	107,122,280	51.01%
		38970	Markel Ins Co	37,903,538	0.0618%	36,467,413	14,578,932	39.98%
		28932	Markel American Ins Co	20,001,534	0.0326%	20,236,227	6,988,462	34.53%
		27189	Associated Intl Ins Co	6,115,539	0.0100%	8,823,129	4,481,633	50.79%
				258,374,867	**0.4215%**	**275,542,173**	**133,171,307**	**48.33%**
144	225	MCMILLEN GRP						
		13234	Wilshire Ins Co	37,022,792	0.0604%	37,004,351	19,421,180	52.48%
		20010	Acceptance Ind Ins Co	27,325,090	0.0446%	28,727,258	14,239,764	49.57%
		23248	Occidental Fire & Cas Co Of NC	5,832,311	0.0095%	5,701,134	4,280,966	75.09%
				70,180,193	**0.1145%**	**71,432,743**	**37,941,910**	**53.12%**

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145	748		Meadowbrook Ins Grp					
		25780	Williamsburg Natl Ins Co	41,570,970	0.0678%	37,217,715	24,682,887	66.32%
		18023	Star Ins Co	21,994,584	0.0359%	20,238,950	12,200,206	60.28%
				63,565,554	**0.1037%**	**57,456,665**	**36,883,093**	**64.19%**
146	1282		MEDICAL GRP HOLDINGS AND AFFILIATES					
		33200	Norcal Mut Ins Co	184,113,032	0.3003%	184,390,384	79,163,041	42.93%
				184,113,032	**0.3003%**	**184,390,384**	**79,163,041**	**42.93%**
147	608		MEDICAL INS EXCH OF CA GRP					
		32433	Medical Ins Exch Of CA	34,859,787	0.0569%	32,349,449	26,908,324	83.18%
		36412	Claremont Liability Ins Co	1,142,934	0.0019%	1,147,782	17,451,500	1520.45%
				36,002,721	**0.0587%**	**33,497,231**	**44,359,824**	**132.43%**
148	1113		MEDMARK INS GRP					
		22241	Medmarc Cas Ins Co	1,431,970	0.0023%	2,056,223	85,506	4.16%
				1,431,970	**0.0023%**	**2,056,223**	**85,506**	**4.16%**
149	31968		Merastar Ins Co					
		31968	Merastar Ins Co	6,905,400	0.0113%	6,833,170	4,096,428	59.95%
				6,905,400	**0.0113%**	**6,833,170**	**4,096,428**	**59.95%**
150	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	7,253,412	0.0118%	6,948,016	2,941,589	42.34%
				7,253,412	**0.0118%**	**6,948,016**	**2,941,589**	**42.34%**
151	3479		Merchants Bonding Co Grp					
		14494	Merchants Bonding Co (Mutual)	3,619,117	0.0059%	3,305,873	1,108,830	33.54%
				3,619,117	**0.0059%**	**3,305,873**	**1,108,830**	**33.54%**
152	660		MERCURY GEN GRP					
		27553	Mercury Ins Co	1,147,508,260	1.8719%	1,137,375,577	576,830,414	50.72%
		11908	Mercury Cas Co	693,251,733	1.1309%	675,758,626	312,159,525	46.19%
		38342	California Automobile Ins Co	166,102,973	0.2710%	168,943,984	89,577,428	53.02%
		16810	American Mercury Ins Co	9,328,872	0.0152%	6,669,299	4,119,749	61.77%
				2,016,191,838	**3.2889%**	**1,988,747,486**	**982,687,116**	**49.41%**
153	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	67,777,590	0.1106%	62,278,508	32,640,050	52.41%
				67,777,590	**0.1106%**	**62,278,508**	**32,640,050**	**52.41%**
154	105		MGIC GRP					
		29858	Mortgage Guaranty Ins Corp	159,873,828	0.2608%	162,838,119	69,457,842	42.65%
		10682	MGIC Credit Assur Corp	808,386	0.0013%	808,386	747,175	92.43%
		18740	MGIC Ind Corp	31,375	0.0001%	40,027	-171,191	-427.69%
				160,713,589	**0.2622%**	**163,686,532**	**70,033,826**	**42.79%**
155	14508		Michigan Millers Mut Ins Co					
		14508	Michigan Millers Mut Ins Co	1,818,813	0.0030%	5,127,239	1,711,448	33.38%
				1,818,813	**0.0030%**	**5,127,239**	**1,711,448**	**33.38%**

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156	27480	Mid-State Mut Ins Co						
		27480	Mid-State Mut Ins Co	6,681,073	0.0109%	7,091,266	2,977,300	41.99%
				6,681,073	**0.0109%**	**7,091,266**	**2,977,300**	**41.99%**
157	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	173,878,786	0.2836%	176,594,229	119,572,343	67.71%
		41238	Trans Pacific Ins Co	6,361,477	0.0104%	6,355,757	7,067,779	111.20%
				180,240,263	**0.2940%**	**182,949,986**	**126,640,122**	**69.22%**
158	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	79,219,688	0.1292%	73,726,521	33,586,539	45.56%
		22551	Mitsui Sumitomo Ins USA Inc	23,121,096	0.0377%	21,284,039	7,504,811	35.26%
				102,340,784	**0.1669%**	**95,010,560**	**41,091,350**	**43.25%**
159	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	15,863,867	0.0259%	15,771,214	12,777,899	81.02%
				15,863,867	**0.0259%**	**15,771,214**	**12,777,899**	**81.02%**
160	361	MUNICH AMERICAN HOLDING CORP						
		19720	American Alt Ins Corp	51,958,348	0.0848%	47,936,995	15,576,837	32.49%
				51,958,348	**0.0848%**	**47,936,995**	**15,576,837**	**32.49%**
161	528	MUNICIPAL BOND INV ASR CORP GRP						
		12041	MBIA Ins Corp	66,959,138	0.1092%	73,329,233	158,957	0.22%
		20877	Capital Markets Assr Corp	28,813	0.0000%	90,565	0	0.00%
				66,987,951	**0.1093%**	**73,419,798**	**158,957**	**0.22%**
162	23663	National American Ins Co						
		23663	National American Ins Co	665,497	0.0011%	746,103	1,057,359	141.72%
				665,497	**0.0011%**	**746,103**	**1,057,359**	**141.72%**
163	140	NATIONWIDE CORP						
		19100	Amco Ins Co	435,159,708	0.7098%	408,957,933	172,217,527	42.11%
		23787	Nationwide Mut Ins Co	292,514,837	0.4772%	280,906,991	131,473,157	46.80%
		42579	Allied Prop & Cas Ins Co	158,592,722	0.2587%	149,651,195	84,583,736	56.52%
		28223	Nationwide Agribusiness Ins Co	34,569,800	0.0564%	30,422,479	21,713,643	71.37%
		11991	National Cas Co	32,990,722	0.0538%	28,383,778	11,205,173	39.48%
		23779	Nationwide Mut Fire Ins Co	32,195,606	0.0525%	31,850,471	15,710,373	49.33%
		15580	Scottsdale Ind Co	23,575,375	0.0385%	23,866,952	9,058,147	37.95%
		42587	Depositors Ins Co	15,864,106	0.0259%	16,230,220	10,962,786	67.55%
		37877	Nationwide Prop & Cas Ins Co	4,307,486	0.0070%	4,589,003	2,982,887	65.00%
		13838	Farmland Mut Ins Co	826,024	0.0013%	540,145	406,266	75.21%
		26093	Nationwide Affinity Co of Amer	633,694	0.0010%	344,192	160,650	46.67%
		42889	Victoria Fire & Cas Co	442,957	0.0007%	86,788	53,679	61.85%
		10723	Nationwide Assur Co	9,994	0.0000%	9,994	18,964	189.75%
				1,031,683,031	**1.6829%**	**975,840,141**	**460,546,988**	**47.19%**
164	25240	NAU Country Ins Co						
		25240	NAU Country Ins Co	29,829,205	0.0487%	29,758,268	16,596,802	55.77%
				29,829,205	**0.0487%**	**29,758,268**	**16,596,802**	**55.77%**

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165	510		NAVIGATORS GRP INC					
		42307	Navigators Ins Co	40,056,617	0.0653%	38,867,446	15,262,586	39.27%
				40,056,617	**0.0653%**	**38,867,446**	**15,262,586**	**39.27%**
166	2638		NCMIC Grp					
		15865	NCMIC Ins Co	9,169,539	0.0150%	7,745,378	1,579,533	20.39%
				9,169,539	**0.0150%**	**7,745,378**	**1,579,533**	**20.39%**
167	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	11,797,158	0.0192%	12,888,277	6,242,036	48.43%
		12190	NIPPONKOA Ins Co of America	579,623	0.0009%	557,348	586,545	105.24%
				12,376,781	**0.0202%**	**13,445,625**	**6,828,581**	**50.79%**
168	43583		Northwest Physicians Mut Ins Co					
		43583	Northwest Physicians Mut Ins Co	3,932,646	0.0064%	6,047,785	1,748,152	28.91%
				3,932,646	**0.0064%**	**6,047,785**	**1,748,152**	**28.91%**
169	256		NY MARINE & GEN GRP					
		16608	New York Marine & Gnrl Ins Co	9,606,154	0.0157%	8,569,526	4,185,145	48.84%
				9,606,154	**0.0157%**	**8,569,526**	**4,185,145**	**48.84%**
170	12360		Ocean Harbor Cas Ins Co					
		12360	Ocean Harbor Cas Ins Co	7,211,442	0.0118%	6,948,750	3,589,313	51.65%
				7,211,442	**0.0118%**	**6,948,750**	**3,589,313**	**51.65%**
171	148		OHIO CAS GRP					
		24066	American Fire & Cas Co	807	0.0000%	807	-7,376,131	)14018.71%
				807	**0.0000%**	**807**	**-7,376,131**	**)14018.71%**
172	26565		Ohio Ind Co					
		26565	Ohio Ind Co	2,914,550	0.0048%	7,607,004	1,742,885	22.91%
				2,914,550	**0.0048%**	**7,607,004**	**1,742,885**	**22.91%**
173	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	142,946,411	0.2332%	140,111,145	95,634,078	68.26%
		11371	Great West Cas Co	23,756,002	0.0388%	20,897,651	16,734,971	80.08%
		28452	Republic Mortgage Ins Co	20,709,792	0.0338%	20,867,876	-109,499	-0.52%
		24139	International Bus & Merc Reassur Co	3,080,374	0.0050%	2,412,742	704,918	29.22%
		40444	Old Republic Surety Co	1,282,362	0.0021%	1,294,408	-55,755	-4.31%
		20095	Bituminous Cas Corp	841	0.0000%	841	-404	-48.04%
				191,775,782	**0.3128%**	**185,584,663**	**112,908,309**	**60.84%**
174	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	38,044,040	0.0621%	38,014,794	18,417,678	48.45%
				38,044,040	**0.0621%**	**38,014,794**	**18,417,678**	**48.45%**
175	40550		Pacific Pioneer Ins Co					
		40550	Pacific Pioneer Ins Co	839,884	0.0014%	1,252,329	266,063	21.25%
				839,884	**0.0014%**	**1,252,329**	**266,063**	**21.25%**

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176	1218	PENN AMER GRP INC						
		32859	Penn-Amer Ins Co	14,558,228	0.0237%	16,429,649	9,281,345	56.49%
				14,558,228	**0.0237%**	**16,429,649**	**9,281,345**	**56.49%**
177	767	PENN MFR ASN INS						
		12262	Pennsylvania Manufacturers Asn Ins C	4,087,362	0.0067%	6,590,496	4,488,368	68.10%
		36897	Manufacturers Alliance Ins Co	1,139,316	0.0019%	1,096,315	522,384	47.65%
		41424	Pennsylvania Manufacturers Ind Co	183,162	0.0003%	226,532	88,817	39.21%
				5,409,840	**0.0088%**	**7,913,343**	**5,099,569**	**64.44%**
178	12297	Petroleum Cas Co						
		12297	Petroleum Cas Co	1,289,204	0.0021%	1,289,204	422,296	32.76%
				1,289,204	**0.0021%**	**1,289,204**	**422,296**	**32.76%**
179	3638	PGC Holding Corp Grp						
		37648	Permanent General Assur Corp	70,242,200	0.1146%	67,851,820	35,736,777	52.67%
				70,242,200	**0.1146%**	**67,851,820**	**35,736,777**	**52.67%**
180	3504	PICA Grp						
		14460	Podiatry Ins Co Of Amer A Mut Co	5,782,301	0.0094%	5,748,818	3,960,292	68.89%
				5,782,301	**0.0094%**	**5,748,818**	**3,960,292**	**68.89%**
181	1135	PMI GRP OF CO						
		27251	PMI Mortgage Ins Co	67,975,324	0.1109%	72,420,624	-6,238,324	-8.61%
		12815	Financial Guaranty Ins Co	50,393,987	0.0822%	11,544,902	1	0.00%
				118,369,311	**0.1931%**	**83,965,526**	**-6,238,323**	**-7.43%**
182	36234	Preferred Professional Ins Co						
		36234	Preferred Professional Ins Co	1,181,561	0.0019%	1,287,180	7,243,013	562.70%
				1,181,561	**0.0019%**	**1,287,180**	**7,243,013**	**562.70%**
183	3592	ProAlliance Grp						
		39551	Continental Heritage Ins Co	952,584	0.0016%	373,285	-7,342	-1.97%
				952,584	**0.0016%**	**373,285**	**-7,342**	**-1.97%**
184	155	PROGRESSIVE GRP						
		27804	Progressive West Ins Co	315,141,901	0.5141%	312,082,332	151,369,365	48.50%
		24260	Progressive Cas Ins Co	285,047,625	0.4650%	261,682,930	113,604,913	43.41%
		44288	Progressive Choice Ins Co	227,045,150	0.3704%	210,542,237	104,486,699	49.63%
		37605	Progressive Marathon Ins Co	70,288,558	0.1147%	76,692,902	35,934,294	46.85%
		10243	National Continental Ins Co	26,469,062	0.0432%	24,729,702	12,050,413	48.73%
		11851	Progressive Home Ins Co	290,875	0.0005%	296,407	27,621	9.32%
		11770	United Fncl Cas Co	206,084	0.0003%	516,000	-94,174	-18.25%
		16322	Progressive Halcyon Ins Co	105,698	0.0002%	3,214	256	7.97%
				924,594,953	**1.5082%**	**886,545,724**	**417,379,387**	**47.08%**
185	867	PROTECTIVE INS GRP						
		40460	Sagamore Ins Co	1,991,838	0.0032%	2,219,526	1,965,234	88.54%
		12416	Protective Ins Co	1,015,940	0.0017%	1,015,940	-96,967	-9.54%
				3,007,778	**0.0049%**	**3,235,466**	**1,868,267**	**57.74%**

