2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	212	ZURICH INS GRP						
		21660	Fire Ins Exch	52,711,841	7.2438%	46,682,983	9,910,331	21.23%
		21652	Farmers Ins Exch	16,193,013	2.2253%	16,661,385	4,044,059	24.27%
		26247	American Guarantee & Liability Ins	13,768,591	1.8921%	13,848,929	786,109	5.68%
		10317	Neighborhood Spirit Prop & Cas Co	8,581,212	1.1793%	8,269,079	2,069,406	25.03%
		16535	Zurich American Ins Co	7,267,534	0.9987%	7,964,986	87,852,638	1102.99%
		10318	Exact Prop & Cas Co Inc	3,076,079	0.4227%	2,866,894	1,350,194	47.10%
		11185	Foremost Ins Co	1,786,265	0.2455%	251,029	19,407	7.73%
		21709	Truck Ins Exch	1,129,865	0.1553%	1,136,430	394,995	34.76%
		41181	Universal Underwriters Ins Co	919,409	0.1263%	823,727	9,819,567	1192.09%
		10315	Civic Property & Cas Co	878,112	0.1207%	778,417	275,212	35.36%
		39306	Fidelity & Deposit Co Of MD	808,882	0.1112%	1,098,257	-52,949	-4.82%
		21326	Empire Fire & Marine Ins Co	765,400	0.1052%	655,967	52,949	8.07%
		21687	Mid-Century Ins Co	187,371	0.0257%	199,885	74,141	37.09%
		19356	Maryland Cas Co	11,332	0.0016%	21,896	1,283	5.86%
		19372	Northern Ins Co Of NY	34	0.0000%	34	78	229.41%
				108,084,940	**14.8533%**	**101,259,898**	**116,597,420**	**115.15%**
2	3548	St Paul Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	22,508,174	3.0931%	21,728,904	10,776,542	49.60%
		24767	St Paul Fire & Marine Ins Co	17,576,935	2.4155%	11,402,173	-1,880,942	-16.50%
		36463	Discover Prop & Cas Ins Co	12,098,630	1.6626%	11,279,592	1,540,340	13.66%
		36161	Travelers Prop Cas Ins Co	5,902,958	0.8112%	5,305,837	1,382,813	26.06%
		24791	St Paul Mercury Ins Co	1,414,747	0.1944%	1,172,401	-82,947	-7.07%
		25887	US Fidelity & Guaranty Co	1,405,642	0.1932%	2,229,998	17,901,106	802.74%
		25682	Travelers Ind Co Of CT	1,080,733	0.1485%	1,086,225	1,001,629	92.21%
		19038	Travelers Cas & Surety Co	1,076,143	0.1479%	990,543	-470,105	-47.46%
		19070	Standard Fire Ins Co	858,670	0.1180%	776,136	380,557	49.03%
		35386	Fidelity & Guaranty Ins Co	814,476	0.1119%	1,122,078	1,409,228	125.59%
		25879	Fidelity & Guaranty Ins Underwriters	326,035	0.0448%	495,290	323,082	65.23%
		24031	Northland Cas Co	85,329	0.0117%	90,998	-22,805	-25.06%
		24775	St Paul Guardian Ins Co	29,960	0.0041%	55,786	-3,431	-6.15%
		24015	Northland Ins Co	15,823	0.0022%	118,986	-300,956	-252.93%
		25658	Travelers Ind Co	996	0.0001%	6,107	100,635	1647.86%
				65,195,251	**8.9593%**	**57,861,054**	**32,054,746**	**55.40%**
3	1330	Balboa Ins Grp						
		24848	Newport Ins Co	51,817,869	7.1210%	47,910,416	22,661,129	47.30%
		24813	Balboa Ins Co	10,843,119	1.4901%	11,356,753	2,935,244	25.85%
				62,660,988	**8.6110%**	**59,267,169**	**25,596,373**	**43.19%**
4	19	Assurant Inc Grp						
		42978	American Security Ins Co	55,101,646	7.5722%	50,324,188	4,821,059	9.58%
		19615	American Reliable Ins Co	4,261,094	0.5856%	4,105,292	1,687,890	41.11%
		42986	Standard Guaranty Ins Co	289,883	0.0398%	279,499	15,167	5.43%
				59,652,623	**8.1976%**	**54,708,979**	**6,524,116**	**11.93%**

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5	65	FM GLOBAL GRP						
		10014	Affiliated Fm Ins Co	21,939,389	3.0150%	21,252,990	6,481,761	30.50%
		21482	Factory Mut Ins Co	21,000,379	2.8859%	20,470,205	2,055,863	10.04%
				42,939,768	**5.9009%**	**41,723,195**	**8,537,624**	**20.46%**
6	761	ALLIANZ INS GRP						
		35300	Allianz Global Risks US Ins Co	28,285,011	3.8870%	29,309,777	6,473,285	22.09%
		21873	Firemans Fund Ins Co	6,268,477	0.8614%	5,486,725	1,907,273	34.76%
		21865	Associated Ind Corp	4,572,897	0.6284%	4,394,393	1,480,303	33.69%
		21857	American Ins Co	274,713	0.0378%	409,965	-4,537	-1.11%
		21881	National Surety Corp	67,955	0.0093%	47,290	6,246	13.21%
				39,469,053	**5.4239%**	**39,648,150**	**9,862,570**	**24.88%**
7	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	22,715,306	3.1216%	14,627,188	6,008,072	41.07%
		24198	Peerless Ins Co	10,101,360	1.3882%	9,551,062	2,322,314	24.31%
		21458	Employers Ins of Wausau	921,061	0.1266%	7,001,812	777,281	11.10%
		23043	Liberty Mut Ins Co	475,308	0.0653%	475,416	183,056	38.50%
		32352	LM Property and Casualty Ins. Co.	249,156	0.0342%	272,058	-2,638	-0.97%
		10836	Golden Eagle Ins Corp	72,009	0.0099%	154,260	111,916	72.55%
		42404	Liberty Ins Corp	9,286	0.0013%	9,886	-1,122	-11.35%
		24171	Netherlands Ins Co The	9,085	0.0012%	7,104	-27	-0.38%
		26069	Wausau Business Ins Co	5,261	0.0007%	3,984	290	7.28%
		18333	Peerless Ind Ins Co	5,188	0.0007%	5,187	-430	-8.29%
		26042	Wausau Underwriters Ins Co	221	0.0000%	59	-4,383	-7428.81%
				34,563,241	**4.7498%**	**32,108,016**	**9,394,329**	**29.26%**
8	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	23,922,436	3.2875%	28,946,185	39,228,196	135.52%
		30104	Hartford Underwriters Ins Co	806,096	0.1108%	765,669	467,554	61.06%
		29424	Hartford Cas Ins Co	324,081	0.0445%	323,115	-78,530	-24.30%
		29459	Twin City Fire Ins Co Co	3,792	0.0005%	2,559	-35,488	-1386.79%
				25,056,405	**3.4433%**	**30,037,528**	**39,581,732**	**131.77%**
9	140	NATIONWIDE CORP						
		19100	Amco Ins Co	15,272,569	2.0988%	13,628,644	4,915,868	36.07%
		42579	Allied Prop & Cas Ins Co	5,815,764	0.7992%	5,374,313	1,019,462	18.97%
		23787	Nationwide Mut Ins Co	1,635,188	0.2247%	1,427,069	1,349,353	94.55%
		23779	Nationwide Mut Fire Ins Co	424,377	0.0583%	396,787	571,708	144.08%
		25453	Nationwide Ins Co Of Amer	39,407	0.0054%	7,711	173	2.24%
		28223	Nationwide Agribusiness Ins Co	2,573	0.0004%	1,992	-378	-18.98%
		15580	Scottsdale Ind Co	639	0.0001%	638	81	12.70%
		11991	National Cas Co	61	0.0000%	1,174	659	56.13%
				23,190,578	**3.1869%**	**20,838,328**	**7,856,926**	**37.70%**

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10	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	18,317,696	2.5173%	17,278,467	6,042,920	34.97%
		19704	American States Ins Co	1,383,017	0.1901%	1,554,498	362,407	23.31%
		24732	General Ins Co Of Amer	1,141,390	0.1569%	1,385,312	1,027,392	74.16%
		24724	First Natl Ins Co Of Amer	663,866	0.0912%	447,928	-18,117	-4.04%
		19690	American Economy Ins Co	429,458	0.0590%	471,559	2,342,034	496.66%
				21,935,427	**3.0144%**	**21,137,764**	**9,756,636**	**46.16%**
11	70	FIRST AMN TITLE						
		34525	First American Specilaty Ins Co	17,441,325	2.3968%	17,275,947	6,273,949	36.32%
		37710	First American Prop & Cas Ins Co	56,548	0.0078%	56,548	-59,256	-104.79%
				17,497,873	**2.4046%**	**17,332,495**	**6,214,693**	**35.86%**
12	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	15,384,792	2.1142%	15,436,128	10,107,029	65.48%
		24384	Fairmont Specialty Ins Co	140,999	0.0194%	126,332	-2,403	-1.90%
		10936	Seneca Ins Co Inc	81,020	0.0111%	49,561	5,997	12.10%
		25054	Hudson Ins Co	73,126	0.0100%	36,275	22,410	61.78%
				15,679,937	**2.1548%**	**15,648,296**	**10,133,033**	**64.75%**
13	785	MARKEL CORP GRP						
		35378	Evanston Ins Co	13,487,127	1.8534%	14,718,063	4,740,224	32.21%
		28932	Markel American Ins Co	1,056,153	0.1451%	1,054,419	213,428	20.24%
		38970	Markel Ins Co	26,257	0.0036%	27,399	-10,480	-38.25%
		27189	Associated Intl Ins Co	2,674	0.0004%	2,674	-113,445	-4242.52%
				14,572,211	**2.0026%**	**15,802,555**	**4,829,727**	**30.56%**
14	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	USAA	10,230,590	1.4059%	9,828,352	2,416,209	24.58%
		25968	USAA Cas Ins Co	3,867,861	0.5315%	3,617,240	775,912	21.45%
				14,098,451	**1.9374%**	**13,445,592**	**3,192,121**	**23.74%**
15	501	Alleghany Grp						
		22314	RSUI Ind Co	14,085,435	1.9357%	11,965,191	2,406,865	20.12%
				14,085,435	**1.9357%**	**11,965,191**	**2,406,865**	**20.12%**
16	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	9,801,742	1.3470%	9,970,772	4,095,592	41.08%
				9,801,742	**1.3470%**	**9,970,772**	**4,095,592**	**41.08%**
17	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	9,444,865	1.2979%	9,727,310	2,893,156	29.74%
		23450	American Family Home Ins Co	86,602	0.0119%	125,314	-5,594	-4.46%
				9,531,467	**1.3098%**	**9,852,624**	**2,887,562**	**29.31%**
18	176	STATE FARM IL						
		25151	State Farm General Ins Co	9,393,355	1.2909%	10,314,128	4,923,775	47.74%
		25143	State Farm Fire And Cas Co	317	0.0000%	43	248,311	577467.44%
				9,393,672	**1.2909%**	**10,314,171**	**5,172,086**	**50.15%**

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19	1278		CALIFORNIA ST AUTO GRP					
		10921	ACA Ins Co	7,289,212	1.0017%	3,114,610	1,984,754	63.72%
		15539	California State Auto Asn Inter-Ins	1,741,646	0.2393%	1,592,553	722,505	45.37%
				9,030,858	**1.2410%**	**4,707,163**	**2,707,259**	**57.51%**
20	12		AMERICAN INTRNL GRP					
		19380	American Home Assur Co	5,692,561	0.7823%	5,359,031	-633,281	-11.82%
		19402	Birmingham Fire Ins Co Of PA	1,885,414	0.2591%	842,656	3,550,266	421.32%
		23809	Granite State Ins Co	455,074	0.0625%	375,535	104,327	27.78%
		23841	New Hampshire Ins Co	215,618	0.0296%	238,946	6,572	2.75%
		19429	Insurance Co Of The State Of PA	25,015	0.0034%	547	66	12.07%
				8,273,682	**1.1370%**	**6,816,715**	**3,027,950**	**44.42%**
21	1285		X L AMER					
		24554	XL Ins Amer Inc	7,150,454	0.9826%	6,881,099	756,733	11.00%
		22322	Greenwich Ins Co	558,272	0.0767%	567,345	-293,760	-51.78%
				7,708,726	**1.0594%**	**7,448,444**	**462,973**	**6.22%**
22	802		Capital Ins Group					
		13544	California Capital Ins Co	7,055,408	0.9696%	6,640,560	4,245,106	63.93%
		23540	Monterey Ins Co	97,163	0.0134%	95,278	10,142	10.64%
		12890	Eagle West Ins Co	86,548	0.0119%	70,143	1,683	2.40%
				7,239,119	**0.9948%**	**6,805,981**	**4,256,931**	**62.55%**
23	169		SENTRY INS GRP					
		24988	Sentry Ins A Mut Co	5,453,112	0.7494%	5,144,715	1,159,704	22.54%
		21180	Sentry Select Ins Co	1,769,406	0.2432%	1,795,690	378,376	21.07%
		23434	Middlesex Ins Co	3,020	0.0004%	1,622	68	4.19%
				7,225,538	**0.9930%**	**6,942,027**	**1,538,148**	**22.16%**
24	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	6,707,726	0.9218%	6,509,546	2,136,382	32.82%
		18953	CSE Safeguard Ins Co	397,375	0.0546%	423,399	241,324	57.00%
				7,105,101	**0.9764%**	**6,932,945**	**2,377,706**	**34.30%**
25	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	6,009,880	0.8259%	5,942,123	1,712,842	28.83%
		25798	Unigard Ind Co	45,266	0.0062%	42,461	-3,004	-7.07%
		24449	Regent Ins Co	1,424	0.0002%	10,545	1,612	15.29%
		24414	General Cas Co Of WI	311	0.0000%	362	499	137.85%
				6,056,881	**0.8324%**	**5,995,491**	**1,711,949**	**28.55%**
26	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	5,986,162	0.8226%	5,238,151	1,625,423	31.03%
				5,986,162	**0.8226%**	**5,238,151**	**1,625,423**	**31.03%**
27	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	5,773,583	0.7934%	5,975,536	2,069,636	34.64%
				5,773,583	**0.7934%**	**5,975,536**	**2,069,636**	**34.64%**

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28	670		FIDELITY NATL FIN INC					
		25180	Fidelity Natl Ins Co	5,124,476	0.7042%	3,407,666	899,381	26.39%
				5,124,476	**0.7042%**	**3,407,666**	**899,381**	**26.39%**
29	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	5,068,802	0.6966%	5,802,035	5,976,034	103.00%
				5,068,802	**0.6966%**	**5,802,035**	**5,976,034**	**103.00%**
30	215		UNITRIN GRP					
		10914	Kemper Independence Ins Co	3,007,043	0.4132%	2,839,084	425,502	14.99%
		11142	United Cas Ins Co Of Amer	750,170	0.1031%	754,163	170,995	22.67%
		14133	Valley Ins Co	696,547	0.0957%	762,248	-500,348	-65.64%
		16063	Unitrin Auto & Home Ins Co	8,593	0.0012%	8,968	-68,845	-767.67%
				4,462,353	**0.6132%**	**4,364,463**	**27,304**	**0.63%**
31	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	4,028,084	0.5536%	3,849,677	-168,935	-4.39%
		28304	Federated Service Ins Co	223,700	0.0307%	190,126	2,258	1.19%
				4,251,784	**0.5843%**	**4,039,803**	**-166,677**	**-4.13%**
32	8		ALLSTATE INS GRP					
		10358	Encompass Ins Co	3,960,155	0.5442%	2,001,476	563,471	28.15%
				3,960,155	**0.5442%**	**2,001,476**	**563,471**	**28.15%**
33	98		WR Berkley Corp					
		36684	Riverport Ins Co	2,351,531	0.3232%	2,563,602	530,021	20.67%
		25224	Great Divide Ins Co	1,128,524	0.1551%	1,117,204	152,388	13.64%
		10510	Carolina Cas Ins Co	101,250	0.0139%	55,405	29,648	53.51%
		32603	Berkley Ins Co	49,455	0.0068%	49,455	24,381	49.30%
				3,630,760	**0.4989%**	**3,785,666**	**736,438**	**19.45%**
34	38		CHUBB & SON INC					
		20281	Federal Ins Co	2,813,686	0.3867%	2,783,444	1,145,036	41.14%
		20397	Vigilant Ins Co	494,380	0.0679%	488,406	202,154	41.39%
		20346	Pacific Ind Co	173,161	0.0238%	171,449	71,556	41.74%
		20303	Great Northern Ins Co	102,631	0.0141%	99,806	42,824	42.91%
		20338	Northwestern Pacific Ind Co	11,613	0.0016%	10,631	4,745	44.63%
				3,595,471	**0.4941%**	**3,553,736**	**1,466,315**	**41.26%**
35	922		ICW GROUP					
		27847	Insurance Co Of The West	3,017,285	0.4146%	2,908,474	292,945	10.07%
				3,017,285	**0.4146%**	**2,908,474**	**292,945**	**10.07%**
36	1279		Arch Ins Grp					
		11150	Arch Ins Co	2,712,893	0.3728%	1,718,868	489,089	28.45%
				2,712,893	**0.3728%**	**1,718,868**	**489,089**	**28.45%**
37	23108		Lumbermens Underwriting Alliance					
		23108	Lumbermens Underwriting Alliance	2,625,390	0.3608%	2,451,570	35,688	1.46%
				2,625,390	**0.3608%**	**2,451,570**	**35,688**	**1.46%**

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38	604		GERLING GLOBAL RE GRP					
		41343	Gerling Amer Ins Co	2,345,218	0.3223%	2,258,935	403,781	17.87%
				2,345,218	**0.3223%**	**2,258,935**	**403,781**	**17.87%**
39	3416		AXIS Capital Grp					
		20370	AXIS Reins Co	2,327,616	0.3199%	2,101,983	29,442	1.40%
				2,327,616	**0.3199%**	**2,101,983**	**29,442**	**1.40%**
40	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	2,201,283	0.3025%	2,316,555	743,755	32.11%
				2,201,283	**0.3025%**	**2,316,555**	**743,755**	**32.11%**
41	1318		INTERINS EXCH OF THE AUTOMOBILE CLUB					
		15598	Interins Exch Of The Automobile Club	2,125,676	0.2921%	1,025,199	862,119	84.09%
				2,125,676	**0.2921%**	**1,025,199**	**862,119**	**84.09%**
42	39861		Golden Bear Ins Co					
		39861	Golden Bear Ins Co	1,714,032	0.2355%	2,187,586	352,337	16.11%
				1,714,032	**0.2355%**	**2,187,586**	**352,337**	**16.11%**
43	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	1,705,838	0.2344%	1,954,161	-149,821	-7.67%
				1,705,838	**0.2344%**	**1,954,161**	**-149,821**	**-7.67%**
44	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	1,650,317	0.2268%	1,540,710	1,324,177	85.95%
				1,650,317	**0.2268%**	**1,540,710**	**1,324,177**	**85.95%**
45	62		EMC INS CO					
		21415	Employers Mut Cas Co	1,602,082	0.2202%	1,585,369	-22,806	-1.44%
				1,602,082	**0.2202%**	**1,585,369**	**-22,806**	**-1.44%**
46	800		WESTERN MUT INS GRP					
		15776	Residence Mut Ins Co	1,413,653	0.1943%	1,406,890	488,396	34.71%
		13625	Western Mut Ins Co	135,350	0.0186%	139,326	19,785	14.20%
				1,549,003	**0.2129%**	**1,546,216**	**508,181**	**32.87%**
47	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	1,238,815	0.1702%	1,137,346	200,293	17.61%
				1,238,815	**0.1702%**	**1,137,346**	**200,293**	**17.61%**
48	84		American Financial Grp					
		26344	Great American Assur Co	556,412	0.0765%	582,110	1,551,726	266.57%
		26832	Great American Alliance Ins Co	231,562	0.0318%	221,738	480,701	216.79%
		22136	Great American Ins Co of NY	200,074	0.0275%	307,735	57,852	18.80%
		16691	Great American Ins Co	147,106	0.0202%	149,602	11,046	7.38%
		33723	Great American Spirit Ins Co	17,794	0.0024%	51,536	-13,166	-25.55%
				1,152,948	**0.1584%**	**1,312,721**	**2,088,159**	**159.07%**
49	225		IAT Reins Co Grp					
		26433	Harco Natl Ins Co	1,151,987	0.1583%	1,092,847	6,865	0.63%
				1,151,987	**0.1583%**	**1,092,847**	**6,865**	**0.63%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
50	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	570,777	0.0784%	9,315,879	-8,155,892	-87.55%
		37257	Insurance Corp Of Hannover	488,286	0.0671%	696,998	-483,087	-69.31%
				1,059,063	**0.1455%**	**10,012,877**	**-8,638,979**	**-86.28%**
51	626	ACE LTD						
		21121	Westchester Fire Ins Co	545,675	0.0750%	575,930	-1,284,991	-223.12%
		22713	Insurance Co Of North Amer	436,465	0.0600%	420,191	201,127	47.87%
				982,140	**0.1350%**	**996,121**	**-1,083,864**	**-108.81%**
52	33499	Dorinco Rein Co						
		33499	Dorinco Rein Co	907,884	0.1248%	608,861	0	0.00%
				907,884	**0.1248%**	**608,861**	**0**	**0.00%**
53	553	ROYAL & SUN ALLIANCE USA						
		24678	Royal Ind Co	904,038	0.1242%	715,661	539,156	75.34%
				904,038	**0.1242%**	**715,661**	**539,156**	**75.34%**
54	31	BERKSHIRE HATHAWAY						
		38962	Genesis Ins Co	549,957	0.0756%	658,042	3,839,564	583.48%
		25895	United States Liability Ins Co	350,092	0.0481%	257,143	38,799	15.09%
				900,049	**0.1237%**	**915,185**	**3,878,363**	**423.78%**
55	796	QBE INS GRP LTD						
		39217	QBE Ins Corp	601,278	0.0826%	580,263	1,020,066	175.79%
		16217	National Farmers Union Prop & Cas	261,301	0.0359%	214,152	128,203	59.87%
				862,579	**0.1185%**	**794,415**	**1,148,269**	**144.54%**
56	83	GRANGE INS						
		22101	Grange Ins Assn	829,111	0.1139%	828,483	733,208	88.50%
		22128	Rocky Mountain Fire & Cas Co	9,093	0.0012%	16,300	12,142	74.49%
				838,204	**0.1152%**	**844,783**	**745,350**	**88.23%**
57	984	HCC INS HOLDINGS GRP						
		42374	Houston Cas Co	817,744	0.1124%	1,090,684	5,108,480	468.37%
				817,744	**0.1124%**	**1,090,684**	**5,108,480**	**468.37%**
58	10815	Verlan Fire Ins Co MD						
		10815	Verlan Fire Ins Co MD	815,830	0.1121%	771,439	-14,165	-1.84%
				815,830	**0.1121%**	**771,439**	**-14,165**	**-1.84%**
59	958	VESTA INS GRP						
		22438	Hawaiian Ins & Gty Co Ltd	542,315	0.0745%	603,801	234,036	38.76%
		11762	Vesta Fire Ins Corp	142,357	0.0196%	87,159	4,055	4.65%
				684,672	**0.0941%**	**690,960**	**238,091**	**34.46%**
60	9	JPMorgan Chase & Co Grp						
		22985	Sequoia Ins Co	682,987	0.0939%	628,249	234,799	37.37%
				682,987	**0.0939%**	**628,249**	**234,799**	**37.37%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
61	920	UNITED NATL GRP						
		13064	United Natl Ins Co	509,434	0.0700%	460,454	-35,669	-7.75%
		42048	Diamond State Ins Co	97,106	0.0133%	81,948	71,500	87.25%
				606,540	**0.0834%**	**542,402**	**35,831**	**6.61%**
62	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	594,755	0.0817%	434,352	4,141	0.95%
				594,755	**0.0817%**	**434,352**	**4,141**	**0.95%**
63	32107	Sutter Ins Co						
		32107	Sutter Ins Co	533,676	0.0733%	581,270	67,152	11.55%
				533,676	**0.0733%**	**581,270**	**67,152**	**11.55%**
64	15768	Merced Mut Ins Co						
		15768	Merced Mut Ins Co	402,961	0.0554%	400,608	139,423	34.80%
				402,961	**0.0554%**	**400,608**	**139,423**	**34.80%**
65	1129	WHITE MOUNTAINS GRP						
		20648	Employers Fire Ins Co	232,541	0.0320%	115,943	22,088	19.05%
		27154	Atlantic Specialty Ins Co	167,849	0.0231%	175,197	40,402	23.06%
		20621	OneBeacon America Ins Co	430	0.0001%	214	43	20.09%
		21970	OneBeacon Ins Co	81	0.0000%	81	520	641.98%
				400,901	**0.0551%**	**291,435**	**63,053**	**21.64%**
66	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	353,296	0.0486%	351,028	60,354	17.19%
				353,296	**0.0486%**	**351,028**	**60,354**	**17.19%**
67	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	317,164	0.0436%	418,693	-27,605	-6.59%
		22551	Mitsui Sumitomo Ins USA Inc	3,969	0.0005%	2,008	710	35.36%
				321,133	**0.0441%**	**420,701**	**-26,895**	**-6.39%**
68	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	306,802	0.0422%	295,407	48,565	16.44%
				306,802	**0.0422%**	**295,407**	**48,565**	**16.44%**
69	24	ATLANTIC CO						
		19909	Centennial Ins Co	303,267	0.0417%	303,267	130,814	43.13%
				303,267	**0.0417%**	**303,267**	**130,814**	**43.13%**
70	1218	PENN AMER GRP INC						
		32859	Penn-Amer Ins Co	284,344	0.0391%	292,178	-48,701	-16.67%
				284,344	**0.0391%**	**292,178**	**-48,701**	**-16.67%**
71	14010	Crusader Ins Co						
		14010	Crusader Ins Co	273,716	0.0376%	230,931	83,284	36.06%
				273,716	**0.0376%**	**230,931**	**83,284**	**36.06%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

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72	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	202,740	0.0279%	181,445	66,555	36.68%
		22756	Horace Mann Prop & Cas Ins Co	62,399	0.0086%	67,166	28,576	42.55%
				265,139	**0.0364%**	**248,611**	**95,131**	**38.27%**
73	41459		Armed Forces Ins Exchange					
		41459	Armed Forces Ins Exchange	249,470	0.0343%	244,317	232,755	95.27%
				249,470	**0.0343%**	**244,317**	**232,755**	**95.27%**
74	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	209,308	0.0288%	190,971	51,557	27.00%
		25780	Williamsburg Natl Ins Co	17,799	0.0024%	28,931	-267	-0.92%
				227,107	**0.0312%**	**219,902**	**51,290**	**23.32%**
75	27480		Mid-State Mut Ins Co					
		27480	Mid-State Mut Ins Co	221,101	0.0304%	211,657	60,271	28.48%
				221,101	**0.0304%**	**211,657**	**60,271**	**28.48%**
76	33		CALIFORNIA CAS MGMT					
		20125	California Cas Ins Co	176,449	0.0242%	171,899	77,686	45.19%
		20117	California Cas Ind Exch	44,276	0.0061%	42,070	19,023	45.22%
				220,725	**0.0303%**	**213,969**	**96,709**	**45.20%**
77	10048		Hyundai Marine & Fire Ins Co Ltd					
		10048	Hyundai Marine & Fire Ins Co Ltd	195,000	0.0268%	164,877	-289,000	-175.28%
				195,000	**0.0268%**	**164,877**	**-289,000**	**-175.28%**
78	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	174,806	0.0240%	168,014	33,009	19.65%
				174,806	**0.0240%**	**168,014**	**33,009**	**19.65%**
79	218		CNA INS GRP					
		35289	Continental Ins Co	71,744	0.0099%	93,317	-98,252	-105.29%
		20427	American Cas Co Of Reading PA	38,632	0.0053%	59,586	-40,415	-67.83%
		20850	Firemens Ins Co Of Newark NJ	33,169	0.0046%	33,546	-14,336	-42.74%
		20494	Transportation Ins Co	16,593	0.0023%	19,707	-13,065	-66.30%
		20486	Transcontinental Ins Co	6,331	0.0009%	6,252	-15,623	-249.89%
		20508	Valley Forge Ins Co	3,787	0.0005%	7,930	0	0.00%
		20478	National Fire Ins Co Of Hartford	1,924	0.0003%	972	-9,162	-942.59%
				172,180	**0.0237%**	**221,310**	**-190,853**	**-86.24%**
80	108		LUMBERMENS MUT CAS GRP					
		30562	American Manufacturers Mut Ins Co	77,364	0.0106%	82,380	26,933	32.69%
		22918	American Motorists Ins Co	34,790	0.0048%	38,589	104,618	271.11%
		22977	Lumbermens Mut Cas Co	31,263	0.0043%	171,874	-38,167	-22.21%
				143,417	**0.0197%**	**292,843**	**93,384**	**31.89%**
81	181		SWISS RE GRP					
		29874	North American Specialty Ins Co	139,817	0.0192%	139,435	-27,612	-19.80%
				139,817	**0.0192%**	**139,435**	**-27,612**	**-19.80%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Market Share

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Licensed companies only

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82	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	100,986	0.0139%	98,893	32,815	33.18%
				100,986	**0.0139%**	**98,893**	**32,815**	**33.18%**
83	1179		WAWANESA INS GRP					
		10683	Wawanesa General Ins Co	69,664	0.0096%	59,285	28,596	48.23%
		31526	Wawanesa Mut Ins Co Us Branch	20,767	0.0029%	21,085	10,022	47.53%
				90,431	**0.0124%**	**80,370**	**38,618**	**48.05%**
84	50		Country Ins & Financial Services Grp					
		23647	Mutual Service Cas Ins Co	79,246	0.0109%	306,060	114,052	37.26%
				79,246	**0.0109%**	**306,060**	**114,052**	**37.26%**
85	853		PUBLIC SERVICE GRP					
		15059	Public Service Mut Ins Co	70,471	0.0097%	57,272	29,762	51.97%
		10997	Western Select Ins Co	306	0.0000%	30,230	59,991	198.45%
				70,777	**0.0097%**	**87,502**	**89,753**	**102.57%**
86	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	59,254	0.0081%	99,369	8,869	8.93%
		14559	Guideone Specialty Mut Ins Co	7,595	0.0010%	7,329	113	1.54%
				66,849	**0.0092%**	**106,698**	**8,982**	**8.42%**
87	313		AEGIS GRP					
		33898	Aegis Security Ins Co	52,423	0.0072%	34,255	0	0.00%
				52,423	**0.0072%**	**34,255**	**0**	**0.00%**
88	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	47,338	0.0065%	43,430	-6,435	-14.82%
				47,338	**0.0065%**	**43,430**	**-6,435**	**-14.82%**
89	14508		Michigan Millers Mut Ins Co					
		14508	Michigan Millers Mut Ins Co	40,368	0.0055%	40,368	18,798	46.57%
				40,368	**0.0055%**	**40,368**	**18,798**	**46.57%**
90	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	34,198	0.0047%	73,275	782,252	1067.56%
				34,198	**0.0047%**	**73,275**	**782,252**	**1067.56%**
91	783		RLI INS GRP					
		13056	RLI Ins Co	29,642	0.0041%	71,906	124,015	172.47%
				29,642	**0.0041%**	**71,906**	**124,015**	**172.47%**
92	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	29,297	0.0040%	90,371	46,413	51.36%
				29,297	**0.0040%**	**90,371**	**46,413**	**51.36%**
93	968		AXA INS GRP					
		16187	AXA Re Prop & Cas Ins Co	28,153	0.0039%	45,502	-34,693	-76.25%
				28,153	**0.0039%**	**45,502**	**-34,693**	**-76.25%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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94	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	27,063	0.0037%	27,063	12,859	47.52%
				27,063	**0.0037%**	**27,063**	**12,859**	**47.52%**
95	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	20,264	0.0028%	20,194	31	0.15%
				20,264	**0.0028%**	**20,194**	**31**	**0.15%**
96	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	18,870	0.0026%	18,536	15,571	84.00%
				18,870	**0.0026%**	**18,536**	**15,571**	**84.00%**
97	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	16,015	0.0022%	16,024	7,589	47.36%
				16,015	**0.0022%**	**16,024**	**7,589**	**47.36%**
98	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	13,420	0.0018%	11,924	0	0.00%
				13,420	**0.0018%**	**11,924**	**0**	**0.00%**
99	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	12,540	0.0017%	3,877	277	7.14%
				12,540	**0.0017%**	**3,877**	**277**	**7.14%**
100	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	7,883	0.0011%	8,626	6,108	70.81%
		22306	Massachusetts Bay Ins Co	742	0.0001%	423	107	25.30%
				8,625	**0.0012%**	**9,049**	**6,215**	**68.68%**
101	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	7,163	0.0010%	4,615	0	0.00%
				7,163	**0.0010%**	**4,615**	**0**	**0.00%**
102	40134		SUA Ins Co					
		40134	SUA Ins Co	6,334	0.0009%	1,347	135	10.02%
				6,334	**0.0009%**	**1,347**	**135**	**10.02%**
103	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	5,686	0.0008%	3,599	0	0.00%
				5,686	**0.0008%**	**3,599**	**0**	**0.00%**
104	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	2,425	0.0003%	7,072	7,006	99.07%
				2,425	**0.0003%**	**7,072**	**7,006**	**99.07%**
105	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	2,033	0.0003%	1,645	603	36.66%
		25984	Graphic Arts Mut Ins Co	70	0.0000%	70	0	0.00%
				2,103	**0.0003%**	**1,715**	**603**	**35.16%**
106	1325		RHINE RE GRP					
		24899	Alea North America Ins Co	1,955	0.0003%	1,775	-19,675	-1108.45%
				1,955	**0.0003%**	**1,775**	**-19,675**	**-1108.45%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

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Licensed companies only

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107	1169	GENERALI GRP						
		11231	Generali Us Branch	1,106	0.0002%	874	365	41.76%
				1,106	**0.0002%**	**874**	**365**	**41.76%**
			Line Total:	**727,681,516**	**100.0000%**	**699,421,658**	**345,251,747**	**49.36%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	65	FM GLOBAL GRP						
		21482	Factory Mut Ins Co	60,376,683	13.0211%	60,301,994	58,201,403	96.52%
		10014	Affiliated Fm Ins Co	11,186,080	2.4124%	10,833,409	3,976,613	36.71%
				71,562,763	**15.4336%**	**71,135,403**	**62,178,016**	**87.41%**
2	212	ZURICH INS GRP						
		21660	Fire Ins Exch	20,895,395	4.5064%	18,327,519	5,666,033	30.92%
		26247	American Guarantee & Liability Ins	12,618,080	2.7213%	13,408,522	1,910,151	14.25%
		21652	Farmers Ins Exch	6,413,186	1.3831%	6,596,353	1,002,331	15.20%
		10317	Neighborhood Spirit Prop & Cas Co	4,818,824	1.0392%	4,583,433	2,908,442	63.46%
		41181	Universal Underwriters Ins Co	4,210,985	0.9082%	4,081,342	986,733	24.18%
		16535	Zurich American Ins Co	2,120,553	0.4573%	2,871,547	393,915	13.72%
		21326	Empire Fire & Marine Ins Co	1,894,098	0.4085%	1,780,913	722,255	40.56%
		39306	Fidelity & Deposit Co Of MD	1,791,124	0.3863%	22,880,630	-482,981	-2.11%
		10318	Exact Prop & Cas Co Inc	1,572,012	0.3390%	1,461,033	387,193	26.50%
		11185	Foremost Ins Co	1,398,784	0.3017%	195,685	5	0.00%
		10315	Civic Property & Cas Co	533,400	0.1150%	464,094	209,580	45.16%
		21709	Truck Ins Exch	371,465	0.0801%	362,449	181,188	49.99%
		21687	Mid-Century Ins Co	101,580	0.0219%	111,525	27,836	24.96%
		34347	Colonial American Cas & Surety Co	10,320	0.0022%	22,711	-1,549	-6.82%
		19356	Maryland Cas Co	3,106	0.0007%	8,422	2,822	33.51%
				58,752,912	**12.6709%**	**77,156,178**	**13,913,954**	**18.03%**
3	1330	Balboa Ins Grp						
		24848	Newport Ins Co	43,949,215	9.4783%	41,069,114	33,917,581	82.59%
		24813	Balboa Ins Co	14,541,673	3.1361%	18,807,959	16,042,731	85.30%
				58,490,888	**12.6144%**	**59,877,073**	**49,960,312**	**83.44%**
4	3548	St Paul Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	15,954,915	3.4409%	15,724,350	33,612,131	213.76%
		36161	Travelers Prop Cas Ins Co	6,392,551	1.3786%	5,645,013	686,955	12.17%
		24767	St Paul Fire & Marine Ins Co	3,310,950	0.7141%	3,937,488	7,694,661	195.42%
		36463	Discover Prop & Cas Ins Co	2,757,629	0.5947%	3,518,894	1,130,646	32.13%
		25887	US Fidelity & Guaranty Co	1,110,801	0.2396%	1,711,126	1,020,127	59.62%
		35386	Fidelity & Guaranty Ins Co	1,063,011	0.2293%	1,420,570	1,281,364	90.20%
		25682	Travelers Ind Co Of CT	837,725	0.1807%	786,723	180,751	22.98%
		24791	St Paul Mercury Ins Co	413,842	0.0893%	516,321	376,403	72.90%
		25879	Fidelity & Guaranty Ins Underwriters	388,788	0.0838%	626,521	-179,756	-28.69%
		19038	Travelers Cas & Surety Co	295,388	0.0637%	280,675	-224,399	-79.95%
		19070	Standard Fire Ins Co	265,342	0.0572%	258,406	35,201	13.62%
		24015	Northland Ins Co	118,426	0.0255%	157,475	323,950	205.72%
		24031	Northland Cas Co	37,581	0.0081%	40,073	-6,290	-15.70%
		24775	St Paul Guardian Ins Co	3,178	0.0007%	34,567	8,647	25.02%
		25658	Travelers Ind Co	549	0.0001%	5,630	208,987	3712.02%
				32,950,676	**7.1063%**	**34,663,832**	**46,149,378**	**133.13%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

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5	163	SAFECO INS GRP						
		24732	General Ins Co Of Amer	12,033,689	2.5952%	12,382,078	1,651,328	13.34%
		24740	Safeco Ins Co Of Amer	11,930,874	2.5731%	11,205,424	4,990,625	44.54%
		19704	American States Ins Co	1,695,775	0.3657%	1,730,380	187,428	10.83%
		24724	First Natl Ins Co Of Amer	868,321	0.1873%	595,353	53,918	9.06%
		19690	American Economy Ins Co	482,843	0.1041%	530,943	57,377	10.81%
				27,011,502	**5.8254%**	**26,444,178**	**6,940,676**	**26.25%**
6	218	CNA INS GRP						
		20443	Continental Cas Co	23,792,382	5.1312%	19,931,188	11,661,736	58.51%
		20427	American Cas Co Of Reading PA	35,342	0.0076%	69,894	97,747	139.85%
		20850	Firemens Ins Co Of Newark NJ	22,265	0.0048%	20,726	-38,328	-184.93%
		35289	Continental Ins Co	17,059	0.0037%	22,620	-53,031	-234.44%
		20494	Transportation Ins Co	15,012	0.0032%	17,386	-20,939	-120.44%
		34622	Glens Falls Ins Co	6,228	0.0013%	254,582	-149,473	-58.71%
		20486	Transcontinental Ins Co	4,629	0.0010%	4,772	0	0.00%
		20508	Valley Forge Ins Co	2,315	0.0005%	4,330	5,049	116.61%
				23,895,232	**5.1534%**	**20,325,498**	**11,502,761**	**56.59%**
7	761	ALLIANZ INS GRP						
		35300	Allianz Global Risks US Ins Co	13,810,789	2.9785%	15,827,323	9,531,675	60.22%
		21873	Firemans Fund Ins Co	2,784,274	0.6005%	2,295,706	222,019	9.67%
		21865	Associated Ind Corp	1,914,363	0.4129%	1,834,924	1,451,917	79.13%
		21857	American Ins Co	1,878	0.0004%	1,249	172	13.77%
		21881	National Surety Corp	947	0.0002%	1,183	125	10.57%
				18,512,251	**3.9924%**	**19,960,385**	**11,205,908**	**56.14%**
8	19	Assurant Inc Grp						
		42978	American Security Ins Co	17,546,771	3.7842%	16,091,931	5,935,510	36.89%
		19615	American Reliable Ins Co	427,645	0.0922%	421,489	21,435	5.09%
		42986	Standard Guaranty Ins Co	79,673	0.0172%	76,759	375,227	488.84%
				18,054,089	**3.8936%**	**16,590,179**	**6,332,172**	**38.17%**
9	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	8,144,557	1.7565%	5,024,505	2,697,205	53.68%
		24198	Peerless Ins Co	6,286,135	1.3557%	6,017,122	4,547,630	75.58%
		21458	Employers Ins of Wausau	452,447	0.0976%	2,161,784	2,000,966	92.56%
		23043	Liberty Mut Ins Co	132,561	0.0286%	132,946	18,542	13.95%
		10836	Golden Eagle Ins Corp	106,505	0.0230%	85,857	126,112	146.89%
		32352	LM Property and Casualty Ins. Co.	66,654	0.0144%	74,143	45,736	61.69%
		24171	Netherlands Ins Co The	10,012	0.0022%	5,617	-25	-0.45%
		26069	Wausau Business Ins Co	8,106	0.0017%	6,172	601	9.74%
		18333	Peerless Ind Ins Co	4,775	0.0010%	4,772	-22	-0.46%
		42404	Liberty Ins Corp	3,352	0.0007%	3,122	-2,106	-67.46%
		26042	Wausau Underwriters Ins Co	308	0.0001%	142	7	4.93%
				15,215,412	**3.2814%**	**13,516,182**	**9,434,646**	**69.80%**

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10	140	NATIONWIDE CORP						
		19100	Amco Ins Co	7,251,957	1.5640%	6,177,832	2,777,768	44.96%
		42579	Allied Prop & Cas Ins Co	2,968,566	0.6402%	2,586,486	1,005,952	38.89%
		23787	Nationwide Mut Ins Co	1,339,147	0.2888%	1,287,339	63,607	4.94%
		23779	Nationwide Mut Fire Ins Co	160,184	0.0345%	150,597	45,526	30.23%
		28223	Nationwide Agribusiness Ins Co	66,782	0.0144%	10,821	-4,764	-44.03%
		25453	Nationwide Ins Co Of Amer	23,175	0.0050%	4,202	90	2.14%
		15580	Scottsdale Ind Co	180	0.0000%	183	-204	-111.48%
		11991	National Cas Co	19	0.0000%	135	94	69.63%
				11,810,010	**2.5470%**	**10,217,595**	**3,888,069**	**38.05%**
11	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	USAA	7,655,204	1.6510%	7,414,223	3,407,919	45.96%
		25968	USAA Cas Ins Co	3,029,513	0.6534%	2,849,766	1,344,855	47.19%
				10,684,717	**2.3043%**	**10,263,989**	**4,752,774**	**46.31%**
12	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	10,238,878	2.2082%	10,243,209	4,273,820	41.72%
		24384	Fairmont Specialty Ins Co	75,113	0.0162%	65,849	5,383	8.17%
		10936	Seneca Ins Co Inc	53,303	0.0115%	34,497	12,816	37.15%
		25054	Hudson Ins Co	18,058	0.0039%	18,880	1,059	5.61%
				10,385,352	**2.2398%**	**10,362,435**	**4,293,078**	**41.43%**
13	501	Alleghany Grp						
		22314	RSUI Ind Co	7,364,401	1.5882%	6,955,230	9,787,337	140.72%
				7,364,401	**1.5882%**	**6,955,230**	**9,787,337**	**140.72%**
14	84	American Financial Grp						
		26344	Great American Assur Co	3,677,350	0.7931%	3,639,361	1,533,260	42.13%
		22136	Great American Ins Co of NY	1,705,490	0.3678%	1,724,142	-299,913	-17.39%
		26832	Great American Alliance Ins Co	1,014,618	0.2188%	940,817	9,005,775	957.23%
		16691	Great American Ins Co	352,889	0.0761%	333,426	102,765	30.82%
		33723	Great American Spirit Ins Co	4,987	0.0011%	16,583	2,108	12.71%
				6,755,334	**1.4569%**	**6,654,329**	**10,343,995**	**155.45%**
15	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	6,433,436	1.3875%	5,914,146	592,780	10.02%
				6,433,436	**1.3875%**	**5,914,146**	**592,780**	**10.02%**
16	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	6,353,091	1.3701%	6,443,940	643,192	9.98%
		23450	American Family Home Ins Co	25,768	0.0056%	37,303	-180	-0.48%
				6,378,859	**1.3757%**	**6,481,243**	**643,012**	**9.92%**
17	1285	X L AMER						
		24554	XL Ins Amer Inc	5,862,324	1.2643%	5,868,021	702,730	11.98%
		22322	Greenwich Ins Co	135,669	0.0293%	147,450	-1,055,733	-715.99%
				5,997,993	**1.2936%**	**6,015,471**	**-353,003**	**-5.87%**