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186	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	6,773,217	0.0110%	7,807,864	5,169,560	66.21%
				6,773,217	**0.0110%**	**7,807,864**	**5,169,560**	**66.21%**
187	3499		Providence Holdings Inc Grp					
		11487	Imperial Cas & Ind Co	2,696	0.0000%	2,696	1,337	49.59%
				2,696	**0.0000%**	**2,696**	**1,337**	**49.59%**
188	853		PUBLIC SERVICE GRP					
		15059	Public Service Mut Ins Co	24,791,392	0.0404%	23,686,783	7,449,569	31.45%
		10997	Western Select Ins Co	134,410	0.0002%	93,981	358,791	381.77%
				24,925,802	**0.0407%**	**23,780,764**	**7,808,360**	**32.83%**
189	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	78,486,766	0.1280%	63,923,338	36,960,961	57.82%
		10219	QBE Reins Corp	2,735,612	0.0045%	4,115,408	2,070,676	50.32%
				81,222,378	**0.1325%**	**68,038,746**	**39,031,637**	**57.37%**
190	3496		Quanta US Holdings Grp					
		23752	Quanta Ind Co	748,154	0.0012%	119,503	30,996	25.94%
				748,154	**0.0012%**	**119,503**	**30,996**	**25.94%**
191	766		Radian Grp					
		33790	Radian Guaranty Inc	117,147,787	0.1911%	108,077,906	-4,543,307	-4.20%
		30872	Amerin Guaranty Corp	7,024,657	0.0115%	13,752,522	11,306,858	82.22%
		36250	Radian Asset Assur Inc	6,122,266	0.0100%	305,869	0	0.00%
				130,294,710	**0.2125%**	**122,136,297**	**6,763,551**	**5.54%**
192	3489		Republic Companies Grp					
		19216	Southern Ins Co	4,445,031	0.0073%	4,268,063	2,646,787	62.01%
				4,445,031	**0.0073%**	**4,268,063**	**2,646,787**	**62.01%**
193	1234		RESPONSE INS GRP					
		26050	Response Worldwide Ins Co	1,860,366	0.0030%	1,947,224	1,070,772	54.99%
		10970	Response Ind Co Of CA	718,530	0.0012%	746,836	842,484	112.81%
		43044	Response Ins Co	60,722	0.0001%	34,306	-8,102	-23.62%
				2,639,618	**0.0043%**	**2,728,366**	**1,905,154**	**69.83%**
194	1325		RHINE RE GRP					
		24899	Alea North America Ins Co	94,070,373	0.1535%	96,459,634	39,836,390	41.30%
				94,070,373	**0.1535%**	**96,459,634**	**39,836,390**	**41.30%**
195	783		RLI INS GRP					
		13056	RLI Ins Co	45,641,391	0.0745%	51,034,737	17,686,792	34.66%
				45,641,391	**0.0745%**	**51,034,737**	**17,686,792**	**34.66%**
196	3485		Rothschild International Grp					
		41580	Red Shield Ins Co	333,714	0.0005%	325,234	89,695	27.58%
				333,714	**0.0005%**	**325,234**	**89,695**	**27.58%**

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197	553		ROYAL & SUN ALLIANCE USA					
		13137	Viking Ins Co Of WI	151,159,521	0.2466%	153,951,477	85,067,129	55.26%
		24902	Security Ins Co Of Hartford	28,214,194	0.0460%	47,598,931	58,776,860	123.48%
		24678	Royal Ind Co	594,810	0.0010%	55,690,726	111,180,805	199.64%
				179,968,525	**0.2936%**	**257,241,134**	**255,024,794**	**99.14%**
198	163		SAFECO INS GRP					
		24740	Safeco Ins Co Of Amer	469,209,293	0.7654%	457,756,206	174,432,342	38.11%
		19704	American States Ins Co	124,756,907	0.2035%	150,450,479	48,359,672	32.14%
		19690	American Economy Ins Co	102,198,647	0.1667%	95,782,166	37,764,201	39.43%
		39012	Safeco Ins Co Of IL	93,957,344	0.1533%	91,829,814	29,587,920	32.22%
		24732	General Ins Co Of Amer	84,128,300	0.1372%	62,335,693	21,436,994	34.39%
		24724	First Natl Ins Co Of Amer	82,410,267	0.1344%	70,605,249	28,284,595	40.06%
		37214	American States Preferred Ins Co	25,790,523	0.0421%	24,637,250	14,484,556	58.79%
		19712	American States Ins Co Of TX	6,771,440	0.0110%	9,112,271	5,542,946	60.83%
				989,222,721	**1.6137%**	**962,509,128**	**359,893,226**	**37.39%**
199	257		SAFEWAY INS GRP					
		12521	Safeway Ins Co	37,982,279	0.0620%	40,796,031	25,248,839	61.89%
		10939	Safeway Direct Ins Co	4,045,716	0.0066%	4,200,994	2,666,534	63.47%
				42,027,995	**0.0686%**	**44,997,025**	**27,915,373**	**62.04%**
200	749		SCOR REINS CO					
		39322	General Security Natl Ins Co	1,592,375	0.0026%	3,029,442	1,459,028	48.16%
				1,592,375	**0.0026%**	**3,029,442**	**1,459,028**	**48.16%**
201	15563		SeaBright Ins Co					
		15563	SeaBright Ins Co	80,175,816	0.1308%	48,449,509	21,466,969	44.31%
				80,175,816	**0.1308%**	**48,449,509**	**21,466,969**	**44.31%**
202	169		SENTRY INS GRP					
		24988	Sentry Ins A Mut Co	93,099,193	0.1519%	90,118,281	51,787,672	57.47%
		21180	Sentry Select Ins Co	71,236,011	0.1162%	72,488,082	45,493,037	62.76%
		23434	Middlesex Ins Co	10,963,381	0.0179%	10,041,379	5,390,600	53.68%
				175,298,585	**0.2860%**	**172,647,742**	**102,671,309**	**59.47%**
203	22985		Sequoia Ins Co					
		22985	Sequoia Ins Co	87,080,797	0.1420%	85,465,966	45,436,153	53.16%
				87,080,797	**0.1420%**	**85,465,966**	**45,436,153**	**53.16%**
204	712		SIERRA PACIFIC GRP					
		35041	Sierra Pacific Ins Co	812,602	0.0013%	812,602	0	0.00%
				812,602	**0.0013%**	**812,602**	**0**	**0.00%**
205	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	40,296,859	0.0657%	38,262,355	46,812,824	122.35%
				40,296,859	**0.0657%**	**38,262,355**	**46,812,824**	**122.35%**
206	36790		Springfield Ins Co Inc					
		36790	Springfield Ins Co Inc	29,637,631	0.0483%	30,327,895	17,273,108	56.95%
				29,637,631	**0.0483%**	**30,327,895**	**17,273,108**	**56.95%**

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207	3548	St Paul Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	642,154,048	1.0475%	635,174,821	330,073,140	51.97%
		24767	St Paul Fire & Marine Ins Co	468,664,934	0.7645%	506,106,681	318,201,248	62.87%
		25887	US Fidelity & Guaranty Co	205,890,405	0.3359%	181,607,719	190,149,573	104.70%
		19070	Standard Fire Ins Co	137,984,432	0.2251%	128,556,160	73,418,619	57.11%
		25682	Travelers Ind Co Of CT	134,580,575	0.2195%	132,627,316	67,383,169	50.81%
		31194	Travelers Cas & Surety Co Of Amer	122,666,422	0.2001%	118,258,405	113,996,904	96.40%
		24791	St Paul Mercury Ins Co	94,622,360	0.1544%	89,120,857	33,402,528	37.48%
		36161	Travelers Prop Cas Ins Co	83,660,407	0.1365%	71,493,217	27,543,859	38.53%
		22217	Gulf Ins Co	80,932,529	0.1320%	116,602,809	113,440,376	97.29%
		10799	Geovera Ins Co	69,027,895	0.1126%	61,340,088	-755,000	-1.23%
		36463	Discover Prop & Cas Ins Co	61,796,059	0.1008%	52,993,470	36,732,339	69.31%
		35386	Fidelity & Guaranty Ins Co	40,638,484	0.0663%	41,450,253	60,449,715	145.84%
		24015	Northland Ins Co	30,179,072	0.0492%	36,626,869	21,743,784	59.37%
		10887	Pacific Select Property Ins Co	22,649,521	0.0369%	21,110,021	-546,798	-2.59%
		24775	St Paul Guardian Ins Co	17,856,490	0.0291%	17,820,214	5,036,626	28.26%
		25879	Fidelity & Guaranty Ins Underwriters	17,693,610	0.0289%	19,331,891	13,428,070	69.46%
		19038	Travelers Cas & Surety Co	13,082,045	0.0213%	7,772,689	1,659,696	21.35%
		19224	St Paul Protective Ins Co	9,089,547	0.0148%	8,817,617	6,585,543	74.69%
		41769	Athena Assur Co	2,441,512	0.0040%	6,391,454	3,379,656	52.88%
		22535	Seaboard Surety Co	2,357,604	0.0038%	2,594,644	3,104,216	119.64%
		36170	Travelers Cas Co Of CT	1,458,264	0.0024%	2,375,910	1,211,644	51.00%
		22233	Select Ins Co	761,055	0.0012%	898,497	-1,996,185	-222.17%
		19046	Travelers Cas Ins Co Of Amer	414,410	0.0007%	2,797,715	899,427	32.15%
		24031	Northland Cas Co	197,326	0.0003%	198,795	158,570	79.77%
		33650	Mendota Ins Co	152,942	0.0002%	138,683	66,688	48.09%
		41483	Farmington Cas Co	127,078	0.0002%	65,579	3,108,475	4740.05%
		22209	Atlantic Ins Co	36,619	0.0001%	67,258	-2,200	-3.27%
		41750	St Paul Medical Liability Ins Co	75	0.0000%	79	4,772,536	)41184.81%
				2,261,115,720	**3.6884%**	**2,262,339,711**	**1,426,646,218**	**63.06%**
208	35076	State Compensation Ins Fund						
		35076	State Compensation Ins Fund	8,216,404,695	13.4029%	8,185,058,795	5,335,598,855	65.19%
				8,216,404,695	**13.4029%**	**8,185,058,795**	**5,335,598,855**	**65.19%**
209	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	2,817,799,098	4.5965%	2,837,058,135	1,486,006,954	52.38%
		25151	State Farm General Ins Co	1,828,495,578	2.9827%	1,755,872,056	474,111,528	27.00%
		25143	State Farm Fire And Cas Co	181,770,529	0.2965%	157,393,861	69,053,434	43.87%
				4,828,065,205	**7.8757%**	**4,750,324,052**	**2,029,171,916**	**42.72%**
210	42277	Sterling Cas Ins Co						
		42277	Sterling Cas Ins Co	62,163,013	0.1014%	63,047,636	33,917,721	53.80%
				62,163,013	**0.1014%**	**63,047,636**	**33,917,721**	**53.80%**
211	12793	Surety Co Of The Pacific						
		12793	Surety Co Of The Pacific	13,123,467	0.0214%	10,550,558	1,496,811	14.19%
				13,123,467	**0.0214%**	**10,550,558**	**1,496,811**	**14.19%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
212	32107	Sutter Ins Co						
		32107	Sutter Ins Co	41,059,840	0.0670%	45,446,932	31,020,383	68.26%
				41,059,840	**0.0670%**	**45,446,932**	**31,020,383**	**68.26%**
213	181	SWISS RE GRP						
		11555	Employers Direct Ins Co	108,991,166	0.1778%	104,523,281	54,668,335	52.30%
		29874	North American Specialty Ins Co	9,677,408	0.0158%	9,515,062	3,376,955	35.49%
		29700	North American Elite Ins Co	6,948,864	0.0113%	7,010,187	4,519,288	64.47%
		32778	Washington Intl Ins Co	4,617,142	0.0075%	4,357,977	508,336	11.66%
		38830	Fort Wayne Hlth & Cas Ins Co	1,639	0.0000%	1,639	-2,804,703	-171122.82%
				130,236,219	**0.2124%**	**125,408,146**	**60,268,211**	**48.06%**
214	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	82,254,678	0.1342%	72,288,595	27,806,780	38.47%
		22608	National Specialty Ins Co	3,054,091	0.0050%	1,150,624	190,958	16.60%
				85,308,769	**0.1392%**	**73,439,219**	**27,997,738**	**38.12%**
215	3384	The Kernan Grp						
		26549	Reinsurance Co Of Amer Inc	3,810,416	0.0062%	3,810,416	731,684	19.20%
				3,810,416	**0.0062%**	**3,810,416**	**731,684**	**19.20%**
216	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	120,470,999	0.1965%	114,466,120	57,840,133	50.53%
				120,470,999	**0.1965%**	**114,466,120**	**57,840,133**	**50.53%**
217	37621	Toyota Motor Ins Co						
		37621	Toyota Motor Ins Co	27,107,214	0.0442%	12,684,304	8,795,376	69.34%
				27,107,214	**0.0442%**	**12,684,304**	**8,795,376**	**69.34%**
218	28886	Transguard Ins Co Of Amer Inc						
		28886	Transguard Ins Co Of Amer Inc	16,590,318	0.0271%	11,476,037	6,305,894	54.95%
				16,590,318	**0.0271%**	**11,476,037**	**6,305,894**	**54.95%**
219	1314	TRENWICK AMER CORP GRP						
		18341	Insurance Corp Of NY	3,246,016	0.0053%	11,019,638	42,531,516	385.96%
		34894	Trenwick Amer Reins Corp	435,461	0.0007%	558,296	-2,079,994	-372.56%
				3,681,477	**0.0060%**	**11,577,934**	**40,451,522**	**349.38%**
220	41106	Triumphe Cas Co						
		41106	Triumphe Cas Co	241,802	0.0004%	737,529	520,200	70.53%
				241,802	**0.0004%**	**737,529**	**520,200**	**70.53%**
221	781	UNION LABOR GRP						
		37893	Ulico Cas Co	5,776,269	0.0094%	7,148,338	3,441,786	48.15%
				5,776,269	**0.0094%**	**7,148,338**	**3,441,786**	**48.15%**
222	248	UNITED FIRE & CAS GRP						
		13021	United Fire & Cas Co	6,839,481	0.0112%	7,845,231	1,000	0.01%
				6,839,481	**0.0112%**	**7,845,231**	**1,000**	**0.01%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
223	920	UNITED NATL GRP						
		13064	United Natl Ins Co	37,965,304	0.0619%	40,818,737	-20,008,889	-49.02%
		42048	Diamond State Ins Co	11,649,940	0.0190%	11,051,716	-3,061,894	-27.71%
				49,615,244	**0.0809%**	**51,870,453**	**-23,070,783**	**-44.48%**
224	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	United Services Auto Assoc	500,375,980	0.8162%	486,037,882	264,965,468	54.52%
		25968	USAA Cas Ins Co	419,373,967	0.6841%	403,046,275	207,675,080	51.53%
		18600	USAA General Ind Co	16,456,092	0.0268%	15,951,986	6,461,844	40.51%
				936,206,039	**1.5272%**	**905,036,143**	**479,102,392**	**52.94%**
225	215	UNITRIN GRP						
		19852	Financial Ind Co	141,687,126	0.2311%	136,212,700	70,788,095	51.97%
		10914	Kemper Independence Ins Co	104,574,321	0.1706%	82,981,137	36,851,155	44.41%
		10226	Unitrin Direct Ins Co	29,396,026	0.0480%	21,238,384	15,364,262	72.34%
		10915	Unitrin Direct Property & Cas Co	17,222,769	0.0281%	19,313,271	10,391,572	53.81%
		14133	Valley Ins Co	15,693,249	0.0256%	16,547,137	4,211,634	25.45%
		11142	United Cas Ins Co Of Amer	2,231,662	0.0036%	2,231,701	309,297	13.86%
		16063	Unitrin Auto & Home Ins Co	1,514,670	0.0025%	1,128,556	21,780,918	1929.98%
		19887	Trinity Universal Ins Co	826,750	0.0013%	1,496,928	562,095	37.55%
				313,146,573	**0.5108%**	**281,149,814**	**160,259,028**	**57.00%**
226	28497	Usplate Glass Ins Co						
		28497	Usplate Glass Ins Co	554,124	0.0009%	566,253	60,086	10.61%
				554,124	**0.0009%**	**566,253**	**60,086**	**10.61%**
227	201	UTICA NATL INS GRP						
		25976	Utica Mut Ins Co	1,724,205	0.0028%	2,025,904	-697,438	-34.43%
		25984	Graphic Arts Mut Ins Co	21,604	0.0000%	39,268	-241,351	-614.63%
				1,745,809	**0.0028%**	**2,065,172**	**-938,789**	**-45.46%**
228	697	VAN ENT GRP						
		37060	Old United Cas Co	7,731,324	0.0126%	9,155,587	3,263,270	35.64%
				7,731,324	**0.0126%**	**9,155,587**	**3,263,270**	**35.64%**
229	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	20,285,978	0.0331%	19,000,183	11,793,553	62.07%
				20,285,978	**0.0331%**	**19,000,183**	**11,793,553**	**62.07%**
230	10815	Verlan Fire Ins Co MD						
		10815	Verlan Fire Ins Co MD	1,601,905	0.0026%	1,694,555	1,173,881	69.27%
				1,601,905	**0.0026%**	**1,694,555**	**1,173,881**	**69.27%**
231	958	VESTA INS GRP						
		11762	Vesta Fire Ins Corp	49,119,483	0.0801%	45,596,154	27,627,982	60.59%
		22438	Hawaiian Ins & Gty Co Ltd	30,315,510	0.0495%	28,590,287	17,621,217	61.63%
				79,434,993	**0.1296%**	**74,186,441**	**45,249,199**	**60.99%**

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

Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
232	1179		WAWANESA INS GRP					
		10683	Wawanesa General Ins Co	187,125,681	0.3052%	175,421,669	133,412,723	76.05%
		31526	Wawanesa Mut Ins Co Us Branch	69,250,496	0.1130%	69,961,412	46,353,031	66.26%
				256,376,177	**0.4182%**	**245,383,081**	**179,765,754**	**73.26%**
233	471		Wells Fargo Grp					
		39039	Rural Community Ins Co	38,925,076	0.0635%	40,566,219	22,479,059	55.41%
				38,925,076	**0.0635%**	**40,566,219**	**22,479,059**	**55.41%**
234	27502		Western General Ins Co					
		27502	Western General Ins Co	74,124,118	0.1209%	75,430,742	41,629,432	55.19%
				74,124,118	**0.1209%**	**75,430,742**	**41,629,432**	**55.19%**
235	10008		Western Ins Co					
		10008	Western Ins Co	1,510,189	0.0025%	1,279,924	362,394	28.31%
				1,510,189	**0.0025%**	**1,279,924**	**362,394**	**28.31%**
236	800		WESTERN MUT INS GRP					
		15776	Residence Mut Ins Co	37,707,751	0.0615%	35,818,997	13,345,719	37.26%
		13625	Western Mut Ins Co	5,526,722	0.0090%	5,958,308	3,297,390	55.34%
				43,234,473	**0.0705%**	**41,777,305**	**16,643,109**	**39.84%**
237	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	131,095,155	0.2138%	131,487,105	49,009,325	37.27%
				131,095,155	**0.2138%**	**131,487,105**	**49,009,325**	**37.27%**
238	866		WESTERN WORLD GRP					
		37982	Tudor Ins Co	15,155,371	0.0247%	15,600,616	14,840,020	95.12%
		13196	Western World Ins Co	8,413,867	0.0137%	8,085,637	3,700,105	45.76%
		40436	Stratford Ins Co	2,587,701	0.0042%	1,984,261	1,237,712	62.38%
				26,156,939	**0.0427%**	**25,670,514**	**19,777,837**	**77.04%**
239	228		WESTFIELD Grp					
		24120	Westfield Natl Ins Co	25,611	0.0000%	18,700	0	0.00%
				25,611	**0.0000%**	**18,700**	**0**	**0.00%**
240	237		WESTWARD GRP					
		24635	Westward Ins Co	9,910	0.0000%	25,292	-14,144	-55.92%
				9,910	**0.0000%**	**25,292**	**-14,144**	**-55.92%**

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Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
241	1129	WHITE MOUNTAINS GRP						
		30210	Esurance Prop and Cas Ins Co	49,968,724	0.0815%	46,324,960	25,864,874	55.83%
		27154	Atlantic Specialty Ins Co	49,231,796	0.0803%	21,371,406	9,011,034	42.16%
		35408	Sirius Amer Ins Co	40,872,826	0.0667%	39,527,736	14,415,342	36.47%
		20621	OneBeacon America Ins Co	20,138,221	0.0329%	24,224,528	-20,855,574	-86.09%
		21970	OneBeacon Ins Co	16,958,769	0.0277%	15,067,408	-22,920,517	-152.12%
		20648	Employers Fire Ins Co	6,672,453	0.0109%	6,442,997	1,453,430	22.56%
		38369	Northern Assur Co Of Amer	6,330,582	0.0103%	1,927,712	2,170,674	112.60%
		38776	Folksamerica Rein Co	5,976,792	0.0097%	5,910,820	1,806,507	30.56%
		16217	National Farmers Union Prop & Cas	4,910,787	0.0080%	4,689,945	1,797,079	38.32%
		32271	California Ind Ins Co	788,776	0.0013%	10,431,748	27,667,212	265.22%
		32280	Commercial Cas Ins Co	116,304	0.0002%	11,896,638	4,219,381	35.47%
		21962	Pennsylvania General Ins Co	77,226	0.0001%	424,538	-46,624,180	-10982.33%
				202,043,256	**0.3296%**	**188,240,436**	**-1,994,738**	**-1.06%**
242	273	WORKMENS GRP						
		13250	Workmens Auto Ins Co	26,793,287	0.0437%	28,155,388	11,924,323	42.35%
				26,793,287	**0.0437%**	**28,155,388**	**11,924,323**	**42.35%**
243	98	WR Berkley Corp						
		10900	Preferred Employers Ins Co	191,406,507	0.3122%	185,908,435	112,216,708	60.36%
		10510	Carolina Cas Ins Co	102,054,160	0.1665%	96,994,459	56,657,362	58.41%
		40045	Starnet Ins Co	23,323,498	0.0380%	29,538,999	16,156,152	54.69%
		36684	Riverport Ins Co	20,372,857	0.0332%	20,287,289	15,217,324	75.01%
		23612	Midwest Employers Cas Co	13,183,278	0.0215%	12,526,733	12,329,483	98.43%
		25224	Great Divide Ins Co	5,229,579	0.0085%	5,536,736	2,101,215	37.95%
		32603	Berkley Ins Co	169,264	0.0003%	270,393	136,940	50.64%
		29580	Berkley Regional Ins Co	38,416	0.0001%	18,688	4,486	24.00%
				355,777,559	**0.5804%**	**351,081,732**	**214,819,670**	**61.19%**
244	1285	X L AMER						
		37885	XL Specialty Ins Co	187,635,738	0.3061%	157,639,110	64,089,631	40.66%
		22322	Greenwich Ins Co	89,686,820	0.1463%	95,404,687	40,304,223	42.25%
		24554	XL Ins Amer Inc	38,669,237	0.0631%	27,923,638	68,195,946	244.22%
		20311	XL Capital Assurance Inc	35,437,082	0.0578%	4,252,895	0	0.00%
		20583	XL Reins America Inc	271	0.0000%	271	21,980	8110.70%
				351,429,148	**0.5733%**	**285,220,601**	**172,611,780**	**60.52%**
245	336	ZENITH NATL INS GRP						
		13269	Zenith Ins Co	725,466,215	1.1834%	699,309,120	366,212,689	52.37%
		30120	Znat Ins Co	14,017,530	0.0229%	13,919,411	3,813,928	27.40%
				739,483,745	**1.2063%**	**713,228,531**	**370,026,617**	**51.88%**

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
246	212	ZURICH INS GRP						
		21652	Farmers Ins Exch	2,182,095,055	3.5595%	2,174,985,938	1,217,655,476	55.98%
		21660	Fire Ins Exch	1,056,087,484	1.7227%	1,025,181,080	301,784,119	29.44%
		16535	Zurich American Ins Co	774,035,780	1.2626%	700,268,664	384,224,969	54.87%
		21709	Truck Ins Exch	352,380,661	0.5748%	328,527,470	345,484,812	105.16%
		21687	Mid-Century Ins Co	176,772,226	0.2884%	203,502,255	109,524,804	53.82%
		26247	American Guarantee & Liability Ins	157,759,858	0.2573%	152,219,965	68,437,131	44.96%
		40142	American Zurich Ins Co	102,003,177	0.1664%	101,482,081	62,757,545	61.84%
		41181	Universal Underwriters Ins Co	100,972,502	0.1647%	105,885,863	57,015,534	53.85%
		39306	Fidelity & Deposit Co Of MD	98,616,723	0.1609%	107,050,631	24,429,225	22.82%
		11185	Foremost Ins Co	95,459,940	0.1557%	84,744,882	47,544,081	56.10%
		19372	Northern Ins Co Of NY	60,556,410	0.0988%	58,154,477	46,088,275	79.25%
		21326	Empire Fire & Marine Ins Co	59,434,374	0.0970%	51,145,079	28,527,077	55.78%
		19356	Maryland Cas Co	49,801,329	0.0812%	52,612,106	54,800,244	104.16%
		19305	Assurance Co Of Amer	36,805,481	0.0600%	34,100,127	47,891,445	140.44%
		10317	Neighborhood Spirit Prop & Cas Co	23,349,117	0.0381%	21,883,631	8,212,628	37.53%
		10318	Exact Prop & Cas Co Inc	11,046,747	0.0180%	9,804,247	3,752,882	38.28%
		11800	Foremost Property & Cas Ins Co	8,850,568	0.0144%	8,290,652	3,421,081	41.26%
		27855	Zurich American Ins Co Of IL	8,824,771	0.0144%	7,346,947	3,022,309	41.14%
		34649	Centre Ins Co	8,495,827	0.0139%	11,428,992	4,920,774	43.06%
		43699	American Federation Ins Co	8,483,762	0.0138%	8,343,025	3,158,573	37.86%
		10315	Civic Property & Cas Co	6,644,768	0.0108%	5,917,945	1,833,111	30.98%
		34347	Colonial American Cas & Surety Co	1,161,936	0.0019%	1,053,585	527,195	50.04%
		10873	Farmers Reins Co	50	0.0000%	50	0	0.00%
				5,379,638,546	**8.7754%**	**5,253,929,692**	**2,825,013,290**	**53.77%**
			Line Total:	**61,303,365,360**	**100.0000%**	**59,671,584,509**	**31,568,899,656**	**52.90%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	626	ACE LTD						
		22667	Ace American Ins Co	1,004,535	0.0053%	470,840	258,016	54.80%
		43575	Indemnity Ins Co Of North Amer	216,603	0.0011%	432,760	150,025	34.67%
				1,221,138	**0.0064%**	**903,600**	**408,041**	**45.16%**
2	313	AEGIS GRP						
		33898	Aegis Security Ins Co	11,650,656	0.0613%	11,649,967	5,946,819	51.05%
				11,650,656	**0.0613%**	**11,649,967**	**5,946,819**	**51.05%**
3	10920	Alliance United Ins Co						
		10920	Alliance United Ins Co	2,033,874	0.0107%	1,204,600	796,996	66.16%
				2,033,874	**0.0107%**	**1,204,600**	**796,996**	**66.16%**
4	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	27,807,002	0.1463%	27,067,166	14,082,423	52.03%
		22837	Interstate Ind Co	346,828	0.0018%	1,044,062	9,530,258	912.81%
		11630	Jefferson Ins Co	255,463	0.0013%	516,788	-2,015,572	-390.02%
		10079	Vintage Ins Co	66,510	0.0003%	74,244	262,844	354.03%
		22810	Chicago Ins Co	174	0.0000%	178	-92,798	-52133.71%
				28,475,977	**0.1498%**	**28,702,438**	**21,767,155**	**75.84%**
5	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	130,136	0.0007%	134,948	498,602	369.48%
				130,136	**0.0007%**	**134,948**	**498,602**	**369.48%**
6	8	ALLSTATE INS GRP						
		19240	Allstate Ind Co	1,022,362,624	5.3788%	982,984,014	548,425,632	55.79%
		19232	Allstate Ins Co	457,864,118	2.4089%	466,395,370	217,412,352	46.62%
		17230	Allstate Prop & Cas Ins Co	42,711,830	0.2247%	51,948,346	11,763,250	22.64%
		37907	Deerbrook Ins Co	28,526,437	0.1501%	28,254,830	19,685,130	69.67%
				1,551,465,009	**8.1625%**	**1,529,582,560**	**797,286,364**	**52.12%**
7	4	AMERICAN EXPRESS GRP						
		27928	Amex Assur Co	124,815,843	0.6567%	116,455,256	86,704,388	74.45%
				124,815,843	**0.6567%**	**116,455,256**	**86,704,388**	**74.45%**
8	84	American Financial Grp						
		43753	Republic Ind Co of CA	20,452,132	0.1076%	21,053,492	10,300,850	48.93%
		16691	Great American Ins Co	3,805,923	0.0200%	6,835,381	1,944,190	28.44%
		32620	National Interstate Ins Co	2,300,858	0.0121%	1,694,750	936,640	55.27%
		22136	Great American Ins Co of NY	1,702,432	0.0090%	1,580,117	591,482	37.43%
		26832	Great American Alliance Ins Co	942,559	0.0050%	1,377,517	843,709	61.25%
		33723	Great American Spirit Ins Co	28,412	0.0001%	125,394	-15,759	-12.57%
		26344	Great American Assur Co	550	0.0000%	550	0	0.00%
				29,232,866	**0.1538%**	**32,667,201**	**14,601,112**	**44.70%**
9	12	AMERICAN INTRNL GRP						