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18	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	4,456,463	0.9611%	4,183,374	2,136,815	51.08%
		21180	Sentry Select Ins Co	1,144,647	0.2469%	1,189,948	746,477	62.73%
		23434	Middlesex Ins Co	3,088	0.0007%	1,647	589	35.76%
				5,604,198	**1.2086%**	**5,374,969**	**2,883,881**	**53.65%**
19	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	5,139,177	1.1083%	5,140,785	1,944,245	37.82%
				5,139,177	**1.1083%**	**5,140,785**	**1,944,245**	**37.82%**
20	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	4,472,451	0.9645%	4,271,418	-5,994,191	-140.33%
				4,472,451	**0.9645%**	**4,271,418**	**-5,994,191**	**-140.33%**
21	400	CREDIT SUISSE GRP						
		25747	Unigard Ins Co	4,378,455	0.9443%	4,391,466	1,587,021	36.14%
		25798	Unigard Ind Co	54,641	0.0118%	51,918	2,487	4.79%
		24414	General Cas Co Of WI	1,120	0.0002%	1,212	423	34.90%
		24449	Regent Ins Co	951	0.0002%	5,150	449	8.72%
				4,435,167	**0.9565%**	**4,449,746**	**1,590,380**	**35.74%**
22	785	MARKEL CORP GRP						
		35378	Evanston Ins Co	3,610,643	0.7787%	3,905,942	3,061,206	78.37%
		28932	Markel American Ins Co	310,772	0.0670%	307,532	316,535	102.93%
		38970	Markel Ins Co	24,784	0.0053%	26,978	2,612	9.68%
		27189	Associated Intl Ins Co	754	0.0002%	754	184	24.40%
				3,946,953	**0.8512%**	**4,241,206**	**3,380,537**	**79.71%**
23	796	QBE INS GRP LTD						
		39217	QBE Ins Corp	3,553,182	0.7663%	3,524,305	39,601	1.12%
		16217	National Farmers Union Prop & Cas	261,302	0.0564%	214,151	-13,562	-6.33%
				3,814,484	**0.8226%**	**3,738,456**	**26,039**	**0.70%**
24	802	Capital Ins Group						
		13544	California Capital Ins Co	3,165,089	0.6826%	3,013,240	1,629,773	54.09%
		23540	Monterey Ins Co	89,858	0.0194%	86,613	31,454	36.32%
		12890	Eagle West Ins Co	33,546	0.0072%	26,977	15,873	58.84%
				3,288,493	**0.7092%**	**3,126,830**	**1,677,100**	**53.64%**
25	98	WR Berkley Corp						
		36684	Riverport Ins Co	2,660,507	0.5738%	3,276,763	3,893	0.12%
		25224	Great Divide Ins Co	470,457	0.1015%	464,872	11,142	2.40%
		10510	Carolina Cas Ins Co	116,694	0.0252%	69,895	39,325	56.26%
				3,247,658	**0.7004%**	**3,811,530**	**54,360**	**1.43%**
26	176	STATE FARM IL						
		25151	State Farm General Ins Co	2,561,777	0.5525%	2,795,878	492,375	17.61%
		25143	State Farm Fire And Cas Co	31,387	0.0068%	31,313	12,619	40.30%
				2,593,164	**0.5593%**	**2,827,191**	**504,994**	**17.86%**

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27	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	2,383,784	0.5141%	2,266,706	238,959	10.54%
		28304	Federated Service Ins Co	136,822	0.0295%	127,371	4,434	3.48%
				2,520,606	**0.5436%**	**2,394,077**	**243,393**	**10.17%**
28	626	ACE LTD						
		20699	Ace Prop & Cas Ins Co	1,564,966	0.3375%	1,564,966	679,615	43.43%
		21121	Westchester Fire Ins Co	524,239	0.1131%	480,464	-800,493	-166.61%
		43575	Indemnity Ins Co Of North Amer	212,259	0.0458%	212,259	-30	-0.01%
		22713	Insurance Co Of North Amer	134,691	0.0290%	129,266	46,899	36.28%
				2,436,155	**0.5254%**	**2,386,955**	**-74,009**	**-3.10%**
29	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	2,162,786	0.4664%	2,131,456	157,234	7.38%
		18953	CSE Safeguard Ins Co	252,760	0.0545%	267,087	0	0.00%
				2,415,546	**0.5209%**	**2,398,543**	**157,234**	**6.56%**
30	215	UNITRIN GRP						
		10914	Kemper Independence Ins Co	995,796	0.2148%	1,061,047	589,043	55.52%
		11142	United Cas Ins Co Of Amer	693,897	0.1496%	697,248	10,570	1.52%
		14133	Valley Ins Co	647,076	0.1396%	727,718	79,348	10.90%
		16063	Unitrin Auto & Home Ins Co	2,772	0.0006%	2,923	119	4.07%
				2,339,541	**0.5046%**	**2,488,936**	**679,080**	**27.28%**
31	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	1,741,900	0.3757%	1,646,970	190,906	11.59%
		30104	Hartford Underwriters Ins Co	308,670	0.0666%	294,075	2,475	0.84%
		29424	Hartford Cas Ins Co	112,448	0.0243%	114,088	14,258	12.50%
				2,163,018	**0.4665%**	**2,055,133**	**207,639**	**10.10%**
32	3416	AXIS Capital Grp						
		20370	AXIS Reins Co	1,936,457	0.4176%	1,638,958	240,688	14.69%
				1,936,457	**0.4176%**	**1,638,958**	**240,688**	**14.69%**
33	25240	NAU Country Ins Co						
		25240	NAU Country Ins Co	1,906,916	0.4113%	2,015,019	706,832	35.08%
				1,906,916	**0.4113%**	**2,015,019**	**706,832**	**35.08%**
34	62	EMC INS CO						
		21415	Employers Mut Cas Co	1,490,924	0.3215%	1,497,395	462	0.03%
				1,490,924	**0.3215%**	**1,497,395**	**462**	**0.03%**
35	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	1,490,125	0.3214%	1,525,195	938,907	61.56%
				1,490,125	**0.3214%**	**1,525,195**	**938,907**	**61.56%**
36	800	WESTERN MUT INS GRP						
		15776	Residence Mut Ins Co	1,294,896	0.2793%	1,285,816	394,321	30.67%
		13625	Western Mut Ins Co	95,741	0.0206%	99,250	29,371	29.59%
				1,390,637	**0.2999%**	**1,385,066**	**423,692**	**30.59%**

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37	225	IAT Reins Co Grp						
		26433	Harco Natl Ins Co	1,366,427	0.2947%	1,466,066	147,442	10.06%
				1,366,427	**0.2947%**	**1,466,066**	**147,442**	**10.06%**
38	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	1,208,239	0.2606%	1,291,506	376,716	29.17%
				1,208,239	**0.2606%**	**1,291,506**	**376,716**	**29.17%**
39	408	AMERICAN NATL FNCL GRP						
		11048	Pacific Prop & Cas Co	1,029,274	0.2220%	840,242	218,942	26.06%
				1,029,274	**0.2220%**	**840,242**	**218,942**	**26.06%**
40	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	1,021,445	0.2203%	924,004	53,109	5.75%
				1,021,445	**0.2203%**	**924,004**	**53,109**	**5.75%**
41	12	AMERICAN INTRNL GRP						
		43761	American Intl Ins Co Of CA	659,983	0.1423%	524,262	11,143	2.13%
		23809	Granite State Ins Co	205,070	0.0442%	155,093	20,699	13.35%
		23841	New Hampshire Ins Co	96,481	0.0208%	109,414	56,514	51.65%
				961,534	**0.2074%**	**788,769**	**88,356**	**11.20%**
42	1279	Arch Ins Grp						
		11150	Arch Ins Co	943,499	0.2035%	477,678	315,579	66.07%
				943,499	**0.2035%**	**477,678**	**315,579**	**66.07%**
43	38	CHUBB & SON INC						
		20281	Federal Ins Co	669,879	0.1445%	662,513	174,463	26.33%
		20397	Vigilant Ins Co	142,012	0.0306%	140,835	47,461	33.70%
		20346	Pacific Ind Co	45,187	0.0097%	44,752	21,125	47.20%
		20303	Great Northern Ins Co	28,085	0.0061%	27,390	4,373	15.97%
		20338	Northwestern Pacific Ind Co	4,597	0.0010%	4,359	357	8.19%
				889,760	**0.1919%**	**879,849**	**247,779**	**28.16%**
44	922	ICW GROUP						
		27847	Insurance Co Of The West	803,536	0.1733%	713,839	-315,881	-44.25%
				803,536	**0.1733%**	**713,839**	**-315,881**	**-44.25%**
45	10815	Verlan Fire Ins Co MD						
		10815	Verlan Fire Ins Co MD	761,439	0.1642%	720,624	40,406	5.61%
				761,439	**0.1642%**	**720,624**	**40,406**	**5.61%**
46	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	662,558	0.1429%	641,018	631,727	98.55%
				662,558	**0.1429%**	**641,018**	**631,727**	**98.55%**
47	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	555,693	0.1198%	603,446	282,824	46.87%
		37257	Insurance Corp Of Hannover	49,755	0.0107%	213,605	-45,284	-21.20%
				605,448	**0.1306%**	**817,051**	**237,540**	**29.07%**

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48	28497		Usplate Glass Ins Co					
		28497	Usplate Glass Ins Co	520,479	0.1122%	533,082	58,032	10.89%
				520,479	**0.1122%**	**533,082**	**58,032**	**10.89%**
49	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	475,015	0.1024%	441,288	88,100	19.96%
				475,015	**0.1024%**	**441,288**	**88,100**	**19.96%**
50	83		GRANGE INS					
		22101	Grange Ins Assn	462,906	0.0998%	457,779	147,033	32.12%
		22128	Rocky Mountain Fire & Cas Co	44	0.0000%	1,567	896	57.18%
				462,950	**0.0998%**	**459,346**	**147,929**	**32.20%**
51	1129		WHITE MOUNTAINS GRP					
		27154	Atlantic Specialty Ins Co	396,921	0.0856%	319,606	79,705	24.94%
		21970	OneBeacon Ins Co	51,069	0.0110%	153,736	10,312	6.71%
		20621	OneBeacon America Ins Co	655	0.0001%	294	27	9.18%
				448,645	**0.0968%**	**473,636**	**90,044**	**19.01%**
52	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	410,461	0.0885%	397,375	65,582	16.50%
				410,461	**0.0885%**	**397,375**	**65,582**	**16.50%**
53	553		ROYAL & SUN ALLIANCE USA					
		24678	Royal Ind Co	373,056	0.0805%	703,638	-537,717	-76.42%
				373,056	**0.0805%**	**703,638**	**-537,717**	**-76.42%**
54	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	351,975	0.0759%	346,240	-68,307	-19.73%
				351,975	**0.0759%**	**346,240**	**-68,307**	**-19.73%**
55	984		HCC INS HOLDINGS GRP					
		42374	Houston Cas Co	330,773	0.0713%	456,237	78,280	17.16%
				330,773	**0.0713%**	**456,237**	**78,280**	**17.16%**
56	689		BANKERS INS GRP					
		33162	Bankers Ins Co	281,724	0.0608%	307,210	27,040	8.80%
				281,724	**0.0608%**	**307,210**	**27,040**	**8.80%**
57	42757		Agri General Ins Co					
		42757	Agri General Ins Co	213,642	0.0461%	213,642	182,468	85.41%
				213,642	**0.0461%**	**213,642**	**182,468**	**85.41%**
58	920		UNITED NATL GRP					
		13064	United Natl Ins Co	141,799	0.0306%	77,610	7,343	9.46%
		42048	Diamond State Ins Co	66,917	0.0144%	98,080	11,938	12.17%
				208,716	**0.0450%**	**175,690**	**19,281**	**10.97%**
59	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	203,185	0.0438%	200,670	58,945	29.37%
				203,185	**0.0438%**	**200,670**	**58,945**	**29.37%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
60	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	195,430	0.0421%	218,771	133,655	61.09%
				195,430	**0.0421%**	**218,771**	**133,655**	**61.09%**
61	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	128,638	0.0277%	114,734	0	0.00%
		22756	Horace Mann Prop & Cas Ins Co	37,042	0.0080%	40,334	0	0.00%
				165,680	**0.0357%**	**155,068**	**0**	**0.00%**
62	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	100,973	0.0218%	174,078	-11,695	-6.72%
		14559	Guideone Specialty Mut Ins Co	51,554	0.0111%	50,539	2,701	5.34%
				152,527	**0.0329%**	**224,617**	**-8,994**	**-4.00%**
63	41459		Armed Forces Ins Exchange					
		41459	Armed Forces Ins Exchange	142,299	0.0307%	139,479	130,534	93.59%
				142,299	**0.0307%**	**139,479**	**130,534**	**93.59%**
64	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	127,624	0.0275%	131,326	63,080	48.03%
				127,624	**0.0275%**	**131,326**	**63,080**	**48.03%**
65	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	111,657	0.0241%	114,884	-3,481	-3.03%
				111,657	**0.0241%**	**114,884**	**-3,481**	**-3.03%**
66	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	110,653	0.0239%	123,790	47,835	38.64%
				110,653	**0.0239%**	**123,790**	**47,835**	**38.64%**
67	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	103,478	0.0223%	94,785	19,559	20.64%
				103,478	**0.0223%**	**94,785**	**19,559**	**20.64%**
68	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	97,745	0.0211%	129,713	-24,662	-19.01%
				97,745	**0.0211%**	**129,713**	**-24,662**	**-19.01%**
69	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	88,802	0.0192%	73,974	25,936	35.06%
				88,802	**0.0192%**	**73,974**	**25,936**	**35.06%**
70	27480		Mid-State Mut Ins Co					
		27480	Mid-State Mut Ins Co	81,282	0.0175%	77,864	0	0.00%
				81,282	**0.0175%**	**77,864**	**0**	**0.00%**
71	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	77,994	0.0168%	107,745	19,867	18.44%
				77,994	**0.0168%**	**107,745**	**19,867**	**18.44%**
72	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	65,017	0.0140%	60,817	25,471	41.88%
				65,017	**0.0140%**	**60,817**	**25,471**	**41.88%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
73	32107	Sutter Ins Co						
		32107	Sutter Ins Co	62,025	0.0134%	67,257	7,381	10.97%
				62,025	**0.0134%**	**67,257**	**7,381**	**10.97%**
74	24	ATLANTIC CO						
		19909	Centennial Ins Co	60,598	0.0131%	60,598	14,123	23.31%
				60,598	**0.0131%**	**60,598**	**14,123**	**23.31%**
75	33	CALIFORNIA CAS MGMT						
		20125	California Cas Ins Co	48,122	0.0104%	47,902	9,813	20.49%
		20117	California Cas Ind Exch	12,075	0.0026%	11,729	2,388	20.36%
				60,197	**0.0130%**	**59,631**	**12,201**	**20.46%**
76	14010	Crusader Ins Co						
		14010	Crusader Ins Co	59,117	0.0127%	42,875	8,829	20.59%
				59,117	**0.0127%**	**42,875**	**8,829**	**20.59%**
77	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	58,397	0.0126%	85,661	5,703	6.66%
				58,397	**0.0126%**	**85,661**	**5,703**	**6.66%**
78	50	Country Ins & Financial Services Grp						
		23647	Mutual Service Cas Ins Co	56,660	0.0122%	198,609	-256,916	-129.36%
				56,660	**0.0122%**	**198,609**	**-256,916**	**-129.36%**
79	783	RLI INS GRP						
		13056	RLI Ins Co	53,719	0.0116%	134,290	117,862	87.77%
				53,719	**0.0116%**	**134,290**	**117,862**	**87.77%**
80	241	METROPOLITAN GRP						
		25321	Metropolitan Drt Prop & Cas Ins Co	40,633	0.0088%	39,438	15,822	40.12%
				40,633	**0.0088%**	**39,438**	**15,822**	**40.12%**
81	108	LUMBERMENS MUT CAS GRP						
		30562	American Manufacturers Mut Ins Co	21,621	0.0047%	24,818	19,604	78.99%
		22918	American Motorists Ins Co	9,522	0.0021%	11,628	41,096	353.42%
		22977	Lumbermens Mut Cas Co	8,557	0.0018%	9,315	71	0.76%
				39,700	**0.0086%**	**45,761**	**60,771**	**132.80%**
82	11118	Federated Rural Electric Ins Exch						
		11118	Federated Rural Electric Ins Exch	34,618	0.0075%	34,506	-6,811	-19.74%
				34,618	**0.0075%**	**34,506**	**-6,811**	**-19.74%**
83	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	32,212	0.0069%	-19,335	29,237	-151.21%
				32,212	**0.0069%**	**-19,335**	**29,237**	**-151.21%**
84	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	19,115	0.0041%	16,240	3,249	20.01%
		31526	Wawanesa Mut Ins Co Us Branch	5,704	0.0012%	5,771	1,189	20.60%
				24,819	**0.0054%**	**22,011**	**4,438**	**20.16%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
85	853		PUBLIC SERVICE GRP					
		15059	Public Service Mut Ins Co	19,133	0.0041%	15,550	792	5.09%
		10997	Western Select Ins Co	96	0.0000%	8,187	222	2.71%
				19,229	**0.0041%**	**23,737**	**1,014**	**4.27%**
86	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	17,428	0.0038%	14,325	17,950	125.31%
				17,428	**0.0038%**	**14,325**	**17,950**	**125.31%**
87	968		AXA INS GRP					
		16187	AXA Re Prop & Cas Ins Co	17,102	0.0037%	31,541	-33,103	-104.95%
				17,102	**0.0037%**	**31,541**	**-33,103**	**-104.95%**
88	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	13,603	0.0029%	12,398	1,456	11.74%
		22306	Massachusetts Bay Ins Co	3,042	0.0007%	3,073	90,169	2934.23%
				16,645	**0.0036%**	**15,471**	**91,625**	**592.24%**
89	1325		RHINE RE GRP					
		24899	Alea North America Ins Co	11,250	0.0024%	4,599	415	9.02%
				11,250	**0.0024%**	**4,599**	**415**	**9.02%**
90	14508		Michigan Millers Mut Ins Co					
		14508	Michigan Millers Mut Ins Co	11,049	0.0024%	11,049	2,852	25.81%
				11,049	**0.0024%**	**11,049**	**2,852**	**25.81%**
91	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	10,060	0.0022%	9,243	0	0.00%
				10,060	**0.0022%**	**9,243**	**0**	**0.00%**
92	8		ALLSTATE INS GRP					
		10358	Encompass Ins Co	9,997	0.0022%	5,233	271,340	5185.17%
				9,997	**0.0022%**	**5,233**	**271,340**	**5185.17%**
93	40134		SUA Ins Co					
		40134	SUA Ins Co	8,966	0.0019%	3,070	307	10.00%
				8,966	**0.0019%**	**3,070**	**307**	**10.00%**
94	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	8,358	0.0018%	12,078	1,526	12.63%
				8,358	**0.0018%**	**12,078**	**1,526**	**12.63%**
95	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	8,356	0.0018%	7,959	4,708	59.15%
				8,356	**0.0018%**	**7,959**	**4,708**	**59.15%**
96	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	5,793	0.0012%	5,797	1,618	27.91%
				5,793	**0.0012%**	**5,797**	**1,618**	**27.91%**
97	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	5,631	0.0012%	1,962	30	1.53%
				5,631	**0.0012%**	**1,962**	**30**	**1.53%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
98	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	4,859	0.0010%	3,590	172	4.79%
				4,859	**0.0010%**	**3,590**	**172**	**4.79%**
99	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	2,015	0.0004%	2,220	44	1.98%
		25984	Graphic Arts Mut Ins Co	180	0.0000%	180	0	0.00%
				2,195	**0.0005%**	**2,400**	**44**	**1.83%**
100	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	686	0.0001%	1,941	142,335	7333.08%
				686	**0.0001%**	**1,941**	**142,335**	**7333.08%**
101	79		GMAC INS HOLDING					
		38601	MIC Prop & Cas Ins Corp	661	0.0001%	954	0	0.00%
				661	**0.0001%**	**954**	**0**	**0.00%**
102	1169		GENERALI GRP					
		11231	Generali Us Branch	357	0.0001%	282	-563	-199.65%
				357	**0.0001%**	**282**	**-563**	**-199.65%**
103	181		SWISS RE GRP					
		29874	North American Specialty Ins Co	260	0.0001%	260	-27,856	-10713.85%
				260	**0.0001%**	**260**	**-27,856**	**-10713.85%**
104	150		OLD REPUBLIC GRP					
		20095	Bituminous Cas Corp	8	0.0000%	13	0	0.00%
				8	**0.0000%**	**13**	**0**	**0.00%**
			Line Total:	**463,683,050**	**100.0000%**	**476,149,093**	**264,324,374**	**55.51%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MULTIPLE PERIL CROP [02.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FEDERAL FLOOD INSURANCE [02.3]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	670		FIDELITY NATL FIN INC					
		16578	Fidelity Natl Prop and Cas Ins Co	20,680,820	16.0416%	21,120,633	2,504,062	11.86%
		25180	Fidelity Natl Ins Co	4,157,012	3.2245%	4,608,920	1,925,459	41.78%
				24,837,832	**19.2661%**	**25,729,553**	**4,429,521**	**17.22%**
2	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	19,807,323	15.3640%	19,240,135	2,301,895	11.96%
				19,807,323	**15.3640%**	**19,240,135**	**2,301,895**	**11.96%**
3	212		ZURICH INS GRP					
		21660	Fire Ins Exch	19,100,288	14.8156%	17,938,153	1,327,196	7.40%
		10315	Civic Property & Cas Co	524,726	0.4070%	496,230	4,263	0.86%
				19,625,014	**15.2226%**	**18,434,383**	**1,331,459**	**7.22%**
4	176		STATE FARM IL					
		25143	State Farm Fire And Cas Co	19,510,980	15.1342%	19,383,391	8,800,537	45.40%
				19,510,980	**15.1342%**	**19,383,391**	**8,800,537**	**45.40%**
5	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	14,727,008	11.4234%	14,606,146	2,396,136	16.40%
				14,727,008	**11.4234%**	**14,606,146**	**2,396,136**	**16.40%**
6	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	6,531,868	5.0666%	6,622,543	1,966,702	29.70%
		19615	American Reliable Ins Co	1,816,923	1.4093%	1,383,721	140,054	10.12%
				8,348,791	**6.4759%**	**8,006,264**	**2,106,756**	**26.31%**
7	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	6,522,597	5.0594%	6,505,006	15,322	0.24%
				6,522,597	**5.0594%**	**6,505,006**	**15,322**	**0.24%**
8	3548		St Paul Travelers Grp					
		19070	Standard Fire Ins Co	4,365,569	3.3863%	4,181,282	1,451,045	34.70%
				4,365,569	**3.3863%**	**4,181,282**	**1,451,045**	**34.70%**
9	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		18600	USAA General Ind Co	3,745,866	2.9056%	3,754,037	436,586	11.63%
				3,745,866	**2.9056%**	**3,754,037**	**436,586**	**11.63%**
10	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	1,434,091	1.1124%	1,223,806	30,449	2.49%
				1,434,091	**1.1124%**	**1,223,806**	**30,449**	**2.49%**
11	111		LIBERTY MUT GRP					
		23035	Liberty Mut Fire Ins Co	1,283,434	0.9955%	1,308,214	-29,415	-2.25%
				1,283,434	**0.9955%**	**1,308,214**	**-29,415**	**-2.25%**
12	677		MAGUIRE CORP GRP					
		18058	Philadelphia Ind Ins Co	975,555	0.7567%	699,477	545,577	78.00%
				975,555	**0.7567%**	**699,477**	**545,577**	**78.00%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FEDERAL FLOOD INSURANCE [02.3]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

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13	70		FIRST AMN TITLE					
		37710	First American Prop & Cas Ins Co	909,390	0.7054%	938,613	86,312	9.20%
				909,390	**0.7054%**	**938,613**	**86,312**	**9.20%**
14	140		NATIONWIDE CORP					
		23779	Nationwide Mut Fire Ins Co	748,603	0.5807%	679,457	19,046	2.80%
				748,603	**0.5807%**	**679,457**	**19,046**	**2.80%**
15	12		AMERICAN INTRNL GRP					
		23841	New Hampshire Ins Co	528,283	0.4098%	528,283	51,424	9.73%
		19380	American Home Assur Co	124,293	0.0964%	101,453	17,044	16.80%
				652,576	**0.5062%**	**629,736**	**68,468**	**10.87%**
16	242		SELECTIVE INS					
		12572	Selective Ins Co Of Amer	459,222	0.3562%	102,703	44,921	43.74%
				459,222	**0.3562%**	**102,703**	**44,921**	**43.74%**
17	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	368,843	0.2861%	371,053	34,280	9.24%
				368,843	**0.2861%**	**371,053**	**34,280**	**9.24%**
18	3018		Converium Holding Grp					
		22730	Converium Ins North Amer Inc	325,500	0.2525%	546,775	-768,867	-140.62%
				325,500	**0.2525%**	**546,775**	**-768,867**	**-140.62%**
19	408		AMERICAN NATL FNCL GRP					
		28401	American Natl Prop & Cas Co	235,173	0.1824%	232,978	48,077	20.64%
				235,173	**0.1824%**	**232,978**	**48,077**	**20.64%**
20	84		American Financial Grp					
		32620	National Interstate Ins Co	35,523	0.0276%	48,646	0	0.00%
				35,523	**0.0276%**	**48,646**	**0**	**0.00%**
21	958		VESTA INS GRP					
		11762	Vesta Fire Ins Corp	1,206	0.0009%	909	0	0.00%
				1,206	**0.0009%**	**909**	**0**	**0.00%**
			Line Total:	**128,920,096**	**100.0000%**	**126,622,564**	**23,348,105**	**18.44%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FARMOWNERS MULTIPLE PERIL [03]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	140		NATIONWIDE CORP					
		23787	Nationwide Mut Ins Co	89,790,315	48.4974%	87,153,254	34,122,722	39.15%
				89,790,315	**48.4974%**	**87,153,254**	**34,122,722**	**39.15%**
2	3548		St Paul Travelers Grp					
		25674	Travelers Property Cas Co Of Amer	10,393,671	5.6138%	9,521,357	5,074,020	53.29%
		25682	Travelers Ind Co Of CT	8,098,444	4.3741%	7,822,795	2,786,244	35.62%
				18,492,115	**9.9879%**	**17,344,152**	**7,860,264**	**45.32%**
3	1129		WHITE MOUNTAINS GRP					
		21970	OneBeacon Ins Co	13,810,815	7.4595%	13,010,353	5,085,939	39.09%
				13,810,815	**7.4595%**	**13,010,353**	**5,085,939**	**39.09%**
4	802		Capital Ins Group					
		13544	California Capital Ins Co	12,403,031	6.6991%	12,257,103	3,330,988	27.18%
				12,403,031	**6.6991%**	**12,257,103**	**3,330,988**	**27.18%**
5	176		STATE FARM IL					
		25151	State Farm General Ins Co	11,189,188	6.0435%	10,791,568	4,337,448	40.19%
				11,189,188	**6.0435%**	**10,791,568**	**4,337,448**	**40.19%**
6	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	7,816,287	4.2217%	8,134,352	642,541	7.90%
				7,816,287	**4.2217%**	**8,134,352**	**642,541**	**7.90%**
7	761		ALLIANZ INS GRP					
		21857	American Ins Co	4,433,399	2.3946%	4,110,914	994,945	24.20%
		21865	Associated Ind Corp	1,574,244	0.8503%	1,671,631	366,899	21.95%
		21881	National Surety Corp	1,384,121	0.7476%	1,175,792	604,906	51.45%
		21873	Firemans Fund Ins Co	396,386	0.2141%	290,344	88,978	30.65%
				7,788,150	**4.2065%**	**7,248,681**	**2,055,728**	**28.36%**
8	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	4,597,059	2.4830%	4,612,911	1,229,042	26.64%
				4,597,059	**2.4830%**	**4,612,911**	**1,229,042**	**26.64%**
9	19		Assurant Inc Grp					
		19615	American Reliable Ins Co	2,873,849	1.5522%	2,888,368	403,955	13.99%
		10111	American Bankers Ins Co Of FL	1,355,622	0.7322%	1,026,303	275,485	26.84%
				4,229,471	**2.2844%**	**3,914,671**	**679,440**	**17.36%**
10	84		American Financial Grp					
		16691	Great American Ins Co	1,971,624	1.0649%	2,161,044	750,508	34.73%
		26344	Great American Assur Co	1,183,488	0.6392%	1,195,918	36,234	3.03%
		22136	Great American Ins Co of NY	601,631	0.3250%	624,061	934,815	149.80%
		26832	Great American Alliance Ins Co	262,264	0.1417%	197,015	-55,024	-27.93%
				4,019,007	**2.1707%**	**4,178,038**	**1,666,533**	**39.89%**
11	83		GRANGE INS					
		22101	Grange Ins Assn	3,386,080	1.8289%	3,236,586	873,582	26.99%
				3,386,080	**1.8289%**	**3,236,586**	**873,582**	**26.99%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FARMOWNERS MULTIPLE PERIL [03]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
12	626		ACE LTD					
		43575	Indemnity Ins Co Of North Amer	3,235,963	1.7478%	3,556,136	1,303,163	36.65%
				3,235,963	**1.7478%**	**3,556,136**	**1,303,163**	**36.65%**
13	111		LIBERTY MUT GRP					
		24198	Peerless Ins Co	3,118,457	1.6843%	2,974,103	981,925	33.02%
				3,118,457	**1.6843%**	**2,974,103**	**981,925**	**33.02%**
14	98		WR Berkley Corp					
		40045	Starnet Ins Co	334,426	0.1806%	279,091	125,313	44.90%
				334,426	**0.1806%**	**279,091**	**125,313**	**44.90%**
15	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	327,052	0.1766%	348,520	106,478	30.55%
				327,052	**0.1766%**	**348,520**	**106,478**	**30.55%**
16	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	197,550	0.1067%	198,709	0	0.00%
				197,550	**0.1067%**	**198,709**	**0**	**0.00%**
17	785		MARKEL CORP GRP					
		38970	Markel Ins Co	196,930	0.1064%	200,878	-47,797	-23.79%
				196,930	**0.1064%**	**200,878**	**-47,797**	**-23.79%**
18	163		SAFECO INS GRP					
		19704	American States Ins Co	77,951	0.0421%	82,539	7,076	8.57%
				77,951	**0.0421%**	**82,539**	**7,076**	**8.57%**
19	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	74,899	0.0405%	78,415	-8,214	-10.48%
				74,899	**0.0405%**	**78,415**	**-8,214**	**-10.48%**
20	27480		Mid-State Mut Ins Co					
		27480	Mid-State Mut Ins Co	31,340	0.0169%	31,043	-1,336	-4.30%
				31,340	**0.0169%**	**31,043**	**-1,336**	**-4.30%**
21	553		ROYAL & SUN ALLIANCE USA					
		24678	Royal Ind Co	25,409	0.0137%	90,849	833,429	917.38%
				25,409	**0.0137%**	**90,849**	**833,429**	**917.38%**
22	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	2,874	0.0016%	2,754	274	9.95%
				2,874	**0.0016%**	**2,754**	**274**	**9.95%**
23	31		BERKSHIRE HATHAWAY					
		11967	General Star Natl Ins Co	50	0.0000%	2,539	55,000	2166.21%
				50	**0.0000%**	**2,539**	**55,000**	**2166.21%**
			Line Total:	**185,144,419**	**100.0000%**	**179,727,245**	**65,239,538**	**36.30%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	176	STATE FARM IL						
		25151	State Farm General Ins Co	1,402,353,948	22.2413%	1,359,374,381	404,319,072	29.74%
				1,402,353,948	**22.2413%**	**1,359,374,381**	**404,319,072**	**29.74%**
2	212	ZURICH INS GRP						
		21660	Fire Ins Exch	929,813,959	14.7468%	903,272,630	253,360,265	28.05%
		11185	Foremost Ins Co	50,301,015	0.7978%	48,851,460	18,451,724	37.77%
		21652	Farmers Ins Exch	22,254,492	0.3530%	23,959,450	10,016,806	41.81%
		21326	Empire Fire & Marine Ins Co	14,839,255	0.2354%	11,842,671	401,528	3.39%
		11800	Foremost Property & Cas Ins Co	8,763,869	0.1390%	9,007,657	3,438,364	38.17%
		10317	Neighborhood Spirit Prop & Cas Co	7,040,299	0.1117%	6,413,232	2,604,248	40.61%
		43699	American Federation Ins Co	6,506,892	0.1032%	7,224,438	2,390,487	33.09%
		21687	Mid-Century Ins Co	2,784,807	0.0442%	2,916,534	174,884	6.00%
		10315	Civic Property & Cas Co	2,704,818	0.0429%	2,282,876	443,706	19.44%
		10318	Exact Prop & Cas Co Inc	2,613,467	0.0414%	2,526,761	762,539	30.18%
		16535	Zurich American Ins Co	1,681,894	0.0267%	854,980	1,183,736	138.45%
		39306	Fidelity & Deposit Co Of MD	69,317	0.0011%	1,621,960	-416,954	-25.71%
				1,049,374,084	**16.6431%**	**1,020,774,649**	**292,811,333**	**28.69%**
3	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	844,938,089	13.4007%	823,063,080	276,453,299	33.59%
		10358	Encompass Ins Co	43,050,051	0.6828%	21,435,133	6,281,662	29.31%
		19240	Allstate Ind Co	7,308,551	0.1159%	9,006,655	2,077,505	23.07%
				895,296,691	**14.1994%**	**853,504,868**	**284,812,466**	**33.37%**
4	1278	CALIFORNIA ST AUTO GRP						
		15539	California State Auto Asn Inter-Ins	377,587,062	5.9885%	355,013,834	126,703,425	35.69%
				377,587,062	**5.9885%**	**355,013,834**	**126,703,425**	**35.69%**
5	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	USAA	161,901,367	2.5678%	156,251,113	42,633,339	27.29%
		25968	USAA Cas Ins Co	124,808,994	1.9795%	118,690,332	38,489,708	32.43%
				286,710,361	**4.5472%**	**274,941,445**	**81,123,047**	**29.51%**
6	1318	INTERINS EXCH OF THE AUTOMOBILE CLUB						
		15598	Interins Exch Of The Automobile Club	245,336,193	3.8910%	237,720,029	144,568,743	60.81%
				245,336,193	**3.8910%**	**237,720,029**	**144,568,743**	**60.81%**
7	140	NATIONWIDE CORP						
		19100	Amco Ins Co	132,306,836	2.0984%	125,103,709	39,398,610	31.49%
		42579	Allied Prop & Cas Ins Co	65,060,102	1.0319%	61,326,029	19,390,457	31.62%
		23779	Nationwide Mut Fire Ins Co	11,365,091	0.1803%	11,138,395	4,489,917	40.31%
		25453	Nationwide Ins Co Of Amer	661,622	0.0105%	150,221	40,560	27.00%
				209,393,651	**3.3210%**	**197,718,354**	**63,319,544**	**32.03%**
8	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	79,397,155	1.2592%	79,612,673	16,534,606	20.77%
		39012	Safeco Ins Co Of IL	65,001,141	1.0309%	65,623,345	22,597,735	34.44%
		24724	First Natl Ins Co Of Amer	34,218,430	0.5427%	32,958,881	13,638,212	41.38%
				178,616,726	**2.8329%**	**178,194,899**	**52,770,553**	**29.61%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
9	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	175,053,935	2.7764%	161,842,012	69,565,147	42.98%
				175,053,935	**2.7764%**	**161,842,012**	**69,565,147**	**42.98%**
10	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	115,340,448	1.8293%	109,048,200	48,106,516	44.11%
		21865	Associated Ind Corp	35,625,887	0.5650%	35,300,674	11,194,378	31.71%
		21857	American Ins Co	96,538	0.0015%	92,455	12,563	13.59%
		21881	National Surety Corp	43,680	0.0007%	40,215	-32,136	-79.91%
				151,106,553	**2.3965%**	**144,481,544**	**59,281,321**	**41.03%**
11	111		LIBERTY MUT GRP					
		23035	Liberty Mut Fire Ins Co	120,555,155	1.9120%	115,569,239	32,971,504	28.53%
		33588	First Liberty Ins Corp	69	0.0000%	50	30	60.00%
				120,555,224	**1.9120%**	**115,569,289**	**32,971,534**	**28.53%**
12	3548		St Paul Travelers Grp					
		36161	Travelers Prop Cas Ins Co	80,483,461	1.2765%	73,869,706	26,328,371	35.64%
		19070	Standard Fire Ins Co	31,257,167	0.4957%	29,801,383	8,107,334	27.20%
				111,740,628	**1.7722%**	**103,671,089**	**34,435,705**	**33.22%**
13	91		HARTFORD FIRE & CAS GRP					
		30104	Hartford Underwriters Ins Co	51,002,837	0.8089%	48,013,340	21,335,732	44.44%
		29424	Hartford Cas Ins Co	44,523,988	0.7061%	40,529,679	14,628,516	36.09%
		37478	Hartford Ins Co Of The Midwest	1,748	0.0000%	899	21,029	2339.15%
				95,528,573	**1.5151%**	**88,543,918**	**35,985,277**	**40.64%**
14	1330		Balboa Ins Grp					
		24813	Balboa Ins Co	47,587,114	0.7547%	21,936,080	8,955,745	40.83%
		24848	Newport Ins Co	26,311,579	0.4173%	27,137,634	12,141,521	44.74%
		24821	Meritplan Ins Co	21,320,825	0.3381%	19,537,879	4,056,719	20.76%
				95,219,518	**1.5102%**	**68,611,593**	**25,153,985**	**36.66%**
15	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	90,075,564	1.4286%	93,993,468	40,585,680	43.18%
				90,075,564	**1.4286%**	**93,993,468**	**40,585,680**	**43.18%**
16	70		FIRST AMN TITLE					
		34525	First American Specilaty Ins Co	70,587,412	1.1195%	72,674,919	33,151,309	45.62%
		37710	First American Prop & Cas Ins Co	15,751,794	0.2498%	14,681,877	4,356,573	29.67%
				86,339,206	**1.3693%**	**87,356,796**	**37,507,882**	**42.94%**
17	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	83,340,879	1.3218%	88,563,404	19,113,724	21.58%
				83,340,879	**1.3218%**	**88,563,404**	**19,113,724**	**21.58%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
18	38		CHUBB & SON INC					
		20281	Federal Ins Co	61,602,725	0.9770%	57,931,239	17,670,225	30.50%
		20397	Vigilant Ins Co	2,589,899	0.0411%	2,602,878	-79,145	-3.04%
		20346	Pacific Ind Co	929,739	0.0147%	926,133	24,508	2.65%
		20303	Great Northern Ins Co	60,821	0.0010%	2,537	528,176	20818.92%
				65,183,184	**1.0338%**	**61,462,787**	**18,143,764**	**29.52%**
19	12		AMERICAN INTRNL GRP					
		43761	American Intl Ins Co Of CA	49,738,165	0.7888%	43,384,573	32,613,104	75.17%
		23841	New Hampshire Ins Co	8,163,043	0.1295%	8,401,366	5,270,137	62.73%
				57,901,208	**0.9183%**	**51,785,939**	**37,883,241**	**73.15%**
20	215		UNITRIN GRP					
		10914	Kemper Independence Ins Co	47,126,615	0.7474%	43,677,625	11,994,736	27.46%
		14133	Valley Ins Co	2,011,692	0.0319%	2,164,104	124,044	5.73%
		16063	Unitrin Auto & Home Ins Co	425,694	0.0068%	371,553	82,095	22.10%
				49,564,001	**0.7861%**	**46,213,282**	**12,200,875**	**26.40%**
21	33		CALIFORNIA CAS MGMT					
		20125	California Cas Ins Co	37,188,323	0.5898%	34,949,749	7,852,777	22.47%
		20117	California Cas Ind Exch	9,211,942	0.1461%	8,874,067	2,339,565	26.36%
				46,400,265	**0.7359%**	**43,823,816**	**10,192,342**	**23.26%**
22	802		Capital Ins Group					
		13544	California Capital Ins Co	44,816,394	0.7108%	42,527,310	16,693,924	39.25%
		12890	Eagle West Ins Co	1,163,711	0.0185%	913,961	1,435,117	157.02%
				45,980,105	**0.7292%**	**43,441,271**	**18,129,041**	**41.73%**
23	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	34,454,049	0.5464%	34,545,429	16,773,153	48.55%
		18953	CSE Safeguard Ins Co	7,865,945	0.1248%	7,412,739	4,823,622	65.07%
				42,319,994	**0.6712%**	**41,958,168**	**21,596,775**	**51.47%**
24	800		WESTERN MUT INS GRP					
		15776	Residence Mut Ins Co	35,464,767	0.5625%	34,306,165	12,892,009	37.58%
		13625	Western Mut Ins Co	4,406,259	0.0699%	4,626,669	1,868,046	40.38%
				39,871,026	**0.6324%**	**38,932,834**	**14,760,055**	**37.91%**
25	670		FIDELITY NATL FIN INC					
		25180	Fidelity Natl Ins Co	34,140,906	0.5415%	29,636,108	14,428,173	48.68%
		16578	Fidelity Natl Prop and Cas Ins Co	4,103,959	0.0651%	3,915,002	1,399,989	35.76%
				38,244,865	**0.6066%**	**33,551,110**	**15,828,162**	**47.18%**
26	19		Assurant Inc Grp					
		42978	American Security Ins Co	16,285,845	0.2583%	14,550,635	6,924,079	47.59%
		19615	American Reliable Ins Co	10,560,517	0.1675%	10,142,835	4,464,885	44.02%
		10111	American Bankers Ins Co Of FL	6,500,537	0.1031%	6,549,135	1,347,176	20.57%
		42986	Standard Guaranty Ins Co	2,055,065	0.0326%	1,874,303	1,009,475	53.86%
				35,401,964	**0.5615%**	**33,116,908**	**13,745,615**	**41.51%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
39	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	8,219,952	0.1304%	8,034,240	1,480,833	18.43%
				8,219,952	**0.1304%**	**8,034,240**	**1,480,833**	**18.43%**
40	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	6,793,825	0.1077%	6,438,609	2,954,177	45.88%
				6,793,825	**0.1077%**	**6,438,609**	**2,954,177**	**45.88%**
41	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	6,311,657	0.1001%	6,139,992	2,297,439	37.42%
				6,311,657	**0.1001%**	**6,139,992**	**2,297,439**	**37.42%**
42	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	6,044,858	0.0959%	5,280,420	1,136,616	21.53%
				6,044,858	**0.0959%**	**5,280,420**	**1,136,616**	**21.53%**
43	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	5,670,371	0.0899%	5,273,534	3,000,826	56.90%
				5,670,371	**0.0899%**	**5,273,534**	**3,000,826**	**56.90%**
44	41459		Armed Forces Ins Exchange					
		41459	Armed Forces Ins Exchange	4,633,089	0.0735%	4,540,111	1,706,863	37.60%
				4,633,089	**0.0735%**	**4,540,111**	**1,706,863**	**37.60%**
45	1129		WHITE MOUNTAINS GRP					
		35408	Sirius Amer Ins Co	4,091,238	0.0649%	4,636,818	1,540,657	33.23%
				4,091,238	**0.0649%**	**4,636,818**	**1,540,657**	**33.23%**
46	313		AEGIS GRP					
		33898	Aegis Security Ins Co	3,670,064	0.0582%	2,604,486	1,115,542	42.83%
				3,670,064	**0.0582%**	**2,604,486**	**1,115,542**	**42.83%**
47	273		WORKMENS GRP					
		13250	Workmens Auto Ins Co	3,357,819	0.0533%	3,323,688	1,815,794	54.63%
				3,357,819	**0.0533%**	**3,323,688**	**1,815,794**	**54.63%**
48	39861		Golden Bear Ins Co					
		39861	Golden Bear Ins Co	2,322,971	0.0368%	1,903,020	549,538	28.88%
				2,322,971	**0.0368%**	**1,903,020**	**549,538**	**28.88%**
49	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	1,537,054	0.0244%	1,462,741	719,645	49.20%
				1,537,054	**0.0244%**	**1,462,741**	**719,645**	**49.20%**
50	27480		Mid-State Mut Ins Co					
		27480	Mid-State Mut Ins Co	1,420,782	0.0225%	1,399,611	451,140	32.23%
				1,420,782	**0.0225%**	**1,399,611**	**451,140**	**32.23%**
51	32107		Sutter Ins Co					
		32107	Sutter Ins Co	1,094,716	0.0174%	1,181,134	441,733	37.40%
				1,094,716	**0.0174%**	**1,181,134**	**441,733**	**37.40%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
27	400		CREDIT SUISSE GRP					
		25798	Unigard Ind Co	15,496,008	0.2458%	15,980,239	4,876,692	30.52%
		25747	Unigard Ins Co	5,044,233	0.0800%	4,453,138	1,546,596	34.73%
				20,540,241	**0.3258%**	**20,433,377**	**6,423,288**	**31.44%**
28	1179		WAWANESA INS GRP					
		10683	Wawanesa General Ins Co	16,655,853	0.2642%	15,782,732	6,207,938	39.33%
		31526	Wawanesa Mut Ins Co Us Branch	3,594,478	0.0570%	3,584,751	1,410,578	39.35%
				20,250,331	**0.3212%**	**19,367,483**	**7,618,516**	**39.34%**
29	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	19,786,634	0.3138%	18,991,159	12,853,105	67.68%
				19,786,634	**0.3138%**	**18,991,159**	**12,853,105**	**67.68%**
30	4		Ameriprise Financial Grp					
		27928	Amex Assur Co	16,755,751	0.2657%	15,030,743	3,304,515	21.99%
				16,755,751	**0.2657%**	**15,030,743**	**3,304,515**	**21.99%**
31	1293		HOMESITE INS GRP					
		11005	Homesite Ins Co Of CA	16,181,135	0.2566%	14,226,007	6,560,303	46.11%
				16,181,135	**0.2566%**	**14,226,007**	**6,560,303**	**46.11%**
32	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	14,924,390	0.2367%	13,009,933	7,908,882	60.79%
		23450	American Family Home Ins Co	52,449	0.0008%	132,457	29,783	22.49%
				14,976,839	**0.2375%**	**13,142,390**	**7,938,665**	**60.41%**
33	300		HORACE MANN GRP					
		22756	Horace Mann Prop & Cas Ins Co	7,805,504	0.1238%	7,852,430	1,282,934	16.34%
		22578	Horace Mann Ins Co	7,030,136	0.1115%	6,566,651	1,732,519	26.38%
				14,835,640	**0.2353%**	**14,419,081**	**3,015,453**	**20.91%**
34	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	11,478,286	0.1820%	11,564,670	3,688,362	31.89%
				11,478,286	**0.1820%**	**11,564,670**	**3,688,362**	**31.89%**
35	83		GRANGE INS					
		22101	Grange Ins Assn	10,586,511	0.1679%	10,452,766	5,332,313	51.01%
				10,586,511	**0.1679%**	**10,452,766**	**5,332,313**	**51.01%**
36	958		VESTA INS GRP					
		11762	Vesta Fire Ins Corp	6,564,493	0.1041%	7,486,518	4,283,860	57.22%
		22438	Hawaiian Ins & Gty Co Ltd	3,334,657	0.0529%	2,849,553	753,085	26.43%
				9,899,150	**0.1570%**	**10,336,071**	**5,036,945**	**48.73%**
37	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	9,570,488	0.1518%	9,999,727	4,369,822	43.70%
				9,570,488	**0.1518%**	**9,999,727**	**4,369,822**	**43.70%**
38	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	8,435,305	0.1338%	8,329,899	3,231,838	38.80%
				8,435,305	**0.1338%**	**8,329,899**	**3,231,838**	**38.80%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
52	31968		Merastar Ins Co					
		31968	Merastar Ins Co	612,853	0.0097%	594,880	548,987	92.29%
				612,853	**0.0097%**	**594,880**	**548,987**	**92.29%**
53	93		TEXAS ST NATL GRP					
		12831	State Natl Ins Co Inc	582,321	0.0092%	1,802,736	1,034,733	57.40%
				582,321	**0.0092%**	**1,802,736**	**1,034,733**	**57.40%**
54	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	467,414	0.0074%	18,399,479	4,829,154	26.25%
				467,414	**0.0074%**	**18,399,479**	**4,829,154**	**26.25%**
55	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	158,703	0.0025%	155,217	-32,303	-20.81%
				158,703	**0.0025%**	**155,217**	**-32,303**	**-20.81%**
56	65		FM GLOBAL GRP					
		10014	Affiliated Fm Ins Co	132,308	0.0021%	126,608	82,579	65.22%
				132,308	**0.0021%**	**126,608**	**82,579**	**65.22%**
57	84		American Financial Grp					
		33723	Great American Spirit Ins Co	78,705	0.0012%	605,747	-110,432	-18.23%
				78,705	**0.0012%**	**605,747**	**-110,432**	**-18.23%**
58	677		MAGUIRE CORP GRP					
		18058	Philadelphia Ind Ins Co	73,586	0.0012%	694,420	659,487	94.97%
				73,586	**0.0012%**	**694,420**	**659,487**	**94.97%**
59	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	52,200	0.0008%	53,831	43,959	81.66%
				52,200	**0.0008%**	**53,831**	**43,959**	**81.66%**
60	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	29,740	0.0005%	27,513	2,867	10.42%
				29,740	**0.0005%**	**27,513**	**2,867**	**10.42%**
61	553		ROYAL & SUN ALLIANCE USA					
		24902	Security Ins Co Of Hartford	11,596	0.0002%	14,271	29,520	206.85%
		24678	Royal Ind Co	10,769	0.0002%	17,870	-108,259	-605.81%
				22,365	**0.0004%**	**32,141**	**-78,739**	**-244.98%**
62	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	3,177	0.0001%	4,371	0	0.00%
		22306	Massachusetts Bay Ins Co	2,213	0.0000%	6,462	1	0.02%
				5,390	**0.0001%**	**10,833**	**1**	**0.01%**
63	108		LUMBERMENS MUT CAS GRP					
		22918	American Motorists Ins Co	722	0.0000%	1,638	0	0.00%
				722	**0.0000%**	**1,638**	**0**	**0.00%**
			Line Total:	**6,305,176,422**	**100.0000%**	**6,065,178,507**	**2,063,072,529**	**34.02%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	212	ZURICH INS GRP						
		21652	Farmers Ins Exch	189,548,411	7.6239%	178,073,276	42,139,178	23.66%
		21660	Fire Ins Exch	93,087,105	3.7441%	85,341,661	23,477,135	27.51%
		21709	Truck Ins Exch	85,781,109	3.4502%	80,849,564	34,499,503	42.67%
		19356	Maryland Cas Co	48,473,309	1.9497%	40,803,274	4,530,158	11.10%
		21687	Mid-Century Ins Co	21,697,452	0.8727%	19,668,980	6,491,835	33.01%
		21326	Empire Fire & Marine Ins Co	19,111,744	0.7687%	14,620,216	11,269,803	77.08%
		19372	Northern Ins Co Of NY	15,392,415	0.6191%	34,995,124	5,799,624	16.57%
		40142	American Zurich Ins Co	7,722,166	0.3106%	6,511,641	1,036,452	15.92%
		39306	Fidelity & Deposit Co Of MD	5,518,084	0.2219%	4,893,947	1,123,291	22.95%
		16535	Zurich American Ins Co	3,692,965	0.1485%	4,971,295	-76,675	-1.54%
		10318	Exact Prop & Cas Co Inc	2,574,550	0.1036%	2,220,739	551,576	24.84%
		26247	American Guarantee & Liability Ins	876,941	0.0353%	766,385	86,169	11.24%
		10315	Civic Property & Cas Co	809,629	0.0326%	463,769	1,269,438	273.72%
		27855	Zurich American Ins Co Of IL	262,273	0.0105%	327,310	9,954	3.04%
		19305	Assurance Co Of Amer	143,506	0.0058%	555,304	-7,187,176	-1294.28%
		10317	Neighborhood Spirit Prop & Cas Co	92,724	0.0037%	80,214	-4,596	-5.73%
		34347	Colonial American Cas & Surety Co	974	0.0000%	876	15	1.71%
				494,785,357	**19.9010%**	**475,143,575**	**125,015,684**	**26.31%**
2	91	HARTFORD FIRE & CAS GRP						
		29424	Hartford Cas Ins Co	205,656,822	8.2718%	200,405,367	82,709,255	41.27%
		19682	Hartford Fire In Co	33,162,294	1.3338%	34,099,143	13,802,608	40.48%
		29459	Twin City Fire Ins Co Co	1,987,777	0.0800%	2,158,837	455,721	21.11%
		22357	Hartford Accid & Ind Co	753,214	0.0303%	560,722	-314,847	-56.15%
		37478	Hartford Ins Co Of The Midwest	713,617	0.0287%	677,290	290,592	42.91%
		30104	Hartford Underwriters Ins Co	686,064	0.0276%	534,062	107,279	20.09%
		34690	Property & Cas Ins Co Of Hartford	212,438	0.0085%	137,283	4,727	3.44%
				243,172,226	**9.7808%**	**238,572,704**	**97,055,335**	**40.68%**
3	3548	St Paul Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	146,322,461	5.8853%	120,869,262	65,710,938	54.37%
		25682	Travelers Ind Co Of CT	48,402,599	1.9468%	40,377,337	13,330,153	33.01%
		25887	US Fidelity & Guaranty Co	8,434,114	0.3392%	10,172,364	1,333,046	13.10%
		25879	Fidelity & Guaranty Ins Underwriters	4,416,429	0.1776%	6,300,264	1,013,857	16.09%
		24767	St Paul Fire & Marine Ins Co	2,806,463	0.1129%	13,556,126	358,413	2.64%
		35386	Fidelity & Guaranty Ins Co	1,971,380	0.0793%	2,883,684	690,982	23.96%
		24015	Northland Ins Co	721,866	0.0290%	712,160	82,178	11.54%
		36463	Discover Prop & Cas Ins Co	530,149	0.0213%	632,035	186,166	29.46%
		19038	Travelers Cas & Surety Co	175,712	0.0071%	128,707	50,320	39.10%
		25658	Travelers Ind Co	128,245	0.0052%	2,054,354	-264,783	-12.89%
		19070	Standard Fire Ins Co	41,640	0.0017%	92,392	-739	-0.80%
		24791	St Paul Mercury Ins Co	2,419	0.0001%	1,686,921	-1,957,837	-116.06%
		22233	Select Ins Co	192	0.0000%	57,338	15,474	26.99%
				213,953,669	**8.6055%**	**199,522,944**	**80,548,168**	**40.37%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
4	176	STATE FARM IL						
		25151	State Farm General Ins Co	191,380,314	7.6976%	185,960,033	69,971,009	37.63%
				191,380,314	**7.6976%**	**185,960,033**	**69,971,009**	**37.63%**
5	761	ALLIANZ INS GRP						
		21857	American Ins Co	63,566,626	2.5567%	68,345,637	37,081,183	54.26%
		21873	Firemans Fund Ins Co	42,135,368	1.6947%	39,566,687	23,068,035	58.30%
		21881	National Surety Corp	38,972,407	1.5675%	36,639,552	17,870,957	48.78%
		21865	Associated Ind Corp	17,390,095	0.6995%	19,422,969	6,392,356	32.91%
		21849	American Automobile Ins Co	17,159,974	0.6902%	16,142,216	6,589,641	40.82%
				179,224,470	**7.2087%**	**180,117,061**	**91,002,172**	**50.52%**
6	38	CHUBB & SON INC						
		20281	Federal Ins Co	117,980,290	4.7453%	118,081,528	27,703,539	23.46%
		20397	Vigilant Ins Co	19,896,622	0.8003%	21,193,639	2,967,094	14.00%
		20303	Great Northern Ins Co	5,036,879	0.2026%	5,290,801	1,040,726	19.67%
		20346	Pacific Ind Co	832,888	0.0335%	912,212	161,225	17.67%
		20338	Northwestern Pacific Ind Co	2,833	0.0001%	4,536	355,431	7835.78%
		10052	Chubb Natl Ins Co	101	0.0000%	112	-10,947	-9774.11%
				143,749,613	**5.7818%**	**145,482,828**	**32,217,068**	**22.14%**
7	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	112,995,956	4.5449%	106,205,470	30,850,942	29.05%
		10358	Encompass Ins Co	88,582	0.0036%	43,430	13,044	30.03%
				113,084,538	**4.5484%**	**106,248,900**	**30,863,986**	**29.05%**
8	140	NATIONWIDE CORP						
		19100	Amco Ins Co	81,039,063	3.2595%	76,009,057	38,607,776	50.79%
		28223	Nationwide Agribusiness Ins Co	12,825,427	0.5159%	11,926,854	7,281,860	61.05%
		23787	Nationwide Mut Ins Co	12,683,888	0.5102%	12,898,395	12,403,587	96.16%
		13838	Farmland Mut Ins Co	538,205	0.0216%	504,867	146,654	29.05%
		15580	Scottsdale Ind Co	262,910	0.0106%	200,505	62,015	30.93%
		11991	National Cas Co	155,395	0.0063%	61,669	4,750	7.70%
		25453	Nationwide Ins Co Of Amer	15,233	0.0006%	1,286	0	0.00%
				107,520,121	**4.3246%**	**101,602,633**	**58,506,642**	**57.58%**
9	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	65,507,585	2.6348%	65,960,429	15,575,010	23.61%
		10836	Golden Eagle Ins Corp	18,934,947	0.7616%	16,806,582	1,537,495	9.15%
		24171	Netherlands Ins Co The	7,586,999	0.3052%	7,968,873	14,409,933	180.83%
		23043	Liberty Mut Ins Co	3,145,598	0.1265%	4,133,234	5,703,043	137.98%
		23035	Liberty Mut Fire Ins Co	2,430,598	0.0978%	3,323,261	60,851	1.83%
		19917	Liberty Ins Underwriters Inc	2,291,216	0.0922%	2,762,529	9,913,311	358.85%
		26042	Wausau Underwriters Ins Co	671,327	0.0270%	485,104	102,370	21.10%
		42404	Liberty Ins Corp	663,862	0.0267%	639,233	492,629	77.07%
		21458	Employers Ins of Wausau	634,921	0.0255%	1,094,145	-367,892	-33.62%
		26069	Wausau Business Ins Co	487,649	0.0196%	375,426	176,515	47.02%
		18333	Peerless Ind Ins Co	166,423	0.0067%	116,119	1,846	1.59%
				102,521,125	**4.1236%**	**103,664,935**	**47,605,111**	**45.92%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
10	218	CNA INS GRP						
		20508	Valley Forge Ins Co	24,094,994	0.9691%	24,172,912	10,239,229	42.36%
		20494	Transportation Ins Co	17,182,525	0.6911%	18,663,837	2,278,142	12.21%
		20478	National Fire Ins Co Of Hartford	13,900,165	0.5591%	11,494,715	3,466,920	30.16%
		20486	Transcontinental Ins Co	10,478,686	0.4215%	9,574,125	1,689,726	17.65%
		20427	American Cas Co Of Reading PA	7,561,154	0.3041%	8,115,854	241,697	2.98%
		20443	Continental Cas Co	6,848,865	0.2755%	7,093,411	947,605	13.36%
		35289	Continental Ins Co	344,727	0.0139%	344,727	657,293	190.67%
		34622	Glens Falls Ins Co	201,646	0.0081%	201,646	828,083	410.66%
		20435	CNA Cas Of CA	103,985	0.0042%	103,985	24,514	23.57%
		20850	Firemens Ins Co Of Newark NJ	773	0.0000%	773	59	7.63%
				80,717,520	**3.2466%**	**79,765,985**	**20,373,268**	**25.54%**
11	163	SAFECO INS GRP						
		19690	American Economy Ins Co	40,905,503	1.6453%	41,346,071	21,943,413	53.07%
		19704	American States Ins Co	9,581,119	0.3854%	10,541,150	3,849,387	36.52%
		24732	General Ins Co Of Amer	9,290,829	0.3737%	8,488,128	8,803,753	103.72%
		24724	First Natl Ins Co Of Amer	5,876,092	0.2363%	4,989,239	1,264,415	25.34%
		24740	Safeco Ins Co Of Amer	4,166,262	0.1676%	4,055,576	2,051,076	50.57%
				69,819,805	**2.8083%**	**69,420,164**	**37,912,044**	**54.61%**
12	802	Capital Ins Group						
		13544	California Capital Ins Co	51,510,958	2.0718%	49,949,039	20,960,462	41.96%
		23540	Monterey Ins Co	2,926,019	0.1177%	3,025,866	2,920,746	96.53%
				54,436,977	**2.1895%**	**52,974,905**	**23,881,208**	**45.08%**
13	9	JPMorgan Chase & Co Grp						
		22985	Sequoia Ins Co	40,977,499	1.6482%	39,493,805	7,476,825	18.93%
				40,977,499	**1.6482%**	**39,493,805**	**7,476,825**	**18.93%**
14	1129	WHITE MOUNTAINS GRP						
		27154	Atlantic Specialty Ins Co	17,813,357	0.7165%	17,771,517	7,734,508	43.52%
		35408	Sirius Amer Ins Co	13,557,609	0.5453%	14,380,930	5,947,305	41.36%
		38776	Folksamerica Rein Co	3,948,423	0.1588%	3,938,778	1,730,172	43.93%
		20648	Employers Fire Ins Co	2,137,659	0.0860%	996,794	952,202	95.53%
		20621	OneBeacon America Ins Co	107,922	0.0043%	91,236	152,559	167.21%
		21970	OneBeacon Ins Co	53,672	0.0022%	64,258	216,673	337.19%
		38369	Northern Assur Co Of Amer	1,800	0.0001%	1,829	-11,609	-634.72%
		21962	Pennsylvania General Ins Co	614	0.0000%	2,188	411,130	18790.22%
				37,621,056	**1.5132%**	**37,247,530**	**17,132,940**	**46.00%**
15	677	MAGUIRE CORP GRP						
		18058	Philadelphia Ind Ins Co	33,592,449	1.3511%	29,941,049	9,030,642	30.16%
				33,592,449	**1.3511%**	**29,941,049**	**9,030,642**	**30.16%**