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		12963	21st Century Ins Co	1,270,362,336	6.6836%	1,260,590,774	786,166,616	62.36%
		23809	Granite State Ins Co	165,284,684	0.8696%	136,569,874	84,196,903	61.65%
		43761	American Intl Ins Co Of CA	62,163,768	0.3271%	57,578,262	33,837,532	58.77%
		19380	American Home Assur Co	31,830,151	0.1675%	30,809,679	16,998,454	55.17%
		36404	21st Century Cas Co	16,656,681	0.0876%	13,056,680	8,512,788	65.20%
		20796	AIG Premier Ins Co	10,634,839	0.0560%	23,885,374	13,295,028	55.66%
		43974	AIG Ind Ins Co	8,818,509	0.0464%	14,985,436	7,800,215	52.05%
		19429	Insurance Co Of The State Of PA	8,372,378	0.0440%	6,105,488	5,326,509	87.24%
		34789	AIG Centennial Ins Co	6,314,510	0.0332%	11,094,017	8,526,117	76.85%
		19399	AIU Ins Co	3,537,085	0.0186%	2,523,467	1,177,333	46.66%
		26220	Yosemite Ins Co	2,221,002	0.0117%	2,109,765	474,639	22.50%
		19402	Birmingham Fire Ins Co Of PA	1,633,938	0.0086%	1,015,511	122,197	12.03%
		22225	AIG Preferred Ins Co	1,287,051	0.0068%	2,523,411	-663,609	-26.30%
		23841	New Hampshire Ins Co	57,335	0.0003%	66,723	64,502	96.67%
				1,589,174,267	**8.3609%**	**1,562,914,461**	**965,835,224**	**61.80%**
10	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	5,827,252	0.0307%	5,653,844	3,967,781	70.18%
		23450	American Family Home Ins Co	5,700,411	0.0300%	5,613,616	1,376,654	24.52%
				11,527,663	**0.0606%**	**11,267,460**	**5,344,435**	**47.43%**
11	408	AMERICAN NATL FNCL GRP						
		11048	Pacific Prop & Cas Co	14,576,159	0.0767%	14,355,136	10,602,054	73.86%
				14,576,159	**0.0767%**	**14,355,136**	**10,602,054**	**73.86%**
12	1346	AMERICAN SAFETY HOLDING GRP						
		39969	American Safety Cas Ins Co	68,136	0.0004%	79,527	59,035	74.23%
				68,136	**0.0004%**	**79,527**	**59,035**	**74.23%**
13	40800	American Sterling Ins Co						
		40800	American Sterling Ins Co	182,909	0.0010%	244,812	112,969	46.15%
				182,909	**0.0010%**	**244,812**	**112,969**	**46.15%**
14	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	42,413,019	0.2231%	41,462,192	22,597,819	54.50%
				42,413,019	**0.2231%**	**41,462,192**	**22,597,819**	**54.50%**
15	40010	Anchor General Ins Co						
		40010	Anchor General Ins Co	38,670,893	0.2035%	38,619,125	20,549,618	53.21%
				38,670,893	**0.2035%**	**38,619,125**	**20,549,618**	**53.21%**
16	317	AON CORP						
		40827	Virginia Surety Co Inc	1,530,781	0.0081%	1,512,056	594,391	39.31%
				1,530,781	**0.0081%**	**1,512,056**	**594,391**	**39.31%**
17	1279	Arch Ins Grp						
		11150	Arch Ins Co	4,152,651	0.0218%	3,109,118	-1,338,669	-43.06%

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				4,152,651	**0.0218%**	**3,109,118**	**-1,338,669**	**-43.06%**
18	457		ARGONAUT GRP					
		19801	Argonaut Ins Co	494,396	0.0026%	734,921	1,071,341	145.78%
				494,396	**0.0026%**	**734,921**	**1,071,341**	**145.78%**
19	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	4,346,788	0.0229%	10,058,279	3,467,276	34.47%
		19615	American Reliable Ins Co	1,528,593	0.0080%	1,539,482	613,438	39.85%
		42978	American Security Ins Co	1,328,325	0.0070%	1,135,004	428,167	37.72%
				7,203,706	**0.0379%**	**12,732,765**	**4,508,881**	**35.41%**
20	24		ATLANTIC CO					
		19909	Centennial Ins Co	252,473	0.0013%	271,914	62,145	22.85%
		19895	Atlantic Mut Ins Co	145,504	0.0008%	154,407	66,087	42.80%
				397,977	**0.0021%**	**426,321**	**128,232**	**30.08%**
21	968		AXA INS GRP					
		11835	AXA Re Amer Ins Co	13,112,184	0.0690%	17,852,055	9,071,827	50.82%
				13,112,184	**0.0690%**	**17,852,055**	**9,071,827**	**50.82%**
22	31		BERKSHIRE HATHAWAY					
		35882	Geico General Ins Co	251,593,721	1.3237%	251,953,318	148,532,602	58.95%
		22063	Government Employees Ins Co	156,591,442	0.8239%	157,435,318	98,174,718	62.36%
		22055	Geico Ind Co	79,206,896	0.4167%	76,230,887	47,897,990	62.83%
		41491	Geico Cas Co	49,375,616	0.2598%	48,041,468	27,645,483	57.55%
				536,767,675	**2.8240%**	**533,660,991**	**322,250,793**	**60.38%**
23	814		BRISTOL WEST INS GRP					
		25089	Coast Natl Ins Co	486,325,256	2.5586%	404,560,053	204,126,374	50.46%
				486,325,256	**2.5586%**	**404,560,053**	**204,126,374**	**50.46%**
24	33		CALIFORNIA CAS MGMT					
		20117	California Cas Ind Exch	138,164,453	0.7269%	138,474,443	84,337,483	60.90%
				138,164,453	**0.7269%**	**138,474,443**	**84,337,483**	**60.90%**
25	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	1,544,586,420	8.1263%	1,530,187,791	859,508,399	56.17%
		37770	Western United Ins Co	99,019,098	0.5210%	92,535,069	49,914,864	53.94%
		10921	ACA Ins Co	16,694	0.0001%	817	490	59.98%
				1,643,622,212	**8.6474%**	**1,622,723,677**	**909,423,753**	**56.04%**
26	802		Capital Ins Group					
		13544	California Capital Ins Co	45,337,860	0.2385%	45,755,717	25,645,191	56.05%
		12890	Eagle West Ins Co	840,028	0.0044%	840,834	719,998	85.63%
				46,177,888	**0.2429%**	**46,596,551**	**26,365,189**	**56.58%**

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27	10175	Cascade Natl Ins Co						
		10175	Cascade Natl Ins Co	3,875,333	0.0204%	3,070,449	2,601,579	84.73%
				3,875,333	**0.0204%**	**3,070,449**	**2,601,579**	**84.73%**
28	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	6,771,526	0.0356%	6,550,349	4,098,459	62.57%
				6,771,526	**0.0356%**	**6,550,349**	**4,098,459**	**62.57%**
29	38	CHUBB & SON INC						
		20338	Northwestern Pacific Ind Co	13,270,151	0.0698%	12,296,947	4,405,801	35.83%
		35181	Executive Risk Ind Inc	7,345,839	0.0386%	7,498,489	7,226,073	96.37%
		20281	Federal Ins Co	176,860	0.0009%	164,162	-10,356	-6.31%
				20,792,850	**0.1094%**	**19,959,598**	**11,621,518**	**58.23%**
30	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	29,223,540	0.1537%	30,237,649	16,464,066	54.45%
		18953	CSE Safeguard Ins Co	18,636,558	0.0980%	20,030,098	12,062,174	60.22%
				47,860,098	**0.2518%**	**50,267,747**	**28,526,240**	**56.75%**
31	218	CNA INS GRP						
		34622	Glens Falls Ins Co	55,355,944	0.2912%	55,230,899	30,603,957	55.41%
		10201	Galway Ins Co	5,777,122	0.0304%	5,898,840	2,608,583	44.22%
		28258	Continental Natl Ind Co	132,877	0.0007%	214,000	115,267	53.86%
		20427	American Cas Co Of Reading PA	4,936	0.0000%	37,084	-38,061	-102.63%
		20494	Transportation Ins Co	1,335	0.0000%	11,236	-8,496	-75.61%
		20486	Transcontinental Ins Co	245	0.0000%	1,750	0	0.00%
		20443	Continental Cas Co	195	0.0000%	3,788	9,372	247.41%
		20435	CNA Cas Of CA	194	0.0000%	194	-50,997	-26287.11%
		20508	Valley Forge Ins Co	159	0.0000%	393	50,054	12736.39%
				61,273,007	**0.3224%**	**61,398,184**	**33,289,679**	**54.22%**
32	816	COMMERCE GRP INC						
		13161	Commerce West Ins Co	40,138,016	0.2112%	39,980,155	19,834,761	49.61%
				40,138,016	**0.2112%**	**39,980,155**	**19,834,761**	**49.61%**
33	3018	Converium Holding Grp						
		22730	Converium Ins North Amer Inc	608,499	0.0032%	637,538	718,290	112.67%
				608,499	**0.0032%**	**637,538**	**718,290**	**112.67%**
34	50	Country Ins & Financial Services Grp						
		23655	Modern Service Ins Co	7,612,747	0.0401%	10,595,998	7,927,564	74.82%
		23647	Mutual Service Cas Ins Co	699,182	0.0037%	880,008	-2,548,056	-289.55%
				8,311,929	**0.0437%**	**11,476,006**	**5,379,508**	**46.88%**
35	400	CREDIT SUISSE GRP						
		25747	Unigard Ins Co	20,995,157	0.1105%	17,379,923	10,106,538	58.15%
		25798	Unigard Ind Co	917,272	0.0048%	5,276,295	2,759,213	52.29%

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				21,912,429	**0.1153%**	**22,656,218**	**12,865,751**	**56.79%**
36	930	DHC GRP						
		23671	National American Ins Co Of CA	14,639,587	0.0770%	14,831,998	4,968,665	33.50%
		19269	Danielson Natl Ins Co	603,392	0.0032%	374,431	182,496	48.74%
				15,242,979	**0.0802%**	**15,206,429**	**5,151,161**	**33.87%**
37	831	DOCTORS CO GRP						
		34495	Doctors Co An Interins Exchn	385,754	0.0020%	405,951	207,331	51.07%
				385,754	**0.0020%**	**405,951**	**207,331**	**51.07%**
38	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	5,128,150	0.0270%	5,141,071	3,096,835	60.24%
				5,128,150	**0.0270%**	**5,141,071**	**3,096,835**	**60.24%**
39	62	EMC INS CO						
		21407	Emcasco Ins Co	2,053	0.0000%	2,953	-1,217	-41.21%
				2,053	**0.0000%**	**2,953**	**-1,217**	**-41.21%**
40	158	FAIRFAX FINANCIAL						
		25054	Hudson Ins Co	73,001,459	0.3841%	61,123,204	36,604,707	59.89%
				73,001,459	**0.3841%**	**61,123,204**	**36,604,707**	**59.89%**
41	670	FIDELITY NATL FIN INC						
		25180	Fidelity Natl Ins Co	8,516,517	0.0448%	3,775,418	2,958,041	78.35%
		16578	Fidelity Natl Prop and Cas Ins Co	17,765	0.0001%	26,203	47,520	181.35%
				8,534,282	**0.0449%**	**3,801,621**	**3,005,561**	**79.06%**
42	70	FIRST AMN TITLE						
		34525	First American Specilaty Ins Co	39,238	0.0002%	52,558	6,003	11.42%
				39,238	**0.0002%**	**52,558**	**6,003**	**11.42%**
43	1169	GENERALI GRP						
		11231	Generali Us Branch	802,632	0.0042%	843,090	313,467	37.18%
				802,632	**0.0042%**	**843,090**	**313,467**	**37.18%**
44	79	GMAC INS HOLDING						
		23728	National General Ins Co	116,594,316	0.6134%	115,506,639	60,441,914	52.33%
		31488	Integon Preferred Ins Co	15,397,726	0.0810%	14,923,667	9,206,141	61.69%
		38660	MIC General Ins Corp	13,942,173	0.0734%	13,107,537	9,229,924	70.42%
		11044	GMAC Ins Co Online Inc	6,611,933	0.0348%	7,174,673	5,304,402	73.93%
		22004	CIM Ins Corp	763,258	0.0040%	791,492	-723,230	-91.38%
		29742	Integon Natl Ins Co	284,408	0.0015%	338,689	65,624	19.38%
				153,593,814	**0.8081%**	**151,842,697**	**83,524,775**	**55.01%**
45	83	GRANGE INS						
		22101	Grange Ins Assn	14,796,469	0.0778%	14,815,851	7,468,500	50.41%

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				14,796,469	**0.0778%**	**14,815,851**	**7,468,500**	**50.41%**
46	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	318,139	0.0017%	338,809	112,165	33.11%
		14559	Guideone Specialty Mut Ins Co	33,341	0.0002%	42,652	157,909	370.23%
				351,480	**0.0018%**	**381,461**	**270,074**	**70.80%**
47	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	44,057,688	0.2318%	43,239,471	15,900,613	36.77%
		21806	Harbor Specialty Ins Co	37,388,466	0.1967%	42,498,052	30,121,342	70.88%
		37303	Redland Ins Co	7,257,016	0.0382%	6,554,468	4,646,813	70.90%
		37257	Insurance Corp Of Hannover	1,485,951	0.0078%	1,807,950	3,906,021	216.05%
				90,189,121	**0.4745%**	**94,099,941**	**54,574,789**	**58.00%**
48	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	32,316	0.0002%	708,730	-1,723,326	-243.16%
				32,316	**0.0002%**	**708,730**	**-1,723,326**	**-243.16%**
49	91		HARTFORD FIRE & CAS GRP					
		30104	Hartford Underwriters Ins Co	113,371,506	0.5965%	109,699,590	59,083,778	53.86%
		29424	Hartford Cas Ins Co	52,283,317	0.2751%	51,253,206	28,291,388	55.20%
		39098	Omni Ins Co	23,311,696	0.1226%	27,415,961	17,876,615	65.21%
		29459	Twin City Fire Ins Co Co	16,431,383	0.0864%	16,639,066	10,014,979	60.19%
		34690	Property & Cas Ins Co Of Hartford	543	0.0000%	357	51	14.29%
		37478	Hartford Ins Co Of The Midwest	270	0.0000%	193	75	38.86%
				205,398,715	**1.0806%**	**205,008,373**	**115,266,886**	**56.23%**
50	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	16,787,836	0.0883%	16,485,412	9,225,200	55.96%
		22756	Horace Mann Prop & Cas Ins Co	13,053,551	0.0687%	13,514,092	5,898,718	43.65%
				29,841,387	**0.1570%**	**29,999,504**	**15,123,918**	**50.41%**
51	922		ICW GROUP					
		40029	Explorer Ins Co	55,752,924	0.2933%	54,827,347	30,306,320	55.28%
		27847	Insurance Co Of The West	5,127,319	0.0270%	4,599,035	2,387,923	51.92%
				60,880,243	**0.3203%**	**59,426,382**	**32,694,243**	**55.02%**
52	479		IFG CO					
		11177	First Financial Ins Co	6,725	0.0000%	32,299	53,703	166.27%
				6,725	**0.0000%**	**32,299**	**53,703**	**166.27%**
53	3495		Infinity Prop & Cas Ins Grp					
		22268	Infinity Ins Co	355,214,811	1.8688%	349,328,780	146,496,254	41.94%
		11738	Leader Ins Co	26,979,555	0.1419%	27,911,204	9,966,238	35.71%
		10068	Infinity Natl Ins Co	17,035,382	0.0896%	13,621,757	6,886,657	50.56%
		20260	Infinity Select Ins Co	16,430,390	0.0864%	17,736,809	7,508,850	42.33%
		21792	Atlanta Cas Co	509,443	0.0027%	607,279	222,068	36.57%

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		12599	Windsor Ins Co	309,021	0.0016%	340,049	138,737	40.80%
		31925	Atlanta Specialty Ins Co	22,852	0.0001%	27,534	23,663	85.94%
				416,501,454	**2.1913%**	**409,573,412**	**171,242,467**	**41.81%**
54	1318	INTERINS EXCH OF THE AUTOMOBILE CLUB						
		15598	Interins Exch Of The Automobile Club	1,696,916,771	8.9278%	1,664,532,166	824,662,466	49.54%
				1,696,916,771	**8.9278%**	**1,664,532,166**	**824,662,466**	**49.54%**
55	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	49,333,745	0.2596%	50,011,059	35,523,507	71.03%
				49,333,745	**0.2596%**	**50,011,059**	**35,523,507**	**71.03%**
56	3636	Lancer Ins Grp						
		26077	Lancer Ins Co	548,706	0.0029%	548,706	-412,018	-75.09%
				548,706	**0.0029%**	**548,706**	**-412,018**	**-75.09%**
57	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	212,620,506	1.1186%	176,225,920	114,524,127	64.99%
		32352	LM Property and Casualty Ins. Co.	14,122,869	0.0743%	24,466,982	28,750,035	117.51%
		23043	Liberty Mut Ins Co	415,164	0.0022%	422,893	13,848	3.27%
		36447	LM General Ins Co	949	0.0000%	1,656	0	0.00%
				227,159,488	**1.1951%**	**201,117,451**	**143,288,010**	**71.25%**
58	108	LUMBERMENS MUT CAS GRP						
		30562	American Manufacturers Mut Ins Co	427,945	0.0023%	5,562,262	2,344,073	42.14%
		22918	American Motorists Ins Co	15,671	0.0001%	241,681	-349,759	-144.72%
				443,616	**0.0023%**	**5,803,943**	**1,994,314**	**34.36%**
59	785	MARKEL CORP GRP						
		28932	Markel American Ins Co	1,687,679	0.0089%	1,637,152	1,203,120	73.49%
				1,687,679	**0.0089%**	**1,637,152**	**1,203,120**	**73.49%**
60	225	MCMILLEN GRP						
		23248	Occidental Fire & Cas Co Of NC	5,832,311	0.0307%	5,701,133	4,064,611	71.29%
				5,832,311	**0.0307%**	**5,701,133**	**4,064,611**	**71.29%**
61	31968	Merastar Ins Co						
		31968	Merastar Ins Co	6,303,043	0.0332%	6,277,407	3,780,963	60.23%
				6,303,043	**0.0332%**	**6,277,407**	**3,780,963**	**60.23%**
62	660	MERCURY GEN GRP						
		27553	Mercury Ins Co	1,147,508,260	6.0372%	1,137,375,577	576,830,414	50.72%
		11908	Mercury Cas Co	437,507,034	2.3018%	438,805,814	223,711,815	50.98%
		38342	California Automobile Ins Co	166,102,973	0.8739%	168,943,984	89,577,428	53.02%
				1,751,118,267	**9.2129%**	**1,745,125,375**	**890,119,657**	**51.01%**
63	241	METROPOLITAN GRP						

2004 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Group Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
		25321	Metropolitan Drt Prop & Cas Ins Co	58,254,577	0.3065%	53,446,376	31,282,143	58.53%
				58,254,577	**0.3065%**	**53,446,376**	**31,282,143**	**58.53%**
64	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	14,042,135	0.0739%	13,956,038	6,024,481	43.17%
				14,042,135	**0.0739%**	**13,956,038**	**6,024,481**	**43.17%**
65	140	NATIONWIDE CORP						
		19100	Amco Ins Co	104,056,548	0.5475%	100,128,057	54,860,312	54.79%
		23787	Nationwide Mut Ins Co	102,917,114	0.5415%	101,259,789	54,800,873	54.12%
		42579	Allied Prop & Cas Ins Co	87,197,050	0.4588%	83,282,984	53,288,750	63.99%
		23779	Nationwide Mut Fire Ins Co	18,681,942	0.0983%	19,142,550	9,853,146	51.47%
		42587	Depositors Ins Co	15,864,106	0.0835%	16,230,220	11,001,188	67.78%
		37877	Nationwide Prop & Cas Ins Co	4,307,486	0.0227%	4,589,003	2,732,074	59.54%
		26093	Nationwide Affinity Co of Amer	633,694	0.0033%	344,192	160,650	46.67%
		42889	Victoria Fire & Cas Co	442,957	0.0023%	86,788	53,679	61.85%
		10723	Nationwide Assur Co	11,554	0.0001%	11,554	12,717	110.07%
				334,112,451	**1.7578%**	**325,075,137**	**186,763,389**	**57.45%**
66	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	236,432	0.0012%	232,826	54,745	23.51%
				236,432	**0.0012%**	**232,826**	**54,745**	**23.51%**
67	12360	Ocean Harbor Cas Ins Co						
		12360	Ocean Harbor Cas Ins Co	7,211,442	0.0379%	6,948,750	3,589,313	51.65%
				7,211,442	**0.0379%**	**6,948,750**	**3,589,313**	**51.65%**
68	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	4,550,241	0.0239%	4,624,959	2,422,404	52.38%
				4,550,241	**0.0239%**	**4,624,959**	**2,422,404**	**52.38%**
69	40550	Pacific Pioneer Ins Co						
		40550	Pacific Pioneer Ins Co	533,134	0.0028%	781,337	464,913	59.50%
				533,134	**0.0028%**	**781,337**	**464,913**	**59.50%**
70	3638	PGC Holding Corp Grp						
		37648	Permanent General Assur Corp	70,242,200	0.3696%	67,851,820	35,736,777	52.67%
				70,242,200	**0.3696%**	**67,851,820**	**35,736,777**	**52.67%**
71	155	PROGRESSIVE GRP						
		27804	Progressive West Ins Co	314,856,155	1.6565%	311,828,836	151,308,936	48.52%
		44288	Progressive Choice Ins Co	227,045,150	1.1945%	210,542,237	104,563,751	49.66%
		37605	Progressive Marathon Ins Co	70,288,558	0.3698%	76,692,902	35,898,350	46.81%
		24260	Progressive Cas Ins Co	41,642,264	0.2191%	39,279,510	18,163,628	46.24%
		11851	Progressive Home Ins Co	290,875	0.0015%	296,407	27,445	9.26%
		16322	Progressive Halcyon Ins Co	102,747	0.0005%	3,115	242	7.77%

2004 CALIFORNIA P & C MARKET SHARE REPORT

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Sorted by Group Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
				654,225,749	**3.4420%**	**638,643,007**	**309,962,352**	**48.53%**
72	796	QBE INS GRP LTD						
		39217	QBE Ins Corp	40,485,479	0.2130%	34,433,891	21,688,817	62.99%
		10219	QBE Reins Corp	2,735,612	0.0144%	4,115,408	2,070,676	50.32%
				43,221,091	**0.2274%**	**38,549,299**	**23,759,493**	**61.63%**
73	3489	Republic Companies Grp						
		19216	Southern Ins Co	4,444,368	0.0234%	4,267,370	2,648,611	62.07%
				4,444,368	**0.0234%**	**4,267,370**	**2,648,611**	**62.07%**
74	1234	RESPONSE INS GRP						
		26050	Response Worldwide Ins Co	1,860,366	0.0098%	1,947,073	1,079,152	55.42%
		10970	Response Ind Co Of CA	718,530	0.0038%	746,836	842,484	112.81%
		43044	Response Ins Co	60,722	0.0003%	34,306	-8,101	-23.61%
				2,639,618	**0.0139%**	**2,728,215**	**1,913,535**	**70.14%**
75	553	ROYAL & SUN ALLIANCE USA						
		13137	Viking Ins Co Of WI	151,159,522	0.7953%	153,951,477	85,067,163	55.26%
		24678	Royal Ind Co	530,898	0.0028%	1,667,045	914,708	54.87%
		24902	Security Ins Co Of Hartford	28,564	0.0002%	27,705	-7,830,873	-28265.20%
				151,718,984	**0.7982%**	**155,646,227**	**78,150,998**	**50.21%**
76	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	297,320,511	1.5643%	293,618,605	139,296,051	47.44%
		37214	American States Preferred Ins Co	25,790,523	0.1357%	24,637,249	14,484,556	58.79%
		24724	First Natl Ins Co Of Amer	2,689,910	0.0142%	2,753,065	486,939	17.69%
		39012	Safeco Ins Co Of IL	622,903	0.0033%	391,276	251,248	64.21%
				326,423,847	**1.7174%**	**321,400,195**	**154,518,794**	**48.08%**
77	257	SAFEWAY INS GRP						
		12521	Safeway Ins Co	37,982,279	0.1998%	40,796,031	25,248,839	61.89%
		10939	Safeway Direct Ins Co	4,045,716	0.0213%	4,200,994	2,666,534	63.47%
				42,027,995	**0.2211%**	**44,997,025**	**27,915,373**	**62.04%**
78	22985	Sequoia Ins Co						
		22985	Sequoia Ins Co	9,677,519	0.0509%	9,310,433	4,423,694	47.51%
				9,677,519	**0.0509%**	**9,310,433**	**4,423,694**	**47.51%**
79	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	494,207	0.0026%	515,072	166,728	32.37%
				494,207	**0.0026%**	**515,072**	**166,728**	**32.37%**
80	3548	St Paul Travelers Grp						
		19070	Standard Fire Ins Co	88,859,712	0.4675%	83,688,828	55,355,191	66.14%
		33650	Mendota Ins Co	152,769	0.0008%	138,510	66,656	48.12%
		24015	Northland Ins Co	100,142	0.0005%	115,662	-107,641	-93.07%

2004 CALIFORNIA P & C MARKET SHARE REPORT

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				89,112,623	**0.4688%**	**83,943,000**	**55,314,206**	**65.89%**
81	176		STATE FARM IL					
		25178	State Farm Mut Auto Ins Co	2,596,503,219	13.6606%	2,628,109,946	1,349,216,587	51.34%
				2,596,503,219	**13.6606%**	**2,628,109,946**	**1,349,216,587**	**51.34%**
82	42277		Sterling Cas Ins Co					
		42277	Sterling Cas Ins Co	62,163,013	0.3270%	63,047,636	33,917,721	53.80%
				62,163,013	**0.3270%**	**63,047,636**	**33,917,721**	**53.80%**
83	32107		Sutter Ins Co					
		32107	Sutter Ins Co	2,909,694	0.0153%	3,628,756	1,886,404	51.98%
				2,909,694	**0.0153%**	**3,628,756**	**1,886,404**	**51.98%**
84	93		TEXAS ST NATL GRP					
		12831	State Natl Ins Co Inc	8,943,716	0.0471%	7,066,967	3,673,182	51.98%
				8,943,716	**0.0471%**	**7,066,967**	**3,673,182**	**51.98%**
85	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	27,730,376	0.1459%	26,872,828	7,783,298	28.96%
				27,730,376	**0.1459%**	**26,872,828**	**7,783,298**	**28.96%**
86	1314		TRENWICK AMER CORP GRP					
		18341	Insurance Corp Of NY	1,417,034	0.0075%	1,479,567	990,433	66.94%
		34894	Trenwick Amer Reins Corp	435,461	0.0023%	558,296	-2,079,994	-372.56%
				1,852,495	**0.0097%**	**2,037,863**	**-1,089,561**	**-53.47%**
87	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	1,028,803	0.0054%	1,060,614	-1,593,036	-150.20%
				1,028,803	**0.0054%**	**1,060,614**	**-1,593,036**	**-150.20%**
88	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25941	United Services Auto Assoc	314,686,750	1.6556%	313,053,474	186,958,333	59.72%
		25968	USAA Cas Ins Co	292,538,082	1.5391%	288,289,982	165,590,656	57.44%
		18600	USAA General Ind Co	12,446,060	0.0655%	12,103,850	6,335,452	52.34%
				619,670,892	**3.2602%**	**613,447,306**	**358,884,441**	**58.50%**
89	215		UNITRIN GRP					
		19852	Financial Ind Co	92,019,227	0.4841%	89,890,302	50,753,870	56.46%
		10914	Kemper Independence Ins Co	53,822,026	0.2832%	45,100,233	24,154,797	53.56%
		10226	Unitrin Direct Ins Co	29,396,026	0.1547%	21,238,384	15,364,262	72.34%
		10915	Unitrin Direct Property & Cas Co	17,222,769	0.0906%	19,313,271	10,388,238	53.79%
		14133	Valley Ins Co	4,017,384	0.0211%	4,516,149	2,845,775	63.01%
		16063	Unitrin Auto & Home Ins Co	976,872	0.0051%	708,597	508,195	71.72%
		19887	Trinity Universal Ins Co	825,737	0.0043%	1,493,443	584,992	39.17%
				198,280,041	**1.0432%**	**182,260,379**	**104,600,129**	**57.39%**