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Sorted by Market Share

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Licensed companies only

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16	626		ACE LTD					
		22667	Ace American Ins Co	28,601,425	1.1504%	29,963,466	-7,129,613	-23.79%
		20699	Ace Prop & Cas Ins Co	757,190	0.0305%	833,487	185,393	22.24%
		20702	Ace Fire Underwriters Ins Co	171,637	0.0069%	217,992	19,992	9.17%
		43575	Indemnity Ins Co Of North Amer	2,063	0.0001%	879	-359,626	-40913.08%
		18279	Bankers Standard Ins Co	1,068	0.0000%	1,064	2,841	267.01%
		22713	Insurance Co Of North Amer	88	0.0000%	79	-21,109	-26720.25%
				29,533,471	**1.1879%**	**31,016,967**	**-7,302,122**	**-23.54%**
17	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	26,601,627	1.0700%	27,013,526	40,641,896	150.45%
		22551	Mitsui Sumitomo Ins USA Inc	2,794,120	0.1124%	3,177,073	6,202,151	195.22%
				29,395,747	**1.1823%**	**30,190,599**	**46,844,047**	**155.16%**
18	303		GUIDEONE INS GRP					
		14559	Guideone Specialty Mut Ins Co	14,807,956	0.5956%	14,010,671	9,168,846	65.44%
		15032	Guideone Mut Ins Co	13,120,585	0.5277%	12,989,549	4,805,110	36.99%
				27,928,541	**1.1233%**	**27,000,220**	**13,973,956**	**51.75%**
19	14010		Crusader Ins Co					
		14010	Crusader Ins Co	25,515,602	1.0263%	28,023,146	8,802,879	31.41%
				25,515,602	**1.0263%**	**28,023,146**	**8,802,879**	**31.41%**
20	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	20,587,206	0.8280%	18,579,347	8,917,080	47.99%
				20,587,206	**0.8280%**	**18,579,347**	**8,917,080**	**47.99%**
21	12		AMERICAN INTRNL GRP					
		11452	Hartford Steam Boil Inspec & Ins Co	8,192,101	0.3295%	7,927,147	555,725	7.01%
		23809	Granite State Ins Co	3,682,906	0.1481%	5,127,365	4,283,836	83.55%
		19445	National Union Fire Ins Co Of Pitts	1,902,514	0.0765%	1,891,579	1,172,343	61.98%
		23841	New Hampshire Ins Co	1,604,575	0.0645%	2,520,043	-729,849	-28.96%
		19380	American Home Assur Co	1,464,754	0.0589%	1,465,423	-36,409	-2.48%
				16,846,850	**0.6776%**	**18,931,557**	**5,245,646**	**27.71%**
22	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	15,290,628	0.6150%	15,372,196	11,825,173	76.93%
		25798	Unigard Ind Co	680,724	0.0274%	787,418	142,412	18.09%
		24449	Regent Ins Co	92,446	0.0037%	84,421	4,343	5.14%
		24414	General Cas Co Of WI	68,480	0.0028%	53,581	4,630	8.64%
				16,132,278	**0.6489%**	**16,297,616**	**11,976,558**	**73.49%**
23	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	13,893,284	0.5588%	13,032,466	8,018,302	61.53%
				13,893,284	**0.5588%**	**13,032,466**	**8,018,302**	**61.53%**

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24	84		American Financial Grp					
		26344	Great American Assur Co	5,954,445	0.2395%	6,516,873	1,735,531	26.63%
		22136	Great American Ins Co of NY	3,780,589	0.1521%	4,900,041	1,619,354	33.05%
		16691	Great American Ins Co	2,671,452	0.1074%	2,844,265	-497,392	-17.49%
		26832	Great American Alliance Ins Co	517,249	0.0208%	416,704	-999,606	-239.88%
				12,923,735	**0.5198%**	**14,677,883**	**1,857,887**	**12.66%**
25	853		PUBLIC SERVICE GRP					
		15059	Public Service Mut Ins Co	12,063,868	0.4852%	11,964,676	6,784,191	56.70%
				12,063,868	**0.4852%**	**11,964,676**	**6,784,191**	**56.70%**
26	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	10,838,621	0.4359%	9,434,900	3,954,184	41.91%
				10,838,621	**0.4359%**	**9,434,900**	**3,954,184**	**41.91%**
27	10830		Business Alliance Ins Co					
		10830	Business Alliance Ins Co	9,461,352	0.3805%	9,602,192	3,825,692	39.84%
				9,461,352	**0.3805%**	**9,602,192**	**3,825,692**	**39.84%**
28	181		SWISS RE GRP					
		29700	North American Elite Ins Co	8,591,136	0.3455%	7,513,980	3,309,494	44.04%
				8,591,136	**0.3455%**	**7,513,980**	**3,309,494**	**44.04%**
29	1114		MERCER INS GRP					
		31453	Financial Pacific Ins Co	8,552,970	0.3440%	8,446,047	5,928,838	70.20%
				8,552,970	**0.3440%**	**8,446,047**	**5,928,838**	**70.20%**
30	785		MARKEL CORP GRP					
		38970	Markel Ins Co	4,647,326	0.1869%	4,876,498	2,139,809	43.88%
		35378	Evanston Ins Co	2,906,762	0.1169%	2,810,428	303,638	10.80%
		28932	Markel American Ins Co	627,617	0.0252%	475,849	19,050	4.00%
				8,181,705	**0.3291%**	**8,162,775**	**2,462,497**	**30.17%**
31	40975		Dentists Ins Co					
		40975	Dentists Ins Co	8,087,557	0.3253%	7,521,646	3,579,983	47.60%
				8,087,557	**0.3253%**	**7,521,646**	**3,579,983**	**47.60%**
32	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	8,021,927	0.3227%	7,481,038	4,518,781	60.40%
				8,021,927	**0.3227%**	**7,481,038**	**4,518,781**	**60.40%**
33	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	7,113,840	0.2861%	7,075,443	5,664,297	80.06%
				7,113,840	**0.2861%**	**7,075,443**	**5,664,297**	**80.06%**
34	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	6,737,313	0.2710%	6,263,897	3,451,696	55.10%
				6,737,313	**0.2710%**	**6,263,897**	**3,451,696**	**55.10%**
35	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	6,321,849	0.2543%	6,480,426	5,298,016	81.75%
				6,321,849	**0.2543%**	**6,480,426**	**5,298,016**	**81.75%**

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36	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	6,289,469	0.2530%	6,464,355	11,813,556	182.75%
		25780	Williamsburg Natl Ins Co	1,188	0.0000%	3,908	-23,478	-600.77%
				6,290,657	**0.2530%**	**6,468,263**	**11,790,078**	**182.28%**
37	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	5,971,573	0.2402%	6,434,589	5,583,956	86.78%
				5,971,573	**0.2402%**	**6,434,589**	**5,583,956**	**86.78%**
38	984		HCC INS HOLDINGS GRP					
		42374	Houston Cas Co	5,686,115	0.2287%	3,825,317	0	0.00%
				5,686,115	**0.2287%**	**3,825,317**	**0**	**0.00%**
39	65		FM GLOBAL GRP					
		10014	Affiliated Fm Ins Co	5,464,783	0.2198%	4,532,239	647,605	14.29%
				5,464,783	**0.2198%**	**4,532,239**	**647,605**	**14.29%**
40	920		UNITED NATL GRP					
		13064	United Natl Ins Co	3,638,450	0.1463%	2,713,694	1,962,437	72.32%
		42048	Diamond State Ins Co	1,243,143	0.0500%	1,292,318	28,845	2.23%
		41335	United Natl Specialty Ins Co	3,171	0.0001%	3,039	-1,665	-54.79%
				4,884,764	**0.1965%**	**4,009,051**	**1,989,617**	**49.63%**
41	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	4,658,226	0.1874%	4,571,058	420,588	9.20%
		28304	Federated Service Ins Co	198,109	0.0080%	199,120	24,030	12.07%
				4,856,335	**0.1953%**	**4,770,178**	**444,618**	**9.32%**
42	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	4,694,713	0.1888%	4,892,292	-1,153,906	-23.59%
				4,694,713	**0.1888%**	**4,892,292**	**-1,153,906**	**-23.59%**
43	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	4,611,226	0.1855%	4,865,453	689,360	14.17%
				4,611,226	**0.1855%**	**4,865,453**	**689,360**	**14.17%**
44	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	4,361,358	0.1754%	4,911,548	95,563	1.95%
				4,361,358	**0.1754%**	**4,911,548**	**95,563**	**1.95%**
45	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	3,820,232	0.1537%	3,543,506	1,642,308	46.35%
				3,820,232	**0.1537%**	**3,543,506**	**1,642,308**	**46.35%**
46	517		HANNOVER GRP					
		37257	Insurance Corp Of Hannover	3,297,033	0.1326%	1,781,748	-3,332,141	-187.02%
		20532	Clarendon Natl Ins Co	480,677	0.0193%	954,067	731,849	76.71%
				3,777,710	**0.1519%**	**2,735,815**	**-2,600,292**	**-95.05%**
47	169		SENTRY INS GRP					
		24988	Sentry Ins A Mut Co	3,587,241	0.1443%	4,161,893	599,393	14.40%
				3,587,241	**0.1443%**	**4,161,893**	**599,393**	**14.40%**

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48	457	ARGONAUT GRP						
		19860	Argonaut Great Central Ins Co	3,106,180	0.1249%	2,597,202	533,075	20.52%
				3,106,180	**0.1249%**	**2,597,202**	**533,075**	**20.52%**
49	158	FAIRFAX FINANCIAL						
		24384	Fairmont Specialty Ins Co	1,893,401	0.0762%	1,724,636	160,736	9.32%
		10220	Commonwealth Ins Co Of Amer	533,048	0.0214%	564,515	99,388	17.61%
		10936	Seneca Ins Co Inc	178,903	0.0072%	109,051	70,826	64.95%
		25054	Hudson Ins Co	147,110	0.0059%	331,804	-371,828	-112.06%
		21113	United States Fire Ins Co	27,760	0.0011%	242,368	243,463	100.45%
				2,780,222	**0.1118%**	**2,972,374**	**202,585**	**6.82%**
50	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	2,707,288	0.1089%	2,928,263	1,003,709	34.28%
				2,707,288	**0.1089%**	**2,928,263**	**1,003,709**	**34.28%**
51	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	2,581,340	0.1038%	1,854,525	1,689,479	91.10%
				2,581,340	**0.1038%**	**1,854,525**	**1,689,479**	**91.10%**
52	27480	Mid-State Mut Ins Co						
		27480	Mid-State Mut Ins Co	2,342,676	0.0942%	2,696,141	1,141,440	42.34%
				2,342,676	**0.0942%**	**2,696,141**	**1,141,440**	**42.34%**
53	349	FLORISTS MUT						
		13978	Florists Mut Ins Co	2,248,196	0.0904%	2,314,772	69,844	3.02%
				2,248,196	**0.0904%**	**2,314,772**	**69,844**	**3.02%**
54	922	ICW GROUP						
		27847	Insurance Co Of The West	2,059,307	0.0828%	1,913,568	-4,197,567	-219.36%
				2,059,307	**0.0828%**	**1,913,568**	**-4,197,567**	**-219.36%**
55	98	WR Berkley Corp						
		40045	Starnet Ins Co	1,851,593	0.0745%	1,177,384	540,250	45.89%
		32603	Berkley Ins Co	5,122	0.0002%	6,828	3,456	50.62%
		25224	Great Divide Ins Co	126	0.0000%	103	82	79.61%
				1,856,841	**0.0747%**	**1,184,315**	**543,788**	**45.92%**
56	1331	Glencoe US Holdings Inc						
		10340	Stonington Ins Co	1,567,065	0.0630%	1,580,847	112,291	7.10%
				1,567,065	**0.0630%**	**1,580,847**	**112,291**	**7.10%**
57	1279	Arch Ins Grp						
		11150	Arch Ins Co	1,468,453	0.0591%	1,555,710	196,291	12.62%
				1,468,453	**0.0591%**	**1,555,710**	**196,291**	**12.62%**
58	670	FIDELITY NATL FIN INC						
		25180	Fidelity Natl Ins Co	1,034,225	0.0416%	439,437	270,150	61.48%
				1,034,225	**0.0416%**	**439,437**	**270,150**	**61.48%**

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59	14354		Jewelers Mut Ins Co					
		14354	Jewelers Mut Ins Co	1,018,569	0.0410%	931,999	169,841	18.22%
				1,018,569	**0.0410%**	**931,999**	**169,841**	**18.22%**
60	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	1,014,469	0.0408%	982,308	-28,432	-2.89%
				1,014,469	**0.0408%**	**982,308**	**-28,432**	**-2.89%**
61	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	987,356	0.0397%	1,710,896	268,419	15.69%
		21318	Coregis Ins Co	20,773	0.0008%	20,773	-25,143	-121.04%
				1,008,129	**0.0405%**	**1,731,669**	**243,276**	**14.05%**
62	37931		General Fire & Cas Co					
		37931	General Fire & Cas Co	960,925	0.0386%	2,550,224	4,627,117	181.44%
				960,925	**0.0386%**	**2,550,224**	**4,627,117**	**181.44%**
63	225		IAT Reins Co Grp					
		20010	Acceptance Ind Ins Co	937,875	0.0377%	884,247	221,962	25.10%
				937,875	**0.0377%**	**884,247**	**221,962**	**25.10%**
64	1285		X L AMER					
		22322	Greenwich Ins Co	864,010	0.0348%	391,975	-296,776	-75.71%
				864,010	**0.0348%**	**391,975**	**-296,776**	**-75.71%**
65	783		RLI INS GRP					
		13056	RLI Ins Co	808,835	0.0325%	799,020	30,559	3.82%
				808,835	**0.0325%**	**799,020**	**30,559**	**3.82%**
66	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	590,886	0.0238%	788,487	734,170	93.11%
				590,886	**0.0238%**	**788,487**	**734,170**	**93.11%**
67	344		CHURCH PENSION FUND					
		10669	Church Ins Co	505,653	0.0203%	530,846	718,303	135.31%
				505,653	**0.0203%**	**530,846**	**718,303**	**135.31%**
68	18538		Bancinsure Inc					
		18538	Bancinsure Inc	455,411	0.0183%	401,572	14,543	3.62%
				455,411	**0.0183%**	**401,572**	**14,543**	**3.62%**
69	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	389,778	0.0157%	454,870	83,875	18.44%
				389,778	**0.0157%**	**454,870**	**83,875**	**18.44%**
70	866		WESTERN WORLD GRP					
		13196	Western World Ins Co	343,668	0.0138%	344,364	59,887	17.39%
		37982	Tudor Ins Co	30,210	0.0012%	27,780	43	0.15%
				373,878	**0.0150%**	**372,144**	**59,930**	**16.10%**

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71	88		The Hanover Ins Grp					
		22306	Massachusetts Bay Ins Co	187,873	0.0076%	63,401	-10,792	-17.02%
		22292	Hanover Ins Co	122,558	0.0049%	136,972	11,931	8.71%
				310,431	**0.0125%**	**200,373**	**1,139**	**0.57%**
72	408		AMERICAN NATL FNCL GRP					
		28401	American Natl Prop & Cas Co	304,374	0.0122%	177,612	12,941	7.29%
				304,374	**0.0122%**	**177,612**	**12,941**	**7.29%**
73	19		Assurant Inc Grp					
		19615	American Reliable Ins Co	299,340	0.0120%	219,614	-82,399	-37.52%
				299,340	**0.0120%**	**219,614**	**-82,399**	**-37.52%**
74	83		GRANGE INS					
		22101	Grange Ins Assn	271,840	0.0109%	282,447	44,208	15.65%
		22128	Rocky Mountain Fire & Cas Co	41	0.0000%	70	7	10.00%
				271,881	**0.0109%**	**282,517**	**44,215**	**15.65%**
75	50		Country Ins & Financial Services Grp					
		23647	Mutual Service Cas Ins Co	255,041	0.0103%	1,015,809	813,879	80.12%
				255,041	**0.0103%**	**1,015,809**	**813,879**	**80.12%**
76	1325		RHINE RE GRP					
		24899	Alea North America Ins Co	158,613	0.0064%	196,524	44,112	22.45%
				158,613	**0.0064%**	**196,524**	**44,112**	**22.45%**
77	62		EMC INS CO					
		21415	Employers Mut Cas Co	140,783	0.0057%	147,651	86,302	58.45%
				140,783	**0.0057%**	**147,651**	**86,302**	**58.45%**
78	553		ROYAL & SUN ALLIANCE USA					
		24678	Royal Ind Co	139,851	0.0056%	706,193	-858,137	-121.52%
				139,851	**0.0056%**	**706,193**	**-858,137**	**-121.52%**
79	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	68,855	0.0028%	57,855	-24,460	-42.28%
				68,855	**0.0028%**	**57,855**	**-24,460**	**-42.28%**
80	70		FIRST AMN TITLE					
		37710	First American Prop & Cas Ins Co	63,397	0.0025%	58,333	58,175	99.73%
				63,397	**0.0025%**	**58,333**	**58,175**	**99.73%**
81	510		NAVIGATORS GRP INC					
		42307	Navigators Ins Co	49,751	0.0020%	46,615	-18,198	-39.04%
				49,751	**0.0020%**	**46,615**	**-18,198**	**-39.04%**
82	36790		Springfield Ins Co Inc					
		36790	Springfield Ins Co Inc	42,085	0.0017%	51,714	-66,041	-127.70%
				42,085	**0.0017%**	**51,714**	**-66,041**	**-127.70%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
83	201		UTICA NATL INS GRP					
		25984	Graphic Arts Mut Ins Co	32,099	0.0013%	36,034	-4	-0.01%
		25976	Utica Mut Ins Co	6,446	0.0003%	36,113	-2,395	-6.63%
				38,545	**0.0016%**	**72,147**	**-2,399**	**-3.33%**
84	767		PENN MFR ASN INS					
		12262	Pennsylvania Manufacturers Asn Ins C	31,143	0.0013%	31,240	1,426	4.56%
				31,143	**0.0013%**	**31,240**	**1,426**	**4.56%**
85	574		AMERCO CORP					
		31089	Republic Western Ins Co	27,583	0.0011%	27,583	-872,078	-3161.65%
				27,583	**0.0011%**	**27,583**	**-872,078**	**-3161.65%**
86	246		INDIANA LUMBERMENS					
		14265	Indiana Lumbermens Mut Ins Co	25,048	0.0010%	22,031	499	2.26%
				25,048	**0.0010%**	**22,031**	**499**	**2.26%**
87	108		LUMBERMENS MUT CAS GRP					
		22977	Lumbermens Mut Cas Co	10,850	0.0004%	11,563	-448,695	-3880.44%
		30562	American Manufacturers Mut Ins Co	6,245	0.0003%	6,892	-219,152	-3179.80%
				17,095	**0.0007%**	**18,455**	**-667,847**	**-3618.79%**
88	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	9,831	0.0004%	13,631	-27,067	-198.57%
				9,831	**0.0004%**	**13,631**	**-27,067**	**-198.57%**
89	479		IFG CO					
		11177	First Financial Ins Co	3,090	0.0001%	4,747	34,153	719.46%
				3,090	**0.0001%**	**4,747**	**34,153**	**719.46%**
90	1330		Balboa Ins Grp					
		24813	Balboa Ins Co	2,564	0.0001%	5,421	-122,556	-2260.76%
				2,564	**0.0001%**	**5,421**	**-122,556**	**-2260.76%**
91	961		FRONTIER INS GRP					
		34266	Frontier Ins Co	198	0.0000%	198	0	0.00%
				198	**0.0000%**	**198**	**0**	**0.00%**
92	968		AXA INS GRP					
		16187	AXA Re Prop & Cas Ins Co	148	0.0000%	8,392	58,186	693.35%
				148	**0.0000%**	**8,392**	**58,186**	**693.35%**
93	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	25	0.0000%	25	1	4.00%
				25	**0.0000%**	**25**	**1**	**4.00%**
			Line Total:	**2,486,232,181**	**100.0000%**	**2,424,227,211**	**921,989,603**	**38.03%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	212	ZURICH INS GRP						
		21652	Farmers Ins Exch	81,317,300	4.4671%	84,928,480	42,278,722	49.78%
		21709	Truck Ins Exch	53,750,661	2.9527%	59,063,988	32,346,747	54.77%
		21660	Fire Ins Exch	26,119,634	1.4349%	25,118,885	10,078,532	40.12%
		40142	American Zurich Ins Co	22,097,783	1.2139%	20,881,277	10,529,507	50.43%
		21687	Mid-Century Ins Co	13,854,948	0.7611%	15,923,927	3,475,736	21.83%
		16535	Zurich American Ins Co	9,133,455	0.5017%	10,005,901	7,309,773	73.05%
		26247	American Guarantee & Liability Ins	5,134,721	0.2821%	4,200,640	2,774,674	66.05%
		39306	Fidelity & Deposit Co Of MD	2,555,119	0.1404%	2,590,626	115,976	4.48%
		27855	Zurich American Ins Co Of IL	1,780,061	0.0978%	2,061,237	987,797	47.92%
		19356	Maryland Cas Co	1,599,124	0.0878%	1,549,118	902,324	58.25%
		21326	Empire Fire & Marine Ins Co	1,373,271	0.0754%	1,315,987	2,801,493	212.88%
		10318	Exact Prop & Cas Co Inc	1,056,189	0.0580%	999,039	313,982	31.43%
		10315	Civic Property & Cas Co	508,989	0.0280%	526,626	167,640	31.83%
		19372	Northern Ins Co Of NY	463,592	0.0255%	1,098,542	3,085,672	280.89%
		10317	Neighborhood Spirit Prop & Cas Co	181,775	0.0100%	231,598	149,187	64.42%
		34347	Colonial American Cas & Surety Co	12,582	0.0007%	7,577	1,961	25.88%
		19305	Assurance Co Of Amer	668	0.0000%	13,007	1,453,391	11173.91%
				220,939,872	**12.1371%**	**230,516,455**	**118,773,114**	**51.52%**
2	761	ALLIANZ INS GRP						
		21857	American Ins Co	66,405,425	3.6479%	70,451,028	25,478,282	36.16%
		21881	National Surety Corp	43,238,411	2.3753%	40,989,841	20,954,239	51.12%
		21873	Firemans Fund Ins Co	23,993,984	1.3181%	20,374,807	11,590,640	56.89%
		21849	American Automobile Ins Co	22,912,463	1.2587%	22,184,060	7,875,117	35.50%
		21865	Associated Ind Corp	17,355,375	0.9534%	19,506,594	4,745,406	24.33%
				173,905,658	**9.5533%**	**173,506,330**	**70,643,684**	**40.72%**
3	3548	St Paul Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	113,304,777	6.2243%	116,275,715	59,797,514	51.43%
		25682	Travelers Ind Co Of CT	29,399,007	1.6150%	35,620,751	17,354,328	48.72%
		25887	US Fidelity & Guaranty Co	2,998,386	0.1647%	3,703,446	6,856,947	185.15%
		24767	St Paul Fire & Marine Ins Co	2,551,936	0.1402%	2,819,753	185,960	6.59%
		25879	Fidelity & Guaranty Ins Underwriters	1,646,850	0.0905%	2,410,416	7,565,028	313.85%
		35386	Fidelity & Guaranty Ins Co	786,993	0.0432%	1,235,951	3,841,310	310.80%
		25658	Travelers Ind Co	244,702	0.0134%	2,042,658	664,416	32.53%
		36463	Discover Prop & Cas Ins Co	203,529	0.0112%	145,307	350,820	241.43%
		19070	Standard Fire Ins Co	136,024	0.0075%	91,579	51,425	56.15%
		24015	Northland Ins Co	95,778	0.0053%	90,823	190,109	209.32%
		19038	Travelers Cas & Surety Co	46,948	0.0026%	106,252	7,968,391	7499.52%
		22233	Select Ins Co	5,426	0.0003%	34,201	-164,452	-480.84%
				151,420,356	**8.3181%**	**164,576,852**	**104,661,796**	**63.59%**
4	176	STATE FARM IL						
		25151	State Farm General Ins Co	126,527,184	6.9507%	120,012,876	46,490,908	38.74%
				126,527,184	**6.9507%**	**120,012,876**	**46,490,908**	**38.74%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
5	91		HARTFORD FIRE & CAS GRP					
		29424	Hartford Cas Ins Co	49,739,556	2.7324%	47,190,319	14,434,121	30.59%
		19682	Hartford Fire In Co	35,324,065	1.9405%	35,971,038	11,538,702	32.08%
		37478	Hartford Ins Co Of The Midwest	30,021,095	1.6492%	31,262,923	11,321,592	36.21%
		29459	Twin City Fire Ins Co Co	5,529,274	0.3037%	6,471,611	3,097,141	47.86%
		30104	Hartford Underwriters Ins Co	2,179,514	0.1197%	1,286,117	212,013	16.48%
		22357	Hartford Accid & Ind Co	227,608	0.0125%	233,470	792,395	339.40%
		34690	Property & Cas Ins Co Of Hartford	212,275	0.0117%	34,858	80,701	231.51%
				123,233,387	**6.7697%**	**122,450,336**	**41,476,665**	**33.87%**
6	111		LIBERTY MUT GRP					
		24198	Peerless Ins Co	85,140,083	4.6771%	84,485,101	27,624,438	32.70%
		10836	Golden Eagle Ins Corp	18,836,931	1.0348%	14,548,908	7,637,901	52.50%
		24171	Netherlands Ins Co The	6,844,960	0.3760%	3,878,320	4,132,954	106.57%
		26042	Wausau Underwriters Ins Co	1,243,502	0.0683%	1,403,785	5,107,331	363.83%
		26069	Wausau Business Ins Co	1,148,750	0.0631%	1,119,382	249,841	22.32%
		23035	Liberty Mut Fire Ins Co	1,105,031	0.0607%	1,285,816	-259,610	-20.19%
		42404	Liberty Ins Corp	1,063,585	0.0584%	913,931	35,645	3.90%
		18333	Peerless Ind Ins Co	483,166	0.0265%	260,715	-109,016	-41.81%
		21458	Employers Ins of Wausau	425,329	0.0234%	779,231	949,992	121.91%
		19917	Liberty Ins Underwriters Inc	123,399	0.0068%	298,172	152,696	51.21%
		23043	Liberty Mut Ins Co	90,169	0.0050%	5,062	362,001	7151.34%
				116,504,905	**6.4001%**	**108,978,423**	**45,884,173**	**42.10%**
7	140		NATIONWIDE CORP					
		19100	Amco Ins Co	95,776,323	5.2614%	88,779,035	33,966,205	38.26%
		23787	Nationwide Mut Ins Co	11,947,248	0.6563%	11,824,509	8,628,273	72.97%
		28223	Nationwide Agribusiness Ins Co	3,789,891	0.2082%	4,613,492	4,703,567	101.95%
		15580	Scottsdale Ind Co	148,483	0.0082%	80,495	6,256	7.77%
		11991	National Cas Co	42,892	0.0024%	7,315	404,822	5534.14%
		25453	Nationwide Ins Co Of Amer	12,697	0.0007%	1,091	2	0.18%
		13838	Farmland Mut Ins Co	10,218	0.0006%	2,198	-54,047	-2458.92%
				111,727,752	**6.1377%**	**105,308,135**	**47,655,078**	**45.25%**
8	38		CHUBB & SON INC					
		20281	Federal Ins Co	81,781,397	4.4926%	83,762,149	6,572,321	7.85%
		20397	Vigilant Ins Co	12,846,403	0.7057%	14,326,078	1,534,276	10.71%
		20303	Great Northern Ins Co	2,518,844	0.1384%	2,397,540	223,512	9.32%
		20346	Pacific Ind Co	1,696,844	0.0932%	1,629,174	-1,163,741	-71.43%
		20338	Northwestern Pacific Ind Co	2,634	0.0001%	3,129	-182,661	-5837.68%
		10052	Chubb Natl Ins Co	95	0.0000%	105	-3,882	-3697.14%
				98,846,217	**5.4300%**	**102,118,175**	**6,979,825**	**6.84%**
9	1114		MERCER INS GRP					
		31453	Financial Pacific Ins Co	66,121,465	3.6323%	64,980,882	33,014,590	50.81%
				66,121,465	**3.6323%**	**64,980,882**	**33,014,590**	**50.81%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
10	218	CNA INS GRP						
		20508	Valley Forge Ins Co	16,942,388	0.9307%	13,830,558	6,719,585	48.59%
		20486	Transcontinental Ins Co	16,833,657	0.9247%	17,847,718	-12,563,363	-70.39%
		20494	Transportation Ins Co	8,821,225	0.4846%	10,168,427	4,123,333	40.55%
		20478	National Fire Ins Co Of Hartford	7,167,889	0.3938%	6,234,705	5,210,897	83.58%
		20427	American Cas Co Of Reading PA	7,167,422	0.3937%	8,289,213	-196,507	-2.37%
		20443	Continental Cas Co	6,093,749	0.3348%	6,619,664	2,325,995	35.14%
				63,026,330	**3.4623%**	**62,990,285**	**5,619,940**	**8.92%**
11	163	SAFECO INS GRP						
		19690	American Economy Ins Co	31,403,726	1.7251%	30,146,454	6,216,690	20.62%
		19704	American States Ins Co	13,582,570	0.7461%	13,390,617	-1,495,169	-11.17%
		24732	General Ins Co Of Amer	10,776,060	0.5920%	12,911,799	862,874	6.68%
		24724	First Natl Ins Co Of Amer	4,650,880	0.2555%	4,312,963	450,580	10.45%
		24740	Safeco Ins Co Of Amer	2,394,028	0.1315%	2,335,362	-9,568,236	-409.71%
				62,807,264	**3.4503%**	**63,097,195**	**-3,533,261**	**-5.60%**
12	677	MAGUIRE CORP GRP						
		18058	Philadelphia Ind Ins Co	54,850,164	3.0131%	49,962,055	28,163,844	56.37%
				54,850,164	**3.0131%**	**49,962,055**	**28,163,844**	**56.37%**
13	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	41,507,653	2.2802%	39,277,896	15,127,940	38.52%
		10358	Encompass Ins Co	22,146	0.0012%	10,857	0	0.00%
				41,529,799	**2.2814%**	**39,288,753**	**15,127,940**	**38.50%**
14	802	Capital Ins Group						
		13544	California Capital Ins Co	35,183,301	1.9328%	34,636,672	8,488,294	24.51%
		23540	Monterey Ins Co	1,989,066	0.1093%	2,027,299	340,660	16.80%
				37,172,367	**2.0420%**	**36,663,971**	**8,828,954**	**24.08%**
15	14010	Crusader Ins Co						
		14010	Crusader Ins Co	32,794,203	1.8015%	34,985,506	24,751,016	70.75%
				32,794,203	**1.8015%**	**34,985,506**	**24,751,016**	**70.75%**
16	1129	WHITE MOUNTAINS GRP						
		27154	Atlantic Specialty Ins Co	18,555,906	1.0194%	17,933,157	4,610,000	25.71%
		35408	Sirius Amer Ins Co	8,439,510	0.4636%	9,430,150	3,982,985	42.24%
		20648	Employers Fire Ins Co	2,172,029	0.1193%	1,059,018	-1,743,311	-164.62%
		38776	Folksamerica Rein Co	1,373,408	0.0754%	1,400,962	785,529	56.07%
		20621	OneBeacon America Ins Co	59,517	0.0033%	33,324	-5,382,237	-16151.23%
		21962	Pennsylvania General Ins Co	38,725	0.0021%	39,609	22,015,176	55581.25%
		21970	OneBeacon Ins Co	3,324	0.0002%	28,226	12,491,892	44256.69%
				30,642,419	**1.6833%**	**29,924,446**	**36,760,034**	**122.84%**
17	303	GUIDEONE INS GRP						
		14559	Guideone Specialty Mut Ins Co	13,599,674	0.7471%	12,906,273	4,049,418	31.38%
		15032	Guideone Mut Ins Co	11,318,176	0.6218%	10,939,099	4,420,241	40.41%
				24,917,850	**1.3688%**	**23,845,372**	**8,469,659**	**35.52%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
18	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	24,214,953	1.3302%	24,362,291	10,541,890	43.27%
				24,214,953	**1.3302%**	**24,362,291**	**10,541,890**	**43.27%**
19	84		American Financial Grp					
		26344	Great American Assur Co	9,786,395	0.5376%	10,304,031	1,894,041	18.38%
		16691	Great American Ins Co	4,306,324	0.2366%	4,242,205	6,278,438	148.00%
		22136	Great American Ins Co of NY	947,335	0.0520%	1,105,295	-205,285	-18.57%
		26832	Great American Alliance Ins Co	591,353	0.0325%	393,945	531,688	134.97%
				15,631,407	**0.8587%**	**16,045,476**	**8,498,882**	**52.97%**
20	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	12,892,741	0.7083%	13,460,926	5,781,915	42.95%
		22551	Mitsui Sumitomo Ins USA Inc	2,197,373	0.1207%	2,362,672	1,208,667	51.16%
				15,090,114	**0.8290%**	**15,823,598**	**6,990,582**	**44.18%**
21	785		MARKEL CORP GRP					
		38970	Markel Ins Co	9,237,611	0.5075%	10,476,595	-1,223,241	-11.68%
		35378	Evanston Ins Co	4,433,644	0.2436%	4,288,108	1,999,282	46.62%
		28932	Markel American Ins Co	1,100,309	0.0604%	1,016,958	305,071	30.00%
				14,771,564	**0.8115%**	**15,781,661**	**1,081,112**	**6.85%**
22	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	13,314,691	0.7314%	13,354,397	3,414,862	25.57%
		25798	Unigard Ind Co	571,054	0.0314%	796,689	334,202	41.95%
		24449	Regent Ins Co	85,607	0.0047%	67,863	29,913	44.08%
		24414	General Cas Co Of WI	64,248	0.0035%	63,094	-5,497	-8.71%
				14,035,600	**0.7710%**	**14,282,043**	**3,773,480**	**26.42%**
23	12		AMERICAN INTRNL GRP					
		23809	Granite State Ins Co	9,630,931	0.5291%	10,394,153	1,949,847	18.76%
		23841	New Hampshire Ins Co	4,210,929	0.2313%	4,182,853	106,453	2.54%
		19410	Commerce & Industry Ins Co	2,020	0.0001%	7,820	80,969	1035.41%
				13,843,880	**0.7605%**	**14,584,826**	**2,137,269**	**14.65%**
24	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	13,223,524	0.7264%	13,107,472	9,654,353	73.66%
				13,223,524	**0.7264%**	**13,107,472**	**9,654,353**	**73.66%**
25	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	13,188,480	0.7245%	13,249,313	887,858	6.70%
				13,188,480	**0.7245%**	**13,249,313**	**887,858**	**6.70%**
26	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	12,116,930	0.6656%	12,241,568	6,527,991	53.33%
				12,116,930	**0.6656%**	**12,241,568**	**6,527,991**	**53.33%**
27	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	11,776,585	0.6469%	11,487,531	3,140,862	27.34%
				11,776,585	**0.6469%**	**11,487,531**	**3,140,862**	**27.34%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
28	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	11,315,814	0.6216%	10,931,925	3,121,392	28.55%
				11,315,814	**0.6216%**	**10,931,925**	**3,121,392**	**28.55%**
29	1325		RHINE RE GRP					
		24899	Alea North America Ins Co	9,469,692	0.5202%	9,452,856	4,205,361	44.49%
				9,469,692	**0.5202%**	**9,452,856**	**4,205,361**	**44.49%**
30	853		PUBLIC SERVICE GRP					
		15059	Public Service Mut Ins Co	8,830,972	0.4851%	10,273,546	4,038,329	39.31%
				8,830,972	**0.4851%**	**10,273,546**	**4,038,329**	**39.31%**
31	93		TEXAS ST NATL GRP					
		12831	State Natl Ins Co Inc	8,031,582	0.4412%	6,418,042	5,459,929	85.07%
				8,031,582	**0.4412%**	**6,418,042**	**5,459,929**	**85.07%**
32	98		WR Berkley Corp					
		40045	Starnet Ins Co	7,954,407	0.4370%	6,438,558	2,897,823	45.01%
		32603	Berkley Ins Co	4,736	0.0003%	5,601	3,017	53.87%
		25224	Great Divide Ins Co	3,225	0.0002%	2,120	571	26.93%
				7,962,368	**0.4374%**	**6,446,279**	**2,901,411**	**45.01%**
33	10830		Business Alliance Ins Co					
		10830	Business Alliance Ins Co	7,741,106	0.4253%	7,852,159	1,809,253	23.04%
				7,741,106	**0.4253%**	**7,852,159**	**1,809,253**	**23.04%**
34	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	6,485,985	0.3563%	5,953,740	1,656,798	27.83%
				6,485,985	**0.3563%**	**5,953,740**	**1,656,798**	**27.83%**
35	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	6,370,103	0.3499%	6,462,128	563,722	8.72%
				6,370,103	**0.3499%**	**6,462,128**	**563,722**	**8.72%**
36	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	6,057,820	0.3328%	6,375,854	1,670,090	26.19%
				6,057,820	**0.3328%**	**6,375,854**	**1,670,090**	**26.19%**
37	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	5,142,520	0.2825%	4,808,474	2,587,707	53.82%
				5,142,520	**0.2825%**	**4,808,474**	**2,587,707**	**53.82%**
38	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	4,744,763	0.2606%	4,719,355	1,652,498	35.02%
				4,744,763	**0.2606%**	**4,719,355**	**1,652,498**	**35.02%**
39	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	4,743,614	0.2606%	4,450,629	1,638,132	36.81%
		25780	Williamsburg Natl Ins Co	3	0.0000%	7	-190,765	'25214.29%
				4,743,617	**0.2606%**	**4,450,636**	**1,447,367**	**32.52%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
40	920	UNITED NATL GRP						
		13064	United Natl Ins Co	2,363,924	0.1299%	1,782,904	-16,545,622	-928.02%
		42048	Diamond State Ins Co	2,023,222	0.1111%	2,025,105	2,444,573	120.71%
		41335	United Natl Specialty Ins Co	3,058	0.0002%	2,166	248,193	11458.59%
				4,390,204	**0.2412%**	**3,810,175**	**-13,852,856**	**-363.58%**
41	626	ACE LTD						
		22667	Ace American Ins Co	2,830,568	0.1555%	2,812,233	1,137,613	40.45%
		20699	Ace Prop & Cas Ins Co	1,028,720	0.0565%	1,201,806	192,638	16.03%
		20702	Ace Fire Underwriters Ins Co	353,526	0.0194%	484,484	346,797	71.58%
		22713	Insurance Co Of North Amer	1,143	0.0001%	1,109	21,307	1921.28%
				4,213,957	**0.2315%**	**4,499,632**	**1,698,355**	**37.74%**
42	158	FAIRFAX FINANCIAL						
		24384	Fairmont Specialty Ins Co	3,654,793	0.2008%	3,482,274	946,983	27.19%
		10936	Seneca Ins Co Inc	129,550	0.0071%	86,013	34,801	40.46%
		25054	Hudson Ins Co	57,562	0.0032%	337,934	655,464	193.96%
				3,841,905	**0.2111%**	**3,906,221**	**1,637,248**	**41.91%**
43	517	HANNOVER GRP						
		37257	Insurance Corp Of Hannover	3,388,640	0.1862%	1,844,847	1,847,810	100.16%
		20532	Clarendon Natl Ins Co	42,285	0.0023%	1,303,859	4,704,425	360.81%
				3,430,925	**0.1885%**	**3,148,706**	**6,552,235**	**208.09%**
44	457	ARGONAUT GRP						
		19860	Argonaut Great Central Ins Co	3,404,233	0.1870%	2,734,703	1,068,635	39.08%
				3,404,233	**0.1870%**	**2,734,703**	**1,068,635**	**39.08%**
45	1279	Arch Ins Grp						
		11150	Arch Ins Co	3,383,263	0.1859%	3,075,261	1,219,396	39.65%
				3,383,263	**0.1859%**	**3,075,261**	**1,219,396**	**39.65%**
46	1218	PENN AMER GRP INC						
		32859	Penn-Amer Ins Co	3,206,110	0.1761%	3,633,850	448,260	12.34%
				3,206,110	**0.1761%**	**3,633,850**	**448,260**	**12.34%**
47	1331	Glencoe US Holdings Inc						
		10340	Stonington Ins Co	2,960,603	0.1626%	2,873,608	1,468,042	51.09%
				2,960,603	**0.1626%**	**2,873,608**	**1,468,042**	**51.09%**
48	796	QBE INS GRP LTD						
		39217	QBE Ins Corp	2,656,235	0.1459%	2,196,749	715,580	32.57%
				2,656,235	**0.1459%**	**2,196,749**	**715,580**	**32.57%**
49	2898	Western Service Contract Grp						
		37850	Pacific Specialty Ins Co	2,232,404	0.1226%	2,358,227	2,126,871	90.19%
				2,232,404	**0.1226%**	**2,358,227**	**2,126,871**	**90.19%**
50	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	2,024,641	0.1112%	2,312,115	334,618	14.47%
				2,024,641	**0.1112%**	**2,312,115**	**334,618**	**14.47%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
51	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	1,886,629	0.1036%	1,982,609	931,949	47.01%
				1,886,629	**0.1036%**	**1,982,609**	**931,949**	**47.01%**
52	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	1,694,487	0.0931%	1,635,293	252,711	15.45%
				1,694,487	**0.0931%**	**1,635,293**	**252,711**	**15.45%**
53	27480		Mid-State Mut Ins Co					
		27480	Mid-State Mut Ins Co	1,385,546	0.0761%	1,650,880	188,432	11.41%
				1,385,546	**0.0761%**	**1,650,880**	**188,432**	**11.41%**
54	866		WESTERN WORLD GRP					
		13196	Western World Ins Co	971,802	0.0534%	932,152	219,777	23.58%
		37982	Tudor Ins Co	215,373	0.0118%	213,953	61,375	28.69%
				1,187,175	**0.0652%**	**1,146,105**	**281,152**	**24.53%**
55	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	1,008,429	0.0554%	1,029,744	246,077	23.90%
				1,008,429	**0.0554%**	**1,029,744**	**246,077**	**23.90%**
56	37931		General Fire & Cas Co					
		37931	General Fire & Cas Co	876,235	0.0481%	2,608,127	1,708,122	65.49%
				876,235	**0.0481%**	**2,608,127**	**1,708,122**	**65.49%**
57	14354		Jewelers Mut Ins Co					
		14354	Jewelers Mut Ins Co	637,983	0.0350%	576,339	55,901	9.70%
				637,983	**0.0350%**	**576,339**	**55,901**	**9.70%**
58	225		IAT Reins Co Grp					
		20010	Acceptance Ind Ins Co	453,745	0.0249%	460,015	101,808	22.13%
				453,745	**0.0249%**	**460,015**	**101,808**	**22.13%**
59	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	421,451	0.0232%	466,984	-65,529	-14.03%
				421,451	**0.0232%**	**466,984**	**-65,529**	**-14.03%**
60	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	194,623	0.0107%	143,680	-1,596,005	-1110.81%
		22306	Massachusetts Bay Ins Co	178,354	0.0098%	84,538	-1,433,275	-1695.42%
				372,977	**0.0205%**	**228,218**	**-3,029,280**	**-1327.36%**
61	70		FIRST AMN TITLE					
		37710	First American Prop & Cas Ins Co	365,359	0.0201%	325,137	37,796	11.62%
				365,359	**0.0201%**	**325,137**	**37,796**	**11.62%**
62	18538		Bancinsure Inc					
		18538	Bancinsure Inc	335,058	0.0184%	281,261	-10,735	-3.82%
				335,058	**0.0184%**	**281,261**	**-10,735**	**-3.82%**
63	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	323,110	0.0177%	322,157	19,329	6.00%
				323,110	**0.0177%**	**322,157**	**19,329**	**6.00%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
64	783	RLI INS GRP						
		13056	RLI Ins Co	309,603	0.0170%	305,846	365,271	119.43%
				309,603	**0.0170%**	**305,846**	**365,271**	**119.43%**
65	1285	X L AMER						
		22322	Greenwich Ins Co	296,705	0.0163%	161,567	-518,835	-321.13%
				296,705	**0.0163%**	**161,567**	**-518,835**	**-321.13%**
66	50	Country Ins & Financial Services Grp						
		23647	Mutual Service Cas Ins Co	241,786	0.0133%	994,319	503,287	50.62%
				241,786	**0.0133%**	**994,319**	**503,287**	**50.62%**
67	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	211,250	0.0116%	3,546,543	10,735,854	302.71%
		21318	Coregis Ins Co	4	0.0000%	4	-6,201,786	)44650.00%
				211,254	**0.0116%**	**3,546,547**	**4,534,068**	**127.84%**
68	344	CHURCH PENSION FUND						
		10669	Church Ins Co	196,684	0.0108%	201,151	3,633,323	1806.27%
				196,684	**0.0108%**	**201,151**	**3,633,323**	**1806.27%**
69	10048	Hyundai Marine & Fire Ins Co Ltd						
		10048	Hyundai Marine & Fire Ins Co Ltd	159,400	0.0088%	144,356	-55,829	-38.67%
				159,400	**0.0088%**	**144,356**	**-55,829**	**-38.67%**
70	201	UTICA NATL INS GRP						
		25984	Graphic Arts Mut Ins Co	49,315	0.0027%	49,326	22,839	46.30%
		25976	Utica Mut Ins Co	38,472	0.0021%	39,595	-59,117	-149.30%
				87,787	**0.0048%**	**88,921**	**-36,278**	**-40.80%**
71	62	EMC INS CO						
		21415	Employers Mut Cas Co	74,934	0.0041%	78,840	5,263	6.68%
				74,934	**0.0041%**	**78,840**	**5,263**	**6.68%**
72	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	66,835	0.0037%	69,150	-71,449	-103.32%
				66,835	**0.0037%**	**69,150**	**-71,449**	**-103.32%**
73	19	Assurant Inc Grp						
		19615	American Reliable Ins Co	61,033	0.0034%	49,651	23,434	47.20%
				61,033	**0.0034%**	**49,651**	**23,434**	**47.20%**
74	510	NAVIGATORS GRP INC						
		42307	Navigators Ins Co	52,263	0.0029%	55,796	689,718	1236.14%
				52,263	**0.0029%**	**55,796**	**689,718**	**1236.14%**
75	124	AMERISURE CO						
		23396	Amerisure Mut Ins Co	41,996	0.0023%	42,964	-7,979	-18.57%
				41,996	**0.0023%**	**42,964**	**-7,979**	**-18.57%**
76	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	37,727	0.0021%	18,679	0	0.00%
				37,727	**0.0021%**	**18,679**	**0**	**0.00%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
77	74	DELPHI FIN GRP						
		15105	Safety Natl Cas Corp	28,601	0.0016%	28,607	280,941	982.07%
				28,601	**0.0016%**	**28,607**	**280,941**	**982.07%**
78	767	PENN MFR ASN INS						
		12262	Pennsylvania Manufacturers Asn Ins C	25,403	0.0014%	25,328	-218	-0.86%
				25,403	**0.0014%**	**25,328**	**-218**	**-0.86%**
79	83	GRANGE INS						
		22101	Grange Ins Assn	7,700	0.0004%	8,200	126,499	1542.67%
				7,700	**0.0004%**	**8,200**	**126,499**	**1542.67%**
80	961	FRONTIER INS GRP						
		34266	Frontier Ins Co	4,701	0.0003%	4,701	0	0.00%
				4,701	**0.0003%**	**4,701**	**0**	**0.00%**
81	479	IFG CO						
		11177	First Financial Ins Co	4,338	0.0002%	6,014	-259,654	-4317.49%
				4,338	**0.0002%**	**6,014**	**-259,654**	**-4317.49%**
82	574	AMERCO CORP						
		31089	Republic Western Ins Co	4,010	0.0002%	4,010	4,671,865	16505.36%
				4,010	**0.0002%**	**4,010**	**4,671,865**	**16505.36%**
83	38733	Alaska Nat Ins Co						
		38733	Alaska Nat Ins Co	2,180	0.0001%	1,682	1,994	118.55%
				2,180	**0.0001%**	**1,682**	**1,994**	**118.55%**
84	968	AXA INS GRP						
		16187	AXA Re Prop & Cas Ins Co	130	0.0000%	193	-235,006	21764.77%
				130	**0.0000%**	**193**	**-235,006**	**21764.77%**
85	150	OLD REPUBLIC GRP						
		20095	Bituminous Cas Corp	66	0.0000%	66	0	0.00%
				66	**0.0000%**	**66**	**0**	**0.00%**
86	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	22	0.0000%	22	8	36.36%
				22	**0.0000%**	**22**	**8**	**36.36%**
			Line Total:	**1,820,364,393**	**100.0000%**	**1,821,415,546**	**741,900,635**	**40.73%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MORTGAGE GUARANTY [06]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	105	MGIC GRP						
		29858	Mortgage Guaranty Ins Corp	135,094,969	30.7181%	128,273,080	57,632,520	44.93%
		10682	MGIC Credit Assur Corp	326,952	0.0743%	326,952	-1,063,792	-325.37%
		18740	MGIC Ind Corp	17,639	0.0040%	25,104	-105,020	-418.34%
				135,439,560	**30.7965%**	**128,625,136**	**56,463,708**	**43.90%**
2	766	Radian Grp						
		33790	Radian Guaranty Inc	95,824,659	21.7888%	95,681,690	3,332,340	3.48%
		30872	Amerin Guaranty Corp	3,389,990	0.7708%	3,389,990	1,934,495	57.06%
				99,214,649	**22.5596%**	**99,071,680**	**5,266,835**	**5.32%**
3	1135	PMI GRP OF CO						
		27251	PMI Mortgage Ins Co	76,095,939	17.3028%	69,297,999	-2,478,342	-3.58%
				76,095,939	**17.3028%**	**69,297,999**	**-2,478,342**	**-3.58%**
4	421	COLLATERAL MORT GRP						
		24350	Triad Guaranty Ins Corp	48,465,131	11.0201%	48,509,563	22,475,398	46.33%
				48,465,131	**11.0201%**	**48,509,563**	**22,475,398**	**46.33%**
5	12	AMERICAN INTRNL GRP						
		15873	United Gty Residential Ins Co	32,275,087	7.3388%	32,424,797	-5,540,023	-17.09%
		26999	United Guaranty Mtg Indem Co	3,147,703	0.7157%	2,962,643	2,226,094	75.14%
		40525	United Guaranty Credit Ins Co	60,909	0.0138%	93,836	17,947	19.13%
				35,483,699	**8.0683%**	**35,481,276**	**-3,295,982**	**-9.29%**
6	4011	Genworth Financial Grp						
		38458	Genworth Mortgage Ins Corp	22,548,596	5.1271%	22,968,839	2,490,759	10.84%
		29823	Genworth Residential Mrt Ins Corp NC	81,789	0.0186%	73,801	0	0.00%
		18759	Verex Assure Inc	6,167	0.0014%	9,072	-9,190	-101.30%
		16675	Genworth Mortgage Ins Corp Of NC	65	0.0000%	65	0	0.00%
				22,636,617	**5.1472%**	**23,051,777**	**2,481,569**	**10.77%**
7	150	OLD REPUBLIC GRP						
		28452	Republic Mortgage Ins Co	18,210,393	4.1407%	18,291,739	-757,967	-4.14%
				18,210,393	**4.1407%**	**18,291,739**	**-757,967**	**-4.14%**
8	306	CUNA MUT GRP						
		40266	CMG Mortgage Ins Co	4,225,160	0.9607%	3,610,473	-74,482	-2.06%
		29114	CMG Mortgage Assur Co	17,787	0.0040%	17,555	1,483	8.45%
				4,242,947	**0.9648%**	**3,628,028**	**-72,999**	**-2.01%**
			Line Total:	**439,788,935**	**100.0000%**	**425,957,198**	**80,082,220**	**18.80%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	12		AMERICAN INTRNL GRP					
		19380	American Home Assur Co	43,377,123	15.6977%	43,377,123	46,625,861	107.49%
		19445	National Union Fire Ins Co Of Pitts	2,818,037	1.0198%	2,795,086	52,743,017	1886.99%
		23841	New Hampshire Ins Co	2,482,642	0.8984%	2,086,405	1,240,619	59.46%
				48,677,802	**17.6160%**	**48,258,614**	**100,609,497**	**208.48%**
2	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	28,592,530	10.3473%	25,168,688	7,947,230	31.58%
				28,592,530	**10.3473%**	**25,168,688**	**7,947,230**	**31.58%**
3	3548		St Paul Travelers Grp					
		24767	St Paul Fire & Marine Ins Co	18,947,463	6.8569%	18,592,322	9,166,507	49.30%
		19070	Standard Fire Ins Co	8,381,145	3.0330%	8,218,839	2,948,520	35.88%
		25674	Travelers Property Cas Co Of Amer	249,289	0.0902%	568,391	409,624	72.07%
		24791	St Paul Mercury Ins Co	11,316	0.0041%	9,600	2,194	22.85%
		36161	Travelers Prop Cas Ins Co	3,044	0.0011%	3,101	-490	-15.80%
				27,592,257	**9.9853%**	**27,392,253**	**12,526,355**	**45.73%**
4	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	27,312,919	9.8843%	25,596,216	5,782,143	22.59%
				27,312,919	**9.8843%**	**25,596,216**	**5,782,143**	**22.59%**
5	218		CNA INS GRP					
		35289	Continental Ins Co	14,360,100	5.1968%	12,830,619	14,471,964	112.79%
		20850	Firemens Ins Co Of Newark NJ	7,854,762	2.8426%	9,364,343	7,514,084	80.24%
		20443	Continental Cas Co	415,350	0.1503%	466,799	429,011	91.90%
		34622	Glens Falls Ins Co	12,865	0.0047%	346,931	130,222	37.54%
				22,643,077	**8.1943%**	**23,008,692**	**22,545,281**	**97.99%**
6	212		ZURICH INS GRP					
		19372	Northern Ins Co Of NY	7,722,557	2.7947%	7,560,012	3,250,863	43.00%
		11185	Foremost Ins Co	5,324,548	1.9269%	5,141,585	2,272,703	44.20%
		16535	Zurich American Ins Co	3,331,639	1.2057%	2,922,979	2,168,692	74.19%
		21687	Mid-Century Ins Co	769,091	0.2783%	813,446	536,952	66.01%
				17,147,835	**6.2056%**	**16,438,022**	**8,229,210**	**50.06%**
7	510		NAVIGATORS GRP INC					
		42307	Navigators Ins Co	15,534,478	5.6218%	15,269,789	8,752,199	57.32%
				15,534,478	**5.6218%**	**15,269,789**	**8,752,199**	**57.32%**
8	1129		WHITE MOUNTAINS GRP					
		38369	Northern Assur Co Of Amer	13,242,381	4.7923%	11,573,880	3,347,091	28.92%
		20621	OneBeacon America Ins Co	158,369	0.0573%	2,077,939	-422,445	-20.33%
				13,400,750	**4.8496%**	**13,651,819**	**2,924,646**	**21.42%**
9	38		CHUBB & SON INC					
		20281	Federal Ins Co	10,310,113	3.7311%	9,814,851	2,871,453	29.26%
		10829	Quadrant Ind Co	797,026	0.2884%	653,075	316,280	48.43%
		20397	Vigilant Ins Co	26,691	0.0097%	15,477	1,628	10.52%
				11,133,830	**4.0292%**	**10,483,403**	**3,189,361**	**30.42%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
10	626		ACE LTD					
		43575	Indemnity Ins Co Of North Amer	8,512,109	3.0804%	9,479,486	-1,076,169	-11.35%
		22667	Ace American Ins Co	1,203,219	0.4354%	1,105,394	249,540	22.57%
		22713	Insurance Co Of North Amer	82,873	0.0300%	73,741	-213,279	-289.23%
				9,798,201	**3.5459%**	**10,658,621**	**-1,039,908**	**-9.76%**
11	256		NY MARINE & GEN GRP					
		16608	New York Marine & Gnrl Ins Co	8,578,821	3.1046%	9,027,740	18,799,006	208.24%
				8,578,821	**3.1046%**	**9,027,740**	**18,799,006**	**208.24%**
12	84		American Financial Grp					
		22136	Great American Ins Co of NY	7,023,925	2.5419%	6,992,526	3,545,126	50.70%
				7,023,925	**2.5419%**	**6,992,526**	**3,545,126**	**50.70%**
13	785		MARKEL CORP GRP					
		28932	Markel American Ins Co	5,666,101	2.0505%	6,000,966	2,016,448	33.60%
				5,666,101	**2.0505%**	**6,000,966**	**2,016,448**	**33.60%**
14	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	3,426,575	1.2400%	3,273,864	83,055	2.54%
		29424	Hartford Cas Ins Co	97,493	0.0353%	91,781	5,637	6.14%
		30104	Hartford Underwriters Ins Co	81,540	0.0295%	78,191	-6,615	-8.46%
				3,605,608	**1.3048%**	**3,443,836**	**82,077**	**2.38%**
15	1285		X L AMER					
		37885	XL Specialty Ins Co	3,567,747	1.2911%	3,337,039	-7,163,926	-214.68%
		24554	XL Ins Amer Inc	1,000	0.0004%	6,242	-3,146	-50.40%
				3,568,747	**1.2915%**	**3,343,281**	**-7,167,072**	**-214.37%**
16	10048		Hyundai Marine & Fire Ins Co Ltd					
		10048	Hyundai Marine & Fire Ins Co Ltd	2,990,221	1.0821%	2,928,047	5,242,750	179.05%
				2,990,221	**1.0821%**	**2,928,047**	**5,242,750**	**179.05%**
17	1279		Arch Ins Grp					
		11150	Arch Ins Co	2,602,146	0.9417%	2,402,985	1,846,065	76.82%
				2,602,146	**0.9417%**	**2,402,985**	**1,846,065**	**76.82%**
18	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	2,191,689	0.7931%	2,039,582	311,027	15.25%
		22551	Mitsui Sumitomo Ins USA Inc	354,192	0.1282%	342,022	31,814	9.30%
				2,545,881	**0.9213%**	**2,381,604**	**342,841**	**14.40%**
19	65		FM GLOBAL GRP					
		10014	Affiliated Fm Ins Co	2,347,127	0.8494%	2,256,659	-246,898	-10.94%
		21482	Factory Mut Ins Co	129,181	0.0467%	219,146	818,666	373.57%
				2,476,308	**0.8961%**	**2,475,805**	**571,768**	**23.09%**
20	3416		AXIS Capital Grp					
		20370	AXIS Reins Co	2,281,103	0.8255%	1,213,497	1,084,668	89.38%
				2,281,103	**0.8255%**	**1,213,497**	**1,084,668**	**89.38%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
21	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25941	USAA	1,203,687	0.4356%	1,193,795	304,961	25.55%
		25968	USAA Cas Ins Co	857,682	0.3104%	821,733	168,467	20.50%
				2,061,369	**0.7460%**	**2,015,528**	**473,428**	**23.49%**
22	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	1,595,772	0.5775%	1,485,885	730,129	49.14%
		12190	NIPPONKOA Ins Co of America	29,545	0.0107%	29,545	-807,318	-2732.50%
				1,625,317	**0.5882%**	**1,515,430**	**-77,189**	**-5.09%**
23	697		VAN ENT GRP					
		37060	Old United Cas Co	1,401,644	0.5072%	1,355,364	384,167	28.34%
				1,401,644	**0.5072%**	**1,355,364**	**384,167**	**28.34%**
24	111		LIBERTY MUT GRP					
		23043	Liberty Mut Ins Co	736,127	0.2664%	1,368,105	1,207,543	88.26%
		19917	Liberty Ins Underwriters Inc	456,669	0.1653%	377,240	-356,973	-94.63%
		23035	Liberty Mut Fire Ins Co	184,738	0.0669%	191,238	125,286	65.51%
				1,377,534	**0.4985%**	**1,936,583**	**975,856**	**50.39%**
25	984		HCC INS HOLDINGS GRP					
		42374	Houston Cas Co	1,183,516	0.4283%	1,155,925	69,105,879	5978.41%
				1,183,516	**0.4283%**	**1,155,925**	**69,105,879**	**5978.41%**
26	783		RLI INS GRP					
		13056	RLI Ins Co	1,059,039	0.3833%	330,535	580,000	175.47%
				1,059,039	**0.3833%**	**330,535**	**580,000**	**175.47%**
27	140		NATIONWIDE CORP					
		11991	National Cas Co	1,022,569	0.3701%	1,587,566	993,985	62.61%
				1,022,569	**0.3701%**	**1,587,566**	**993,985**	**62.61%**
28	158		FAIRFAX FINANCIAL					
		10220	Commonwealth Ins Co Of Amer	938,446	0.3396%	892,461	803,048	89.98%
				938,446	**0.3396%**	**892,461**	**803,048**	**89.98%**
29	19		Assurant Inc Grp					
		19615	American Reliable Ins Co	722,515	0.2615%	247,635	71,212	28.76%
		10111	American Bankers Ins Co Of FL	70,628	0.0256%	36,383	251,437	691.08%
				793,143	**0.2870%**	**284,018**	**322,649**	**113.60%**
30	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	467,473	0.1692%	465,499	75,718	16.27%
				467,473	**0.1692%**	**465,499**	**75,718**	**16.27%**
31	3485		Rothschild International Grp					
		41580	Red Shield Ins Co	346,598	0.1254%	325,224	152,676	46.94%
				346,598	**0.1254%**	**325,224**	**152,676**	**46.94%**
32	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	340,248	0.1231%	667,132	911,576	136.64%
				340,248	**0.1231%**	**667,132**	**911,576**	**136.64%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
33	215	UNITRIN GRP						
		10914	Kemper Independence Ins Co	238,855	0.0864%	223,735	14,737	6.59%
		14133	Valley Ins Co	4,882	0.0018%	5,187	97	1.87%
		16063	Unitrin Auto & Home Ins Co	2,602	0.0009%	1,891	106	5.61%
				246,339	**0.0891%**	**230,813**	**14,940**	**6.47%**
34	127	AMERICAN MODERN INS GRP						
		23450	American Family Home Ins Co	96,714	0.0350%	90,987	-18,301	-20.11%
				96,714	**0.0350%**	**90,987**	**-18,301**	**-20.11%**
35	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	84,605	0.0306%	85,602	26,024	30.40%
				84,605	**0.0306%**	**85,602**	**26,024**	**30.40%**
36	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	50,225	0.0182%	0	0	0.00%
				50,225	**0.0182%**	**0**	**0**	**#Num!**
37	15563	SeaBright Ins Co						
		15563	SeaBright Ins Co	44,711	0.0162%	27,716	11,275	40.68%
				44,711	**0.0162%**	**27,716**	**11,275**	**40.68%**
38	24	ATLANTIC CO						
		19909	Centennial Ins Co	12,021	0.0044%	12,021	-71,831	-597.55%
				12,021	**0.0044%**	**12,021**	**-71,831**	**-597.55%**
39	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	1,816	0.0007%	2,244	0	0.00%
				1,816	**0.0007%**	**2,244**	**0**	**0.00%**
40	88	The Hanover Ins Grp						
		22292	Hanover Ins Co	1,771	0.0006%	1,771	27	1.52%
				1,771	**0.0006%**	**1,771**	**27**	**1.52%**
			Line Total:	**276,327,638**	**100.0000%**	**269,118,823**	**272,493,618**	**101.25%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	65	FM GLOBAL GRP						
		21482	Factory Mut Ins Co	123,851,042	8.8805%	116,097,380	-5,892,514	-5.08%
		10014	Affiliated Fm Ins Co	17,925,311	1.2853%	15,288,288	9,696,577	63.42%
				141,776,353	**10.1659%**	**131,385,668**	**3,804,063**	**2.90%**
2	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	117,646,511	8.4357%	108,880,181	40,610,483	37.30%
		35300	Allianz Global Risks US Ins Co	14,576,990	1.0452%	15,223,974	4,862,077	31.94%
		21857	American Ins Co	3,843,746	0.2756%	3,847,093	182,374	4.74%
		21865	Associated Ind Corp	1,714,944	0.1230%	1,669,364	637,579	38.19%
		21881	National Surety Corp	7,043	0.0005%	5,694	-6,344	-111.42%
		22837	Interstate Ind Co	7	0.0000%	-24,464	15,645	-63.95%
				137,789,241	**9.8800%**	**129,601,842**	**46,301,814**	**35.73%**
3	218	CNA INS GRP						
		20443	Continental Cas Co	119,983,243	8.6032%	118,928,979	69,480,592	58.42%
		35289	Continental Ins Co	885,773	0.0635%	890,971	-1,143,749	-128.37%
		20850	Firemens Ins Co Of Newark NJ	772,476	0.0554%	837,332	412,311	49.24%
		20494	Transportation Ins Co	430,535	0.0309%	472,777	43,212	9.14%
		34622	Glens Falls Ins Co	420,506	0.0302%	4,391,649	-1,157,150	-26.35%
		20427	American Cas Co Of Reading PA	283,715	0.0203%	193,264	-18,546	-9.60%
		20478	National Fire Ins Co Of Hartford	140,654	0.0101%	87,987	6,707	7.62%
		20486	Transcontinental Ins Co	119,823	0.0086%	34,426	-1,700	-4.94%
		20508	Valley Forge Ins Co	53,097	0.0038%	55,597	-178	-0.32%
				123,089,822	**8.8260%**	**125,892,982**	**67,621,499**	**53.71%**
4	212	ZURICH INS GRP						
		19305	Assurance Co Of Amer	46,196,730	3.3125%	42,662,558	14,894,514	34.91%
		16535	Zurich American Ins Co	42,702,959	3.0620%	45,706,788	10,246,615	22.42%
		21660	Fire Ins Exch	9,201,437	0.6598%	9,055,838	338,817	3.74%
		11185	Foremost Ins Co	3,547,235	0.2543%	3,509,126	766,822	21.85%
		21326	Empire Fire & Marine Ins Co	1,793,470	0.1286%	1,349,897	158,409	11.73%
		41181	Universal Underwriters Ins Co	696,568	0.0499%	630,300	262,442	41.64%
		40142	American Zurich Ins Co	604,063	0.0433%	699,449	-21,819	-3.12%
		21687	Mid-Century Ins Co	489,928	0.0351%	604,020	1,083,828	179.44%
		21709	Truck Ins Exch	421,189	0.0302%	455,241	-34,631	-7.61%
		19356	Maryland Cas Co	351,503	0.0252%	706,289	133,341	18.88%
		26247	American Guarantee & Liability Ins	195,198	0.0140%	131,858	23,319	17.68%
		19372	Northern Ins Co Of NY	174,490	0.0125%	480,879	301,252	62.65%
		21652	Farmers Ins Exch	122,316	0.0088%	132,555	26,713	20.15%
		39306	Fidelity & Deposit Co Of MD	88,876	0.0064%	88,143	-9,173	-10.41%
		27855	Zurich American Ins Co Of IL	21,643	0.0016%	21,652	631	2.91%
		10317	Neighborhood Spirit Prop & Cas Co	11,504	0.0008%	11,839	0	0.00%
		10315	Civic Property & Cas Co	4,426	0.0003%	5,033	0	0.00%
		10318	Exact Prop & Cas Co Inc	1,593	0.0001%	1,933	1,702	88.05%
				106,625,128	**7.6454%**	**106,253,398**	**28,172,782**	**26.51%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
5	3548	St Paul Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	34,985,147	2.5086%	26,734,885	8,462,575	31.65%
		24767	St Paul Fire & Marine Ins Co	21,836,657	1.5658%	27,612,149	5,701,563	20.65%
		25887	US Fidelity & Guaranty Co	7,310,594	0.5242%	7,741,251	3,620,899	46.77%
		19070	Standard Fire Ins Co	2,464,667	0.1767%	2,342,065	845,570	36.10%
		24015	Northland Ins Co	2,380,468	0.1707%	2,341,149	146,253	6.25%
		25682	Travelers Ind Co Of CT	1,406,485	0.1008%	1,364,823	214,633	15.73%
		24791	St Paul Mercury Ins Co	1,000,105	0.0717%	1,071,779	274,375	25.60%
		36161	Travelers Prop Cas Ins Co	849,607	0.0609%	801,511	193,271	24.11%
		25658	Travelers Ind Co	565,240	0.0405%	538,985	-7,914,862	-1468.48%
		35386	Fidelity & Guaranty Ins Co	404,820	0.0290%	387,126	82,106	21.21%
		36463	Discover Prop & Cas Ins Co	252,697	0.0181%	274,427	117,743	42.91%
		25879	Fidelity & Guaranty Ins Underwriters	185,178	0.0133%	208,181	69,709	33.48%
		24775	St Paul Guardian Ins Co	9,474	0.0007%	49,871	41,027	82.27%
		33650	Mendota Ins Co	87	0.0000%	216	93	43.06%
				73,651,226	**5.2810%**	**71,468,418**	**11,854,955**	**16.59%**
6	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	70,561,118	5.0595%	69,501,145	50,985,183	73.36%
		29424	Hartford Cas Ins Co	1,133,421	0.0813%	1,115,279	377,304	33.83%
		30104	Hartford Underwriters Ins Co	899,720	0.0645%	902,791	203,497	22.54%
		29459	Twin City Fire Ins Co Co	568,828	0.0408%	560,478	5,016,502	895.04%
		37478	Hartford Ins Co Of The Midwest	45,780	0.0033%	33,856	-658	-1.94%
		27120	Trumbull Ins Co	505	0.0000%	24	0	0.00%
				73,209,372	**5.2494%**	**72,113,573**	**56,581,828**	**78.46%**
7	111	LIBERTY MUT GRP						
		23043	Liberty Mut Ins Co	53,742,100	3.8535%	53,713,904	46,834,458	87.19%
		24198	Peerless Ins Co	6,887,630	0.4939%	6,415,582	2,249,766	35.07%
		23035	Liberty Mut Fire Ins Co	2,440,646	0.1750%	2,341,793	326,910	13.96%
		10836	Golden Eagle Ins Corp	282,831	0.0203%	255,378	-26,453	-10.36%
		19917	Liberty Ins Underwriters Inc	26,799	0.0019%	113,262	-371,110	-327.66%
		24171	Netherlands Ins Co The	4,259	0.0003%	868	12	1.38%
		18333	Peerless Ind Ins Co	4,183	0.0003%	3,733	-2,315	-62.01%
		33600	LM Ins Corp	2,054	0.0001%	283	0	0.00%
				63,390,502	**4.5453%**	**62,844,803**	**49,011,268**	**77.99%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

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8	12	AMERICAN INTRNL GRP						
		19380	American Home Assur Co	21,983,559	1.5763%	20,600,147	14,589,559	70.82%
		43761	American Intl Ins Co Of CA	18,562,185	1.3310%	16,910,954	2,932,641	17.34%
		19445	National Union Fire Ins Co Of Pitts	10,958,946	0.7858%	13,710,997	-2,182,117	-15.92%
		23841	New Hampshire Ins Co	2,996,332	0.2148%	2,469,913	1,705,623	69.06%
		19410	Commerce & Industry Ins Co	1,781,898	0.1278%	1,820,083	210,689	11.58%
		23809	Granite State Ins Co	1,098,492	0.0788%	1,042,724	162,877	15.62%
		24376	American General Ind Co	767,927	0.0551%	767,927	140,338	18.27%
		11452	Hartford Steam Boil Inspec & Ins Co	628,465	0.0451%	1,256,973	166,766	13.27%
		19402	Birmingham Fire Ins Co Of PA	335,835	0.0241%	567,548	859,223	151.39%
		20796	AIG Premier Ins Co	48,677	0.0035%	48,677	-886	-1.82%
				59,162,316	**4.2421%**	**59,195,943**	**18,584,713**	**31.40%**
9	176	STATE FARM IL						
		25151	State Farm General Ins Co	53,791,079	3.8570%	52,343,856	19,769,279	37.77%
				53,791,079	**3.8570%**	**52,343,856**	**19,769,279**	**37.77%**
10	38	CHUBB & SON INC						
		20281	Federal Ins Co	45,250,674	3.2446%	45,705,698	21,264,398	46.52%
		20346	Pacific Ind Co	5,164,840	0.3703%	5,689,146	4,209,165	73.99%
		20397	Vigilant Ins Co	684,923	0.0491%	680,998	45,273	6.65%
				51,100,437	**3.6641%**	**52,075,842**	**25,518,836**	**49.00%**
11	19	Assurant Inc Grp						
		35971	Voyager Property & Cas Ins Co	32,710,686	2.3455%	31,388,097	23,500,112	74.87%
		10111	American Bankers Ins Co Of FL	7,501,971	0.5379%	9,204,293	2,803,049	30.45%
		19615	American Reliable Ins Co	6,527,267	0.4680%	4,922,834	558,585	11.35%
				46,739,924	**3.3514%**	**45,515,224**	**26,861,746**	**59.02%**
12	517	HANNOVER GRP						
		37303	Redland Ins Co	32,541,930	2.3334%	33,210,353	-6,931,971	-20.87%
		37257	Insurance Corp Of Hannover	7,013,750	0.5029%	7,492,467	25,738,921	343.53%
		20532	Clarendon Natl Ins Co	5,912,370	0.4239%	7,285,162	-516,303	-7.09%
				45,468,050	**3.2602%**	**47,987,982**	**18,290,647**	**38.12%**
13	1285	X L AMER						
		37885	XL Specialty Ins Co	37,190,441	2.6667%	36,534,399	3,528,134	9.66%
		22322	Greenwich Ins Co	4,286,144	0.3073%	5,085,830	-1,441,090	-28.34%
				41,476,585	**2.9740%**	**41,620,229**	**2,087,044**	**5.01%**
14	84	American Financial Grp						
		22136	Great American Ins Co of NY	21,270,970	1.5252%	20,687,705	2,341,789	11.32%
		26344	Great American Assur Co	15,428,768	1.1063%	14,357,973	9,245,907	64.40%
		16691	Great American Ins Co	1,718,416	0.1232%	21,094	106,860	506.59%
		32620	National Interstate Ins Co	895,001	0.0642%	880,197	107,304	12.19%
		26832	Great American Alliance Ins Co	9,647	0.0007%	9,203	-420	-4.56%
		33723	Great American Spirit Ins Co	4,422	0.0003%	23,128	-8,375	-36.21%
				39,327,224	**2.8199%**	**35,979,300**	**11,793,065**	**32.78%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