2004 CALIFORNIA P & C MARKET SHARE REPORT

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90	201	UTICA NATL INS GRP						
		25976	Utica Mut Ins Co	20,484	0.0001%	27,875	20,346	72.99%
				20,484	**0.0001%**	**27,875**	**20,346**	**72.99%**
91	958	VESTA INS GRP						
		11762	Vesta Fire Ins Corp	41,791,310	0.2199%	33,822,360	21,202,445	62.69%
		22438	Hawaiian Ins & Gty Co Ltd	26,926,001	0.1417%	25,631,420	16,155,022	63.03%
				68,717,311	**0.3615%**	**59,453,780**	**37,357,467**	**62.83%**
92	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	170,690,513	0.8980%	161,108,974	123,734,676	76.80%
		31526	Wawanesa Mut Ins Co Us Branch	65,130,705	0.3427%	66,106,569	43,429,131	65.70%
				235,821,218	**1.2407%**	**227,215,543**	**167,163,807**	**73.57%**
93	27502	Western General Ins Co						
		27502	Western General Ins Co	44,889,305	0.2362%	39,241,016	26,979,240	68.75%
				44,889,305	**0.2362%**	**39,241,016**	**26,979,240**	**68.75%**
94	2898	Western Service Contract Grp						
		37850	Pacific Specialty Ins Co	21,725,250	0.1143%	21,539,995	4,733,830	21.98%
				21,725,250	**0.1143%**	**21,539,995**	**4,733,830**	**21.98%**
95	1129	WHITE MOUNTAINS GRP						
		30210	Esurance Prop and Cas Ins Co	49,968,724	0.2629%	46,324,960	25,864,874	55.83%
		35408	Sirius Amer Ins Co	10,077,603	0.0530%	10,421,039	4,265,963	40.94%
		21970	OneBeacon Ins Co	8,230	0.0000%	8,236	8,680	105.39%
		38369	Northern Assur Co Of Amer	6,586	0.0000%	6,586	-4,577	-69.50%
		20621	OneBeacon America Ins Co	3,728	0.0000%	3,728	-23	-0.62%
				60,064,871	**0.3160%**	**56,764,549**	**30,134,917**	**53.09%**
96	273	WORKMENS GRP						
		13250	Workmens Auto Ins Co	23,581,058	0.1241%	25,410,325	11,000,546	43.29%
				23,581,058	**0.1241%**	**25,410,325**	**11,000,546**	**43.29%**
97	98	WR Berkley Corp						
		40045	Starnet Ins Co	7,333,753	0.0386%	9,482,247	3,170,970	33.44%
				7,333,753	**0.0386%**	**9,482,247**	**3,170,970**	**33.44%**
98	1285	X L AMER						
		22322	Greenwich Ins Co	7,059,665	0.0371%	7,059,665	3,709,889	52.55%
				7,059,665	**0.0371%**	**7,059,665**	**3,709,889**	**52.55%**
99	212	ZURICH INS GRP						
		21652	Farmers Ins Exch	1,806,129,363	9.5023%	1,807,770,347	1,069,204,238	59.14%
		11185	Foremost Ins Co	38,783,181	0.2040%	33,103,171	23,856,931	72.07%
		21687	Mid-Century Ins Co	6,256,378	0.0329%	7,518,745	7,431,169	98.84%
		21326	Empire Fire & Marine Ins Co	1,743,862	0.0092%	1,664,315	1,082,254	65.03%

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		41181	Universal Underwriters Ins Co	1,660,059	0.0087%	5,515,817	3,920,233	71.07%
		43699	American Federation Ins Co	1,048,616	0.0055%	1,051,542	733,462	69.75%
		34649	Centre Ins Co	595,606	0.0031%	615,846	668,336	108.52%
		19356	Maryland Cas Co	329,250	0.0017%	676,415	1,134,259	167.69%
		19372	Northern Ins Co Of NY	565	0.0000%	479	-61,190	-12774.53%
				1,856,546,880	**9.7676%**	**1,857,916,677**	**1,107,969,692**	**59.64%**
			Line Total:	**19,007,213,965**	**100.0000%**	**18,726,403,450**	**10,238,322,336**	**54.67%**

2004 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	626	ACE LTD						
		22667	Ace American Ins Co	21,709,270	0.7372%	19,881,661	5,971,486	30.04%
		21121	Westchester Fire Ins Co	4,048,235	0.1375%	4,147,475	770,336	18.57%
		20699	Ace Prop & Cas Ins Co	1,442,169	0.0490%	575,502	433,850	75.39%
		22748	Pacific Employers Ins Co	1,186,357	0.0403%	1,174,607	-1,910,292	-162.63%
		20702	Ace Fire Underwriters Ins Co	881,263	0.0299%	612,820	1,152,593	188.08%
		43575	Indemnity Ins Co Of North Amer	863,069	0.0293%	896,075	1,373,992	153.33%
		18279	Bankers Standard Ins Co	30,304	0.0010%	221,675	836,073	377.16%
		22713	Insurance Co Of North Amer	11,863	0.0004%	1,261,853	120,812	9.57%
				30,172,530	**1.0246%**	**28,771,668**	**8,748,850**	**30.41%**
2	38733	Alaska Nat Ins Co						
		38733	Alaska Nat Ins Co	238,649	0.0081%	241,982	72,797	30.08%
				238,649	**0.0081%**	**241,982**	**72,797**	**30.08%**
3	761	ALLIANZ INS GRP						
		22837	Interstate Ind Co	16,272,309	0.5525%	15,452,253	8,770,593	56.76%
		21857	American Ins Co	7,264,970	0.2467%	7,640,850	5,556,050	72.72%
		21849	American Automobile Ins Co	4,483,395	0.1522%	4,499,847	2,430,049	54.00%
		21865	Associated Ind Corp	3,243,312	0.1101%	3,320,965	-84,235	-2.54%
		21881	National Surety Corp	2,580,181	0.0876%	2,474,033	580,586	23.47%
		21873	Firemans Fund Ins Co	981,232	0.0333%	998,597	3,167,133	317.16%
				34,825,399	**1.1825%**	**34,386,545**	**20,420,176**	**59.38%**
4	88	ALLMERICA FINANCIAL CORP						
		22292	Hanover Ins Co	129,529	0.0044%	136,000	1,236,174	908.95%
		22306	Massachusetts Bay Ins Co	55,402	0.0019%	50,246	-1,635,122	-3254.23%
				184,931	**0.0063%**	**186,246**	**-398,948**	**-214.20%**
5	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	46,796,660	1.5890%	45,765,801	19,990,324	43.68%
		19240	Allstate Ind Co	4,227,270	0.1435%	4,264,944	-3,210,069	-75.27%
				51,023,930	**1.7326%**	**50,030,745**	**16,780,255**	**33.54%**
6	84	American Financial Grp						
		32620	National Interstate Ins Co	10,859,975	0.3688%	10,097,078	4,659,527	46.15%
		26344	Great American Assur Co	8,644,428	0.2935%	5,635,376	6,111,457	108.45%
		16691	Great American Ins Co	3,296,593	0.1119%	4,063,533	3,064,759	75.42%
		22136	Great American Ins Co of NY	585,427	0.0199%	853,839	-237,582	-27.83%
		26832	Great American Alliance Ins Co	46,843	0.0016%	175,516	-66,844	-38.08%
				23,433,266	**0.7957%**	**20,825,342**	**13,531,317**	**64.98%**
7	40398	American Fuji Fire & Marine Ins Co						
		40398	American Fuji Fire & Marine Ins Co	13,553	0.0005%	13,345	6,495	48.67%
				13,553	**0.0005%**	**13,345**	**6,495**	**48.67%**
8	12	AMERICAN INTRNL GRP						

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		19429	Insurance Co Of The State Of PA	58,937,052	2.0013%	45,194,327	30,246,793	66.93%
		19445	National Union Fire Ins Co Of Pitts	28,992,354	0.9845%	22,305,054	-7,329,743	-32.86%
		19380	American Home Assur Co	24,772,188	0.8412%	25,960,755	8,769,648	33.78%
		23841	New Hampshire Ins Co	12,353,484	0.4195%	13,781,293	9,735,420	70.64%
		19437	Lexington Ins Co	10,351,540	0.3515%	8,804,009	6,506,296	73.90%
		19410	Commerce & Industry Ins Co	5,915,988	0.2009%	6,514,265	5,278,943	81.04%
		24376	American General Ind Co	3,522,551	0.1196%	3,025,456	2,157,516	71.31%
		23809	Granite State Ins Co	3,166,118	0.1075%	2,264,489	1,596,421	70.50%
		43761	American Intl Ins Co Of CA	165,638	0.0056%	272,471	113,049	41.49%
		19402	Birmingham Fire Ins Co Of PA	134,700	0.0046%	90,531	22,633	25.00%
				148,311,613	**5.0361%**	**128,212,650**	**57,096,976**	**44.53%**
9	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	1,404,078	0.0477%	1,404,078	382,266	27.23%
				1,404,078	**0.0477%**	**1,404,078**	**382,266**	**27.23%**
10	124	AMERISURE CO						
		23396	Amerisure Mut Ins Co	111,296	0.0038%	105,356	122,204	115.99%
				111,296	**0.0038%**	**105,356**	**122,204**	**115.99%**
11	317	AON CORP						
		40827	Virginia Surety Co Inc	9,541,463	0.3240%	8,104,627	4,489,182	55.39%
				9,541,463	**0.3240%**	**8,104,627**	**4,489,182**	**55.39%**
12	1279	Arch Ins Grp						
		11150	Arch Ins Co	12,298,840	0.4176%	12,232,353	9,785,784	80.00%
				12,298,840	**0.4176%**	**12,232,353**	**9,785,784**	**80.00%**
13	457	ARGONAUT GRP						
		19801	Argonaut Ins Co	641,006	0.0218%	649,702	257,372	39.61%
		19860	Argonaut Great Central Ins Co	347,390	0.0118%	124,788	47,061	37.71%
		19828	Argonaut-Midwest Ins Co	123,579	0.0042%	78,210	42,077	53.80%
				1,111,975	**0.0378%**	**852,700**	**346,510**	**40.64%**
14	19	Assurant Inc Grp						
		10111	American Bankers Ins Co Of FL	3,011,171	0.1022%	3,035,197	1,146,572	37.78%
		42978	American Security Ins Co	46,105	0.0016%	8,616	40	0.46%
				3,057,276	**0.1038%**	**3,043,813**	**1,146,612**	**37.67%**
15	24	ATLANTIC CO						
		19895	Atlantic Mut Ins Co	1,524,037	0.0518%	5,812,480	987,273	16.99%
		19909	Centennial Ins Co	527,950	0.0179%	2,375,377	616,520	25.95%
				2,051,987	**0.0697%**	**8,187,857**	**1,603,793**	**19.59%**
16	968	AXA INS GRP						
		16187	AXA Re Prop & Cas Ins Co	3,051,663	0.1036%	6,782,817	7,507,042	110.68%

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				3,051,663	**0.1036%**	**6,782,817**	**7,507,042**	**110.68%**
17	1330	Balboa Ins Grp						
		24821	Meritplan Ins Co	46,283,743	1.5716%	45,952,766	18,451,305	40.15%
		24813	Balboa Ins Co	20,440,355	0.6941%	16,880,098	12,346,569	73.14%
		24848	Newport Ins Co	3,426,777	0.1164%	3,536,821	-1,298,045	-36.70%
				70,150,875	**2.3821%**	**66,369,685**	**29,499,829**	**44.45%**
18	18538	Bancinsure Inc						
		18538	Bancinsure Inc	165,738	0.0056%	155,153	69,918	45.06%
				165,738	**0.0056%**	**155,153**	**69,918**	**45.06%**
19	689	BANKERS INS GRP						
		33162	Bankers Ins Co	519,563	0.0176%	299,507	25,647	8.56%
				519,563	**0.0176%**	**299,507**	**25,647**	**8.56%**
20	31	BERKSHIRE HATHAWAY						
		20052	National Liab & Fire Ins Co	15,158,945	0.5147%	14,875,495	1,355,639	9.11%
		11673	Redwood Fire & Cas Ins Co	4,827,175	0.1639%	3,244,351	1,245,893	38.40%
		27812	Columbia Ins Co	4,553,771	0.1546%	4,172,199	2,734,591	65.54%
		38962	Genesis Ins Co	1,988,874	0.0675%	2,161,116	1,660,596	76.84%
		20087	National Ind Co	105,768	0.0036%	100,405	-12,801	-12.75%
		35882	Geico General Ins Co	2,325	0.0001%	2,177	133	6.11%
		22063	Government Employees Ins Co	2,183	0.0001%	2,066	106	5.13%
		22055	Geico Ind Co	113	0.0000%	106	12	11.32%
				26,639,154	**0.9046%**	**24,557,915**	**6,984,169**	**28.44%**
21	802	Capital Ins Group						
		23540	Monterey Ins Co	13,393,640	0.4548%	11,837,641	6,691,439	56.53%
		12890	Eagle West Ins Co	8,951,632	0.3040%	9,407,934	5,242,966	55.73%
		13544	California Capital Ins Co	4,576,677	0.1554%	3,940,931	1,505,466	38.20%
				26,921,949	**0.9142%**	**25,186,506**	**13,439,871**	**53.36%**
22	10175	Cascade Natl Ins Co						
		10175	Cascade Natl Ins Co	2,505,488	0.0851%	1,444,884	1,728,222	119.61%
				2,505,488	**0.0851%**	**1,444,884**	**1,728,222**	**119.61%**
23	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	82,285,517	2.7941%	80,485,567	39,404,954	48.96%
				82,285,517	**2.7941%**	**80,485,567**	**39,404,954**	**48.96%**
24	38	CHUBB & SON INC						
		20281	Federal Ins Co	40,128,712	1.3626%	40,059,925	17,658,058	44.08%
		20303	Great Northern Ins Co	1,021,461	0.0347%	786,173	204,308	25.99%
		20346	Pacific Ind Co	377,057	0.0128%	691,351	-58,745	-8.50%
		20397	Vigilant Ins Co	185,117	0.0063%	184,291	118,230	64.15%