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Licensed companies only

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15	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	19,405,330	1.3914%	19,118,465	6,341,544	33.17%
		10358	Encompass Ins Co	2,638,793	0.1892%	1,316,931	579,639	44.01%
		36455	Northbrook Ind Co	753,298	0.0540%	-326,743	185,121	-56.66%
		19240	Allstate Ind Co	126,252	0.0091%	123,404	84,489	68.47%
				22,923,673	**1.6437%**	**20,232,057**	**7,190,793**	**35.54%**
16	468		Aegon US Holding Grp					
		10952	Stonebridge Casualty Ins Co	19,300,795	1.3839%	18,815,201	10,888,652	57.87%
				19,300,795	**1.3839%**	**18,815,201**	**10,888,652**	**57.87%**
17	677		MAGUIRE CORP GRP					
		18058	Philadelphia Ind Ins Co	18,481,971	1.3252%	14,014,769	786,389	5.61%
				18,481,971	**1.3252%**	**14,014,769**	**786,389**	**5.61%**
18	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	17,552,208	1.2586%	17,486,049	31,818,993	181.97%
				17,552,208	**1.2586%**	**17,486,049**	**31,818,993**	**181.97%**
19	626		ACE LTD					
		22667	Ace American Ins Co	9,760,766	0.6999%	9,952,947	87,574,485	879.88%
		43575	Indemnity Ins Co Of North Amer	3,872,824	0.2777%	5,840,608	7,650,321	130.99%
		22713	Insurance Co Of North Amer	3,342,259	0.2397%	3,954,438	288,161	7.29%
		20702	Ace Fire Underwriters Ins Co	490,479	0.0352%	588,405	-39,667	-6.74%
		21121	Westchester Fire Ins Co	14,871	0.0011%	20,165	-2,091,468	-10371.77%
		20699	Ace Prop & Cas Ins Co	3,560	0.0003%	73,694	945,475	1282.97%
				17,484,759	**1.2537%**	**20,430,257**	**94,327,307**	**461.70%**
20	163		SAFECO INS GRP					
		19704	American States Ins Co	5,509,575	0.3951%	5,285,712	1,027,098	19.43%
		24740	Safeco Ins Co Of Amer	5,351,762	0.3837%	5,416,150	1,175,911	21.71%
		39012	Safeco Ins Co Of IL	2,438,574	0.1749%	2,469,510	614,179	24.87%
		24724	First Natl Ins Co Of Amer	952,664	0.0683%	988,051	174,992	17.71%
		19690	American Economy Ins Co	816,853	0.0586%	776,610	158,883	20.46%
		24732	General Ins Co Of Amer	163,265	0.0117%	106,493	-21,928	-20.59%
				15,232,693	**1.0922%**	**15,042,526**	**3,129,135**	**20.80%**
21	140		NATIONWIDE CORP					
		23787	Nationwide Mut Ins Co	7,702,308	0.5523%	7,129,047	3,570,790	50.09%
		19100	Amco Ins Co	3,578,422	0.2566%	3,614,711	926,274	25.63%
		11991	National Cas Co	1,830,779	0.1313%	1,889,629	280,802	14.86%
		42579	Allied Prop & Cas Ins Co	1,278,351	0.0917%	1,278,128	357,419	27.96%
		23779	Nationwide Mut Fire Ins Co	359,005	0.0257%	372,401	30,600	8.22%
		28223	Nationwide Agribusiness Ins Co	87,255	0.0063%	95,466	21,465	22.48%
		15580	Scottsdale Ind Co	34,501	0.0025%	25,407	16,341	64.32%
		25453	Nationwide Ins Co Of Amer	6,187	0.0004%	1,331	89	6.69%
		13838	Farmland Mut Ins Co	759	0.0001%	1,402	-4	-0.29%
				14,877,567	**1.0668%**	**14,407,522**	**5,203,776**	**36.12%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

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22	158	FAIRFAX FINANCIAL						
		25054	Hudson Ins Co	11,607,109	0.8323%	11,370,610	2,412,974	21.22%
		21105	North River Ins Co	1,717,070	0.1231%	1,824,289	567,988	31.13%
		21113	United States Fire Ins Co	719,163	0.0516%	1,434,927	4,838,009	337.16%
		10220	Commonwealth Ins Co Of Amer	433,574	0.0311%	409,655	15,467	3.78%
		10936	Seneca Ins Co Inc	133,837	0.0096%	91,143	14,420	15.82%
		24384	Fairmont Specialty Ins Co	4,492	0.0003%	3,010	-724	-24.05%
				14,615,245	**1.0480%**	**15,133,634**	**7,848,134**	**51.86%**
23	4	Ameriprise Financial Grp						
		27928	Amex Assur Co	13,509,588	0.9687%	13,457,508	1,282,392	9.53%
				13,509,588	**0.9687%**	**13,457,508**	**1,282,392**	**9.53%**
24	98	WR Berkley Corp						
		40045	Starnet Ins Co	7,119,501	0.5105%	5,241,077	2,554,742	48.74%
		10510	Carolina Cas Ins Co	5,169,315	0.3707%	5,009,318	1,006,972	20.10%
		25224	Great Divide Ins Co	709,127	0.0508%	407,069	168,622	41.42%
		36684	Riverport Ins Co	305,566	0.0219%	309,062	-3,688	-1.19%
		23612	Midwest Employers Cas Co	1,040	0.0001%	886	411	46.39%
				13,304,549	**0.9540%**	**10,967,412**	**3,727,059**	**33.98%**
25	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	USAA	6,183,726	0.4434%	6,131,541	2,209,963	36.04%
		25968	USAA Cas Ins Co	5,413,415	0.3882%	5,388,498	1,333,462	24.75%
				11,597,141	**0.8316%**	**11,520,039**	**3,543,425**	**30.76%**
26	155	PROGRESSIVE GRP						
		24260	Progressive Cas Ins Co	10,611,434	0.7609%	9,958,889	5,213,020	52.35%
		16322	Progressive Direct Ins Co	804,745	0.0577%	334,081	179,009	53.58%
		27804	Progressive West Ins Co	22,771	0.0016%	28,770	12,802	44.50%
				11,438,950	**0.8202%**	**10,321,740**	**5,404,831**	**52.36%**
27	14354	Jewelers Mut Ins Co						
		14354	Jewelers Mut Ins Co	10,679,148	0.7657%	10,455,094	5,848,133	55.94%
				10,679,148	**0.7657%**	**10,455,094**	**5,848,133**	**55.94%**
28	1318	INTERINS EXCH OF THE AUTOMOBILE CLUB						
		15598	Interins Exch Of The Automobile Club	8,976,836	0.6437%	8,938,557	2,478,748	27.73%
				8,976,836	**0.6437%**	**8,938,557**	**2,478,748**	**27.73%**
29	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	8,910,825	0.6389%	8,698,858	4,667,073	53.65%
				8,910,825	**0.6389%**	**8,698,858**	**4,667,073**	**53.65%**
30	785	MARKEL CORP GRP						
		27189	Associated Intl Ins Co	4,856,837	0.3483%	5,328,941	415,591	7.80%
		38970	Markel Ins Co	2,417,806	0.1734%	2,312,832	896,096	38.74%
		28932	Markel American Ins Co	778,070	0.0558%	726,868	57,377	7.89%
		35378	Evanston Ins Co	773,852	0.0555%	1,368,076	382,015	27.92%
				8,826,565	**0.6329%**	**9,736,717**	**1,751,079**	**17.98%**

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31	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	8,316,701	0.5963%	8,079,372	2,308,311	28.57%
				8,316,701	**0.5963%**	**8,079,372**	**2,308,311**	**28.57%**
32	697		VAN ENT GRP					
		37060	Old United Cas Co	6,177,005	0.4429%	6,084,991	3,926,704	64.53%
				6,177,005	**0.4429%**	**6,084,991**	**3,926,704**	**64.53%**
33	783		RLI INS GRP					
		13056	RLI Ins Co	5,353,639	0.3839%	6,423,502	1,122,769	17.48%
				5,353,639	**0.3839%**	**6,423,502**	**1,122,769**	**17.48%**
34	248		UNITED FIRE & CAS GRP					
		13021	United Fire & Cas Co	5,230,287	0.3750%	5,721,731	0	0.00%
				5,230,287	**0.3750%**	**5,721,731**	**0**	**0.00%**
35	225		IAT Reins Co Grp					
		13234	Wilshire Ins Co	2,579,032	0.1849%	2,593,253	790,465	30.48%
		28886	Transguard Ins Co Of Amer Inc	2,077,928	0.1490%	2,280,826	871,300	38.20%
		26433	Harco Natl Ins Co	526,357	0.0377%	522,881	41,759	7.99%
		20010	Acceptance Ind Ins Co	7	0.0000%	1,346	1,551	115.23%
				5,183,324	**0.3717%**	**5,398,306**	**1,705,075**	**31.59%**
36	1279		Arch Ins Grp					
		11150	Arch Ins Co	5,170,707	0.3708%	5,093,113	3,971,609	77.98%
				5,170,707	**0.3708%**	**5,093,113**	**3,971,609**	**77.98%**
37	29530		AXA Art Ins Corp					
		29530	AXA Art Ins Corp	5,056,991	0.3626%	5,424,253	3,566,942	65.76%
				5,056,991	**0.3626%**	**5,424,253**	**3,566,942**	**65.76%**
38	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	4,423,033	0.3171%	3,657,247	1,305,479	35.70%
		16217	National Farmers Union Prop & Cas	259,211	0.0186%	145,735	82,997	56.95%
				4,682,244	**0.3357%**	**3,802,982**	**1,388,476**	**36.51%**
39	181		SWISS RE GRP					
		29874	North American Specialty Ins Co	4,129,021	0.2961%	3,737,305	478,871	12.81%
				4,129,021	**0.2961%**	**3,737,305**	**478,871**	**12.81%**
40	3569		Caterpillar Grp					
		11255	Caterpillar Ins Co	3,792,250	0.2719%	1,878,046	1,075,626	57.27%
				3,792,250	**0.2719%**	**1,878,046**	**1,075,626**	**57.27%**
41	802		Capital Ins Group					
		13544	California Capital Ins Co	2,237,523	0.1604%	2,197,515	356,391	16.22%
		23540	Monterey Ins Co	1,260,274	0.0904%	1,204,165	182,602	15.16%
		12890	Eagle West Ins Co	25,205	0.0018%	24,555	1,300	5.29%
				3,523,002	**0.2526%**	**3,426,235**	**540,293**	**15.77%**

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42	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	3,438,721	0.2466%	3,373,216	1,858,147	55.09%
				3,438,721	**0.2466%**	**3,373,216**	**1,858,147**	**55.09%**
43	169		SENTRY INS GRP					
		21180	Sentry Select Ins Co	2,280,728	0.1635%	2,008,507	2,720	0.14%
		24988	Sentry Ins A Mut Co	1,019,778	0.0731%	963,022	198,978	20.66%
				3,300,506	**0.2367%**	**2,971,529**	**201,698**	**6.79%**
44	3496		Quanta US Holdings Grp					
		23752	Quanta Ind Co	3,148,337	0.2257%	1,629,952	609,956	37.42%
				3,148,337	**0.2257%**	**1,629,952**	**609,956**	**37.42%**
45	150		OLD REPUBLIC GRP					
		11371	Great West Cas Co	3,069,814	0.2201%	2,877,999	1,225,606	42.59%
		24147	Old Republic Ins Co	35,100	0.0025%	35,100	0	0.00%
				3,104,914	**0.2226%**	**2,913,099**	**1,225,606**	**42.07%**
46	93		TEXAS ST NATL GRP					
		12831	State Natl Ins Co Inc	2,807,483	0.2013%	2,512,004	2,040,347	81.22%
				2,807,483	**0.2013%**	**2,512,004**	**2,040,347**	**81.22%**
47	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	2,737,828	0.1963%	2,746,588	738,787	26.90%
				2,737,828	**0.1963%**	**2,746,588**	**738,787**	**26.90%**
48	1129		WHITE MOUNTAINS GRP					
		21970	OneBeacon Ins Co	2,406,885	0.1726%	1,240,743	336,589	27.13%
		38369	Northern Assur Co Of Amer	66,080	0.0047%	33,733	1,103	3.27%
		27154	Atlantic Specialty Ins Co	52,524	0.0038%	72,453	37,019	51.09%
		35408	Sirius Amer Ins Co	3,010	0.0002%	2,675	909	33.98%
		20648	Employers Fire Ins Co	555	0.0000%	527	26	4.93%
		20621	OneBeacon America Ins Co	423	0.0000%	4,325	-107,571	-2487.19%
		21962	Pennsylvania General Ins Co	250	0.0000%	604	-11,246	-1861.92%
				2,529,727	**0.1814%**	**1,355,060**	**256,829**	**18.95%**
49	1330		Balboa Ins Grp					
		24813	Balboa Ins Co	2,186,074	0.1567%	608,141	267,782	44.03%
		24848	Newport Ins Co	24,524	0.0018%	26,957	906	3.36%
		24821	Meritplan Ins Co	20,769	0.0015%	20,806	-1,490	-7.16%
				2,231,367	**0.1600%**	**655,904**	**267,198**	**40.74%**
50	510		NAVIGATORS GRP INC					
		42307	Navigators Ins Co	2,068,093	0.1483%	2,089,269	306,195	14.66%
				2,068,093	**0.1483%**	**2,089,269**	**306,195**	**14.66%**
51	501		Alleghany Grp					
		22314	RSUI Ind Co	2,035,358	0.1459%	1,481,380	691,910	46.71%
				2,035,358	**0.1459%**	**1,481,380**	**691,910**	**46.71%**

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52	215	UNITRIN GRP						
		10914	Kemper Independence Ins Co	1,586,729	0.1138%	1,518,676	358,405	23.60%
		14133	Valley Ins Co	373,370	0.0268%	381,141	26,644	6.99%
		16063	Unitrin Auto & Home Ins Co	14,815	0.0011%	12,010	3,470	28.89%
		19852	Financial Ind Co	4,496	0.0003%	5,742	-170	-2.96%
				1,979,410	**0.1419%**	**1,917,569**	**388,349**	**20.25%**
53	400	CREDIT SUISSE GRP						
		25747	Unigard Ins Co	1,503,679	0.1078%	1,570,739	753,085	47.94%
		25798	Unigard Ind Co	372,585	0.0267%	403,660	134,063	33.21%
		24449	Regent Ins Co	79,978	0.0057%	81,296	3,916	4.82%
		24414	General Cas Co Of WI	2,870	0.0002%	2,307	0	0.00%
				1,959,112	**0.1405%**	**2,058,002**	**891,064**	**43.30%**
54	352	HOUSEHOLD FINANCE CORP						
		25011	Wesco Ins Co	1,928,893	0.1383%	1,977,055	52,800	2.67%
				1,928,893	**0.1383%**	**1,977,055**	**52,800**	**2.67%**
55	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	1,587,345	0.1138%	1,525,378	484,737	31.78%
		28304	Federated Service Ins Co	173,367	0.0124%	77,203	35,524	46.01%
				1,760,712	**0.1262%**	**1,602,581**	**520,261**	**32.46%**
56	574	AMERCO CORP						
		31089	Republic Western Ins Co	1,753,238	0.1257%	1,752,530	299,433	17.09%
				1,753,238	**0.1257%**	**1,752,530**	**299,433**	**17.09%**
57	88	The Hanover Ins Grp						
		22292	Hanover Ins Co	1,139,597	0.0817%	575,531	179,158	31.13%
		22306	Massachusetts Bay Ins Co	40	0.0000%	300	-91	-30.33%
				1,139,637	**0.0817%**	**575,831**	**179,067**	**31.10%**
58	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	973,331	0.0698%	1,110,599	473,520	42.64%
		23450	American Family Home Ins Co	100,620	0.0072%	246,413	83,775	34.00%
				1,073,951	**0.0770%**	**1,357,012**	**557,295**	**41.07%**
59	18	AMERICAN ROAD GRP						
		19631	American Road Ins Co	997,555	0.0715%	997,555	92,790	9.30%
				997,555	**0.0715%**	**997,555**	**92,790**	**9.30%**
60	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	991,937	0.0711%	1,051,097	314,300	29.90%
				991,937	**0.0711%**	**1,051,097**	**314,300**	**29.90%**
61	40010	Anchor General Ins Co						
		40010	Anchor General Ins Co	938,932	0.0673%	938,932	54,792	5.84%
				938,932	**0.0673%**	**938,932**	**54,792**	**5.84%**
62	34711	Computer Ins Co						
		34711	Computer Ins Co	806,957	0.0579%	871,949	-4,240	-0.49%
				806,957	**0.0579%**	**871,949**	**-4,240**	**-0.49%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
63	41459		Armed Forces Ins Exchange					
		41459	Armed Forces Ins Exchange	761,390	0.0546%	777,985	226,337	29.09%
				761,390	**0.0546%**	**777,985**	**226,337**	**29.09%**
64	748		Meadowbrook Ins Grp					
		25780	Williamsburg Natl Ins Co	516,642	0.0370%	543,372	182,058	33.51%
		18023	Star Ins Co	176,951	0.0127%	175,803	51,585	29.34%
				693,593	**0.0497%**	**719,175**	**233,643**	**32.49%**
65	62		EMC INS CO					
		21415	Employers Mut Cas Co	686,267	0.0492%	671,051	133,876	19.95%
				686,267	**0.0492%**	**671,051**	**133,876**	**19.95%**
66	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	661,112	0.0474%	1,798,796	1,456,294	80.96%
				661,112	**0.0474%**	**1,798,796**	**1,456,294**	**80.96%**
67	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	658,516	0.0472%	1,818,708	323,113	17.77%
				658,516	**0.0472%**	**1,818,708**	**323,113**	**17.77%**
68	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	465,696	0.0334%	486,304	26,432	5.44%
		18953	CSE Safeguard Ins Co	71,646	0.0051%	71,256	14,324	20.10%
				537,342	**0.0385%**	**557,560**	**40,756**	**7.31%**
69	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	519,022	0.0372%	523,158	269,107	51.44%
				519,022	**0.0372%**	**523,158**	**269,107**	**51.44%**
70	3018		Converium Holding Grp					
		22730	Converium Ins North Amer Inc	482,070	0.0346%	2,666,447	17,422	0.65%
				482,070	**0.0346%**	**2,666,447**	**17,422**	**0.65%**
71	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	422,687	0.0303%	419,009	125,372	29.92%
				422,687	**0.0303%**	**419,009**	**125,372**	**29.92%**
72	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	393,007	0.0282%	397,851	176,913	44.47%
				393,007	**0.0282%**	**397,851**	**176,913**	**44.47%**
73	32107		Sutter Ins Co					
		32107	Sutter Ins Co	343,620	0.0246%	353,329	-35,620	-10.08%
				343,620	**0.0246%**	**353,329**	**-35,620**	**-10.08%**
74	33		CALIFORNIA CAS MGMT					
		20125	California Cas Ins Co	272,061	0.0195%	277,954	63,504	22.85%
		20117	California Cas Ind Exch	57,642	0.0041%	58,492	26,290	44.95%
				329,703	**0.0236%**	**336,446**	**89,794**	**26.69%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
75	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	310,496	0.0223%	332,296	71,963	21.66%
				310,496	**0.0223%**	**332,296**	**71,963**	**21.66%**
76	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	279,678	0.0201%	251,804	355,288	141.10%
		21318	Coregis Ins Co	19,159	0.0014%	35,108	2,080	5.92%
				298,837	**0.0214%**	**286,912**	**357,368**	**124.56%**
77	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	282,196	0.0202%	262,814	80,602	30.67%
				282,196	**0.0202%**	**262,814**	**80,602**	**30.67%**
78	108		LUMBERMENS MUT CAS GRP					
		22977	Lumbermens Mut Cas Co	254,133	0.0182%	254,133	-172,619	-67.92%
				254,133	**0.0182%**	**254,133**	**-172,619**	**-67.92%**
79	604		GERLING GLOBAL RE GRP					
		41343	Gerling Amer Ins Co	239,466	0.0172%	163,204	71,631	43.89%
				239,466	**0.0172%**	**163,204**	**71,631**	**43.89%**
80	21172		Vanliner Ins Co					
		21172	Vanliner Ins Co	216,408	0.0155%	217,482	172,145	79.15%
				216,408	**0.0155%**	**217,482**	**172,145**	**79.15%**
81	31		BERKSHIRE HATHAWAY					
		20052	National Liab & Fire Ins Co	199,745	0.0143%	208,846	81,600	39.07%
		34274	Central States Ind Co Of Omaha	12,684	0.0009%	324	0	0.00%
		27812	Columbia Ins Co	1,429	0.0001%	5,014	-669	-13.34%
		11673	Redwood Fire & Cas Ins Co	646	0.0000%	646	-3,713	-574.77%
				214,504	**0.0154%**	**214,830**	**77,218**	**35.94%**
82	3636		Lancer Ins Grp					
		26077	Lancer Ins Co	205,305	0.0147%	201,174	58,008	28.83%
				205,305	**0.0147%**	**201,174**	**58,008**	**28.83%**
83	922		ICW GROUP					
		27847	Insurance Co Of The West	196,175	0.0141%	144,835	10,000	6.90%
				196,175	**0.0141%**	**144,835**	**10,000**	**6.90%**
84	10200		American Live Stock Ins Co					
		10200	American Live Stock Ins Co	194,412	0.0139%	218,950	328,130	149.87%
				194,412	**0.0139%**	**218,950**	**328,130**	**149.87%**
85	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	164,592	0.0118%	46,733	43,079	92.18%
				164,592	**0.0118%**	**46,733**	**43,079**	**92.18%**
86	40134		SUA Ins Co					
		40134	SUA Ins Co	150,346	0.0108%	49,968	11,793	23.60%
				150,346	**0.0108%**	**49,968**	**11,793**	**23.60%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
87	23108		Lumbermens Underwriting Alliance					
		23108	Lumbermens Underwriting Alliance	150,312	0.0108%	131,882	98,335	74.56%
				150,312	**0.0108%**	**131,882**	**98,335**	**74.56%**
88	256		NY MARINE & GEN GRP					
		16608	New York Marine & Gnrl Ins Co	141,155	0.0101%	94,270	239,739	254.31%
				141,155	**0.0101%**	**94,270**	**239,739**	**254.31%**
89	866		WESTERN WORLD GRP					
		40436	Stratford Ins Co	138,171	0.0099%	135,681	36,982	27.26%
				138,171	**0.0099%**	**135,681**	**36,982**	**27.26%**
90	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	78,983	0.0057%	77,223	27,483	35.59%
		22756	Horace Mann Prop & Cas Ins Co	55,887	0.0040%	55,431	22,090	39.85%
				134,870	**0.0097%**	**132,654**	**49,573**	**37.37%**
91	867		PROTECTIVE INS GRP					
		40460	Sagamore Ins Co	126,531	0.0091%	139,472	7,490	5.37%
				126,531	**0.0091%**	**139,472**	**7,490**	**5.37%**
92	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	101,883	0.0073%	98,203	11,592	11.80%
		28401	American Natl Prop & Cas Co	24,158	0.0017%	15,297	1,479	9.67%
				126,041	**0.0090%**	**113,500**	**13,071**	**11.52%**
93	83		GRANGE INS					
		22101	Grange Ins Assn	123,227	0.0088%	126,525	15,100	11.93%
				123,227	**0.0088%**	**126,525**	**15,100**	**11.93%**
94	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	111,692	0.0080%	116,588	-31	-0.03%
				111,692	**0.0080%**	**116,588**	**-31**	**-0.03%**
95	670		FIDELITY NATL FIN INC					
		25180	Fidelity Natl Ins Co	98,674	0.0071%	79,358	36,906	46.51%
		16578	Fidelity Natl Prop and Cas Ins Co	1,918	0.0001%	1,426	0	0.00%
				100,592	**0.0072%**	**80,784**	**36,906**	**45.68%**
96	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	96,933	0.0070%	112,513	-42,246	-37.55%
				96,933	**0.0070%**	**112,513**	**-42,246**	**-37.55%**
97	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	79,472	0.0057%	82,285	1,770	2.15%
				79,472	**0.0057%**	**82,285**	**1,770**	**2.15%**
98	1179		WAWANESA INS GRP					
		10683	Wawanesa General Ins Co	56,415	0.0040%	54,812	0	0.00%
		31526	Wawanesa Mut Ins Co Us Branch	21,440	0.0015%	22,526	-85	-0.38%
				77,855	**0.0056%**	**77,338**	**-85**	**-0.11%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
99	246		INDIANA LUMBERMENS					
		14265	Indiana Lumbermens Mut Ins Co	77,237	0.0055%	33,633	0	0.00%
				77,237	**0.0055%**	**33,633**	**0**	**0.00%**
100	968		AXA INS GRP					
		11835	AXA Re Amer Ins Co	76,820	0.0055%	272,788	-1,754,573	-643.20%
				76,820	**0.0055%**	**272,788**	**-1,754,573**	**-643.20%**
101	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	37,385	0.0027%	35,329	135	0.38%
				37,385	**0.0027%**	**35,329**	**135**	**0.38%**
102	958		VESTA INS GRP					
		22438	Hawaiian Ins & Gty Co Ltd	23,158	0.0017%	24,181	133	0.55%
		11762	Vesta Fire Ins Corp	12,473	0.0009%	8,513	9,311	109.37%
				35,631	**0.0026%**	**32,694**	**9,444**	**28.89%**
103	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	31,389	0.0023%	40,551	4,492	11.08%
				31,389	**0.0023%**	**40,551**	**4,492**	**11.08%**
104	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	22,972	0.0016%	31,004	-1,051	-3.39%
				22,972	**0.0016%**	**31,004**	**-1,051**	**-3.39%**
105	10815		Verlan Fire Ins Co MD					
		10815	Verlan Fire Ins Co MD	16,327	0.0012%	16,684	17,185	103.00%
				16,327	**0.0012%**	**16,684**	**17,185**	**103.00%**
106	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	15,001	0.0011%	11,716	12,994	110.91%
				15,001	**0.0011%**	**11,716**	**12,994**	**110.91%**
107	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	10,316	0.0007%	10,478	684	6.53%
				10,316	**0.0007%**	**10,478**	**684**	**6.53%**
108	31968		Merastar Ins Co					
		31968	Merastar Ins Co	7,776	0.0006%	7,671	0	0.00%
				7,776	**0.0006%**	**7,671**	**0**	**0.00%**
109	50		Country Ins & Financial Services Grp					
		23647	Mutual Service Cas Ins Co	5,442	0.0004%	61,778	21,448	34.72%
				5,442	**0.0004%**	**61,778**	**21,448**	**34.72%**
110	37931		General Fire & Cas Co					
		37931	General Fire & Cas Co	4,056	0.0003%	1,037	813	78.40%
				4,056	**0.0003%**	**1,037**	**813**	**78.40%**
111	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	3,049	0.0002%	3,013	0	0.00%
				3,049	**0.0002%**	**3,013**	**0**	**0.00%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
112	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	3,035	0.0002%	3,309	1,001	30.25%
				3,035	**0.0002%**	**3,309**	**1,001**	**30.25%**
113	24		ATLANTIC CO					
		19895	Atlantic Mut Ins Co	2,201	0.0002%	3,426	-53,391	-1558.41%
				2,201	**0.0002%**	**3,426**	**-53,391**	**-1558.41%**
114	41106		Triumphe Cas Co					
		41106	Triumphe Cas Co	1,368	0.0001%	4,868	52,662	1081.80%
				1,368	**0.0001%**	**4,868**	**52,662**	**1081.80%**
115	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	1,187	0.0001%	1,183	-17	-1.44%
				1,187	**0.0001%**	**1,183**	**-17**	**-1.44%**
116	479		IFG CO					
		11177	First Financial Ins Co	856	0.0001%	856	21,230	2480.14%
				856	**0.0001%**	**856**	**21,230**	**2480.14%**
117	18538		Bancinsure Inc					
		18538	Bancinsure Inc	500	0.0000%	295	0	0.00%
				500	**0.0000%**	**295**	**0**	**0.00%**
118	831		DOCTORS CO GRP					
		34495	Doctors Co An Interins Exchn	258	0.0000%	258	32,123	12450.78%
				258	**0.0000%**	**258**	**32,123**	**12450.78%**
119	3416		AXIS Capital Grp					
		20370	AXIS Reins Co	171	0.0000%	171	23	13.45%
				171	**0.0000%**	**171**	**23**	**13.45%**
120	553		ROYAL & SUN ALLIANCE USA					
		24902	Security Ins Co Of Hartford	55	0.0000%	4,059	78,760	1940.38%
				55	**0.0000%**	**4,059**	**78,760**	**1940.38%**
			Line Total:	**1,394,632,693**	**100.0000%**	**1,361,188,089**	**610,843,609**	**44.88%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FINANCIAL GUARANTY [10]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	1248	AMBAC ASSUR CORP						
		18708	Ambac Assur Corp	116,863,593	32.5800%	110,107,412	-1,405,016	-1.28%
				116,863,593	**32.5800%**	**110,107,412**	**-1,405,016**	**-1.28%**
2	1135	PMI GRP OF CO						
		12815	Financial Guaranty Ins Co	73,862,583	20.5919%	15,923,596	0	0.00%
				73,862,583	**20.5919%**	**15,923,596**	**0**	**0.00%**
3	528	MUNICIPAL BOND INV ASR CORP GRP						
		12041	MBIA Ins Corp	68,942,027	19.2201%	87,658,866	0	0.00%
		20877	Capital Markets Assr Corp	23,595	0.0066%	66,966	0	0.00%
				68,965,622	**19.2267%**	**87,725,832**	**0**	**0.00%**
4	194	FNCL SEC ASR HOLDINGS LTD						
		18287	Financial Security Assur Inc	50,973,392	14.2107%	34,537,415	0	0.00%
				50,973,392	**14.2107%**	**34,537,415**	**0**	**0.00%**
5	1285	X L AMER						
		20311	XL Capital Assurance Inc	34,775,236	9.6949%	14,743,621	0	0.00%
				34,775,236	**9.6949%**	**14,743,621**	**0**	**0.00%**
6	766	Radian Grp						
		36250	Radian Asset Assur Inc	9,985,055	2.7837%	485,656	0	0.00%
				9,985,055	**2.7837%**	**485,656**	**0**	**0.00%**
7	22896	Aca Financial Guaranty Corp						
		22896	Aca Financial Guaranty Corp	1,993,093	0.5556%	1,618,312	0	0.00%
				1,993,093	**0.5556%**	**1,618,312**	**0**	**0.00%**
8	626	ACE LTD						
		30180	Assured Guaranty Corp	1,278,267	0.3564%	707,245	0	0.00%
				1,278,267	**0.3564%**	**707,245**	**0**	**0.00%**
			Line Total:	**358,696,841**	**100.0000%**	**265,849,089**	**-1,405,016**	**-0.53%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MEDICAL MALPRACTICE [11]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	831	DOCTORS CO GRP						
		34495	Doctors Co An Interins Exchn	153,785,194	22.0787%	151,626,079	62,938,038	41.51%
		34487	Professional Undrwtrs Liab Ins Co	31,702,898	4.5515%	33,673,419	2,220,123	6.59%
				185,488,092	**26.6302%**	**185,299,498**	**65,158,161**	**35.16%**
2	1282	MEDICAL GRP HOLDINGS AND AFFILIATES						
		33200	Norcal Mut Ins Co	182,961,839	26.2675%	177,364,883	56,965,354	32.12%
				182,961,839	**26.2675%**	**177,364,883**	**56,965,354**	**32.12%**
3	1125	AMERICAN HEALTHCARE SPECIALTY						
		10352	Scpie Ind Co	106,511,989	15.2917%	107,032,692	29,095,077	27.18%
		39152	American Healthcare Ind Co	31,132,772	4.4697%	29,497,364	9,128,378	30.95%
				137,644,761	**19.7614%**	**136,530,056**	**38,223,455**	**28.00%**
4	608	MEDICAL INS EXCH OF CA GRP						
		32433	Medical Ins Exch Of CA	37,248,339	5.3477%	36,289,747	14,934,059	41.15%
		36412	Claremont Liability Ins Co	1,660,581	0.2384%	1,650,670	3,754,300	227.44%
				38,908,920	**5.5861%**	**37,940,417**	**18,688,359**	**49.26%**
5	31	BERKSHIRE HATHAWAY						
		11843	Medical Protective Co	28,882,647	4.1466%	28,572,079	15,817,512	55.36%
				28,882,647	**4.1466%**	**28,572,079**	**15,817,512**	**55.36%**
6	40975	Dentists Ins Co						
		40975	Dentists Ins Co	25,227,394	3.6219%	24,843,988	-1,586,587	-6.39%
				25,227,394	**3.6219%**	**24,843,988**	**-1,586,587**	**-6.39%**
7	761	ALLIANZ INS GRP						
		21857	American Ins Co	15,965,890	2.2922%	15,801,917	7,199,801	45.56%
		22810	Chicago Ins Co	5,654,594	0.8118%	7,350,250	4,617,671	62.82%
		21873	Firemans Fund Ins Co	473,578	0.0680%	535,590	3,634,065	678.52%
		21865	Associated Ind Corp	136,150	0.0195%	196,172	339,398	173.01%
		21849	American Automobile Ins Co	99,645	0.0143%	131,507	754,723	573.90%
		21881	National Surety Corp	57,121	0.0082%	72,079	27,077	37.57%
				22,386,978	**3.2141%**	**24,087,515**	**16,572,735**	**68.80%**
8	785	MARKEL CORP GRP						
		35378	Evanston Ins Co	18,791,007	2.6978%	20,250,267	5,572,169	27.52%
				18,791,007	**2.6978%**	**20,250,267**	**5,572,169**	**27.52%**
9	218	CNA INS GRP						
		20427	American Cas Co Of Reading PA	11,830,223	1.6984%	11,482,642	5,487,601	47.79%
		20443	Continental Cas Co	1,850,924	0.2657%	1,773,062	3,039,299	171.42%
		20478	National Fire Ins Co Of Hartford	82,638	0.0119%	77,425	3,483,102	4498.68%
				13,763,785	**1.9760%**	**13,333,129**	**12,010,002**	**90.08%**
10	2638	NCMIC Grp						
		15865	NCMIC Ins Co	8,197,266	1.1769%	7,978,249	1,324,988	16.61%
				8,197,266	**1.1769%**	**7,978,249**	**1,324,988**	**16.61%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MEDICAL MALPRACTICE [11]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
11	12		AMERICAN INTRNL GRP					
		19445	National Union Fire Ins Co Of Pitts	6,740,940	0.9678%	6,056,780	2,937,391	48.50%
		23809	Granite State Ins Co	1,027,371	0.1475%	1,179,568	900,416	76.33%
		19380	American Home Assur Co	131,917	0.0189%	137,075	-20,125	-14.68%
		35637	Landmark Ins Co	71,816	0.0103%	71,816	31,913	44.44%
				7,972,044	**1.1445%**	**7,445,239**	**3,849,595**	**51.71%**
12	3504		PICA Grp					
		14460	Podiatry Ins Co Of Amer A Mut Co	6,726,867	0.9658%	6,237,770	1,318,294	21.13%
		10222	PACO Assur Co Inc	634,592	0.0911%	220,896	272,904	123.54%
				7,361,459	**1.0569%**	**6,458,666**	**1,591,198**	**24.64%**
13	626		ACE LTD					
		22667	Ace American Ins Co	6,631,031	0.9520%	5,308,234	2,964,066	55.84%
				6,631,031	**0.9520%**	**5,308,234**	**2,964,066**	**55.84%**
14	212		ZURICH INS GRP					
		16535	Zurich American Ins Co	1,999,504	0.2871%	7,784,647	4,151,344	53.33%
		26247	American Guarantee & Liability Ins	800,000	0.1149%	813,880	424,874	52.20%
				2,799,504	**0.4019%**	**8,598,527**	**4,576,218**	**53.22%**
15	11840		Fairway Physicians Ins Co RRG					
		11840	Fairway Physicians Ins Co RRG	2,554,426	0.3667%	1,795,406	261,941	14.59%
				2,554,426	**0.3667%**	**1,795,406**	**261,941**	**14.59%**
16	38		CHUBB & SON INC					
		35181	Executive Risk Ind Inc	1,847,072	0.2652%	4,867,299	3,214,148	66.04%
				1,847,072	**0.2652%**	**4,867,299**	**3,214,148**	**66.04%**
17	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	1,213,789	0.1743%	1,308,337	875,795	66.94%
				1,213,789	**0.1743%**	**1,308,337**	**875,795**	**66.94%**
18	36234		Preferred Professional Ins Co					
		36234	Preferred Professional Ins Co	736,282	0.1057%	679,703	268,231	39.46%
				736,282	**0.1057%**	**679,703**	**268,231**	**39.46%**
19	11847		Gynecologic Oncologists RRG Inc					
		11847	Gynecologic Oncologists RRG Inc	664,186	0.0954%	664,186	-222,591	-33.51%
				664,186	**0.0954%**	**664,186**	**-222,591**	**-33.51%**
20	866		WESTERN WORLD GRP					
		13196	Western World Ins Co	608,370	0.0873%	782,716	-52,852	-6.75%
				608,370	**0.0873%**	**782,716**	**-52,852**	**-6.75%**
21	43583		Northwest Physicians Mut Ins Co					
		43583	Northwest Physicians Mut Ins Co	552,722	0.0794%	1,244,280	-166,455	-13.38%
				552,722	**0.0794%**	**1,244,280**	**-166,455**	**-13.38%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MEDICAL MALPRACTICE [11]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
22	176	STATE FARM IL						
		25143	State Farm Fire And Cas Co	314,596	0.0452%	282,239	107,940	38.24%
		25151	State Farm General Ins Co	65,675	0.0094%	65,027	0	0.00%
				380,271	**0.0546%**	**347,266**	**107,940**	**31.08%**
23	501	Alleghany Grp						
		18619	Platte River Ins Co.	294,839	0.0423%	312,119	141,694	45.40%
				294,839	**0.0423%**	**312,119**	**141,694**	**45.40%**
24	3548	St Paul Travelers Grp						
		25658	Travelers Ind Co	181,487	0.0261%	614,935	-471,232	-76.63%
		24791	St Paul Mercury Ins Co	1,224	0.0002%	1,245	-484,288	-38898.63%
				182,711	**0.0262%**	**616,180**	**-955,520**	**-155.07%**
25	163	SAFECO INS GRP						
		24732	General Ins Co Of Amer	169,454	0.0243%	150,972	1,037,367	687.13%
				169,454	**0.0243%**	**150,972**	**1,037,367**	**687.13%**
26	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	153,345	0.0220%	175,643	6,711	3.82%
				153,345	**0.0220%**	**175,643**	**6,711**	**3.82%**
27	1129	WHITE MOUNTAINS GRP						
		21970	OneBeacon Ins Co	117,475	0.0169%	192,257	147,959	76.96%
				117,475	**0.0169%**	**192,257**	**147,959**	**76.96%**
28	11941	Green Hills Ins Co RRG						
		11941	Green Hills Ins Co RRG	35,863	0.0051%	33,920	9,920	29.25%
				35,863	**0.0051%**	**33,920**	**9,920**	**29.25%**
29	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	5,002	0.0007%	5,136	-1,405	-27.36%
				5,002	**0.0007%**	**5,136**	**-1,405**	**-27.36%**
			Line Total:	**696,532,534**	**100.0000%**	**697,186,167**	**246,400,108**	**35.34%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	10779	CALIFORNIA EARTHQUAKE AUTHORITY						
		10779	CALIFORNIA EARTHQUAKE AUTHORITY	503,357,794	49.1166%	473,111,347	-10,340	0.00%
				503,357,794	**49.1166%**	**473,111,347**	**-10,340**	**0.00%**
2	3829	GeoVera Holdings Grp						
		10799	Geovera Ins Co	81,089,022	7.9125%	72,023,977	-66,000	-0.09%
		10887	Pacific Select Property Ins Co	23,250,901	2.2688%	22,144,478	-59,702	-0.27%
				104,339,923	**10.1813%**	**94,168,455**	**-125,702**	**-0.13%**
3	176	STATE FARM IL						
		25151	State Farm General Ins Co	56,354,729	5.4990%	54,779,292	-2,337,841	-4.27%
				56,354,729	**5.4990%**	**54,779,292**	**-2,337,841**	**-4.27%**
4	922	ICW GROUP						
		27847	Insurance Co Of The West	46,128,300	4.5011%	43,987,022	0	0.00%
				46,128,300	**4.5011%**	**43,987,022**	**0**	**0.00%**
5	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	16,817,937	1.6411%	15,953,237	313,852	1.97%
		35300	Allianz Global Risks US Ins Co	10,799,223	1.0538%	9,841,495	7,461,914	75.82%
		21865	Associated Ind Corp	4,801,585	0.4685%	4,777,874	105,307	2.20%
		21857	American Ins Co	26,488	0.0026%	28,223	1,285	4.55%
		21881	National Surety Corp	12,574	0.0012%	10,355	18,299	176.72%
				32,457,807	**3.1672%**	**30,611,184**	**7,900,657**	**25.81%**
6	163	SAFECO INS GRP						
		39012	Safeco Ins Co Of IL	24,727,615	2.4129%	24,251,427	79	0.00%
		24740	Safeco Ins Co Of Amer	1,177,820	0.1149%	1,144,861	-187,338	-16.36%
		19690	American Economy Ins Co	253,733	0.0248%	177,050	-32,950	-18.61%
		24724	First Natl Ins Co Of Amer	242,674	0.0237%	218,478	-4,898	-2.24%
		24732	General Ins Co Of Amer	175,894	0.0172%	185,372	-12,037	-6.49%
		19704	American States Ins Co	128,348	0.0125%	142,176	-9,221	-6.49%
				26,706,084	**2.6059%**	**26,119,364**	**-246,365**	**-0.94%**
7	3416	AXIS Capital Grp						
		20370	AXIS Reins Co	24,167,572	2.3582%	20,642,233	-67,751	-0.33%
				24,167,572	**2.3582%**	**20,642,233**	**-67,751**	**-0.33%**
8	84	American Financial Grp						
		26344	Great American Assur Co	14,470,544	1.4120%	16,068,349	491,038	3.06%
		26832	Great American Alliance Ins Co	6,360,854	0.6207%	8,630,329	-1,902	-0.02%
		33723	Great American Spirit Ins Co	96,473	0.0094%	125,027	-15,147	-12.11%
		16691	Great American Ins Co	44,904	0.0044%	55,264	-7,920	-14.33%
		22136	Great American Ins Co of NY	27,088	0.0026%	27,289	-8,257	-30.26%
				20,999,863	**2.0491%**	**24,906,258**	**457,812**	**1.84%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
9	38		CHUBB & SON INC					
		20281	Federal Ins Co	18,025,435	1.7589%	17,201,174	12,321	0.07%
		20397	Vigilant Ins Co	710,676	0.0693%	702,475	908	0.13%
		20346	Pacific Ind Co	303,286	0.0296%	336,127	154	0.05%
				19,039,397	**1.8578%**	**18,239,776**	**13,383**	**0.07%**
10	12		AMERICAN INTRNL GRP					
		43761	American Intl Ins Co Of CA	14,980,516	1.4618%	12,747,684	126,472	0.99%
		23841	New Hampshire Ins Co	1,936,437	0.1890%	962,041	116,769	12.14%
		19380	American Home Assur Co	290,303	0.0283%	187,425	22,491	12.00%
				17,207,256	**1.6790%**	**13,897,150**	**265,732**	**1.91%**
11	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	16,843,950	1.6436%	15,542,647	0	0.00%
				16,843,950	**1.6436%**	**15,542,647**	**0**	**0.00%**
12	140		NATIONWIDE CORP					
		19100	Amco Ins Co	9,963,836	0.9723%	10,778,859	169,979	1.58%
		42579	Allied Prop & Cas Ins Co	3,443,178	0.3360%	3,813,730	62,058	1.63%
		23787	Nationwide Mut Ins Co	1,342,260	0.1310%	1,453,085	46,175	3.18%
		23779	Nationwide Mut Fire Ins Co	1,187,314	0.1159%	1,178,875	-3,897	-0.33%
		25453	Nationwide Ins Co Of Amer	21,330	0.0021%	6,227	17	0.27%
				15,957,918	**1.5571%**	**17,230,776**	**274,332**	**1.59%**
13	91		HARTFORD FIRE & CAS GRP					
		30104	Hartford Underwriters Ins Co	8,979,901	0.8762%	8,638,701	65,431	0.76%
		29424	Hartford Cas Ins Co	3,382,497	0.3301%	3,247,247	0	0.00%
		19682	Hartford Fire In Co	510,501	0.0498%	472,950	-2,619	-0.55%
				12,872,899	**1.2561%**	**12,358,898**	**62,812**	**0.51%**
14	212		ZURICH INS GRP					
		26247	American Guarantee & Liability Ins	5,088,532	0.4965%	5,239,324	0	0.00%
		16535	Zurich American Ins Co	3,459,581	0.3376%	3,072,115	-7,821	-0.25%
		39306	Fidelity & Deposit Co Of MD	2,011,175	0.1962%	1,535,411	-137,043	-8.93%
		41181	Universal Underwriters Ins Co	610,630	0.0596%	638,583	-2,422	-0.38%
		21652	Farmers Ins Exch	516,075	0.0504%	551,485	-835,330	-151.47%
		40142	American Zurich Ins Co	223,459	0.0218%	191,288	0	0.00%
		21709	Truck Ins Exch	64,269	0.0063%	74,408	182,107,896	244742.36%
		19356	Maryland Cas Co	46,524	0.0045%	45,202	-1,153	-2.55%
		19372	Northern Ins Co Of NY	11,174	0.0011%	24,882	49,815	200.20%
		21326	Empire Fire & Marine Ins Co	3,806	0.0004%	56,499	-17,419	-30.83%
		21687	Mid-Century Ins Co	3,572	0.0003%	5,469	1,073,965	19637.32%
				12,038,797	**1.1747%**	**11,434,666**	**182,230,488**	**1593.67%**
15	783		RLI INS GRP					
		13056	RLI Ins Co	11,668,843	1.1386%	14,417,213	-11,325	-0.08%
				11,668,843	**1.1386%**	**14,417,213**	**-11,325**	**-0.08%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
16	3548	St Paul Travelers Grp						
		36161	Travelers Prop Cas Ins Co	5,398,837	0.5268%	5,139,294	-1,950,914	-37.96%
		19070	Standard Fire Ins Co	3,066,142	0.2992%	3,013,970	-1,346,473	-44.67%
		25674	Travelers Property Cas Co Of Amer	2,228,866	0.2175%	2,317,474	890,467	38.42%
		24791	St Paul Mercury Ins Co	43,040	0.0042%	50,423	17,327	34.36%
		36463	Discover Prop & Cas Ins Co	39,220	0.0038%	62,934	28,439	45.19%
		25887	US Fidelity & Guaranty Co	35,754	0.0035%	26,611	16,185	60.82%
		25879	Fidelity & Guaranty Ins Underwriters	25,601	0.0025%	42,547	11,014	25.89%
		24767	St Paul Fire & Marine Ins Co	23,762	0.0023%	28,040	8,242	29.39%
		35386	Fidelity & Guaranty Ins Co	16,602	0.0016%	20,112	8,826	43.88%
		25682	Travelers Ind Co Of CT	13,730	0.0013%	12,839	3,144	24.49%
		25658	Travelers Ind Co	159	0.0000%	159	91	57.23%
				10,891,713	**1.0628%**	**10,714,403**	**-2,313,652**	**-21.59%**
17	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	9,925,051	0.9685%	9,544,345	100,000	1.05%
				9,925,051	**0.9685%**	**9,544,345**	**100,000**	**1.05%**
18	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	9,537,414	0.9306%	13,075,088	-12,841	-0.10%
				9,537,414	**0.9306%**	**13,075,088**	**-12,841**	**-0.10%**
19	785	MARKEL CORP GRP						
		38970	Markel Ins Co	7,822,417	0.7633%	7,453,531	0	0.00%
				7,822,417	**0.7633%**	**7,453,531**	**0**	**0.00%**
20	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	6,199,740	0.6050%	4,103,184	-85,994	-2.10%
		24198	Peerless Ins Co	756,798	0.0738%	750,876	-35,526	-4.73%
		10836	Golden Eagle Ins Corp	339,337	0.0331%	282,796	-7,335	-2.59%
		21458	Employers Ins of Wausau	157,488	0.0154%	1,127,215	-2,117	-0.19%
		26069	Wausau Business Ins Co	91,829	0.0090%	162,328	0	0.00%
		24171	Netherlands Ins Co The	40,607	0.0040%	40,216	-1,685	-4.19%
		26042	Wausau Underwriters Ins Co	23,633	0.0023%	14,049	0	0.00%
		42404	Liberty Ins Corp	12,484	0.0012%	13,355	-6,462	-48.39%
		18333	Peerless Ind Ins Co	4,030	0.0004%	2,779	-2,732	-98.31%
				7,625,946	**0.7441%**	**6,496,798**	**-141,851**	**-2.18%**
21	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	6,419,746	0.6264%	6,528,339	944,047	14.46%
				6,419,746	**0.6264%**	**6,528,339**	**944,047**	**14.46%**
22	501	Alleghany Grp						
		22314	RSUI Ind Co	5,954,239	0.5810%	5,262,119	-132,047	-2.51%
				5,954,239	**0.5810%**	**5,262,119**	**-132,047**	**-2.51%**
23	39861	Golden Bear Ins Co						
		39861	Golden Bear Ins Co	5,942,837	0.5799%	5,573,438	-220,480	-3.96%
				5,942,837	**0.5799%**	**5,573,438**	**-220,480**	**-3.96%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

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24	1285	X L AMER						
		24554	XL Ins Amer Inc	4,659,495	0.4547%	4,601,311	470,143	10.22%
		22322	Greenwich Ins Co	722,103	0.0705%	1,207,445	-139,490	-11.55%
				5,381,598	**0.5251%**	**5,808,756**	**330,653**	**5.69%**
25	2898	Western Service Contract Grp						
		37850	Pacific Specialty Ins Co	4,282,327	0.4179%	4,140,887	7,618	0.18%
				4,282,327	**0.4179%**	**4,140,887**	**7,618**	**0.18%**
26	802	Capital Ins Group						
		13544	California Capital Ins Co	3,740,016	0.3649%	3,709,889	-16,726	-0.45%
		12890	Eagle West Ins Co	65,554	0.0064%	58,429	-2,252	-3.85%
		23540	Monterey Ins Co	16,750	0.0016%	14,977	-842	-5.62%
				3,822,320	**0.3730%**	**3,783,295**	**-19,820**	**-0.52%**
27	215	UNITRIN GRP						
		10914	Kemper Independence Ins Co	3,219,788	0.3142%	3,179,142	-203,433	-6.40%
		11142	United Cas Ins Co Of Amer	211,737	0.0207%	212,622	91	0.04%
		14133	Valley Ins Co	44,343	0.0043%	47,355	-9,499	-20.06%
		16063	Unitrin Auto & Home Ins Co	20,648	0.0020%	19,457	-949	-4.88%
				3,496,516	**0.3412%**	**3,458,576**	**-213,790**	**-6.18%**
28	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	3,391,580	0.3309%	3,346,231	-4,894,794	-146.28%
				3,391,580	**0.3309%**	**3,346,231**	**-4,894,794**	**-146.28%**
29	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	2,012,693	0.1964%	1,920,376	0	0.00%
		31526	Wawanesa Mut Ins Co Us Branch	590,003	0.0576%	590,337	147	0.02%
				2,602,696	**0.2540%**	**2,510,713**	**147**	**0.01%**
30	800	WESTERN MUT INS GRP						
		15776	Residence Mut Ins Co	2,247,693	0.2193%	2,114,198	70,398	3.33%
		13625	Western Mut Ins Co	318,731	0.0311%	325,075	48,998	15.07%
				2,566,424	**0.2504%**	**2,439,273**	**119,396**	**4.89%**
31	33	CALIFORNIA CAS MGMT						
		20125	California Cas Ins Co	1,706,942	0.1666%	1,668,865	-8,767	-0.53%
		20117	California Cas Ind Exch	226,135	0.0221%	216,834	-48,652	-22.44%
				1,933,077	**0.1886%**	**1,885,699**	**-57,419**	**-3.04%**
32	300	HORACE MANN GRP						
		22578	Horace Mann Ins Co	922,705	0.0900%	877,488	0	0.00%
		22756	Horace Mann Prop & Cas Ins Co	781,387	0.0762%	812,173	90,000	11.08%
				1,704,092	**0.1663%**	**1,689,661**	**90,000**	**5.33%**
33	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	1,209,463	0.1180%	1,240,881	-8,250	-0.66%
				1,209,463	**0.1180%**	**1,240,881**	**-8,250**	**-0.66%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
34	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	1,181,193	0.1153%	1,146,960	20,898	1.82%
				1,181,193	**0.1153%**	**1,146,960**	**20,898**	**1.82%**
35	70		FIRST AMN TITLE					
		34525	First American Specilaty Ins Co	938,422	0.0916%	951,704	0	0.00%
		37710	First American Prop & Cas Ins Co	149,779	0.0146%	139,439	0	0.00%
				1,088,201	**0.1062%**	**1,091,143**	**0**	**0.00%**
36	626		ACE LTD					
		21121	Westchester Fire Ins Co	988,874	0.0965%	1,046,878	-30,954	-2.96%
		22667	Ace American Ins Co	21,799	0.0021%	42,007	-305,790	-727.95%
		43575	Indemnity Ins Co Of North Amer	10,000	0.0010%	10,000	-52,021	-520.21%
		20702	Ace Fire Underwriters Ins Co	9,031	0.0009%	10,044	1,443	14.37%
				1,029,704	**0.1005%**	**1,108,929**	**-387,322**	**-34.93%**
37	1279		Arch Ins Grp					
		11150	Arch Ins Co	1,009,685	0.0985%	306,391	85,180	27.80%
				1,009,685	**0.0985%**	**306,391**	**85,180**	**27.80%**
38	225		IAT Reins Co Grp					
		26433	Harco Natl Ins Co	803,357	0.0784%	825,314	0	0.00%
				803,357	**0.0784%**	**825,314**	**0**	**0.00%**
39	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	691,945	0.0675%	610,763	14,518	2.38%
				691,945	**0.0675%**	**610,763**	**14,518**	**2.38%**
40	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	677,724	0.0661%	697,215	-222,147	-31.86%
				677,724	**0.0661%**	**697,215**	**-222,147**	**-31.86%**
41	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	415,036	0.0405%	427,925	-1,891	-0.44%
		28304	Federated Service Ins Co	159,397	0.0156%	140,882	0	0.00%
				574,433	**0.0561%**	**568,807**	**-1,891**	**-0.33%**
42	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	569,796	0.0556%	572,897	-37,136	-6.48%
				569,796	**0.0556%**	**572,897**	**-37,136**	**-6.48%**
43	670		FIDELITY NATL FIN INC					
		25180	Fidelity Natl Ins Co	452,725	0.0442%	228,169	0	0.00%
		16578	Fidelity Natl Prop and Cas Ins Co	24,218	0.0024%	14,229	0	0.00%
				476,943	**0.0465%**	**242,398**	**0**	**0.00%**
44	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	418,527	0.0408%	371,121	3,892	1.05%
				418,527	**0.0408%**	**371,121**	**3,892**	**1.05%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
45	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	250,977	0.0245%	244,569	-1,740	-0.71%
				250,977	**0.0245%**	**244,569**	**-1,740**	**-0.71%**
46	1330		Balboa Ins Grp					
		24821	Meritplan Ins Co	210,342	0.0205%	206,500	14,920	7.23%
		24813	Balboa Ins Co	6,987	0.0007%	1,300	-111	-8.54%
		24848	Newport Ins Co	465	0.0000%	539	-15	-2.78%
				217,794	**0.0213%**	**208,339**	**14,794**	**7.10%**
47	958		VESTA INS GRP					
		22438	Hawaiian Ins & Gty Co Ltd	166,886	0.0163%	170,600	0	0.00%
		11762	Vesta Fire Ins Corp	48,988	0.0048%	26,785	0	0.00%
				215,874	**0.0211%**	**197,385**	**0**	**0.00%**
48	984		HCC INS HOLDINGS GRP					
		42374	Houston Cas Co	181,344	0.0177%	718,178	117,455	16.35%
				181,344	**0.0177%**	**718,178**	**117,455**	**16.35%**
49	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	152,536	0.0149%	170,722	0	0.00%
				152,536	**0.0149%**	**170,722**	**0**	**0.00%**
50	23108		Lumbermens Underwriting Alliance					
		23108	Lumbermens Underwriting Alliance	123,735	0.0121%	105,221	0	0.00%
				123,735	**0.0121%**	**105,221**	**0**	**0.00%**
51	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25941	USAA	74,732	0.0073%	67,945	-67,285	-99.03%
		25968	USAA Cas Ins Co	26,911	0.0026%	25,716	4,959	19.28%
				101,643	**0.0099%**	**93,661**	**-62,326**	**-66.54%**
52	27480		Mid-State Mut Ins Co					
		27480	Mid-State Mut Ins Co	79,281	0.0077%	77,852	0	0.00%
				79,281	**0.0077%**	**77,852**	**0**	**0.00%**
53	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	79,250	0.0077%	80,449	109	0.14%
				79,250	**0.0077%**	**80,449**	**109**	**0.14%**
54	10935		Western Underwriters Ins Co					
		10935	Western Underwriters Ins Co	60,557	0.0059%	17,918	0	0.00%
				60,557	**0.0059%**	**17,918**	**0**	**0.00%**
55	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	55,116	0.0054%	53,443	6,279	11.75%
				55,116	**0.0054%**	**53,443**	**6,279**	**11.75%**
56	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	35,069	0.0034%	29,085	-206,801	-711.02%
		18953	CSE Safeguard Ins Co	1,485	0.0001%	585	0	0.00%
				36,554	**0.0036%**	**29,670**	**-206,801**	**-697.00%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
57	1129		WHITE MOUNTAINS GRP					
		35408	Sirius Amer Ins Co	15,298	0.0015%	12,435	218	1.75%
		27154	Atlantic Specialty Ins Co	7,501	0.0007%	7,024	36	0.51%
				22,799	**0.0022%**	**19,459**	**254**	**1.31%**
58	50		Country Ins & Financial Services Grp					
		23647	Mutual Service Cas Ins Co	20,704	0.0020%	91,600	0	0.00%
				20,704	**0.0020%**	**91,600**	**0**	**0.00%**
59	62		EMC INS CO					
		21415	Employers Mut Cas Co	12,322	0.0012%	23,907	0	0.00%
				12,322	**0.0012%**	**23,907**	**0**	**0.00%**
60	108		LUMBERMENS MUT CAS GRP					
		30562	American Manufacturers Mut Ins Co	12,175	0.0012%	14,840	-2,712	-18.27%
				12,175	**0.0012%**	**14,840**	**-2,712**	**-18.27%**
61	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	11,524	0.0011%	11,159	1,155	10.35%
				11,524	**0.0011%**	**11,159**	**1,155**	**10.35%**
62	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	5,765	0.0006%	6,336	-474	-7.48%
				5,765	**0.0006%**	**6,336**	**-474**	**-7.48%**
63	19		Assurant Inc Grp					
		19615	American Reliable Ins Co	5,694	0.0006%	4,277	170	3.97%
				5,694	**0.0006%**	**4,277**	**170**	**3.97%**
64	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	1,852	0.0002%	1,594	2,595,565	62833.44%
				1,852	**0.0002%**	**1,594**	**2,595,565**	**62833.44%**
65	32107		Sutter Ins Co					
		32107	Sutter Ins Co	1,250	0.0001%	1,194	0	0.00%
				1,250	**0.0001%**	**1,194**	**0**	**0.00%**
66	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	457	0.0000%	-14,082	-51,344	364.61%
				457	**0.0000%**	**-14,082**	**-51,344**	**364.61%**
67	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	408	0.0000%	389	0	0.00%
				408	**0.0000%**	**389**	**0**	**0.00%**
68	1169		GENERALI GRP					
		11231	Generali Us Branch	257	0.0000%	203	85	41.87%
				257	**0.0000%**	**203**	**85**	**41.87%**
69	83		GRANGE INS					
		22101	Grange Ins Assn	192	0.0000%	-405	-10,040	2479.01%
				192	**0.0000%**	**-405**	**-10,040**	**2479.01%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
70	88		The Hanover Ins Grp					
		22306	Massachusetts Bay Ins Co	56	0.0000%	51	0	0.00%
				56	**0.0000%**	**51**	**0**	**0.00%**
71	218		CNA INS GRP					
		20494	Transportation Ins Co	7	0.0000%	406	0	0.00%
				7	**0.0000%**	**406**	**0**	**0.00%**
72	181		SWISS RE GRP					
		29874	North American Specialty Ins Co	2	0.0000%	3	0	0.00%
				2	**0.0000%**	**3**	**0**	**0.00%**
			Line Total:	**1,024,822,221**	**100.0000%**	**976,098,590**	**183,859,230**	**18.84%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GROUP A AND H [13]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	218		CNA INS GRP					
		20443	Continental Cas Co	68,217,285	27.4658%	50,954,460	6,182,510	12.13%
				68,217,285	**27.4658%**	**50,954,460**	**6,182,510**	**12.13%**
2	176		STATE FARM IL					
		25178	State Farm Mut Auto Ins Co	64,756,410	26.0724%	64,756,410	47,850,467	73.89%
				64,756,410	**26.0724%**	**64,756,410**	**47,850,467**	**73.89%**
3	626		ACE LTD					
		22667	Ace American Ins Co	27,633,117	11.1257%	25,918,988	25,650,139	98.96%
		22713	Insurance Co Of North Amer	1,093	0.0004%	1,093	529,626	48456.18%
				27,634,210	**11.1261%**	**25,920,081**	**26,179,765**	**101.00%**
4	4		Ameriprise Financial Grp					
		27928	Amex Assur Co	22,672,997	9.1286%	23,174,920	4,278,156	18.46%
				22,672,997	**9.1286%**	**23,174,920**	**4,278,156**	**18.46%**
5	12		AMERICAN INTRNL GRP					
		19445	National Union Fire Ins Co Of Pitts	9,568,689	3.8526%	9,437,507	9,062,615	96.03%
		19380	American Home Assur Co	4,054,677	1.6325%	4,024,712	2,161,554	53.71%
		20796	AIG Premier Ins Co	234,932	0.0946%	244,697	218,169	89.16%
		19429	Insurance Co Of The State Of PA	156,866	0.0632%	175,804	1,316,530	748.86%
		34789	AIG Centennial Ins Co	368	0.0001%	348	165	47.41%
				14,015,532	**5.6430%**	**13,883,068**	**12,759,033**	**91.90%**
6	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	8,711,978	3.5076%	8,711,978	5,610,028	64.39%
				8,711,978	**3.5076%**	**8,711,978**	**5,610,028**	**64.39%**
7	23		BCS INS GRP					
		38245	BCS Ins Co	8,461,766	3.4069%	8,110,286	4,068,867	50.17%
				8,461,766	**3.4069%**	**8,110,286**	**4,068,867**	**50.17%**
8	350		GE GLOBAL GRP					
		39845	Employers Reins Corp	6,969,988	2.8063%	6,949,657	5,153,959	74.16%
				6,969,988	**2.8063%**	**6,949,657**	**5,153,959**	**74.16%**
9	38		CHUBB & SON INC					
		20281	Federal Ins Co	6,036,330	2.4304%	5,906,734	2,207,900	37.38%
				6,036,330	**2.4304%**	**5,906,734**	**2,207,900**	**37.38%**
10	212		ZURICH INS GRP					
		16535	Zurich American Ins Co	5,205,986	2.0960%	4,762,748	4,137,966	86.88%
				5,205,986	**2.0960%**	**4,762,748**	**4,137,966**	**86.88%**
11	984		HCC INS HOLDINGS GRP					
		10367	Avemco Ins Co	4,717,606	1.8994%	4,717,606	-35,772	-0.76%
		29599	US Specialty Ins Co	339,959	0.1369%	214,978	469,319	218.31%
		42374	Houston Cas Co	105,977	0.0427%	113,378	-126,540	-111.61%
				5,163,542	**2.0790%**	**5,045,962**	**307,007**	**6.08%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GROUP A AND H [13]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
12	158	FAIRFAX FINANCIAL						
		25518	Fairmont Premier Ins Co	4,441,498	1.7882%	4,441,498	3,096,720	69.72%
		25534	TIG Ins Co	52,600	0.0212%	52,600	-166,685	-316.89%
				4,494,098	**1.8094%**	**4,494,098**	**2,930,035**	**65.20%**
13	19	Assurant Inc Grp						
		19615	American Reliable Ins Co	854,810	0.3442%	854,810	649,767	76.01%
		10111	American Bankers Ins Co Of FL	678,422	0.2731%	678,768	138,543	20.41%
		42978	American Security Ins Co	555	0.0002%	555	-183	-32.97%
				1,533,787	**0.6175%**	**1,534,133**	**788,127**	**51.37%**
14	84	American Financial Grp						
		16691	Great American Ins Co	1,319,649	0.5313%	1,016,613	326,497	32.12%
				1,319,649	**0.5313%**	**1,016,613**	**326,497**	**32.12%**
15	31	BERKSHIRE HATHAWAY						
		34274	Central States Ind Co Of Omaha	792,974	0.3193%	773,060	234,426	30.32%
		22063	Government Employees Ins Co	1,039	0.0004%	1,021	138	13.52%
				794,013	**0.3197%**	**774,081**	**234,564**	**30.30%**
16	313	AEGIS GRP						
		33898	Aegis Security Ins Co	653,725	0.2632%	638,464	168,735	26.43%
				653,725	**0.2632%**	**638,464**	**168,735**	**26.43%**
17	1330	Balboa Ins Grp						
		24813	Balboa Ins Co	544,560	0.2193%	546,163	115,937	21.23%
				544,560	**0.2193%**	**546,163**	**115,937**	**21.23%**
18	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	295,832	0.1191%	48,708	0	0.00%
				295,832	**0.1191%**	**48,708**	**0**	**0.00%**
19	1129	WHITE MOUNTAINS GRP						
		35408	Sirius Amer Ins Co	243,925	0.0982%	243,925	76,122	31.21%
		20621	OneBeacon America Ins Co	36,392	0.0147%	36,631	7,375	20.13%
				280,317	**0.1129%**	**280,556**	**83,497**	**29.76%**
20	1279	Arch Ins Grp						
		11150	Arch Ins Co	240,399	0.0968%	240,400	163,420	67.98%
				240,399	**0.0968%**	**240,400**	**163,420**	**67.98%**
21	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	216,291	0.0871%	223,402	370,528	165.86%
				216,291	**0.0871%**	**223,402**	**370,528**	**165.86%**
22	140	NATIONWIDE CORP						
		11991	National Cas Co	53,719	0.0216%	75,619	-6,879	-9.10%
				53,719	**0.0216%**	**75,619**	**-6,879**	**-9.10%**
23	468	Aegon US Holding Grp						
		10952	Stonebridge Casualty Ins Co	46,460	0.0187%	46,930	-84,560	-180.18%
				46,460	**0.0187%**	**46,930**	**-84,560**	**-180.18%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GROUP A AND H [13]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
24	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	44,205	0.0178%	52,863	31,870	60.29%
				44,205	**0.0178%**	**52,863**	**31,870**	**60.29%**
25	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	8,820	0.0036%	8,820	7,787	88.29%
				8,820	**0.0036%**	**8,820**	**7,787**	**88.29%**
			Line Total:	**248,371,899**	**100.0000%**	**228,157,154**	**123,865,216**	**54.29%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	19	Assurant Inc Grp						
		42978	American Security Ins Co	19,805,089	50.9338%	19,805,183	582,221	2.94%
		10111	American Bankers Ins Co Of FL	14,023,969	36.0662%	14,115,590	838,712	5.94%
		19615	American Reliable Ins Co	677,287	1.7418%	642,055	585	0.09%
		42986	Standard Guaranty Ins Co	509,511	1.3103%	1,158,616	-21,332	-1.84%
				35,015,856	**90.0522%**	**35,721,444**	**1,400,186**	**3.92%**
2	31	BERKSHIRE HATHAWAY						
		34274	Central States Ind Co Of Omaha	3,432,403	8.8273%	3,432,403	856,067	24.94%
				3,432,403	**8.8273%**	**3,432,403**	**856,067**	**24.94%**
3	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	435,711	1.1205%	327,037	68,997	21.10%
				435,711	**1.1205%**	**327,037**	**68,997**	**21.10%**
			Line Total:	**38,883,970**	**100.0000%**	**39,480,884**	**2,325,250**	**5.89%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	1,894,007	88.0691%	1,987,983	781,875	39.33%
				1,894,007	**88.0691%**	**1,987,983**	**781,875**	**39.33%**
2	140		NATIONWIDE CORP					
		11991	National Cas Co	247,254	11.4970%	261,868	1,288,209	491.93%
				247,254	**11.4970%**	**261,868**	**1,288,209**	**491.93%**
3	31		BERKSHIRE HATHAWAY					
		38962	Genesis Ins Co	5,219	0.2427%	738	0	0.00%
		22063	Government Employees Ins Co	1,210	0.0563%	1,414	1	0.07%
				6,429	**0.2989%**	**2,152**	**1**	**0.05%**
4	218		CNA INS GRP					
		20443	Continental Cas Co	2,861	0.1330%	2,861	4,015	140.34%
				2,861	**0.1330%**	**2,861**	**4,015**	**140.34%**
5	12		AMERICAN INTRNL GRP					
		20796	AIG Premier Ins Co	40	0.0019%	40	-13,300	-33250.00%
				40	**0.0019%**	**40**	**-13,300**	**-33250.00%**
			Line Total:	**2,150,591**	**100.0000%**	**2,254,904**	**2,060,800**	**91.39%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	218	CNA INS GRP						
		20443	Continental Cas Co	52,077,430	61.3068%	11,953,698	33,777,291	282.57%
				52,077,430	**61.3068%**	**11,953,698**	**33,777,291**	**282.57%**
2	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	32,733,082	38.5342%	18,718,386	14,286,784	76.32%
				32,733,082	**38.5342%**	**18,718,386**	**14,286,784**	**76.32%**
3	163	SAFECO INS GRP						
		19704	American States Ins Co	104,403	0.1229%	114,754	137,133	119.50%
				104,403	**0.1229%**	**114,754**	**137,133**	**119.50%**
4	12	AMERICAN INTRNL GRP						
		19445	National Union Fire Ins Co Of Pitts	17,913	0.0211%	17,860	29,263	163.85%
		20796	AIG Premier Ins Co	5,079	0.0060%	5,285	6,198	117.28%
		34789	AIG Centennial Ins Co	319	0.0004%	333	199	59.76%
				23,311	**0.0274%**	**23,478**	**35,660**	**151.89%**
5	140	NATIONWIDE CORP						
		11991	National Cas Co	5,512	0.0065%	-7,958	13,039	-163.85%
				5,512	**0.0065%**	**-7,958**	**13,039**	**-163.85%**
6	4	Ameriprise Financial Grp						
		27928	Amex Assur Co	1,337	0.0016%	1,337	0	0.00%
				1,337	**0.0016%**	**1,337**	**0**	**0.00%**
7	111	LIBERTY MUT GRP						
		23043	Liberty Mut Ins Co	355	0.0004%	355	-210	-59.15%
				355	**0.0004%**	**355**	**-210**	**-59.15%**
8	1129	WHITE MOUNTAINS GRP						
		21962	Pennsylvania General Ins Co	205	0.0002%	52	0	0.00%
				205	**0.0002%**	**52**	**0**	**0.00%**
			Line Total:	**84,945,635**	**100.0000%**	**30,804,102**	**48,249,697**	**156.63%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	10,537,576	99.9700%	10,641,154	6,835,021	64.23%
				10,537,576	**99.9700%**	**10,641,154**	**6,835,021**	**64.23%**
2	218	CNA INS GRP						
		20443	Continental Cas Co	2,986	0.0283%	2,986	0	0.00%
		20427	American Cas Co Of Reading PA	120	0.0011%	120	0	0.00%
				3,106	**0.0295%**	**3,106**	**0**	**0.00%**
3	140	NATIONWIDE CORP						
		11991	National Cas Co	56	0.0005%	2,704	0	0.00%
				56	**0.0005%**	**2,704**	**0**	**0.00%**
			Line Total:	**10,540,738**	**100.0000%**	**10,646,964**	**6,835,021**	**64.20%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER ACCIDENT ONLY [15.5]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	8,508,499	60.3376%	8,651,859	4,335,323	50.11%
				8,508,499	**60.3376%**	**8,651,859**	**4,335,323**	**50.11%**
2	3548		St Paul Travelers Grp					
		25658	Travelers Ind Co	5,448,051	38.6346%	5,448,051	-699,784	-12.84%
				5,448,051	**38.6346%**	**5,448,051**	**-699,784**	**-12.84%**
3	12		AMERICAN INTRNL GRP					
		19380	American Home Assur Co	107,778	0.7643%	105,718	-141,791	-134.12%
				107,778	**0.7643%**	**105,718**	**-141,791**	**-134.12%**
4	140		NATIONWIDE CORP					
		11991	National Cas Co	23,381	0.1658%	-40,423	3,966	-9.81%
		23787	Nationwide Mut Ins Co	144	0.0010%	79	100	126.58%
				23,525	**0.1668%**	**-40,344**	**4,066**	**-10.08%**
5	38		CHUBB & SON INC					
		20281	Federal Ins Co	11,894	0.0843%	8,398	-777	-9.25%
				11,894	**0.0843%**	**8,398**	**-777**	**-9.25%**
6	176		STATE FARM IL					
		25178	State Farm Mut Auto Ins Co	1,241	0.0088%	1,241	-8	-0.64%
				1,241	**0.0088%**	**1,241**	**-8**	**-0.64%**
7	4		Ameriprise Financial Grp					
		27928	Amex Assur Co	496	0.0035%	490	0	0.00%
				496	**0.0035%**	**490**	**0**	**0.00%**
8	626		ACE LTD					
		22713	Insurance Co Of North Amer	7	0.0000%	155	0	0.00%
				7	**0.0000%**	**155**	**0**	**0.00%**
			Line Total:	**14,101,491**	**100.0000%**	**14,175,568**	**3,497,029**	**24.67%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	1129	WHITE MOUNTAINS GRP						
		20648	Employers Fire Ins Co	5,276,515	41.5519%	1,867,480	2,018,276	108.07%
		20621	OneBeacon America Ins Co	36,853	0.2902%	17,975	300	1.67%
				5,313,368	**41.8421%**	**1,885,455**	**2,018,576**	**107.06%**
2	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	3,253,537	25.6212%	3,268,110	1,795,082	54.93%
				3,253,537	**25.6212%**	**3,268,110**	**1,795,082**	**54.93%**
3	785	MARKEL CORP GRP						
		38970	Markel Ins Co	1,887,237	14.8618%	2,022,310	684,350	33.84%
				1,887,237	**14.8618%**	**2,022,310**	**684,350**	**33.84%**
4	1279	Arch Ins Grp						
		11150	Arch Ins Co	1,019,615	8.0293%	1,026,934	1,395,938	135.93%
				1,019,615	**8.0293%**	**1,026,934**	**1,395,938**	**135.93%**
5	574	AMERCO CORP						
		31089	Republic Western Ins Co	495,722	3.9038%	495,722	27,022	5.45%
				495,722	**3.9038%**	**495,722**	**27,022**	**5.45%**
6	31	BERKSHIRE HATHAWAY						
		34274	Central States Ind Co Of Omaha	283,371	2.2315%	263,897	41,400	15.69%
				283,371	**2.2315%**	**263,897**	**41,400**	**15.69%**
7	19	Assurant Inc Grp						
		10111	American Bankers Ins Co Of FL	261,088	2.0560%	261,140	37,838	14.49%
				261,088	**2.0560%**	**261,140**	**37,838**	**14.49%**
8	158	FAIRFAX FINANCIAL						
		25518	Fairmont Premier Ins Co	175,233	1.3799%	175,233	89,127	50.86%
				175,233	**1.3799%**	**175,233**	**89,127**	**50.86%**
9	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	9,402	0.0740%	9,402	26,140	278.03%
				9,402	**0.0740%**	**9,402**	**26,140**	**278.03%**
10	140	NATIONWIDE CORP						
		11991	National Cas Co	35	0.0003%	-69	-189	273.91%
				35	**0.0003%**	**-69**	**-189**	**273.91%**
			Line Total:	**12,698,608**	**100.0000%**	**9,408,134**	**6,115,284**	**65.00%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	35076	State Compensation Ins Fund						
		35076	State Compensation Ins Fund	6,141,322,743	42.0848%	6,137,883,994	4,134,891,453	67.37%
				6,141,322,743	**42.0848%**	**6,137,883,994**	**4,134,891,453**	**67.37%**
2	12	AMERICAN INTRNL GRP						
		19380	American Home Assur Co	594,207,756	4.0719%	509,230,494	311,913,386	61.25%
		19410	Commerce & Industry Ins Co	227,304,482	1.5577%	285,587,614	175,393,355	61.41%
		19445	National Union Fire Ins Co Of Pitts	163,692,051	1.1217%	172,937,183	179,496,367	103.79%
		23809	Granite State Ins Co	131,915,085	0.9040%	135,932,096	84,778,234	62.37%
		19429	Insurance Co Of The State Of PA	82,198,950	0.5633%	72,900,084	28,739,402	39.42%
		23841	New Hampshire Ins Co	4,346,873	0.0298%	4,169,369	2,737,331	65.65%
		43761	American Intl Ins Co Of CA	1,654,352	0.0113%	1,557,112	-1,698	-0.11%
		19399	AIU Ins Co	26,855	0.0002%	53,077	733,869	1382.65%
		19402	Birmingham Fire Ins Co Of PA	2,428	0.0000%	2,409	250,147	10383.85%
				1,205,348,832	**8.2599%**	**1,182,369,438**	**784,040,393**	**66.31%**
3	336	ZENITH NATL INS GRP						
		13269	Zenith Ins Co	723,667,241	4.9591%	752,474,273	149,595,634	19.88%
		30120	Znat Ins Co	43,064,007	0.2951%	33,931,345	12,194,562	35.94%
				766,731,248	**5.2542%**	**786,405,618**	**161,790,196**	**20.57%**
4	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	367,826,378	2.5206%	379,112,291	190,365,587	50.21%
		21709	Truck Ins Exch	173,032,114	1.1857%	172,204,100	85,687,958	49.76%
		21687	Mid-Century Ins Co	71,978,246	0.4932%	78,208,701	65,053,089	83.18%
		21652	Farmers Ins Exch	47,100,742	0.3228%	49,748,357	23,516,192	47.27%
		40142	American Zurich Ins Co	42,605,492	0.2920%	41,228,027	24,712,459	59.94%
		26247	American Guarantee & Liability Ins	38,253,548	0.2621%	40,277,017	25,537,984	63.41%
		10317	Neighborhood Spirit Prop & Cas Co	3,622,446	0.0248%	3,634,440	1,758,722	48.39%
		39306	Fidelity & Deposit Co Of MD	2,701,620	0.0185%	2,974,816	2,193,336	73.73%
		10315	Civic Property & Cas Co	2,468,623	0.0169%	2,238,467	814,342	36.38%
		27855	Zurich American Ins Co Of IL	1,691,574	0.0116%	1,780,383	394,682	22.17%
		10318	Exact Prop & Cas Co Inc	1,290,194	0.0088%	1,591,554	608,091	38.21%
		41181	Universal Underwriters Ins Co	1,024,327	0.0070%	960,215	1,950,915	203.17%
		19356	Maryland Cas Co	978,362	0.0067%	749,811	100,561	13.41%
		19372	Northern Ins Co Of NY	281,081	0.0019%	176,940	-622,997	-352.10%
		19305	Assurance Co Of Amer	110,975	0.0008%	80,710	20,798	25.77%
		26611	Valiant Ins Co	59,041	0.0004%	65,801	-97,157	-147.65%
				755,024,763	**5.1740%**	**775,031,630**	**421,994,562**	**54.45%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
5	3548	St Paul Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	221,135,828	1.5154%	228,593,603	104,185,827	45.58%
		25887	US Fidelity & Guaranty Co	141,310,245	0.9684%	151,401,972	99,874,776	65.97%
		24767	St Paul Fire & Marine Ins Co	75,512,507	0.5175%	101,130,707	39,544,949	39.10%
		25682	Travelers Ind Co Of CT	61,174,491	0.4192%	45,441,608	16,281,889	35.83%
		19224	St Paul Protective Ins Co	21,967,923	0.1505%	15,362,041	6,146,862	40.01%
		24775	St Paul Guardian Ins Co	17,535,206	0.1202%	14,583,487	8,073,828	55.36%
		35386	Fidelity & Guaranty Ins Co	16,068,395	0.1101%	17,358,343	2,687,294	15.48%
		24791	St Paul Mercury Ins Co	13,851,913	0.0949%	15,628,550	3,981,091	25.47%
		19038	Travelers Cas & Surety Co	13,375,759	0.0917%	11,058,164	3,219,349	29.11%
		25658	Travelers Ind Co	3,600,343	0.0247%	7,383,519	-1,917,059	-25.96%
		36463	Discover Prop & Cas Ins Co	2,549,856	0.0175%	2,445,237	1,812,063	74.11%
		19046	Travelers Cas Ins Co Of Amer	855,832	0.0059%	213,237	-1,285,684	-602.94%
		36161	Travelers Prop Cas Ins Co	793,536	0.0054%	744,532	462,599	62.13%
		36170	Travelers Cas Co Of CT	535,635	0.0037%	705,800	-78,746	-11.16%
		41769	Athena Assur Co	128,079	0.0009%	143,029	32,472	22.70%
		22209	Atlantic Ins Co	42,883	0.0003%	42,883	200,983	468.68%
		31194	Travelers Cas & Surety Co Of Amer	19,811	0.0001%	-414,626	177,185	-42.73%
				590,458,242	**4.0463%**	**611,822,086**	**283,399,678**	**46.32%**
6	31	BERKSHIRE HATHAWAY						
		20052	National Liab & Fire Ins Co	233,321,915	1.5989%	189,467,298	106,551,282	56.24%
		11673	Redwood Fire & Cas Ins Co	218,570,471	1.4978%	205,649,864	118,843,642	57.79%
		10855	Cypress Ins Co	63,293,456	0.4337%	61,117,419	35,504,420	58.09%
		34630	Oak River Ins Co	8,268,970	0.0567%	8,373,713	524,550	6.26%
		44784	Fairfield Ins Co	109,103	0.0007%	163,863	477,709	291.53%
				523,563,915	**3.5878%**	**464,772,157**	**261,901,603**	**56.35%**
7	91	HARTFORD FIRE & CAS GRP						
		37478	Hartford Ins Co Of The Midwest	116,921,322	0.8012%	92,527,099	41,846,637	45.23%
		19682	Hartford Fire In Co	92,071,744	0.6309%	60,468,747	18,422,557	30.47%
		29459	Twin City Fire Ins Co Co	65,855,687	0.4513%	58,006,916	17,672,123	30.47%
		30104	Hartford Underwriters Ins Co	53,184,870	0.3645%	46,107,518	26,187,948	56.80%
		29424	Hartford Cas Ins Co	48,553,770	0.3327%	41,381,785	13,152,980	31.78%
		22357	Hartford Accid & Ind Co	2,601,549	0.0178%	1,741,100	1,858,201	106.73%
				379,188,942	**2.5985%**	**300,233,165**	**119,140,446**	**39.68%**
8	3363	Employers Ins Grp						
		11512	Employers Compensation Ins Co	350,038,869	2.3987%	348,517,399	166,616,241	47.81%
				350,038,869	**2.3987%**	**348,517,399**	**166,616,241**	**47.81%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
9	111	LIBERTY MUT GRP						
		42404	Liberty Ins Corp	111,997,096	0.7675%	112,695,563	83,869,648	74.42%
		26042	Wausau Underwriters Ins Co	80,924,187	0.5546%	69,507,772	33,264,616	47.86%
		23035	Liberty Mut Fire Ins Co	53,717,620	0.3681%	48,822,356	45,428,583	93.05%
		26069	Wausau Business Ins Co	33,199,529	0.2275%	24,869,280	11,539,007	46.40%
		21458	Employers Ins of Wausau	27,272,497	0.1869%	22,652,503	39,741,520	175.44%
		23043	Liberty Mut Ins Co	20,683,733	0.1417%	22,039,355	37,672,079	170.93%
		41939	Liberty Northwest Ins Corp	6,389,091	0.0438%	6,343,184	2,048,379	32.29%
		33588	First Liberty Ins Corp	4,551,949	0.0312%	3,667,629	1,535,274	41.86%
		33600	LM Ins Corp	3,877,299	0.0266%	6,207,051	2,286,317	36.83%
		24198	Peerless Ins Co	22,778	0.0002%	21,687	671	3.09%
				342,635,779	**2.3480%**	**316,826,380**	**257,386,094**	**81.24%**
10	84	American Financial Grp						
		43753	Republic Ind Co of CA	250,929,639	1.7196%	257,784,997	73,762,836	28.61%
		22179	Republic Ind Co Of Amer	63,138,161	0.4327%	59,126,284	36,061,496	60.99%
		32620	National Interstate Ins Co	14,573,201	0.0999%	14,338,940	5,561,212	38.78%
		22136	Great American Ins Co of NY	11,004,472	0.0754%	11,173,281	2,311,032	20.68%
		26832	Great American Alliance Ins Co	752,723	0.0052%	713,597	2,183,820	306.03%
		26344	Great American Assur Co	12,711	0.0001%	199,493	-967,605	-485.03%
		16691	Great American Ins Co	9,758	0.0001%	18,120	-516,862	-2852.44%
				340,420,665	**2.3328%**	**343,354,712**	**118,395,929**	**34.48%**
11	317	AON CORP						
		40827	Virginia Surety Co Inc	313,007,626	2.1450%	276,828,416	121,841,945	44.01%
				313,007,626	**2.1450%**	**276,828,416**	**121,841,945**	**44.01%**
12	1120	EVEREST REIN HOL INC						
		10120	Everest Natl Ins Co	230,299,548	1.5782%	295,648,368	76,307,115	25.81%
				230,299,548	**1.5782%**	**295,648,368**	**76,307,115**	**25.81%**
13	38	CHUBB & SON INC						
		20281	Federal Ins Co	187,361,548	1.2839%	202,832,204	120,425,132	59.37%
		20397	Vigilant Ins Co	14,652,424	0.1004%	14,342,645	6,505,209	45.36%
		20346	Pacific Ind Co	13,058,619	0.0895%	11,046,680	6,033,886	54.62%
		20303	Great Northern Ins Co	2,976,523	0.0204%	3,374,697	1,064,979	31.56%
		20338	Northwestern Pacific Ind Co	11,794	0.0001%	11,501	819	7.12%
				218,060,908	**1.4943%**	**231,607,727**	**134,030,025**	**57.87%**
14	626	ACE LTD						
		22667	Ace American Ins Co	172,042,767	1.1790%	174,682,338	25,037,721	14.33%
		20699	Ace Prop & Cas Ins Co	24,338,816	0.1668%	25,141,056	15,687,751	62.40%
		20702	Ace Fire Underwriters Ins Co	3,515,843	0.0241%	3,749,831	2,908,019	77.55%
		22713	Insurance Co Of North Amer	1,129,262	0.0077%	1,099,840	3,225,824	293.30%
		22748	Pacific Employers Ins Co	1,092,626	0.0075%	274,461	69,046,712	25157.20%
		18279	Bankers Standard Ins Co	57,018	0.0004%	56,416	-1,895,467	-3359.80%
				202,176,332	**1.3855%**	**205,003,942**	**114,010,560**	**55.61%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
15	98		WR Berkley Corp					
		10900	Preferred Employers Ins Co	179,964,327	1.2332%	183,881,733	46,732,456	25.41%
		29580	Berkley Regional Ins Co	7,530,674	0.0516%	5,681,773	2,838,203	49.95%
		23612	Midwest Employers Cas Co	192,586	0.0013%	9,895	18,385	185.80%
				187,687,587	**1.2862%**	**189,573,401**	**49,589,044**	**26.16%**
16	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	148,411,700	1.0170%	168,388,738	63,634,313	37.79%
		37303	Redland Ins Co	33,778,546	0.2315%	41,928,060	19,003,245	45.32%
				182,190,246	**1.2485%**	**210,316,798**	**82,637,558**	**39.29%**
17	176		STATE FARM IL					
		25143	State Farm Fire And Cas Co	163,859,889	1.1229%	160,735,302	67,016,580	41.69%
				163,859,889	**1.1229%**	**160,735,302**	**67,016,580**	**41.69%**
18	181		SWISS RE GRP					
		11555	Employers Direct Ins Co	160,964,965	1.1030%	163,067,069	78,821,401	48.34%
		29874	North American Specialty Ins Co	406,091	0.0028%	406,091	4,258,547	1048.67%
				161,371,056	**1.1058%**	**163,473,160**	**83,079,948**	**50.82%**
19	3890		Applied Underwriters Grp					
		38865	California Ins Co	138,541,829	0.9494%	138,541,829	72,321,521	52.20%
				138,541,829	**0.9494%**	**138,541,829**	**72,321,521**	**52.20%**
20	158		FAIRFAX FINANCIAL					
		21113	United States Fire Ins Co	122,169,906	0.8372%	142,390,980	62,493,164	43.89%
		21105	North River Ins Co	14,452,679	0.0990%	9,162,150	5,394,864	58.88%
		25534	TIG Ins Co	723,584	0.0050%	-2,668,325	23,183,013	-868.82%
		10936	Seneca Ins Co Inc	859	0.0000%	859	286	33.29%
				137,347,028	**0.9412%**	**148,885,664**	**91,071,327**	**61.17%**
21	15563		SeaBright Ins Co					
		15563	SeaBright Ins Co	121,078,766	0.8297%	108,396,455	43,426,789	40.06%
				121,078,766	**0.8297%**	**108,396,455**	**43,426,789**	**40.06%**
22	761		ALLIANZ INS GRP					
		21849	American Automobile Ins Co	51,455,758	0.3526%	52,598,037	17,088,449	32.49%
		21857	American Ins Co	30,388,344	0.2082%	29,574,219	11,132,829	37.64%
		21881	National Surety Corp	8,557,488	0.0586%	8,880,904	1,279,500	14.41%
		21873	Firemans Fund Ins Co	6,918,745	0.0474%	8,859,565	8,214,582	92.72%
		21865	Associated Ind Corp	3,266,967	0.0224%	3,625,669	4,689,566	129.34%
				100,587,302	**0.6893%**	**103,538,394**	**42,404,926**	**40.96%**
23	218		CNA INS GRP					
		20427	American Cas Co Of Reading PA	42,197,877	0.2892%	52,998,826	111,573,137	210.52%
		20508	Valley Forge Ins Co	22,525,318	0.1544%	20,530,690	486,309	2.37%
		20443	Continental Cas Co	20,558,208	0.1409%	22,503,395	42,553,490	189.10%
		20478	National Fire Ins Co Of Hartford	10,927,366	0.0749%	11,113,090	2,168,783	19.52%
		35289	Continental Ins Co	1,403,766	0.0096%	1,528,798	7,500,062	490.59%
		20486	Transcontinental Ins Co	1,371,619	0.0094%	1,831,837	2,190,643	119.59%
				98,984,154	**0.6783%**	**110,506,636**	**166,472,424**	**150.64%**