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				41,712,347	**1.4164%**	**41,721,740**	**17,921,851**	**42.96%**
25	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	2,775,441	0.0942%	2,717,317	1,639,700	60.34%
				2,775,441	**0.0942%**	**2,717,317**	**1,639,700**	**60.34%**
26	244	CINCINNATI FNCL CP						
		10677	Cincinnati Ins Co	410,807	0.0139%	403,975	58,531	14.49%
				410,807	**0.0139%**	**403,975**	**58,531**	**14.49%**
27	218	CNA INS GRP						
		20427	American Cas Co Of Reading PA	31,250,660	1.0612%	31,658,104	13,248,427	41.85%
		20443	Continental Cas Co	17,545,292	0.5958%	14,371,115	6,334,307	44.08%
		20494	Transportation Ins Co	6,621,881	0.2249%	5,162,962	4,427,233	85.75%
		20486	Transcontinental Ins Co	5,070,273	0.1722%	4,558,444	3,362,353	73.76%
		20508	Valley Forge Ins Co	1,166,360	0.0396%	908,224	2,588,889	285.05%
		20478	National Fire Ins Co Of Hartford	393,162	0.0134%	548,355	-300,463	-54.79%
		34622	Glens Falls Ins Co	616	0.0000%	616	0	0.00%
				62,048,244	**2.1069%**	**57,207,820**	**29,660,746**	**51.85%**
28	816	COMMERCE GRP INC						
		13161	Commerce West Ins Co	9,131,221	0.3101%	8,536,288	4,481,001	52.49%
				9,131,221	**0.3101%**	**8,536,288**	**4,481,001**	**52.49%**
29	37206	Contractors Bonding & Ins Co						
		37206	Contractors Bonding & Ins Co	626	0.0000%	15,253	233,566	1531.28%
				626	**0.0000%**	**15,253**	**233,566**	**1531.28%**
30	3018	Converium Holding Grp						
		22730	Converium Ins North Amer Inc	22,960,834	0.7797%	37,311,855	19,187,143	51.42%
				22,960,834	**0.7797%**	**37,311,855**	**19,187,143**	**51.42%**
31	50	Country Ins & Financial Services Grp						
		23647	Mutual Service Cas Ins Co	368,586	0.0125%	368,593	97,006	26.32%
				368,586	**0.0125%**	**368,593**	**97,006**	**26.32%**
32	400	CREDIT SUISSE GRP						
		25747	Unigard Ins Co	29,786,377	1.0114%	28,622,513	14,491,861	50.63%
		25798	Unigard Ind Co	1,234,782	0.0419%	1,372,975	293,063	21.35%
		24414	General Cas Co Of WI	118,896	0.0040%	103,749	14,195	13.68%
		24449	Regent Ins Co	72,009	0.0024%	74,617	70,475	94.45%
				31,212,064	**1.0598%**	**30,173,854**	**14,869,594**	**49.28%**
33	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	15,709,084	0.5334%	15,083,651	9,992,229	66.25%
				15,709,084	**0.5334%**	**15,083,651**	**9,992,229**	**66.25%**

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34	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	6,319,863	0.2146%	5,906,628	1,154,314	19.54%
				6,319,863	**0.2146%**	**5,906,628**	**1,154,314**	**19.54%**
35	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	1,200,017	0.0407%	1,200,017	580,956	48.41%
				1,200,017	**0.0407%**	**1,200,017**	**580,956**	**48.41%**
36	62		EMC INS CO					
		21415	Employers Mut Cas Co	10,448,679	0.3548%	9,845,327	3,825,301	38.85%
				10,448,679	**0.3548%**	**9,845,327**	**3,825,301**	**38.85%**
37	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	3,393,074	0.1152%	3,368,510	421,938	12.53%
				3,393,074	**0.1152%**	**3,368,510**	**421,938**	**12.53%**
38	158		FAIRFAX FINANCIAL					
		21113	United States Fire Ins Co	22,796,425	0.7741%	22,716,386	7,161,118	31.52%
		24384	Fairmont Specialty Ins Co	2,050,472	0.0696%	2,104,493	-918,015	-43.62%
		25534	TIG Ins Co	184,547	0.0063%	1,612,508	2,088,067	129.49%
		21105	North River Ins Co	57,661	0.0020%	24,357	82,883	340.28%
		25054	Hudson Ins Co	15,788	0.0005%	55,679	-611,773	-1098.75%
		25496	TIG Ind Co	215	0.0000%	12,605	21,596	171.33%
				25,105,108	**0.8525%**	**26,526,028**	**7,823,876**	**29.50%**
39	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	25,521,400	0.8666%	26,554,019	12,986,563	48.91%
		28304	Federated Service Ins Co	1,312,243	0.0446%	1,234,981	402,330	32.58%
				26,833,643	**0.9112%**	**27,789,000**	**13,388,893**	**48.18%**
40	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	38,464	0.0013%	37,885	2,411	6.36%
				38,464	**0.0013%**	**37,885**	**2,411**	**6.36%**
41	670		FIDELITY NATL FIN INC					
		16578	Fidelity Natl Prop and Cas Ins Co	14,871	0.0005%	225,809	137,689	60.98%
				14,871	**0.0005%**	**225,809**	**137,689**	**60.98%**
42	31453		Financial Pacific Ins Co					
		31453	Financial Pacific Ins Co	14,899,970	0.5059%	15,473,558	11,642,903	75.24%
				14,899,970	**0.5059%**	**15,473,558**	**11,642,903**	**75.24%**
43	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	3,559,711	0.1209%	3,723,318	1,771,773	47.59%
				3,559,711	**0.1209%**	**3,723,318**	**1,771,773**	**47.59%**
44	961		FRONTIER INS GRP					

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		34266	Frontier Ins Co	2,108	0.0001%	2,108	5,359,902	254264.80%
				2,108	**0.0001%**	**2,108**	**5,359,902**	**254264.80%**
45	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	3,037,088	0.1031%	3,005,335	4,531,159	150.77%
		21318	Coregis Ins Co	69,677	0.0024%	117,553	1,105,173	940.15%
				3,106,765	**0.1055%**	**3,122,888**	**5,636,332**	**180.48%**
46	852	GENERAL AGENTS GRP						
		40150	MGA Ins Co Inc	1,224	0.0000%	1,395	14,570	1044.44%
				1,224	**0.0000%**	**1,395**	**14,570**	**1044.44%**
47	37931	General Fire & Cas Co						
		37931	General Fire & Cas Co	6,844,738	0.2324%	3,815,361	1,972,456	51.70%
				6,844,738	**0.2324%**	**3,815,361**	**1,972,456**	**51.70%**
48	1169	GENERALI GRP						
		11231	Generali Us Branch	1,946	0.0001%	1,946	236,911	12174.25%
				1,946	**0.0001%**	**1,946**	**236,911**	**12174.25%**
49	1331	Glencoe US Holdings Inc						
		10340	Stonington Ins Co	3,176,605	0.1079%	1,589,380	965,890	60.77%
				3,176,605	**0.1079%**	**1,589,380**	**965,890**	**60.77%**
50	79	GMAC INS HOLDING						
		22012	Motors Ins Corp	4,531,129	0.1539%	4,531,129	2,367,487	52.25%
		31488	Integon Preferred Ins Co	3,511,342	0.1192%	3,455,264	1,682,139	48.68%
		38601	MIC Prop & Cas Ins Corp	993,453	0.0337%	6,129,139	2,189,619	35.72%
				9,035,924	**0.3068%**	**14,115,532**	**6,239,245**	**44.20%**
51	39861	Golden Bear Ins Co						
		39861	Golden Bear Ins Co	3,325,925	0.1129%	3,193,061	3,263,587	102.21%
				3,325,925	**0.1129%**	**3,193,061**	**3,263,587**	**102.21%**
52	83	GRANGE INS						
		22101	Grange Ins Assn	1,469,204	0.0499%	1,471,089	1,816,255	123.46%
		22128	Rocky Mountain Fire & Cas Co	15,800	0.0005%	203,952	309,108	151.56%
				1,485,004	**0.0504%**	**1,675,041**	**2,125,363**	**126.88%**
53	303	GUIDEONE INS GRP						
		15032	Guideone Mut Ins Co	5,195,275	0.1764%	5,110,785	2,615,226	51.17%
				5,195,275	**0.1764%**	**5,110,785**	**2,615,226**	**51.17%**
54	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	41,998,438	1.4261%	45,993,964	30,858,807	67.09%
		37257	Insurance Corp Of Hannover	4,055,104	0.1377%	12,311,742	20,698,639	168.12%

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				46,053,542	**1.5638%**	**58,305,706**	**51,557,446**	**88.43%**
55	26433	Harco Natl Ins Co						
		26433	Harco Natl Ins Co	14,507,176	0.4926%	13,139,123	9,688,417	73.74%
				14,507,176	**0.4926%**	**13,139,123**	**9,688,417**	**73.74%**
56	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	46,050,787	1.5637%	45,490,592	18,103,058	39.80%
		29424	Hartford Cas Ins Co	34,571,845	1.1739%	32,244,583	20,741,860	64.33%
		29459	Twin City Fire Ins Co Co	6,287,441	0.2135%	6,406,077	3,248,533	50.71%
		30104	Hartford Underwriters Ins Co	1,787,114	0.0607%	1,887,812	461,041	24.42%
		22357	Hartford Accid & Ind Co	125,764	0.0043%	117,068	-57,960	-49.51%
		37478	Hartford Ins Co Of The Midwest	262	0.0000%	358,872	224,820	62.65%
				88,823,213	**3.0161%**	**86,505,004**	**42,721,352**	**49.39%**
57	922	ICW GROUP						
		40029	Explorer Ins Co	9,322,028	0.3165%	8,751,142	3,578,413	40.89%
		27847	Insurance Co Of The West	108,207	0.0037%	115,935	-4,155	-3.58%
				9,430,235	**0.3202%**	**8,867,077**	**3,574,258**	**40.31%**
58	3495	Infinity Prop & Cas Ins Grp						
		11738	Leader Ins Co	5,444,178	0.1849%	3,984,280	2,772,130	69.58%
				5,444,178	**0.1849%**	**3,984,280**	**2,772,130**	**69.58%**
59	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	87,809,870	2.9817%	82,227,249	48,347,579	58.80%
				87,809,870	**2.9817%**	**82,227,249**	**48,347,579**	**58.80%**
60	3636	Lancer Ins Grp						
		26077	Lancer Ins Co	19,610,669	0.6659%	20,534,701	18,546,110	90.32%
				19,610,669	**0.6659%**	**20,534,701**	**18,546,110**	**90.32%**
61	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	69,531,026	2.3610%	68,804,073	29,663,604	43.11%
		23035	Liberty Mut Fire Ins Co	36,190,109	1.2289%	35,291,826	26,899,099	76.22%
		24171	Netherlands Ins Co The	31,009,458	1.0530%	27,739,287	10,242,901	36.93%
		23043	Liberty Mut Ins Co	28,780,533	0.9773%	27,918,241	24,926,392	89.28%
		21458	Employers Ins of Wausau	6,117,980	0.2077%	7,180,169	23,257,769	323.92%
		10836	Golden Eagle Ins Corp	3,412,658	0.1159%	2,962,244	3,039,861	102.62%
		26042	Wausau Underwriters Ins Co	2,996,473	0.1017%	2,112,242	1,109,726	52.54%
		42404	Liberty Ins Corp	1,756,588	0.0596%	857,554	1,669,728	194.71%
		26069	Wausau Business Ins Co	321,883	0.0109%	182,143	-65,726	-36.08%
		33600	LM Ins Corp	103,279	0.0035%	83,282	18,664	22.41%
				180,219,987	**6.1196%**	**173,131,061**	**120,762,018**	**69.75%**
62	108	LUMBERMENS MUT CAS GRP						
		22977	Lumbermens Mut Cas Co	443,943	0.0151%	580,031	-32,155,867	-5543.82%

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		30562	American Manufacturers Mut Ins Co	108,078	0.0037%	119,941	415,510	346.43%
				552,021	**0.0187%**	**699,972**	**-31,740,357**	**-4534.52%**
63	23108		Lumbermens Underwriting Alliance					
		23108	Lumbermens Underwriting Alliance	25,431	0.0009%	37,793	33,847	89.56%
				25,431	**0.0009%**	**37,793**	**33,847**	**89.56%**
64	677		MAGUIRE CORP GRP					
		18058	Philadelphia Ind Ins Co	3,379,739	0.1148%	3,323,697	-294,539	-8.86%
				3,379,739	**0.1148%**	**3,323,697**	**-294,539**	**-8.86%**
65	785		MARKEL CORP GRP					
		38970	Markel Ins Co	5,074,847	0.1723%	4,912,836	2,029,541	41.31%
		28932	Markel American Ins Co	293,556	0.0100%	223,004	-321,434	-144.14%
				5,368,403	**0.1823%**	**5,135,840**	**1,708,107**	**33.26%**
66	225		MCMILLEN GRP					
		13234	Wilshire Ins Co	33,554,176	1.1394%	33,529,734	17,772,659	53.01%
		20010	Acceptance Ind Ins Co	25,241,835	0.8571%	26,711,020	9,914,887	37.12%
				58,796,011	**1.9965%**	**60,240,754**	**27,687,546**	**45.96%**
67	748		Meadowbrook Ins Grp					
		25780	Williamsburg Natl Ins Co	36,376,882	1.2352%	32,324,783	16,843,050	52.11%
		18023	Star Ins Co	9,369,750	0.3182%	7,773,238	5,661,943	72.84%
				45,746,632	**1.5534%**	**40,098,021**	**22,504,993**	**56.12%**
68	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	73,668,264	2.5015%	70,256,166	33,284,411	47.38%
				73,668,264	**2.5015%**	**70,256,166**	**33,284,411**	**47.38%**
69	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	19,057,725	0.6471%	20,229,459	12,410,974	61.35%
				19,057,725	**0.6471%**	**20,229,459**	**12,410,974**	**61.35%**
70	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	7,627,095	0.2590%	6,933,557	4,410,292	63.61%
		22551	Mitsui Sumitomo Ins USA Inc	1,018,361	0.0346%	369,043	270,650	73.34%
				8,645,456	**0.2936%**	**7,302,600**	**4,680,942**	**64.10%**
71	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	8,652,996	0.2938%	8,518,909	7,276,113	85.41%
				8,652,996	**0.2938%**	**8,518,909**	**7,276,113**	**85.41%**
72	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	8,316,809	0.2824%	7,142,254	3,318,465	46.46%
				8,316,809	**0.2824%**	**7,142,254**	**3,318,465**	**46.46%**