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24	1279	Arch Ins Grp						
		11150	Arch Ins Co	97,579,493	0.6687%	101,965,344	60,484,979	59.32%
				97,579,493	**0.6687%**	**101,965,344**	**60,484,979**	**59.32%**
25	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	61,762,628	0.4232%	62,639,114	25,467,917	40.66%
		21180	Sentry Select Ins Co	20,647,698	0.1415%	23,559,262	10,771,141	45.72%
		23434	Middlesex Ins Co	11,582,781	0.0794%	12,037,261	2,147,667	17.84%
				93,993,107	**0.6441%**	**98,235,637**	**38,386,725**	**39.08%**
26	42269	Majestic Ins Co						
		42269	Majestic Ins Co	84,077,473	0.5762%	81,130,528	32,216,429	39.71%
				84,077,473	**0.5762%**	**81,130,528**	**32,216,429**	**39.71%**
27	922	ICW GROUP						
		27847	Insurance Co Of The West	59,927,342	0.4107%	58,860,434	24,971,171	42.42%
		40029	Explorer Ins Co	17,172,580	0.1177%	16,201,983	-1,686,025	-10.41%
				77,099,922	**0.5283%**	**75,062,417**	**23,285,146**	**31.02%**
28	1325	RHINE RE GRP						
		24899	Alea North America Ins Co	47,187,823	0.3234%	68,834,031	50,903,715	73.95%
				47,187,823	**0.3234%**	**68,834,031**	**50,903,715**	**73.95%**
29	163	SAFECO INS GRP						
		19704	American States Ins Co	21,133,794	0.1448%	23,710,426	5,480,902	23.12%
		24724	First Natl Ins Co Of Amer	15,035,376	0.1030%	16,019,100	7,308,308	45.62%
		19712	American States Ins Co Of TX	5,082,920	0.0348%	5,681,345	810,868	14.27%
		19690	American Economy Ins Co	4,795,274	0.0329%	4,550,271	1,496,129	32.88%
		24740	Safeco Ins Co Of Amer	509,183	0.0035%	709,846	1,023,087	144.13%
		39012	Safeco Ins Co Of IL	456,599	0.0031%	465,419	3,161,976	679.38%
				47,013,146	**0.3222%**	**51,136,407**	**19,281,270**	**37.71%**
30	150	OLD REPUBLIC GRP						
		24147	Old Republic Ins Co	42,336,171	0.2901%	32,635,030	20,827,170	63.82%
		11371	Great West Cas Co	1,074,445	0.0074%	1,045,067	610,169	58.39%
		24139	International Bus & Merc Reassur Co	555,693	0.0038%	572,067	174,016	30.42%
		20095	Bituminous Cas Corp	337	0.0000%	337	-17,290	-5130.56%
				43,966,646	**0.3013%**	**34,252,501**	**21,594,065**	**63.04%**
31	12177	Compwest Ins Co						
		12177	Compwest Ins Co	39,739,852	0.2723%	35,729,227	19,293,783	54.00%
				39,739,852	**0.2723%**	**35,729,227**	**19,293,783**	**54.00%**
32	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	31,726,216	0.2174%	32,489,226	17,156,107	52.81%
		41238	Trans Pacific Ins Co	6,480,282	0.0444%	7,036,966	3,860,783	54.86%
				38,206,498	**0.2618%**	**39,526,192**	**21,016,890**	**53.17%**
33	38733	Alaska Nat Ins Co						
		38733	Alaska Nat Ins Co	37,984,363	0.2603%	33,991,606	8,145,496	23.96%
				37,984,363	**0.2603%**	**33,991,606**	**8,145,496**	**23.96%**

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34	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	36,016,836	0.2468%	39,037,241	9,452,285	24.21%
				36,016,836	**0.2468%**	**39,037,241**	**9,452,285**	**24.21%**
35	1285		X L AMER					
		37885	XL Specialty Ins Co	31,832,624	0.2181%	23,037,628	24,964,557	108.36%
		22322	Greenwich Ins Co	212,311	0.0015%	89,995	983,831	1093.21%
				32,044,935	**0.2196%**	**23,127,623**	**25,948,388**	**112.20%**
36	457		ARGONAUT GRP					
		19801	Argonaut Ins Co	30,636,901	0.2099%	39,794,120	9,804,725	24.64%
		19844	Argonaut-Southwest Ins Co	363,738	0.0025%	-708,042	-48,289	6.82%
		19828	Argonaut-Midwest Ins Co	292,597	0.0020%	347,081	125,423	36.14%
				31,293,236	**0.2144%**	**39,433,159**	**9,881,859**	**25.06%**
37	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	19,131,627	0.1311%	19,916,230	9,450,815	47.45%
		22551	Mitsui Sumitomo Ins USA Inc	11,387,071	0.0780%	11,885,277	4,151,247	34.93%
				30,518,698	**0.2091%**	**31,801,507**	**13,602,062**	**42.77%**
38	40134		SUA Ins Co					
		40134	SUA Ins Co	23,781,652	0.1630%	9,926,225	5,086,082	51.24%
				23,781,652	**0.1630%**	**9,926,225**	**5,086,082**	**51.24%**
39	36790		Springfield Ins Co Inc					
		36790	Springfield Ins Co Inc	19,749,591	0.1353%	20,283,127	7,014,310	34.58%
				19,749,591	**0.1353%**	**20,283,127**	**7,014,310**	**34.58%**
40	10520		Care West Ins Co					
		10520	Care West Ins Co	16,590,286	0.1137%	21,094,122	10,114,299	47.95%
				16,590,286	**0.1137%**	**21,094,122**	**10,114,299**	**47.95%**
41	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	15,981,524	0.1095%	16,097,519	2,462,744	15.30%
				15,981,524	**0.1095%**	**16,097,519**	**2,462,744**	**15.30%**
42	225		IAT Reins Co Grp					
		26433	Harco Natl Ins Co	7,885,803	0.0540%	7,532,165	5,619,939	74.61%
		28886	Transguard Ins Co Of Amer Inc	6,849,874	0.0469%	6,867,686	5,336,123	77.70%
				14,735,677	**0.1010%**	**14,399,851**	**10,956,062**	**76.08%**
43	21172		Vanliner Ins Co					
		21172	Vanliner Ins Co	11,366,241	0.0779%	11,938,237	6,038,299	50.58%
				11,366,241	**0.0779%**	**11,938,237**	**6,038,299**	**50.58%**
44	74		DELPHI FIN GRP					
		15105	Safety Natl Cas Corp	11,361,079	0.0779%	11,272,524	7,173,792	63.64%
				11,361,079	**0.0779%**	**11,272,524**	**7,173,792**	**63.64%**
45	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	11,169,362	0.0765%	11,518,907	4,222,524	36.66%
				11,169,362	**0.0765%**	**11,518,907**	**4,222,524**	**36.66%**

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46	1129	WHITE MOUNTAINS GRP						
		27154	Atlantic Specialty Ins Co	5,368,913	0.0368%	7,552,616	581,274	7.70%
		20648	Employers Fire Ins Co	4,338,620	0.0297%	1,821,910	656,736	36.05%
		20621	OneBeacon America Ins Co	1,029,086	0.0071%	492,946	1,223,886	248.28%
		20613	American Employers Ins Co	9	0.0000%	9	-1,119,660	40666.67%
		38369	Northern Assur Co Of Amer	5	0.0000%	5	-137,937	58740.00%
				10,736,633	**0.0736%**	**9,867,486**	**1,204,299**	**12.20%**
47	828	GUARD INS CO						
		31470	Norguard Ins Co	5,084,135	0.0348%	2,443,434	887,547	36.32%
		42390	Amguard Ins Co	4,318,008	0.0296%	2,044,692	1,164,527	56.95%
		14702	Eastguard Ins Co	1,007,316	0.0069%	475,714	692,768	145.63%
				10,409,459	**0.0713%**	**4,963,840**	**2,744,842**	**55.30%**
48	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	8,927,196	0.0612%	8,927,196	12,241,723	137.13%
				8,927,196	**0.0612%**	**8,927,196**	**12,241,723**	**137.13%**
49	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	6,990,323	0.0479%	5,933,682	2,813,002	47.41%
				6,990,323	**0.0479%**	**5,933,682**	**2,813,002**	**47.41%**
50	767	PENN MFR ASN INS						
		12262	Pennsylvania Manufacturers Asn Ins C	2,728,502	0.0187%	2,646,358	1,654,527	62.52%
		41424	Pennsylvania Manufacturers Ind Co	1,058,717	0.0073%	390,725	210,194	53.80%
		36897	Manufacturers Alliance Ins Co	509,478	0.0035%	578,230	-21,235	-3.67%
				4,296,697	**0.0294%**	**3,615,313**	**1,843,486**	**50.99%**
51	853	PUBLIC SERVICE GRP						
		15059	Public Service Mut Ins Co	3,711,313	0.0254%	2,509,929	1,080,369	43.04%
				3,711,313	**0.0254%**	**2,509,929**	**1,080,369**	**43.04%**
52	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	3,612,146	0.0248%	3,612,941	4,316,868	119.48%
				3,612,146	**0.0248%**	**3,612,941**	**4,316,868**	**119.48%**
53	781	UNION LABOR GRP						
		37893	Ulico Cas Co	3,588,301	0.0246%	3,649,674	-6,467,591	-177.21%
				3,588,301	**0.0246%**	**3,649,674**	**-6,467,591**	**-177.21%**
54	349	FLORISTS MUT						
		13978	Florists Mut Ins Co	3,404,214	0.0233%	7,094,192	2,663,708	37.55%
				3,404,214	**0.0233%**	**7,094,192**	**2,663,708**	**37.55%**
55	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	2,978,471	0.0204%	3,073,201	-203,057	-6.61%
				2,978,471	**0.0204%**	**3,073,201**	**-203,057**	**-6.61%**
56	18538	Bancinsure Inc						
		18538	Bancinsure Inc	2,896,397	0.0198%	3,105,116	1,596,938	51.43%
				2,896,397	**0.0198%**	**3,105,116**	**1,596,938**	**51.43%**

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57	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	1,737,305	0.0119%	974,155	10,279,918	1055.27%
				1,737,305	**0.0119%**	**974,155**	**10,279,918**	**1055.27%**
58	62		EMC INS CO					
		21415	Employers Mut Cas Co	1,644,657	0.0113%	1,405,586	900,163	64.04%
				1,644,657	**0.0113%**	**1,405,586**	**900,163**	**64.04%**
59	400		CREDIT SUISSE GRP					
		24414	General Cas Co Of WI	973,255	0.0067%	869,315	117,428	13.51%
		24449	Regent Ins Co	666,859	0.0046%	664,582	-89,440	-13.46%
		25747	Unigard Ins Co	1	0.0000%	4	-84,547	13675.00%
				1,640,115	**0.0112%**	**1,533,901**	**-56,559**	**-3.69%**
60	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	1,559,056	0.0107%	1,587,948	1,197,600	75.42%
				1,559,056	**0.0107%**	**1,587,948**	**1,197,600**	**75.42%**
61	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	1,293,962	0.0089%	1,429,455	1,432,475	100.21%
		25780	Williamsburg Natl Ins Co	218,939	0.0015%	306,946	-245,355	-79.93%
				1,512,901	**0.0104%**	**1,736,401**	**1,187,120**	**68.37%**
62	108		LUMBERMENS MUT CAS GRP					
		22918	American Motorists Ins Co	1,125,408	0.0077%	1,480,206	19,732,971	1333.12%
		22977	Lumbermens Mut Cas Co	362,012	0.0025%	362,012	13,505,209	3730.60%
				1,487,420	**0.0102%**	**1,842,218**	**33,238,180**	**1804.25%**
63	36234		Preferred Professional Ins Co					
		36234	Preferred Professional Ins Co	1,237,510	0.0085%	1,407,317	-1,653,164	-117.47%
				1,237,510	**0.0085%**	**1,407,317**	**-1,653,164**	**-117.47%**
64	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	1,085,833	0.0074%	1,087,550	342,636	31.51%
				1,085,833	**0.0074%**	**1,087,550**	**342,636**	**31.51%**
65	604		GERLING GLOBAL RE GRP					
		32190	Constitution Ins Co	1,021,148	0.0070%	1,021,148	-62,826	-6.15%
				1,021,148	**0.0070%**	**1,021,148**	**-62,826**	**-6.15%**
66	867		PROTECTIVE INS GRP					
		12416	Protective Ins Co	768,356	0.0053%	768,356	364,835	47.48%
				768,356	**0.0053%**	**768,356**	**364,835**	**47.48%**
67	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	739,784	0.0051%	731,405	1,497,591	204.76%
				739,784	**0.0051%**	**731,405**	**1,497,591**	**204.76%**
68	12297		Petroleum Cas Co					
		12297	Petroleum Cas Co	668,601	0.0046%	668,601	-356,219	-53.28%
				668,601	**0.0046%**	**668,601**	**-356,219**	**-53.28%**

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69	215		UNITRIN GRP					
		10914	Kemper Independence Ins Co	636,985	0.0044%	575,352	118,548	20.60%
		16063	Unitrin Auto & Home Ins Co	5,127	0.0000%	4,693	-2,388,605	-50897.19%
				642,112	**0.0044%**	**580,045**	**-2,270,057**	**-391.36%**
70	350		GE GLOBAL GRP					
		39845	Employers Reins Corp	473,106	0.0032%	301,826	45,739	15.15%
		34207	Westport Ins Corp	60,283	0.0004%	169,086	3,785,400	2238.74%
		21318	Coregis Ins Co	48,204	0.0003%	350,556	7,005,152	1998.30%
				581,593	**0.0040%**	**821,468**	**10,836,291**	**1319.14%**
71	24		ATLANTIC CO					
		19895	Atlantic Mut Ins Co	517,505	0.0035%	627,744	2,606,326	415.19%
				517,505	**0.0035%**	**627,744**	**2,606,326**	**415.19%**
72	594		AMERICAN CONTRACTORS INS GRP					
		19984	ACIG Ins Co	456,177	0.0031%	456,177	-6,956	-1.52%
				456,177	**0.0031%**	**456,177**	**-6,956**	**-1.52%**
73	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	367,193	0.0025%	401,744	1,166,666	290.40%
				367,193	**0.0025%**	**401,744**	**1,166,666**	**290.40%**
74	241		METROPOLITAN GRP					
		39357	Travelers Ins Co Accident Dept	313,313	0.0021%	937,017	-5,549,437	-592.25%
				313,313	**0.0021%**	**937,017**	**-5,549,437**	**-592.25%**
75	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	312,821	0.0021%	277,517	1,385,557	499.27%
				312,821	**0.0021%**	**277,517**	**1,385,557**	**499.27%**
76	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	262,253	0.0018%	287,013	-1,745,272	-608.08%
				262,253	**0.0018%**	**287,013**	**-1,745,272**	**-608.08%**
77	796		QBE INS GRP LTD					
		16217	National Farmers Union Prop & Cas	249,719	0.0017%	708,675	592,706	83.64%
				249,719	**0.0017%**	**708,675**	**592,706**	**83.64%**
78	33		CALIFORNIA CAS MGMT					
		20125	California Cas Ins Co	183,640	0.0013%	187,658	-29,118	-15.52%
		20117	California Cas Ind Exch	37,699	0.0003%	39,651	4,099,382	10338.66%
				221,339	**0.0015%**	**227,309**	**4,070,264**	**1790.63%**
79	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	184,477	0.0013%	400,105	775,308	193.78%
		25984	Graphic Arts Mut Ins Co	7,859	0.0001%	6,861	910,799	13275.02%
				192,336	**0.0013%**	**406,966**	**1,686,107**	**414.31%**
80	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	173,426	0.0012%	173,426	14,227	8.20%
				173,426	**0.0012%**	**173,426**	**14,227**	**8.20%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
81	3384	The Kernan Grp						
		26549	Reinsurance Co Of Amer Inc	160,202	0.0011%	160,202	1,406,260	877.80%
				160,202	**0.0011%**	**160,202**	**1,406,260**	**877.80%**
82	41394	Benchmark Ins Co						
		41394	Benchmark Ins Co	76,628	0.0005%	79,240	-28,977	-36.57%
				76,628	**0.0005%**	**79,240**	**-28,977**	**-36.57%**
83	961	FRONTIER INS GRP						
		34266	Frontier Ins Co	69,956	0.0005%	69,956	0	0.00%
				69,956	**0.0005%**	**69,956**	**0**	**0.00%**
84	140	NATIONWIDE CORP						
		23779	Nationwide Mut Fire Ins Co	46,075	0.0003%	50,927	4,622	9.08%
		28223	Nationwide Agribusiness Ins Co	13,021	0.0001%	18,731	163,882	874.92%
				59,096	**0.0004%**	**69,658**	**168,504**	**241.90%**
85	11118	Federated Rural Electric Ins Exch						
		11118	Federated Rural Electric Ins Exch	26,998	0.0002%	26,998	1,166,289	4319.91%
				26,998	**0.0002%**	**26,998**	**1,166,289**	**4319.91%**
86	680	AMERISAFE GRP						
		31895	American Interstate Ins Co	1,878	0.0000%	1,878	-99,999	-5324.76%
				1,878	**0.0000%**	**1,878**	**-99,999**	**-5324.76%**
			Line Total:	**14,592,722,090**	**100.0000%**	**14,557,496,792**	**8,346,439,922**	**57.33%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	12	AMERICAN INTRNL GRP						
		19445	National Union Fire Ins Co Of Pitts	535,274,393	12.1555%	543,318,015	510,266,370	93.92%
		19429	Insurance Co Of The State Of PA	193,588,057	4.3962%	170,730,647	178,159,835	104.35%
		19380	American Home Assur Co	36,592,358	0.8310%	21,219,065	32,374,781	152.57%
		19399	AIU Ins Co	11,389,567	0.2586%	11,024,079	21,491,996	194.96%
		23841	New Hampshire Ins Co	6,696,749	0.1521%	5,335,453	5,764,395	108.04%
		12963	21st Century Ins Co	4,157,131	0.0944%	3,976,026	3,345,958	84.15%
		23809	Granite State Ins Co	1,785,389	0.0405%	3,266,262	-5,168,414	-158.24%
		19410	Commerce & Industry Ins Co	1,459,156	0.0331%	3,676,419	1,534,597	41.74%
		35637	Landmark Ins Co	1,000,000	0.0227%	493,981	-277,007	-56.08%
		19402	Birmingham Fire Ins Co Of PA	674,119	0.0153%	750,150	885,755	118.08%
		20796	AIG Premier Ins Co	596,266	0.0135%	596,266	-304,662	-51.09%
		43761	American Intl Ins Co Of CA	47,287	0.0011%	41,660	-58	-0.14%
		11452	Hartford Steam Boil Inspec & Ins Co	15,843	0.0004%	17,007	6,564	38.60%
				793,276,315	**18.0145%**	**764,445,030**	**748,080,110**	**97.86%**
2	38	CHUBB & SON INC						
		20281	Federal Ins Co	255,231,424	5.7960%	251,164,325	114,908,086	45.75%
		35181	Executive Risk Ind Inc	79,793,082	1.8120%	82,171,901	47,302,781	57.57%
		20397	Vigilant Ins Co	1,139,888	0.0259%	1,171,660	1,677,554	143.18%
		20346	Pacific Ind Co	753,875	0.0171%	828,292	6,096,801	736.07%
		20303	Great Northern Ins Co	646,287	0.0147%	384,770	-12,655	-3.29%
		20338	Northwestern Pacific Ind Co	276,350	0.0063%	273,658	-141,791	-51.81%
				337,840,906	**7.6720%**	**335,994,606**	**169,830,776**	**50.55%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
3	3548	St Paul Travelers Grp						
		24767	St Paul Fire & Marine Ins Co	107,225,933	2.4350%	115,571,911	64,407,348	55.73%
		25674	Travelers Property Cas Co Of Amer	100,337,114	2.2786%	71,170,186	46,715,867	65.64%
		24791	St Paul Mercury Ins Co	50,087,330	1.1374%	52,554,580	45,369,259	86.33%
		31194	Travelers Cas & Surety Co Of Amer	37,536,167	0.8524%	35,103,996	22,347,607	63.66%
		36463	Discover Prop & Cas Ins Co	18,686,717	0.4244%	16,750,632	7,157,290	42.73%
		25887	US Fidelity & Guaranty Co	4,988,476	0.1133%	1,496,906	14,694,220	981.64%
		25682	Travelers Ind Co Of CT	3,122,822	0.0709%	3,304,665	-2,941	-0.09%
		19070	Standard Fire Ins Co	2,529,504	0.0574%	2,261,739	3,635,738	160.75%
		35386	Fidelity & Guaranty Ins Co	2,508,900	0.0570%	3,257,931	-3,368,183	-103.38%
		25658	Travelers Ind Co	2,250,415	0.0511%	10,159,021	23,542,771	231.74%
		25879	Fidelity & Guaranty Ins Underwriters	1,784,765	0.0405%	2,291,735	548,432	23.93%
		41483	Farmington Cas Co	1,002,499	0.0228%	583,063	355,192	60.92%
		41769	Athena Assur Co	800,157	0.0182%	679,121	627,387	92.38%
		24015	Northland Ins Co	656,003	0.0149%	871,828	3,048,268	349.64%
		36161	Travelers Prop Cas Ins Co	556,562	0.0126%	491,824	1,953,964	397.29%
		19038	Travelers Cas & Surety Co	477,133	0.0108%	485,104	7,183,209	1480.76%
		24031	Northland Cas Co	58,764	0.0013%	55,655	-6,505	-11.69%
		24775	St Paul Guardian Ins Co	46,898	0.0011%	631,794	551,082	87.22%
		22535	Seaboard Surety Co	33,669	0.0008%	-1,151	1,761,315	53024.76%
		22233	Select Ins Co	9,055	0.0002%	44,428	300,773	676.99%
		22209	Atlantic Ins Co	3,394	0.0001%	8,610	498	5.78%
		33650	Mendota Ins Co	11	0.0000%	36	17	47.22%
				334,702,288	**7.6008%**	**317,773,614**	**240,822,608**	**75.78%**
4	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	142,178,271	3.2287%	158,665,140	106,808,922	67.32%
		26247	American Guarantee & Liability Ins	47,356,294	1.0754%	49,168,557	16,435,851	33.43%
		21709	Truck Ins Exch	41,656,930	0.9460%	40,508,595	24,895,531	61.46%
		41181	Universal Underwriters Ins Co	27,231,693	0.6184%	27,455,136	21,380,915	77.88%
		21326	Empire Fire & Marine Ins Co	6,726,991	0.1528%	6,218,058	4,424,949	71.16%
		11185	Foremost Ins Co	3,810,374	0.0865%	3,337,102	632,125	18.94%
		21660	Fire Ins Exch	3,466,946	0.0787%	3,061,205	5,574,164	182.09%
		40142	American Zurich Ins Co	2,738,270	0.0622%	4,527,256	2,338,670	51.66%
		39306	Fidelity & Deposit Co Of MD	2,107,989	0.0479%	2,426,883	330,675	13.63%
		21652	Farmers Ins Exch	2,062,913	0.0468%	2,168,768	183,156	8.45%
		10317	Neighborhood Spirit Prop & Cas Co	1,509,023	0.0343%	1,469,840	1,814,505	123.45%
		27855	Zurich American Ins Co Of IL	574,575	0.0130%	516,355	39,606	7.67%
		10318	Exact Prop & Cas Co Inc	434,650	0.0099%	406,160	420,224	103.46%
		10315	Civic Property & Cas Co	220,928	0.0050%	205,962	34,623	16.81%
		19356	Maryland Cas Co	179,659	0.0041%	192,745	3,051,681	1583.27%
		19372	Northern Ins Co Of NY	164,124	0.0037%	270,158	7,544,872	2792.76%
		43699	American Federation Ins Co	59,280	0.0013%	60,841	5,932	9.75%
		21687	Mid-Century Ins Co	2,317	0.0001%	84,965	-12,390	-14.58%
				282,481,227	**6.4149%**	**300,743,726**	**195,904,011**	**65.14%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
5	626	ACE LTD						
		22667	Ace American Ins Co	167,860,631	3.8119%	161,458,615	124,332,998	77.01%
		21121	Westchester Fire Ins Co	28,584,235	0.6491%	26,065,133	-3,224,811	-12.37%
		43575	Indemnity Ins Co Of North Amer	177,180	0.0040%	193,855	-2,122,416	-1094.85%
		20699	Ace Prop & Cas Ins Co	40,480	0.0009%	37,331	39,382	105.49%
		20702	Ace Fire Underwriters Ins Co	30,262	0.0007%	20,227	-302,986	-1497.93%
		18279	Bankers Standard Ins Co	22,076	0.0005%	1,815	-61,442	-3385.23%
		22748	Pacific Employers Ins Co	18,221	0.0004%	18,001	-6,343,908	-35241.98%
		10030	Ace Ind Ins Co	5,950	0.0001%	5,950	2,304	38.72%
				196,739,035	**4.4677%**	**187,800,927**	**112,319,121**	**59.81%**
6	218	CNA INS GRP						
		20443	Continental Cas Co	161,823,385	3.6748%	157,042,688	68,410,718	43.56%
		20494	Transportation Ins Co	8,432,582	0.1915%	8,279,721	13,696,105	165.42%
		24047	Surety Bonding Co Of Amer	4,742,822	0.1077%	4,566,503	746,676	16.35%
		20486	Transcontinental Ins Co	3,959,916	0.0899%	3,146,961	1,539,133	48.91%
		20508	Valley Forge Ins Co	3,951,499	0.0897%	3,324,993	3,075,621	92.50%
		20427	American Cas Co Of Reading PA	2,808,530	0.0638%	3,336,684	7,044,471	211.12%
		20478	National Fire Ins Co Of Hartford	1,759,452	0.0400%	1,347,842	2,390,441	177.35%
		35289	Continental Ins Co	1,097,630	0.0249%	1,110,134	-9,701,346	-873.89%
		13188	Western Surety Co	390,446	0.0089%	370,545	15,093	4.07%
		34622	Glens Falls Ins Co	370	0.0000%	427,530	-389,484	-91.10%
				188,966,632	**4.2912%**	**182,953,601**	**86,827,428**	**47.46%**
7	91	HARTFORD FIRE & CAS GRP						
		29459	Twin City Fire Ins Co Co	80,914,965	1.8375%	76,905,909	-9,110,611	-11.85%
		19682	Hartford Fire In Co	49,804,592	1.1310%	46,761,766	56,401,965	120.62%
		29424	Hartford Cas Ins Co	27,817,748	0.6317%	26,406,442	-415,925	-1.58%
		37478	Hartford Ins Co Of The Midwest	2,342,891	0.0532%	2,314,686	-1,539,659	-66.52%
		22357	Hartford Accid & Ind Co	1,839,919	0.0418%	1,833,664	3,120,953	170.20%
		30104	Hartford Underwriters Ins Co	1,536,271	0.0349%	1,277,962	-36,564	-2.86%
				164,256,386	**3.7301%**	**155,500,429**	**48,420,159**	**31.14%**
8	1285	X L AMER						
		37885	XL Specialty Ins Co	117,092,146	2.6590%	117,334,684	55,068,147	46.93%
		22322	Greenwich Ins Co	27,629,584	0.6274%	27,136,417	22,855,053	84.22%
		24554	XL Ins Amer Inc	14,385,679	0.3267%	14,422,420	-36,733,098	-254.69%
		20583	XL Reins America Inc	284	0.0000%	284	85,976	30273.24%
				159,107,693	**3.6132%**	**158,893,805**	**41,276,078**	**25.98%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
9	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	95,323,246	2.1647%	101,138,268	41,032,078	40.57%
		21849	American Automobile Ins Co	6,824,054	0.1550%	8,033,621	12,452,809	155.01%
		21857	American Ins Co	6,403,988	0.1454%	6,442,681	5,737,566	89.06%
		21881	National Surety Corp	3,733,256	0.0848%	3,220,228	3,030,652	94.11%
		21865	Associated Ind Corp	2,241,893	0.0509%	2,264,590	3,110,281	137.34%
		35300	Allianz Global Risks US Ins Co	1,434,516	0.0326%	1,328,067	2,209,933	166.40%
		22810	Chicago Ins Co	878,608	0.0200%	863,455	12,954,975	1500.36%
		22837	Interstate Ind Co	478	0.0000%	444,956	167,846	37.72%
				116,840,039	**2.6533%**	**123,735,866**	**80,696,140**	**65.22%**
10	111	LIBERTY MUT GRP						
		19917	Liberty Ins Underwriters Inc	32,845,567	0.7459%	34,028,559	21,241,824	62.42%
		23043	Liberty Mut Ins Co	27,192,088	0.6175%	20,199,247	81,380,187	402.89%
		10836	Golden Eagle Ins Corp	18,012,123	0.4090%	17,445,034	4,344,967	24.91%
		23035	Liberty Mut Fire Ins Co	17,821,625	0.4047%	17,333,312	7,406,689	42.73%
		24198	Peerless Ins Co	11,559,848	0.2625%	10,467,934	1,111,123	10.61%
		42404	Liberty Ins Corp	5,247,467	0.1192%	5,341,864	10,686,686	200.06%
		21458	Employers Ins of Wausau	815,230	0.0185%	720,758	25,158,148	3490.51%
		26069	Wausau Business Ins Co	775,339	0.0176%	834,900	339,956	40.72%
		26042	Wausau Underwriters Ins Co	376,841	0.0086%	569,322	36,367	6.39%
		24171	Netherlands Ins Co The	37,190	0.0008%	32,506	17,564	54.03%
		33600	LM Ins Corp	4,920	0.0001%	4,669	1,186	25.40%
				114,688,238	**2.6045%**	**106,978,105**	**151,724,697**	**141.83%**
11	176	STATE FARM IL						
		25151	State Farm General Ins Co	107,522,191	2.4417%	104,188,696	47,556,832	45.64%
		25143	State Farm Fire And Cas Co	4,981,892	0.1131%	4,152,590	793,480	19.11%
		25178	State Farm Mut Auto Ins Co	716,359	0.0163%	982,395	0	0.00%
				113,220,442	**2.5711%**	**109,323,681**	**48,350,312**	**44.23%**
12	984	HCC INS HOLDINGS GRP						
		42374	Houston Cas Co	47,945,641	1.0888%	50,329,013	21,744,452	43.20%
		29599	US Specialty Ins Co	39,566,103	0.8985%	24,410,202	9,975,320	40.87%
				87,511,744	**1.9873%**	**74,739,215**	**31,719,772**	**42.44%**
13	84	American Financial Grp						
		16691	Great American Ins Co	46,010,095	1.0448%	45,574,302	37,793,285	82.93%
		26344	Great American Assur Co	35,920,868	0.8157%	38,200,282	9,010,109	23.59%
		26832	Great American Alliance Ins Co	3,421,128	0.0777%	3,274,570	840,319	25.66%
		32620	National Interstate Ins Co	270,481	0.0061%	252,080	-18,204	-7.22%
		22136	Great American Ins Co of NY	254,124	0.0058%	265,457	21,170,018	7974.93%
		33723	Great American Spirit Ins Co	3,697	0.0001%	39,046	1,420,616	3638.31%
				85,880,393	**1.9503%**	**87,605,737**	**70,216,143**	**80.15%**
14	1279	Arch Ins Grp						
		11150	Arch Ins Co	83,679,036	1.9003%	81,714,359	28,186,897	34.49%
				83,679,036	**1.9003%**	**81,714,359**	**28,186,897**	**34.49%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
15	501	Alleghany Grp						
		22314	RSUI Ind Co	74,560,969	1.6932%	70,129,635	39,330,647	56.08%
		18619	Platte River Ins Co.	5,876,919	0.1335%	4,698,018	2,054,243	43.73%
				80,437,888	**1.8267%**	**74,827,653**	**41,384,890**	**55.31%**
16	785	MARKEL CORP GRP						
		35378	Evanston Ins Co	61,833,363	1.4042%	65,372,329	26,749,601	40.92%
		28932	Markel American Ins Co	6,882,434	0.1563%	7,639,992	2,853,731	37.35%
		38970	Markel Ins Co	3,683,686	0.0837%	3,414,331	-825,958	-24.19%
				72,399,483	**1.6441%**	**76,426,652**	**28,777,374**	**37.65%**
17	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	70,486,578	1.6007%	67,506,572	27,666,548	40.98%
				70,486,578	**1.6007%**	**67,506,572**	**27,666,548**	**40.98%**
18	140	NATIONWIDE CORP						
		11991	National Cas Co	16,562,811	0.3761%	16,152,454	6,657,300	41.22%
		19100	Amco Ins Co	15,899,166	0.3611%	14,563,524	9,135,381	62.73%
		15580	Scottsdale Ind Co	14,829,075	0.3368%	14,749,828	2,357,641	15.98%
		23787	Nationwide Mut Ins Co	10,061,687	0.2285%	8,924,210	926,743	10.38%
		28223	Nationwide Agribusiness Ins Co	5,818,673	0.1321%	5,126,511	9,896,291	193.04%
		42579	Allied Prop & Cas Ins Co	1,621,335	0.0368%	1,372,221	409,233	29.82%
		13838	Farmland Mut Ins Co	162,156	0.0037%	157,877	71,069	45.02%
		25453	Nationwide Ins Co Of Amer	19,207	0.0004%	4,457	1,241	27.84%
		23779	Nationwide Mut Fire Ins Co	499	0.0000%	562	10,454	1860.14%
				64,974,609	**1.4755%**	**61,051,644**	**29,465,353**	**48.26%**
19	98	WR Berkley Corp						
		10510	Carolina Cas Ins Co	41,198,984	0.9356%	47,421,923	26,525,767	55.94%
		36684	Riverport Ins Co	8,251,865	0.1874%	9,324,829	-220,469	-2.36%
		25224	Great Divide Ins Co	4,520,727	0.1027%	3,999,297	-266,911	-6.67%
		40045	Starnet Ins Co	2,575,241	0.0585%	6,843,473	3,166,783	46.27%
		23612	Midwest Employers Cas Co	1,742,872	0.0396%	1,049,584	579,062	55.17%
				58,289,689	**1.3237%**	**68,639,106**	**29,784,232**	**43.39%**
20	36706	Lawyers Mut Ins Co						
		36706	Lawyers Mut Ins Co	54,598,040	1.2399%	53,723,628	15,123,452	28.15%
				54,598,040	**1.2399%**	**53,723,628**	**15,123,452**	**28.15%**
21	150	OLD REPUBLIC GRP						
		24147	Old Republic Ins Co	53,747,824	1.2206%	53,724,641	58,720,137	109.30%
		11371	Great West Cas Co	350,276	0.0080%	347,539	940,600	270.65%
		40444	Old Republic Surety Co	31,682	0.0007%	11,550	-6,660	-57.66%
				54,129,782	**1.2292%**	**54,083,730**	**59,654,077**	**110.30%**

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Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
22	31		BERKSHIRE HATHAWAY					
		25895	United States Liability Ins Co	19,575,981	0.4446%	19,383,729	4,431,775	22.86%
		38962	Genesis Ins Co	14,653,728	0.3328%	17,290,379	23,256,414	134.50%
		11967	General Star Natl Ins Co	8,897,207	0.2020%	9,090,413	-522,063	-5.74%
		22063	Government Employees Ins Co	3,631,114	0.0825%	3,600,724	2,696,414	74.89%
		11843	Medical Protective Co	356,725	0.0081%	318,916	-353,000	-110.69%
		20052	National Liab & Fire Ins Co	316,437	0.0072%	307,068	492,638	160.43%
		20087	National Ind Co	9,093	0.0002%	-228,510	281,929	-123.38%
		27812	Columbia Ins Co	3,051	0.0001%	3,051	-46,562	-1526.12%
				47,443,336	**1.0774%**	**49,765,770**	**30,237,545**	**60.76%**
23	163		SAFECO INS GRP					
		19704	American States Ins Co	16,570,026	0.3763%	15,188,771	8,647,179	56.93%
		24732	General Ins Co Of Amer	15,704,959	0.3566%	16,308,615	5,394,681	33.08%
		24740	Safeco Ins Co Of Amer	11,950,256	0.2714%	12,113,197	13,319,236	109.96%
		24724	First Natl Ins Co Of Amer	906,345	0.0206%	772,155	-56,947	-7.38%
		19690	American Economy Ins Co	311,500	0.0071%	173,763	198,557	114.27%
				45,443,086	**1.0320%**	**44,556,501**	**27,502,706**	**61.73%**
24	677		MAGUIRE CORP GRP					
		18058	Philadelphia Ind Ins Co	40,708,136	0.9244%	36,490,008	8,771,787	24.04%
				40,708,136	**0.9244%**	**36,490,008**	**8,771,787**	**24.04%**
25	3416		AXIS Capital Grp					
		20370	AXIS Reins Co	38,429,951	0.8727%	35,131,469	19,751,402	56.22%
				38,429,951	**0.8727%**	**35,131,469**	**19,751,402**	**56.22%**
26	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	34,829,356	0.7909%	35,524,453	16,495,890	46.44%
				34,829,356	**0.7909%**	**35,524,453**	**16,495,890**	**46.44%**
27	158		FAIRFAX FINANCIAL					
		25054	Hudson Ins Co	16,070,716	0.3649%	16,193,004	11,070,391	68.37%
		21113	United States Fire Ins Co	7,361,291	0.1672%	7,714,588	-122,713	-1.59%
		21105	North River Ins Co	6,992,500	0.1588%	6,093,137	12,826,564	210.51%
		24384	Fairmont Specialty Ins Co	1,819,259	0.0413%	2,053,832	684,769	33.34%
		10936	Seneca Ins Co Inc	324,906	0.0074%	282,606	245,579	86.90%
		25518	Fairmont Premier Ins Co	11,130	0.0003%	11,130	483,902	4347.73%
				32,579,802	**0.7399%**	**32,348,297**	**25,188,492**	**77.87%**
28	37621		Toyota Motor Ins Co					
		37621	Toyota Motor Ins Co	31,554,681	0.7166%	16,653,328	10,963,729	65.84%
				31,554,681	**0.7166%**	**16,653,328**	**10,963,729**	**65.84%**
29	510		NAVIGATORS GRP INC					
		42307	Navigators Ins Co	30,940,738	0.7026%	25,770,838	7,256,672	28.16%
				30,940,738	**0.7026%**	**25,770,838**	**7,256,672**	**28.16%**

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Licensed companies only

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30	920	UNITED NATL GRP						
		13064	United Natl Ins Co	27,018,565	0.6136%	27,513,343	14,672,175	53.33%
		42048	Diamond State Ins Co	3,673,728	0.0834%	3,610,543	5,880,754	162.88%
				30,692,293	**0.6970%**	**31,123,886**	**20,552,929**	**66.04%**
31	36340	Camico Mut Ins Co						
		36340	Camico Mut Ins Co	29,283,666	0.6650%	29,714,937	3,685,328	12.40%
				29,283,666	**0.6650%**	**29,714,937**	**3,685,328**	**12.40%**
32	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	26,823,111	0.6091%	26,715,174	24,733,765	92.58%
		28304	Federated Service Ins Co	2,265,871	0.0515%	2,171,463	664,735	30.61%
				29,088,982	**0.6606%**	**28,886,637**	**25,398,500**	**87.92%**
33	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	24,585,682	0.5583%	24,932,459	45,430,046	182.21%
		37257	Insurance Corp Of Hannover	1,525,141	0.0346%	2,816,753	-7,983,582	-283.43%
				26,110,823	**0.5930%**	**27,749,212**	**37,446,464**	**134.95%**
34	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	23,480,107	0.5332%	22,384,522	13,117,542	58.60%
				23,480,107	**0.5332%**	**22,384,522**	**13,117,542**	**58.60%**
35	39861	Golden Bear Ins Co						
		39861	Golden Bear Ins Co	21,381,647	0.4856%	20,221,812	8,922,085	44.12%
				21,381,647	**0.4856%**	**20,221,812**	**8,922,085**	**44.12%**
36	317	AON CORP						
		40827	Virginia Surety Co Inc	20,530,865	0.4662%	18,996,154	13,985,952	73.63%
				20,530,865	**0.4662%**	**18,996,154**	**13,985,952**	**73.63%**
37	10639	Attorneys Liab Assur Society Inc RRG						
		10639	Attorneys Liab Assur Society Inc RRG	19,353,557	0.4395%	18,591,000	14,000,614	75.31%
				19,353,557	**0.4395%**	**18,591,000**	**14,000,614**	**75.31%**
38	866	WESTERN WORLD GRP						
		37982	Tudor Ins Co	13,692,092	0.3109%	13,646,672	5,551,189	40.68%
		13196	Western World Ins Co	5,307,462	0.1205%	5,598,414	1,819,538	32.50%
		40436	Stratford Ins Co	143,403	0.0033%	178,947	232,608	129.99%
				19,142,957	**0.4347%**	**19,424,033**	**7,603,335**	**39.14%**
39	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	10,681,420	0.2426%	11,418,203	5,343,661	46.80%
		24988	Sentry Ins A Mut Co	5,921,841	0.1345%	5,878,225	1,890,298	32.16%
		23434	Middlesex Ins Co	1,674	0.0000%	569	-625,945	10007.91%
				16,604,935	**0.3771%**	**17,296,997**	**6,608,014**	**38.20%**

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40	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	11,909,284	0.2704%	11,732,592	-1,456,742	-12.42%
		10358	Encompass Ins Co	1,584,456	0.0360%	799,267	108,415	13.56%
		36455	Northbrook Ind Co	1,174,740	0.0267%	561,130	110,322	19.66%
		19240	Allstate Ind Co	6,446	0.0001%	6,914	0	0.00%
				14,674,926	**0.3333%**	**13,099,903**	**-1,238,005**	**-9.45%**
41	1129		WHITE MOUNTAINS GRP					
		27154	Atlantic Specialty Ins Co	7,212,738	0.1638%	6,785,031	1,861,638	27.44%
		20621	OneBeacon America Ins Co	4,375,368	0.0994%	4,673,275	8,416,947	180.11%
		21970	OneBeacon Ins Co	2,977,890	0.0676%	2,588,925	3,050,352	117.82%
		20648	Employers Fire Ins Co	12,521	0.0003%	4,226	3,962,041	93753.93%
		35408	Sirius Amer Ins Co	5,929	0.0001%	5,298	2,962	55.91%
		21946	Camden Fire Ins Assoc	500	0.0000%	301	149	49.50%
				14,584,946	**0.3312%**	**14,057,056**	**17,294,089**	**123.03%**
42	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25941	USAA	11,490,411	0.2609%	11,371,872	6,786,352	59.68%
		25968	USAA Cas Ins Co	3,043,047	0.0691%	2,819,902	948,088	33.62%
				14,533,458	**0.3300%**	**14,191,774**	**7,734,440**	**54.50%**
43	689		BANKERS INS GRP					
		33162	Bankers Ins Co	12,813,946	0.2910%	13,165,226	4,280,998	32.52%
				12,813,946	**0.2910%**	**13,165,226**	**4,280,998**	**32.52%**
44	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	12,510,362	0.2841%	12,048,965	7,087,009	58.82%
				12,510,362	**0.2841%**	**12,048,965**	**7,087,009**	**58.82%**
45	1346		AMERICAN SAFETY HOLDING GRP					
		25448	American Safety RRG Inc	6,568,409	0.1492%	7,320,256	2,602,305	35.55%
		39969	American Safety Cas Ins Co	5,863,872	0.1332%	5,716,274	1,259,182	22.03%
				12,432,281	**0.2823%**	**13,036,530**	**3,861,487**	**29.62%**
46	783		RLI INS GRP					
		13056	RLI Ins Co	11,069,688	0.2514%	8,772,269	1,515,173	17.27%
				11,069,688	**0.2514%**	**8,772,269**	**1,515,173**	**17.27%**
47	408		AMERICAN NATL FNCL GRP					
		28401	American Natl Prop & Cas Co	10,520,647	0.2389%	1,606,190	2,368,520	147.46%
		11048	Pacific Prop & Cas Co	411,046	0.0093%	382,377	251,000	65.64%
				10,931,693	**0.2482%**	**1,988,567**	**2,619,520**	**131.73%**
48	40134		SUA Ins Co					
		40134	SUA Ins Co	10,574,087	0.2401%	4,602,955	1,404,831	30.52%
				10,574,087	**0.2401%**	**4,602,955**	**1,404,831**	**30.52%**