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73	23663	National American Ins Co						
		23663	National American Ins Co	477,377	0.0162%	539,516	256,434	47.53%
				477,377	**0.0162%**	**539,516**	**256,434**	**47.53%**
74	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	59,602,825	2.0239%	55,177,568	24,067,094	43.62%
		28223	Nationwide Agribusiness Ins Co	12,712,674	0.4317%	10,654,077	9,386,348	88.10%
		15580	Scottsdale Ind Co	9,098,516	0.3090%	9,782,733	1,579,192	16.14%
		19100	Amco Ins Co	6,744,593	0.2290%	5,621,067	2,792,186	49.67%
		11991	National Cas Co	5,428,508	0.1843%	5,509,945	4,295,176	77.95%
		13838	Farmland Mut Ins Co	249,418	0.0085%	154,959	49,996	32.26%
				93,836,534	**3.1864%**	**86,900,349**	**42,169,992**	**48.53%**
75	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	1,173,470	0.0398%	1,231,531	489,930	39.78%
				1,173,470	**0.0398%**	**1,231,531**	**489,930**	**39.78%**
76	150	OLD REPUBLIC GRP						
		11371	Great West Cas Co	20,526,831	0.6970%	17,747,344	14,505,765	81.73%
		24147	Old Republic Ins Co	6,289,889	0.2136%	6,161,129	3,592,440	58.31%
				26,816,720	**0.9106%**	**23,908,473**	**18,098,205**	**75.70%**
77	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	942,590	0.0320%	649,181	143,587	22.12%
				942,590	**0.0320%**	**649,181**	**143,587**	**22.12%**
78	767	PENN MFR ASN INS						
		12262	Pennsylvania Manufacturers Asn Ins C	262,612	0.0089%	363,116	26,203	7.22%
				262,612	**0.0089%**	**363,116**	**26,203**	**7.22%**
79	155	PROGRESSIVE GRP						
		24260	Progressive Cas Ins Co	221,098,089	7.5077%	202,769,600	86,708,701	42.76%
		10243	National Continental Ins Co	26,469,062	0.8988%	24,729,702	14,101,134	57.02%
		11770	United Fncl Cas Co	209,629	0.0071%	436,374	-78,058	-17.89%
				247,776,780	**8.4136%**	**227,935,676**	**100,731,777**	**44.19%**
80	867	PROTECTIVE INS GRP						
		40460	Sagamore Ins Co	1,812,401	0.0615%	2,006,124	1,943,156	96.86%
				1,812,401	**0.0615%**	**2,006,124**	**1,943,156**	**96.86%**
81	458	PROTECTIVE LIFE INS GRP						
		35769	Lyndon Property Ins Co	49,686	0.0017%	17,424	22,602	129.72%
				49,686	**0.0017%**	**17,424**	**22,602**	**129.72%**
82	796	QBE INS GRP LTD						
		39217	QBE Ins Corp	1,907,829	0.0648%	1,907,829	-428,664	-22.47%

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				1,907,829	**0.0648%**	**1,907,829**	**-428,664**	**-22.47%**
83	3489		Republic Companies Grp					
		19216	Southern Ins Co	663	0.0000%	693	-1,502	-216.74%
				663	**0.0000%**	**693**	**-1,502**	**-216.74%**
84	1325		RHINE RE GRP					
		24899	Alea North America Ins Co	2,974,511	0.1010%	2,417,076	974,382	40.31%
				2,974,511	**0.1010%**	**2,417,076**	**974,382**	**40.31%**
85	783		RLI INS GRP					
		13056	RLI Ins Co	9,075,286	0.3082%	9,750,026	7,385,169	75.75%
				9,075,286	**0.3082%**	**9,750,026**	**7,385,169**	**75.75%**
86	553		ROYAL & SUN ALLIANCE USA					
		24902	Security Ins Co Of Hartford	5,847,964	0.1986%	4,576,543	7,744,364	169.22%
		24678	Royal Ind Co	179,016	0.0061%	1,233,265	324,361	26.30%
				6,026,980	**0.2047%**	**5,809,808**	**8,068,725**	**138.88%**
87	163		SAFECO INS GRP					
		19704	American States Ins Co	47,044,186	1.5975%	63,063,749	15,999,367	25.37%
		19690	American Economy Ins Co	26,972,189	0.9159%	21,858,859	7,149,679	32.71%
		24724	First Natl Ins Co Of Amer	12,375,639	0.4202%	8,785,617	2,219,499	25.26%
		24732	General Ins Co Of Amer	9,626,750	0.3269%	1,812,103	1,348,149	74.40%
		24740	Safeco Ins Co Of Amer	152	0.0000%	152	-11,401	-7500.66%
				96,018,916	**3.2605%**	**95,520,480**	**26,705,293**	**27.96%**
88	169		SENTRY INS GRP					
		21180	Sentry Select Ins Co	23,109,400	0.7847%	24,360,896	11,489,660	47.16%
		24988	Sentry Ins A Mut Co	8,377,169	0.2845%	8,124,906	3,064,506	37.72%
		23434	Middlesex Ins Co	2,152	0.0001%	3,385	1,733	51.20%
				31,488,721	**1.0692%**	**32,489,187**	**14,555,899**	**44.80%**
89	22985		Sequoia Ins Co					
		22985	Sequoia Ins Co	6,732,958	0.2286%	7,141,090	1,953,889	27.36%
				6,732,958	**0.2286%**	**7,141,090**	**1,953,889**	**27.36%**
90	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	4,640,056	0.1576%	4,925,565	490,519	9.96%
				4,640,056	**0.1576%**	**4,925,565**	**490,519**	**9.96%**
91	36790		Springfield Ins Co Inc					
		36790	Springfield Ins Co Inc	1,925,776	0.0654%	1,923,059	-460,772	-23.96%
				1,925,776	**0.0654%**	**1,923,059**	**-460,772**	**-23.96%**
92	3548		St Paul Travelers Grp					
		25674	Travelers Property Cas Co Of Amer	88,469,039	3.0041%	88,816,393	33,780,837	38.03%

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		24767	St Paul Fire & Marine Ins Co	61,017,641	2.0719%	64,586,247	25,789,933	39.93%
		36463	Discover Prop & Cas Ins Co	29,463,372	1.0005%	22,566,485	14,700,659	65.14%
		24015	Northland Ins Co	24,031,606	0.8160%	28,220,718	17,218,494	61.01%
		25682	Travelers Ind Co Of CT	15,120,712	0.5134%	14,397,512	6,167,706	42.84%
		24791	St Paul Mercury Ins Co	9,756,860	0.3313%	9,504,754	3,051,040	32.10%
		25887	US Fidelity & Guaranty Co	7,600,062	0.2581%	8,616,511	7,597,291	88.17%
		35386	Fidelity & Guaranty Ins Co	3,581,548	0.1216%	4,547,435	20,977,514	461.30%
		22217	Gulf Ins Co	2,193,229	0.0745%	3,460,602	-1,040,095	-30.06%
		25879	Fidelity & Guaranty Ins Underwriters	1,994,979	0.0677%	2,005,027	3,068,985	153.06%
		41769	Athena Assur Co	1,600,589	0.0544%	5,520,093	2,579,519	46.73%
		24775	St Paul Guardian Ins Co	1,598,787	0.0543%	1,670,049	391,485	23.44%
		22233	Select Ins Co	473,033	0.0161%	519,613	-2,420,701	-465.87%
		22209	Atlantic Ins Co	25,984	0.0009%	33,295	-16,019	-48.11%
				246,927,441	**8.3848%**	**254,464,734**	**131,846,648**	**51.81%**
93	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	117,250,114	3.9814%	115,550,166	58,996,736	51.06%
		25143	State Farm Fire And Cas Co	6,789,844	0.2306%	6,439,124	5,961,915	92.59%
				124,039,958	**4.2120%**	**121,989,290**	**64,958,651**	**53.25%**
94	32107	Sutter Ins Co						
		32107	Sutter Ins Co	27,386,758	0.9300%	33,697,182	23,642,295	70.16%
				27,386,758	**0.9300%**	**33,697,182**	**23,642,295**	**70.16%**
95	181	SWISS RE GRP						
		29700	North American Elite Ins Co	20,144	0.0007%	19,408	-2,070	-10.67%
		29874	North American Specialty Ins Co	6,100	0.0002%	6,100	-262,472	-4302.82%
				26,244	**0.0009%**	**25,508**	**-264,542**	**-1037.09%**
96	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	57,853,302	1.9645%	51,864,921	20,568,753	39.66%
		22608	National Specialty Ins Co	3,054,091	0.1037%	1,150,624	190,958	16.60%
				60,907,393	**2.0682%**	**53,015,545**	**20,759,711**	**39.16%**
97	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	18,736,914	0.6362%	16,288,759	10,274,275	63.08%
				18,736,914	**0.6362%**	**16,288,759**	**10,274,275**	**63.08%**
98	28886	Transguard Ins Co Of Amer Inc						
		28886	Transguard Ins Co Of Amer Inc	6,273,037	0.2130%	4,788,554	3,386,505	70.72%
				6,273,037	**0.2130%**	**4,788,554**	**3,386,505**	**70.72%**
99	41106	Triumphe Cas Co						
		41106	Triumphe Cas Co	210,736	0.0072%	597,390	385,163	64.47%
				210,736	**0.0072%**	**597,390**	**385,163**	**64.47%**
100	920	UNITED NATL GRP						

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		13064	United Natl Ins Co	2,936,631	0.0997%	3,186,645	1,267,284	39.77%
		42048	Diamond State Ins Co	24,976	0.0008%	24,976	-15,678	-62.77%
				2,961,607	**0.1006%**	**3,211,621**	**1,251,606**	**38.97%**
101	215	UNITRIN GRP						
		19852	Financial Ind Co	49,660,905	1.6863%	46,313,687	20,033,884	43.26%
		14133	Valley Ins Co	3,749,899	0.1273%	3,645,016	1,456,178	39.95%
				53,410,804	**1.8136%**	**49,958,703**	**21,490,062**	**43.02%**
102	201	UTICA NATL INS GRP						
		25976	Utica Mut Ins Co	532,463	0.0181%	675,264	23,965	3.55%
				532,463	**0.0181%**	**675,264**	**23,965**	**3.55%**
103	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	5,502,105	0.1868%	5,321,795	3,004,054	56.45%
				5,502,105	**0.1868%**	**5,321,795**	**3,004,054**	**56.45%**
104	27502	Western General Ins Co						
		27502	Western General Ins Co	29,193,992	0.9913%	36,156,226	14,650,192	40.52%
				29,193,992	**0.9913%**	**36,156,226**	**14,650,192**	**40.52%**
105	866	WESTERN WORLD GRP						
		40436	Stratford Ins Co	2,191,301	0.0744%	1,647,898	754,497	45.79%
				2,191,301	**0.0744%**	**1,647,898**	**754,497**	**45.79%**
106	237	WESTWARD GRP						
		24635	Westward Ins Co	7,438	0.0003%	7,438	-2,000	-26.89%
				7,438	**0.0003%**	**7,438**	**-2,000**	**-26.89%**
107	1129	WHITE MOUNTAINS GRP						
		27154	Atlantic Specialty Ins Co	7,812,283	0.2653%	3,377,299	1,787,739	52.93%
		21970	OneBeacon Ins Co	2,988,528	0.1015%	3,180,226	-8,662,281	-272.38%
		20621	OneBeacon America Ins Co	2,643,594	0.0898%	1,920,842	578,724	30.13%
		20648	Employers Fire Ins Co	961,316	0.0326%	898,703	351,636	39.13%
		35408	Sirius Amer Ins Co	787,929	0.0268%	489,350	1,591,249	325.18%
		16217	National Farmers Union Prop & Cas	233,213	0.0079%	234,061	185,935	79.44%
		21962	Pennsylvania General Ins Co	57,287	0.0019%	6,808	-15,126,112	22181.43%
		38369	Northern Assur Co Of Amer	58	0.0000%	58	554,216	955544.83%
				15,484,208	**0.5258%**	**10,107,347**	**-18,738,894**	**-185.40%**
108	98	WR Berkley Corp						
		10510	Carolina Cas Ins Co	43,692,508	1.4836%	39,951,946	13,035,953	32.63%
		36684	Riverport Ins Co	3,395,547	0.1153%	3,361,536	2,402,824	71.48%
		40045	Starnet Ins Co	1,427,528	0.0485%	3,352,067	1,708,395	50.97%
				48,515,583	**1.6474%**	**46,665,549**	**17,147,172**	**36.74%**
109	1285	X L AMER						

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		22322	Greenwich Ins Co	6,650,912	0.2258%	6,831,897	2,230,687	32.65%
		37885	XL Specialty Ins Co	1,892,592	0.0643%	704,061	1,947,518	276.61%
				8,543,504	**0.2901%**	**7,535,958**	**4,178,205**	**55.44%**
110	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	62,515,833	2.1228%	57,924,973	20,602,810	35.57%
		41181	Universal Underwriters Ins Co	41,642,610	1.4140%	42,331,905	21,367,071	50.48%
		21326	Empire Fire & Marine Ins Co	36,835,568	1.2508%	33,366,690	18,979,248	56.88%
		21709	Truck Ins Exch	26,062,137	0.8850%	28,999,967	16,781,330	57.87%
		21687	Mid-Century Ins Co	21,091,838	0.7162%	20,701,992	10,189,572	49.22%
		40142	American Zurich Ins Co	14,248,064	0.4838%	14,179,412	4,837,038	34.11%
		21652	Farmers Ins Exch	13,072,332	0.4439%	12,627,167	5,292,380	41.91%
		19372	Northern Ins Co Of NY	7,050,821	0.2394%	6,859,403	1,723,613	25.13%
		19356	Maryland Cas Co	4,878,741	0.1657%	5,487,805	476,460	8.68%
		27855	Zurich American Ins Co Of IL	4,553,789	0.1546%	3,444,726	1,523,593	44.23%
		26247	American Guarantee & Liability Ins	2,713,073	0.0921%	2,509,115	-634,761	-25.30%
		39306	Fidelity & Deposit Co Of MD	809,581	0.0275%	829,442	324,701	39.15%
		19305	Assurance Co Of Amer	118,328	0.0040%	286,877	507,953	177.06%
		10317	Neighborhood Spirit Prop & Cas Co	42,925	0.0015%	42,728	-444	-1.04%
		10315	Civic Property & Cas Co	38,923	0.0013%	38,429	12,278	31.95%
		10318	Exact Prop & Cas Co Inc	31,554	0.0011%	24,146	13,019	53.92%
		26611	Valiant Ins Co	7,619	0.0003%	2,086	102,540	4915.63%
				235,713,736	**8.0040%**	**229,656,863**	**102,098,401**	**44.46%**
			Line Total:	**2,944,952,346**	**100.0000%**	**2,873,072,757**	**1,402,925,426**	**48.83%**