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49	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	9,739,448	0.2212%	10,600,679	66,182,328	624.32%
		32077	Heritage Casualty Ins Co	324,121	0.0074%	324,121	107,694	33.23%
		39845	Employers Reins Corp	144,069	0.0033%	296,031	34,775,497	11747.25%
				10,207,638	**0.2318%**	**11,220,831**	**101,065,519**	**900.70%**
50	1318		INTERINS EXCH OF THE AUTOMOBILE CLUB					
		15598	Interins Exch Of The Automobile Club	9,629,293	0.2187%	9,404,738	6,109,900	64.97%
				9,629,293	**0.2187%**	**9,404,738**	**6,109,900**	**64.97%**
51	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	9,342,968	0.2122%	9,086,152	4,033,276	44.39%
		25798	Unigard Ind Co	177,329	0.0040%	179,518	13,350	7.44%
		24414	General Cas Co Of WI	39,261	0.0009%	39,759	57,928	145.70%
		24449	Regent Ins Co	4,639	0.0001%	4,418	1,673	37.87%
				9,564,197	**0.2172%**	**9,309,847**	**4,106,227**	**44.11%**
52	1278		CALIFORNIA ST AUTO GRP					
		15539	California State Auto Asn Inter-Ins	8,191,101	0.1860%	7,468,151	8,639,777	115.69%
		10921	ACA Ins Co	1,273,079	0.0289%	532,318	59,633	11.20%
				9,464,180	**0.2149%**	**8,000,469**	**8,699,410**	**108.74%**
53	155		PROGRESSIVE GRP					
		24260	Progressive Cas Ins Co	8,564,683	0.1945%	9,652,218	4,824,859	49.99%
		16322	Progressive Direct Ins Co	447,140	0.0102%	188,713	128,815	68.26%
		27804	Progressive West Ins Co	159,767	0.0036%	202,613	-4,363	-2.15%
				9,171,590	**0.2083%**	**10,043,544**	**4,949,311**	**49.28%**
54	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	5,618,442	0.1276%	5,716,842	1,304,175	22.81%
		22551	Mitsui Sumitomo Ins USA Inc	3,243,278	0.0737%	2,863,592	1,230,108	42.96%
				8,861,720	**0.2012%**	**8,580,434**	**2,534,283**	**29.54%**
55	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	8,478,584	0.1925%	7,468,071	6,412,427	85.86%
				8,478,584	**0.1925%**	**7,468,071**	**6,412,427**	**85.86%**
56	802		Capital Ins Group					
		13544	California Capital Ins Co	6,967,508	0.1582%	6,829,644	-2,539,407	-37.18%
		23540	Monterey Ins Co	705,041	0.0160%	566,065	-134,844	-23.82%
		12890	Eagle West Ins Co	36,198	0.0008%	33,091	4,258	12.87%
				7,708,747	**0.1751%**	**7,428,800**	**-2,669,993**	**-35.94%**
57	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	7,636,155	0.1734%	8,504,261	3,898,159	45.84%
				7,636,155	**0.1734%**	**8,504,261**	**3,898,159**	**45.84%**
58	2638		NCMIC Grp					
		15865	NCMIC Ins Co	7,569,842	0.1719%	6,651,434	2,144,873	32.25%
				7,569,842	**0.1719%**	**6,651,434**	**2,144,873**	**32.25%**

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59	3482		North American Builders Grp					
		11603	Contractors Ins Co of North Amer RRG	6,755,585	0.1534%	2,558,758	1,056,083	41.27%
				6,755,585	**0.1534%**	**2,558,758**	**1,056,083**	**41.27%**
60	11965		Allegiant Ins Co Inc A RRG					
		11965	Allegiant Ins Co Inc A RRG	6,640,076	0.1508%	6,640,076	3,757,158	56.58%
				6,640,076	**0.1508%**	**6,640,076**	**3,757,158**	**56.58%**
61	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	6,167,290	0.1401%	5,948,713	-1,287,827	-21.65%
		14559	Guideone Specialty Mut Ins Co	305,502	0.0069%	328,617	1,495,473	455.08%
				6,472,792	**0.1470%**	**6,277,330**	**207,646**	**3.31%**
62	2378		HBW Holdings Grp					
		44016	National Home Ins Co RRG	6,303,851	0.1432%	2,855,208	3,187,878	111.65%
				6,303,851	**0.1432%**	**2,855,208**	**3,187,878**	**111.65%**
63	225		IAT Reins Co Grp					
		26433	Harco Natl Ins Co	4,811,537	0.1093%	4,308,144	1,534,547	35.62%
		28886	Transguard Ins Co Of Amer Inc	968,442	0.0220%	991,776	461,925	46.58%
		13234	Wilshire Ins Co	501,226	0.0114%	502,393	66,743	13.29%
		20010	Acceptance Ind Ins Co	348	0.0000%	348	268	77.01%
				6,281,553	**0.1426%**	**5,802,661**	**2,063,483**	**35.56%**
64	479		IFG CO					
		11177	First Financial Ins Co	6,272,354	0.1424%	6,805,686	5,546,432	81.50%
				6,272,354	**0.1424%**	**6,805,686**	**5,546,432**	**81.50%**
65	3569		Caterpillar Grp					
		11255	Caterpillar Ins Co	5,874,770	0.1334%	4,670,318	3,709,795	79.43%
				5,874,770	**0.1334%**	**4,670,318**	**3,709,795**	**79.43%**
66	215		UNITRIN GRP					
		14133	Valley Ins Co	2,963,161	0.0673%	3,141,265	344,030	10.95%
		10914	Kemper Independence Ins Co	2,878,227	0.0654%	2,685,313	2,012,742	74.95%
		16063	Unitrin Auto & Home Ins Co	28,615	0.0006%	26,435	5,951	22.51%
				5,870,003	**0.1333%**	**5,853,013**	**2,362,723**	**40.37%**
67	93		TEXAS ST NATL GRP					
		12831	State Natl Ins Co Inc	5,642,601	0.1281%	5,764,708	4,348,028	75.42%
				5,642,601	**0.1281%**	**5,764,708**	**4,348,028**	**75.42%**
68	62		EMC INS CO					
		21415	Employers Mut Cas Co	5,491,320	0.1247%	5,471,300	1,963,075	35.88%
				5,491,320	**0.1247%**	**5,471,300**	**1,963,075**	**35.88%**
69	4		Ameriprise Financial Grp					
		27928	Amex Assur Co	5,442,986	0.1236%	5,390,348	4,415,066	81.91%
				5,442,986	**0.1236%**	**5,390,348**	**4,415,066**	**81.91%**

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70	660		MERCURY GEN GRP					
		11908	Mercury Cas Co	5,227,911	0.1187%	4,626,802	2,453,437	53.03%
				5,227,911	**0.1187%**	**4,626,802**	**2,453,437**	**53.03%**
71	23		BCS INS GRP					
		38245	BCS Ins Co	4,706,344	0.1069%	3,998,555	47,745	1.19%
				4,706,344	**0.1069%**	**3,998,555**	**47,745**	**1.19%**
72	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	4,486,014	0.1019%	4,411,266	237,424	5.38%
				4,486,014	**0.1019%**	**4,411,266**	**237,424**	**5.38%**
73	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	4,411,556	0.1002%	4,476,323	2,018,495	45.09%
				4,411,556	**0.1002%**	**4,476,323**	**2,018,495**	**45.09%**
74	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	4,023,584	0.0914%	4,169,470	4,412,222	105.82%
				4,023,584	**0.0914%**	**4,169,470**	**4,412,222**	**105.82%**
75	748		Meadowbrook Ins Grp					
		25780	Williamsburg Natl Ins Co	3,713,736	0.0843%	4,029,532	2,918,887	72.44%
		18023	Star Ins Co	249,356	0.0057%	257,629	-115,902	-44.99%
				3,963,092	**0.0900%**	**4,287,161**	**2,802,985**	**65.38%**
76	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	2,907,139	0.0660%	2,881,120	804,378	27.92%
		23450	American Family Home Ins Co	799,224	0.0181%	693,123	159,343	22.99%
				3,706,363	**0.0842%**	**3,574,243**	**963,721**	**26.96%**
77	21172		Vanliner Ins Co					
		21172	Vanliner Ins Co	2,996,479	0.0680%	2,950,079	1,129,831	38.30%
				2,996,479	**0.0680%**	**2,950,079**	**1,129,831**	**38.30%**
78	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	2,861,514	0.0650%	3,176,674	3,352,604	105.54%
				2,861,514	**0.0650%**	**3,176,674**	**3,352,604**	**105.54%**
79	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	2,558,603	0.0581%	2,859,351	596,860	20.87%
				2,558,603	**0.0581%**	**2,859,351**	**596,860**	**20.87%**
80	1125		AMERICAN HEALTHCARE SPECIALTY					
		10352	Scpie Ind Co	1,597,781	0.0363%	1,536,663	202,247	13.16%
		39152	American Healthcare Ind Co	866,859	0.0197%	971,885	-155,656	-16.02%
				2,464,640	**0.0560%**	**2,508,548**	**46,591**	**1.86%**
81	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	1,586,954	0.0360%	1,329,345	-96,868	-7.29%
		19615	American Reliable Ins Co	742,767	0.0169%	732,986	973,108	132.76%
		42978	American Security Ins Co	38,962	0.0009%	-48,854	14,870	-30.44%
				2,368,683	**0.0538%**	**2,013,477**	**891,110**	**44.26%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
82	41394	Benchmark Ins Co						
		41394	Benchmark Ins Co	2,290,467	0.0520%	1,465,581	690,696	47.13%
				2,290,467	**0.0520%**	**1,465,581**	**690,696**	**47.13%**
83	18538	Bancinsure Inc						
		18538	Bancinsure Inc	1,982,101	0.0450%	2,035,768	502,409	24.68%
				1,982,101	**0.0450%**	**2,035,768**	**502,409**	**24.68%**
84	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	1,939,418	0.0440%	1,900,057	-1,144,285	-60.22%
				1,939,418	**0.0440%**	**1,900,057**	**-1,144,285**	**-60.22%**
85	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	1,830,062	0.0416%	1,842,713	562,900	30.55%
		18953	CSE Safeguard Ins Co	105,935	0.0024%	110,946	85,709	77.25%
				1,935,997	**0.0440%**	**1,953,659**	**648,609**	**33.20%**
86	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	1,630,400	0.0370%	1,566,529	-124,845	-7.97%
				1,630,400	**0.0370%**	**1,566,529**	**-124,845**	**-7.97%**
87	14010	Crusader Ins Co						
		14010	Crusader Ins Co	1,626,146	0.0369%	1,430,306	2,306,125	161.23%
				1,626,146	**0.0369%**	**1,430,306**	**2,306,125**	**161.23%**
88	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	1,531,719	0.0348%	1,513,822	483,977	31.97%
				1,531,719	**0.0348%**	**1,513,822**	**483,977**	**31.97%**
89	83	GRANGE INS						
		22101	Grange Ins Assn	1,402,488	0.0318%	1,301,617	1,338,666	102.85%
		22128	Rocky Mountain Fire & Cas Co	64	0.0000%	1,305	0	0.00%
				1,402,552	**0.0319%**	**1,302,922**	**1,338,666**	**102.74%**
90	3636	Lancer Ins Grp						
		26077	Lancer Ins Co	1,339,233	0.0304%	1,441,789	253,640	17.59%
				1,339,233	**0.0304%**	**1,441,789**	**253,640**	**17.59%**
91	70	FIRST AMN TITLE						
		34525	First American Specilaty Ins Co	1,306,885	0.0297%	1,278,511	667,386	52.20%
				1,306,885	**0.0297%**	**1,278,511**	**667,386**	**52.20%**
92	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	1,273,593	0.0289%	1,240,863	1,775,177	143.06%
				1,273,593	**0.0289%**	**1,240,863**	**1,775,177**	**143.06%**
93	108	LUMBERMENS MUT CAS GRP						
		27138	Kemper Cas Ins Co	800,000	0.0182%	800,000	585,276	73.16%
		22977	Lumbermens Mut Cas Co	195,941	0.0044%	429,838	6,918,245	1609.50%
		30562	American Manufacturers Mut Ins Co	179,174	0.0041%	183,395	1,301,207	709.51%
		22918	American Motorists Ins Co	98,473	0.0022%	1,934,326	10,014,303	517.72%
				1,273,588	**0.0289%**	**3,347,559**	**18,819,031**	**562.17%**

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Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
94	1114		MERCER INS GRP					
		31453	Financial Pacific Ins Co	1,251,594	0.0284%	1,206,959	-71	-0.01%
				1,251,594	**0.0284%**	**1,206,959**	**-71**	**-0.01%**
95	256		NY MARINE & GEN GRP					
		16608	New York Marine & Gnrl Ins Co	1,178,128	0.0268%	1,117,575	425,190	38.05%
				1,178,128	**0.0268%**	**1,117,575**	**425,190**	**38.05%**
96	553		ROYAL & SUN ALLIANCE USA					
		24902	Security Ins Co Of Hartford	1,151,410	0.0261%	5,189,651	-673,802	-12.98%
				1,151,410	**0.0261%**	**5,189,651**	**-673,802**	**-12.98%**
97	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	1,136,746	0.0258%	1,154,313	-417,036	-36.13%
				1,136,746	**0.0258%**	**1,154,313**	**-417,036**	**-36.13%**
98	796		QBE INS GRP LTD					
		16217	National Farmers Union Prop & Cas	1,040,744	0.0236%	1,261,482	-277,115	-21.97%
				1,040,744	**0.0236%**	**1,261,482**	**-277,115**	**-21.97%**
99	457		ARGONAUT GRP					
		19860	Argonaut Great Central Ins Co	692,322	0.0157%	499,284	209,000	41.86%
		19801	Argonaut Ins Co	234,713	0.0053%	224,289	762,884	340.13%
				927,035	**0.0211%**	**723,573**	**971,884**	**134.32%**
100	36790		Springfield Ins Co Inc					
		36790	Springfield Ins Co Inc	873,446	0.0198%	878,546	207,491	23.62%
				873,446	**0.0198%**	**878,546**	**207,491**	**23.62%**
101	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	755,975	0.0172%	745,231	1,069,496	143.51%
		22756	Horace Mann Prop & Cas Ins Co	15,413	0.0004%	12,124	0	0.00%
				771,388	**0.0175%**	**757,355**	**1,069,496**	**141.21%**
102	853		PUBLIC SERVICE GRP					
		15059	Public Service Mut Ins Co	767,810	0.0174%	763,297	-373,524	-48.94%
				767,810	**0.0174%**	**763,297**	**-373,524**	**-48.94%**
103	670		FIDELITY NATL FIN INC					
		25180	Fidelity Natl Ins Co	709,780	0.0161%	430,999	259,442	60.20%
		16578	Fidelity Natl Prop and Cas Ins Co	205	0.0000%	228	0	0.00%
				709,985	**0.0161%**	**431,227**	**259,442**	**60.16%**
104	1330		Balboa Ins Grp					
		24813	Balboa Ins Co	638,128	0.0145%	772,108	344,721	44.65%
		24821	Meritplan Ins Co	44,149	0.0010%	13,853	279	2.01%
		24848	Newport Ins Co	138	0.0000%	70	2,690	3842.86%
				682,415	**0.0155%**	**786,031**	**347,690**	**44.23%**
105	781		UNION LABOR GRP					
		37893	Ulico Cas Co	658,142	0.0149%	912,067	4,222,255	462.93%
				658,142	**0.0149%**	**912,067**	**4,222,255**	**462.93%**

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Sorted by Market Share

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Licensed companies only

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106	1		AETNA					
		36153	Aetna Ins Co of CT	621,052	0.0141%	621,052	1,150,513	185.25%
				621,052	**0.0141%**	**621,052**	**1,150,513**	**185.25%**
107	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	546,281	0.0124%	503,482	782,726	155.46%
				546,281	**0.0124%**	**503,482**	**782,726**	**155.46%**
108	44598		College Liability Ins Co A Recip RRG					
		44598	College Liability Ins Co A Recip RRG	448,340	0.0102%	562,450	26,071	4.64%
				448,340	**0.0102%**	**562,450**	**26,071**	**4.64%**
109	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	448,011	0.0102%	491,223	-23,187	-4.72%
				448,011	**0.0102%**	**491,223**	**-23,187**	**-4.72%**
110	32107		Sutter Ins Co					
		32107	Sutter Ins Co	362,738	0.0082%	244,025	69,925	28.65%
				362,738	**0.0082%**	**244,025**	**69,925**	**28.65%**
111	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	349,520	0.0079%	332,136	3,801	1.14%
				349,520	**0.0079%**	**332,136**	**3,801**	**1.14%**
112	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	309,437	0.0070%	281,642	91,068	32.33%
		22306	Massachusetts Bay Ins Co	8,820	0.0002%	16,719	18,265	109.25%
				318,257	**0.0072%**	**298,361**	**109,333**	**36.64%**
113	36234		Preferred Professional Ins Co					
		36234	Preferred Professional Ins Co	318,240	0.0072%	305,228	-53,993	-17.69%
				318,240	**0.0072%**	**305,228**	**-53,993**	**-17.69%**
114	16705		Dealers Assur Co					
		16705	Dealers Assur Co	305,738	0.0069%	64,986	0	0.00%
				305,738	**0.0069%**	**64,986**	**0**	**0.00%**
115	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	299,895	0.0068%	106,445	0	0.00%
				299,895	**0.0068%**	**106,445**	**0**	**0.00%**
116	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	284,413	0.0065%	288,053	-170,198	-59.09%
				284,413	**0.0065%**	**288,053**	**-170,198**	**-59.09%**
117	181		SWISS RE GRP					
		29874	North American Specialty Ins Co	262,927	0.0060%	399,352	49,609,322	12422.45%
				262,927	**0.0060%**	**399,352**	**49,609,322**	**12422.45%**
118	608		MEDICAL INS EXCH OF CA GRP					
		32433	Medical Ins Exch Of CA	247,856	0.0056%	244,968	91,283	37.26%
				247,856	**0.0056%**	**244,968**	**91,283**	**37.26%**

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119	3018		Converium Holding Grp					
		22730	Converium Ins North Amer Inc	225,716	0.0051%	477,429	-10,962	-2.30%
				225,716	**0.0051%**	**477,429**	**-10,962**	**-2.30%**
120	3479		Merchants Bonding Co Grp					
		14494	Merchants Bonding Co (Mutual)	220,994	0.0050%	57,070	20,254	35.49%
				220,994	**0.0050%**	**57,070**	**20,254**	**35.49%**
121	41459		Armed Forces Ins Exchange					
		41459	Armed Forces Ins Exchange	219,832	0.0050%	225,583	-184,523	-81.80%
				219,832	**0.0050%**	**225,583**	**-184,523**	**-81.80%**
122	767		PENN MFR ASN INS					
		12262	Pennsylvania Manufacturers Asn Ins C	168,784	0.0038%	68,764	25,746	37.44%
		41424	Pennsylvania Manufacturers Ind Co	8,846	0.0002%	8,846	-14,071	-159.07%
				177,630	**0.0040%**	**77,610**	**11,675**	**15.04%**
123	22950		Acstar Ins Co					
		22950	Acstar Ins Co	176,000	0.0040%	157,667	394,193	250.02%
				176,000	**0.0040%**	**157,667**	**394,193**	**250.02%**
124	37540		Beazley Ins Co Inc					
		37540	Beazley Ins Co Inc	165,650	0.0038%	19,983	11,846	59.28%
				165,650	**0.0038%**	**19,983**	**11,846**	**59.28%**
125	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	151,801	0.0034%	151,543	35,249	23.26%
				151,801	**0.0034%**	**151,543**	**35,249**	**23.26%**
126	604		GERLING GLOBAL RE GRP					
		41343	Gerling Amer Ins Co	149,809	0.0034%	136,426	-8,577,564	-6287.34%
				149,809	**0.0034%**	**136,426**	**-8,577,564**	**-6287.34%**
127	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	145,593	0.0033%	94,100	2,431	2.58%
				145,593	**0.0033%**	**94,100**	**2,431**	**2.58%**
128	50		Country Ins & Financial Services Grp					
		23647	Mutual Service Cas Ins Co	130,205	0.0030%	926,036	-725,395	-78.33%
				130,205	**0.0030%**	**926,036**	**-725,395**	**-78.33%**
129	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	128,649	0.0029%	130,921	-16,219	-12.39%
				128,649	**0.0029%**	**130,921**	**-16,219**	**-12.39%**
130	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	123,028	0.0028%	94,311	49,615	52.61%
				123,028	**0.0028%**	**94,311**	**49,615**	**52.61%**
131	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	104,658	0.0024%	99,064	9,114	9.20%
				104,658	**0.0024%**	**99,064**	**9,114**	**9.20%**

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132	12172		Claim Professionals Liab ins Co RRG					
		12172	Claim Professionals Liab ins Co RRG	79,296	0.0018%	57,176	30,518	53.38%
				79,296	**0.0018%**	**57,176**	**30,518**	**53.38%**
133	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	72,625	0.0016%	52,690	15,809	30.00%
				72,625	**0.0016%**	**52,690**	**15,809**	**30.00%**
134	38733		Alaska Nat Ins Co					
		38733	Alaska Nat Ins Co	66,211	0.0015%	41,242	51,382	124.59%
				66,211	**0.0015%**	**41,242**	**51,382**	**124.59%**
135	958		VESTA INS GRP					
		22438	Hawaiian Ins & Gty Co Ltd	53,451	0.0012%	56,548	7,352	13.00%
		11762	Vesta Fire Ins Corp	10,851	0.0002%	6,043	0	0.00%
				64,302	**0.0015%**	**62,591**	**7,352**	**11.75%**
136	831		DOCTORS CO GRP					
		41050	Underwriter For The Professions Ins	56,858	0.0013%	58,798	2,585,068	4396.52%
				56,858	**0.0013%**	**58,798**	**2,585,068**	**4396.52%**
137	816		COMMERCE GRP INC					
		13161	Commerce West Ins Co	54,613	0.0012%	57,391	9,373	16.33%
				54,613	**0.0012%**	**57,391**	**9,373**	**16.33%**
138	10991		Global Intl Ins Co Inc A RRG					
		10991	Global Intl Ins Co Inc A RRG	53,072	0.0012%	53,072	0	0.00%
				53,072	**0.0012%**	**53,072**	**0**	**0.00%**
139	3504		PICA Grp					
		14460	Podiatry Ins Co Of Amer A Mut Co	35,309	0.0008%	34,264	74,228	216.64%
				35,309	**0.0008%**	**34,264**	**74,228**	**216.64%**
140	968		AXA INS GRP					
		16187	AXA Re Prop & Cas Ins Co	28,389	0.0006%	100,345	-332,442	-331.30%
				28,389	**0.0006%**	**100,345**	**-332,442**	**-331.30%**
141	961		FRONTIER INS GRP					
		34266	Frontier Ins Co	22,740	0.0005%	22,740	0	0.00%
				22,740	**0.0005%**	**22,740**	**0**	**0.00%**
142	27480		Mid-State Mut Ins Co					
		27480	Mid-State Mut Ins Co	21,817	0.0005%	21,146	2,000	9.46%
				21,817	**0.0005%**	**21,146**	**2,000**	**9.46%**
143	23108		Lumbermens Underwriting Alliance					
		23108	Lumbermens Underwriting Alliance	12,678	0.0003%	12,678	1,682,509	13271.09%
				12,678	**0.0003%**	**12,678**	**1,682,509**	**13271.09%**
144	31968		Merastar Ins Co					
		31968	Merastar Ins Co	6,607	0.0002%	5,881	64	1.09%
				6,607	**0.0002%**	**5,881**	**64**	**1.09%**

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145	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	5,555	0.0001%	5,555	-188,042	-3385.09%
				5,555	**0.0001%**	**5,555**	**-188,042**	**-3385.09%**
146	23663		National American Ins Co					
		23663	National American Ins Co	2,989	0.0001%	6,730	-1,319	-19.60%
				2,989	**0.0001%**	**6,730**	**-1,319**	**-19.60%**
147	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	531	0.0000%	762	-34,701	-4553.94%
				531	**0.0000%**	**762**	**-34,701**	**-4553.94%**
			Line Total:	**4,403,542,735**	**100.0000%**	**4,281,170,576**	**2,895,594,809**	**67.64%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	38	CHUBB & SON INC						
		20281	Federal Ins Co	45,862,385	20.0628%	44,131,356	26,738,521	60.59%
		20397	Vigilant Ins Co	1,098,236	0.4804%	1,185,075	-125,891	-10.62%
		20303	Great Northern Ins Co	539,416	0.2360%	509,553	191,410	37.56%
		20346	Pacific Ind Co	129,504	0.0567%	139,927	10,161,176	7261.77%
				47,629,541	**20.8358%**	**45,965,911**	**36,965,216**	**80.42%**
2	785	MARKEL CORP GRP						
		35378	Evanston Ins Co	36,858,634	16.1240%	55,132,109	25,433,943	46.13%
		28932	Markel American Ins Co	364,420	0.1594%	504,072	175,951	34.91%
				37,223,054	**16.2835%**	**55,636,181**	**25,609,894**	**46.03%**
3	3548	St Paul Travelers Grp						
		24767	St Paul Fire & Marine Ins Co	9,863,533	4.3149%	19,266,089	11,890,239	61.72%
		25674	Travelers Property Cas Co Of Amer	3,480,714	1.5227%	3,934,598	2,171,993	55.20%
		24791	St Paul Mercury Ins Co	2,086,810	0.9129%	3,038,769	3,111,445	102.39%
		35386	Fidelity & Guaranty Ins Co	632,631	0.2767%	836,231	191,145	22.86%
		25887	US Fidelity & Guaranty Co	467,744	0.2046%	658,180	-2,862,995	-434.99%
		36463	Discover Prop & Cas Ins Co	341,349	0.1493%	479,820	815,491	169.96%
		25879	Fidelity & Guaranty Ins Underwriters	282,179	0.1234%	389,827	225,259	57.78%
		24015	Northland Ins Co	70,228	0.0307%	79,875	24,633	30.84%
		25658	Travelers Ind Co	450	0.0002%	4,538	-65,081	-1434.13%
		24031	Northland Cas Co	382	0.0002%	392	-1,074	-273.98%
				17,226,020	**7.5356%**	**28,688,319**	**15,501,055**	**54.03%**
4	212	ZURICH INS GRP						
		26247	American Guarantee & Liability Ins	9,659,030	4.2254%	12,022,269	4,200,148	34.94%
		41181	Universal Underwriters Ins Co	5,137,161	2.2473%	5,103,446	5,275,398	103.37%
		21326	Empire Fire & Marine Ins Co	796,001	0.3482%	614,131	123,718	20.15%
		40142	American Zurich Ins Co	795,665	0.3481%	1,138,178	875,876	76.95%
		21709	Truck Ins Exch	64,571	0.0282%	59,465	143,576	241.45%
		21652	Farmers Ins Exch	48,903	0.0214%	51,136	-87,350	-170.82%
		27855	Zurich American Ins Co Of IL	45,545	0.0199%	39,350	-381,826	-970.33%
				16,546,876	**7.2385%**	**19,027,975**	**10,149,540**	**53.34%**
5	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	7,787,078	3.4065%	8,900,611	22,486,215	252.64%
		35300	Allianz Global Risks US Ins Co	5,284,908	2.3119%	4,652,168	1,210,075	26.01%
		21881	National Surety Corp	301,312	0.1318%	253,350	-287,022	-113.29%
		21857	American Ins Co	141,695	0.0620%	145,044	248,945	171.63%
		21865	Associated Ind Corp	47,762	0.0209%	50,638	-366,623	-724.01%
		21849	American Automobile Ins Co	33,436	0.0146%	44,505	-3,821	-8.59%
				13,596,191	**5.9477%**	**14,046,316**	**23,287,769**	**165.79%**

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
6	626	ACE LTD						
		22667	Ace American Ins Co	5,693,733	2.4908%	5,576,861	1,577,923	28.29%
		21121	Westchester Fire Ins Co	5,424,812	2.3731%	5,859,894	3,657,379	62.41%
		20702	Ace Fire Underwriters Ins Co	4,176	0.0018%	2,792	6,956	249.14%
		20699	Ace Prop & Cas Ins Co	3,725	0.0016%	3,311	9,787	295.59%
				11,126,446	**4.8673%**	**11,442,858**	**5,252,045**	**45.90%**
7	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	10,558,924	4.6191%	9,769,996	9,246,489	94.64%
				10,558,924	**4.6191%**	**9,769,996**	**9,246,489**	**94.64%**
8	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	5,478,490	2.3966%	5,299,100	5,072,227	95.72%
		23043	Liberty Mut Ins Co	1,146,197	0.5014%	1,924,543	4,019,553	208.86%
		24198	Peerless Ins Co	1,066,667	0.4666%	1,018,900	657,875	64.57%
		21458	Employers Ins of Wausau	770,606	0.3371%	409,840	6,516,997	1590.13%
		42404	Liberty Ins Corp	624,963	0.2734%	526,313	406,797	77.29%
		26069	Wausau Business Ins Co	86,484	0.0378%	100,931	298,569	295.81%
		33600	LM Ins Corp	8,568	0.0037%	9,231	3,822	41.40%
		24171	Netherlands Ins Co The	4,471	0.0020%	3,040	1,348	44.34%
		10836	Golden Eagle Ins Corp	4,220	0.0018%	4,136	-33,520	-810.44%
				9,190,666	**4.0205%**	**9,296,034**	**16,943,668**	**182.27%**
9	317	AON CORP						
		40827	Virginia Surety Co Inc	7,641,755	3.3429%	6,918,961	1,291,622	18.67%
				7,641,755	**3.3429%**	**6,918,961**	**1,291,622**	**18.67%**
10	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	7,599,777	3.3246%	7,699,040	3,770,979	48.98%
				7,599,777	**3.3246%**	**7,699,040**	**3,770,979**	**48.98%**
11	12	AMERICAN INTRNL GRP						
		19445	National Union Fire Ins Co Of Pitts	3,750,215	1.6406%	3,229,144	7,395,113	229.01%
		19380	American Home Assur Co	1,906,816	0.8341%	1,121,454	91,337	8.14%
		23809	Granite State Ins Co	376,163	0.1646%	362,087	176,400	48.72%
		19410	Commerce & Industry Ins Co	181,280	0.0793%	182,639	437,627	239.61%
		23841	New Hampshire Ins Co	138,423	0.0606%	140,680	958,935	681.64%
				6,352,897	**2.7791%**	**5,036,004**	**9,059,412**	**179.89%**
12	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	4,794,721	2.0975%	4,761,972	1,496,868	31.43%
		28304	Federated Service Ins Co	253,649	0.1110%	237,346	20,114	8.47%
				5,048,370	**2.2084%**	**4,999,318**	**1,516,982**	**30.34%**
13	169	SENTRY INS GRP						
		24988	Sentry Ins A Mut Co	3,613,312	1.5807%	3,307,581	706,434	21.36%
		21180	Sentry Select Ins Co	1,260,949	0.5516%	1,319,092	331,832	25.16%
		23434	Middlesex Ins Co	2,356	0.0010%	800	4,990,793	623849.13%
				4,876,617	**2.1333%**	**4,627,473**	**6,029,059**	**130.29%**

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14	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	4,589,481	2.0077%	4,639,819	-14,753,384	-317.97%
				4,589,481	**2.0077%**	**4,639,819**	**-14,753,384**	**-317.97%**
15	140		NATIONWIDE CORP					
		23787	Nationwide Mut Ins Co	1,719,640	0.7523%	1,691,691	1,254,874	74.18%
		19100	Amco Ins Co	1,399,994	0.6124%	1,336,632	944,097	70.63%
		28223	Nationwide Agribusiness Ins Co	909,509	0.3979%	461,015	90,972	19.73%
		13838	Farmland Mut Ins Co	31,609	0.0138%	16,810	4,535	26.98%
		25453	Nationwide Ins Co Of Amer	270	0.0001%	11	0	0.00%
				4,061,022	**1.7765%**	**3,506,159**	**2,294,478**	**65.44%**
16	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	2,951,647	1.2912%	2,714,747	1,277,083	47.04%
				2,951,647	**1.2912%**	**2,714,747**	**1,277,083**	**47.04%**
17	866		WESTERN WORLD GRP					
		37982	Tudor Ins Co	2,416,853	1.0573%	2,334,297	9,067,709	388.46%
		13196	Western World Ins Co	356,907	0.1561%	404,872	1,470,545	363.21%
		40436	Stratford Ins Co	33,554	0.0147%	42,099	189,345	449.76%
				2,807,314	**1.2281%**	**2,781,268**	**10,727,599**	**385.71%**
18	218		CNA INS GRP					
		20494	Transportation Ins Co	1,105,264	0.4835%	1,036,668	2,003,267	193.24%
		20443	Continental Cas Co	757,955	0.3316%	463,957	-137,053	-29.54%
		20478	National Fire Ins Co Of Hartford	417,445	0.1826%	456,867	1,067,220	233.60%
		20508	Valley Forge Ins Co	323,571	0.1415%	222,386	-2,619,022	-1177.69%
		20486	Transcontinental Ins Co	77,299	0.0338%	106,700	-154,837	-145.11%
		35289	Continental Ins Co	13,795	0.0060%	2,012	514,872	25590.06%
				2,695,329	**1.1791%**	**2,288,590**	**674,447**	**29.47%**
19	1113		MEDMARK INS GRP					
		22241	Medmarc Cas Ins Co	2,114,212	0.9249%	2,289,444	2,530,355	110.52%
				2,114,212	**0.9249%**	**2,289,444**	**2,530,355**	**110.52%**
20	1285		X L AMER					
		24554	XL Ins Amer Inc	910,163	0.3982%	1,139,745	270,881	23.77%
		22322	Greenwich Ins Co	790,239	0.3457%	933,881	1,476,870	158.14%
				1,700,402	**0.7439%**	**2,073,626**	**1,747,751**	**84.28%**
21	91		HARTFORD FIRE & CAS GRP					
		37478	Hartford Ins Co Of The Midwest	953,954	0.4173%	1,114,239	1,356,041	121.70%
		29459	Twin City Fire Ins Co Co	355,489	0.1555%	254,475	-255,225	-100.29%
		30104	Hartford Underwriters Ins Co	150,523	0.0658%	106,984	45,189	42.24%
		29424	Hartford Cas Ins Co	33,797	0.0148%	60,860	-172,498	-283.43%
				1,493,763	**0.6535%**	**1,536,558**	**973,507**	**63.36%**
22	920		UNITED NATL GRP					
		13064	United Natl Ins Co	1,449,907	0.6343%	951,193	1,824,586	191.82%
		42048	Diamond State Ins Co	33,817	0.0148%	42,269	26,143	61.85%
				1,483,724	**0.6491%**	**993,462**	**1,850,729**	**186.29%**

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23	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	479,325	0.2097%	661,007	2,263,648	342.45%
		21105	North River Ins Co	287,523	0.1258%	214,085	220,995	103.23%
		24384	Fairmont Specialty Ins Co	248,787	0.1088%	695,919	-487,778	-70.09%
				1,015,635	**0.4443%**	**1,571,011**	**1,996,865**	**127.11%**
24	1279	Arch Ins Grp						
		11150	Arch Ins Co	975,543	0.4268%	1,069,140	438,991	41.06%
				975,543	**0.4268%**	**1,069,140**	**438,991**	**41.06%**
25	163	SAFECO INS GRP						
		19704	American States Ins Co	361,261	0.1580%	368,073	-307,413	-83.52%
		24724	First Natl Ins Co Of Amer	300,523	0.1315%	243,909	-68,824	-28.22%
		24732	General Ins Co Of Amer	148,420	0.0649%	295,424	161,143	54.55%
		19690	American Economy Ins Co	53,108	0.0232%	60,111	9,149	15.22%
				863,312	**0.3777%**	**967,517**	**-205,945**	**-21.29%**
26	98	WR Berkley Corp						
		25224	Great Divide Ins Co	596,789	0.2611%	477,619	6,031	1.26%
		36684	Riverport Ins Co	239,581	0.1048%	223,786	133,129	59.49%
		23612	Midwest Employers Cas Co	13,438	0.0059%	7,854	4,653	59.24%
				849,808	**0.3718%**	**709,259**	**143,813**	**20.28%**
27	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	658,738	0.2882%	600,731	2,010,642	334.70%
				658,738	**0.2882%**	**600,731**	**2,010,642**	**334.70%**
28	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	544,990	0.2384%	454,379	253,827	55.86%
				544,990	**0.2384%**	**454,379**	**253,827**	**55.86%**
29	215	UNITRIN GRP						
		14133	Valley Ins Co	496,506	0.2172%	473,848	67,948	14.34%
				496,506	**0.2172%**	**473,848**	**67,948**	**14.34%**
30	2978	Mitsui Sumitomo Ins Grp						
		22551	Mitsui Sumitomo Ins USA Inc	310,056	0.1356%	308,251	154,839	50.23%
		20362	Mitsui Sumitomo Ins Co of Amer	138,645	0.0607%	261,689	104,800	40.05%
				448,701	**0.1963%**	**569,940**	**259,639**	**45.56%**
31	1218	PENN AMER GRP INC						
		32859	Penn-Amer Ins Co	370,292	0.1620%	384,627	858,953	223.32%
				370,292	**0.1620%**	**384,627**	**858,953**	**223.32%**
32	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	360,331	0.1576%	358,447	-21,742	-6.07%
				360,331	**0.1576%**	**358,447**	**-21,742**	**-6.07%**
33	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	341,575	0.1494%	368,447	26,853	7.29%
				341,575	**0.1494%**	**368,447**	**26,853**	**7.29%**

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34	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	328,864	0.1439%	326,334	-51,733	-15.85%
		25798	Unigard Ind Co	8,014	0.0035%	8,338	8,443	101.26%
		24449	Regent Ins Co	800	0.0003%	800	0	0.00%
		24414	General Cas Co Of WI	331	0.0001%	257	0	0.00%
				338,009	**0.1479%**	**335,729**	**-43,290**	**-12.89%**
35	604		GERLING GLOBAL RE GRP					
		41343	Gerling Amer Ins Co	335,708	0.1469%	318,427	-336,681	-105.73%
				335,708	**0.1469%**	**318,427**	**-336,681**	**-105.73%**
36	62		EMC INS CO					
		21415	Employers Mut Cas Co	334,747	0.1464%	345,183	-415,905	-120.49%
				334,747	**0.1464%**	**345,183**	**-415,905**	**-120.49%**
37	84		American Financial Grp					
		26832	Great American Alliance Ins Co	168,438	0.0737%	38,863	17,818	45.85%
		16691	Great American Ins Co	129,525	0.0567%	118,922	945,149	794.76%
		26344	Great American Assur Co	8,167	0.0036%	18,748	-20,155	-107.50%
		22136	Great American Ins Co of NY	5,663	0.0025%	45,812	24,718	53.96%
				311,793	**0.1364%**	**222,345**	**967,530**	**435.15%**
38	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	311,506	0.1363%	277,966	-149,114	-53.64%
				311,506	**0.1363%**	**277,966**	**-149,114**	**-53.64%**
39	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	282,117	0.1234%	320,870	6,948,175	2165.42%
				282,117	**0.1234%**	**320,870**	**6,948,175**	**2165.42%**
40	31		BERKSHIRE HATHAWAY					
		20052	National Liab & Fire Ins Co	158,264	0.0692%	156,913	385,638	245.77%
		38962	Genesis Ins Co	112,151	0.0491%	110,187	-414,805	-376.46%
		25895	United States Liability Ins Co	11,611	0.0051%	1,664	998	59.98%
		20087	National Ind Co	39	0.0000%	199	-4,000,410	)10256.28%
				282,065	**0.1234%**	**268,963**	**-4,028,579**	**-1497.82%**
41	1325		RHINE RE GRP					
		24899	Alea North America Ins Co	249,420	0.1091%	199,979	66,773	33.39%
				249,420	**0.1091%**	**199,979**	**66,773**	**33.39%**
42	783		RLI INS GRP					
		13056	RLI Ins Co	216,876	0.0949%	426,559	-705,204	-165.32%
				216,876	**0.0949%**	**426,559**	**-705,204**	**-165.32%**
43	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	89,362	0.0391%	106,403	750	0.70%
				89,362	**0.0391%**	**106,403**	**750**	**0.70%**
44	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	88,388	0.0387%	95,620	123,955	129.63%
				88,388	**0.0387%**	**95,620**	**123,955**	**129.63%**

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45	1129		WHITE MOUNTAINS GRP					
		27154	Atlantic Specialty Ins Co	87,440	0.0383%	80,670	7,421	9.20%
		20621	OneBeacon America Ins Co	275	0.0001%	264	29,849,013	306444.32%
				87,715	**0.0384%**	**80,934**	**29,856,434**	**36889.85%**
46	93		TEXAS ST NATL GRP					
		12831	State Natl Ins Co Inc	40,707	0.0178%	31,608	-118,420	-374.65%
				40,707	**0.0178%**	**31,608**	**-118,420**	**-374.65%**
47	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	32,761	0.0143%	30,041	18,233	60.69%
				32,761	**0.0143%**	**30,041**	**18,233**	**60.69%**
48	108		LUMBERMENS MUT CAS GRP					
		30562	American Manufacturers Mut Ins Co	27,727	0.0121%	27,727	-167,658	-604.67%
				27,727	**0.0121%**	**27,727**	**-167,658**	**-604.67%**
49	517		HANNOVER GRP					
		37257	Insurance Corp Of Hannover	26,821	0.0117%	69,077	84,112	121.77%
				26,821	**0.0117%**	**69,077**	**84,112**	**121.77%**
50	181		SWISS RE GRP					
		29874	North American Specialty Ins Co	22,815	0.0100%	22,815	502,392	2202.02%
				22,815	**0.0100%**	**22,815**	**502,392**	**2202.02%**
51	553		ROYAL & SUN ALLIANCE USA					
		24902	Security Ins Co Of Hartford	18,674	0.0082%	19,782	57,387	290.10%
				18,674	**0.0082%**	**19,782**	**57,387**	**290.10%**
52	88		The Hanover Ins Grp					
		22306	Massachusetts Bay Ins Co	7,292	0.0032%	42,173	25,103	59.52%
		22292	Hanover Ins Co	6,780	0.0030%	2,371	10,000	421.76%
				14,072	**0.0062%**	**44,544**	**35,103**	**78.81%**
53	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	11,774	0.0052%	2,581	335	12.98%
				11,774	**0.0052%**	**2,581**	**335**	**12.98%**
54	50		Country Ins & Financial Services Grp					
		23647	Mutual Service Cas Ins Co	9,497	0.0042%	21,395	-223,122	-1042.87%
				9,497	**0.0042%**	**21,395**	**-223,122**	**-1042.87%**
55	38733		Alaska Nat Ins Co					
		38733	Alaska Nat Ins Co	6,940	0.0030%	5,253	3,240	61.68%
				6,940	**0.0030%**	**5,253**	**3,240**	**61.68%**
56	24		ATLANTIC CO					
		19895	Atlantic Mut Ins Co	6,330	0.0028%	7,003	120,634	1722.60%
				6,330	**0.0028%**	**7,003**	**120,634**	**1722.60%**
57	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	2,760	0.0012%	2,749	1,119,336	40717.93%
				2,760	**0.0012%**	**2,749**	**1,119,336**	**40717.93%**

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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*
58	968		AXA INS GRP					
		16187	AXA Re Prop & Cas Ins Co	1,992	0.0009%	2,481	-38,267	-1542.40%
				1,992	**0.0009%**	**2,481**	**-38,267**	**-1542.40%**
59	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	1,143	0.0005%	626	-173	-27.64%
				1,143	**0.0005%**	**626**	**-173**	**-27.64%**
60	225		IAT Reins Co Grp					
		26433	Harco Natl Ins Co	1,118	0.0005%	1,116	0	0.00%
				1,118	**0.0005%**	**1,116**	**0**	**0.00%**
61	689		BANKERS INS GRP					
		33162	Bankers Ins Co	833	0.0004%	833	-42,896	-5149.58%
				833	**0.0004%**	**833**	**-42,896**	**-5149.58%**
62	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	480	0.0002%	500	42,715	8543.00%
				480	**0.0002%**	**500**	**42,715**	**8543.00%**
63	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	406	0.0002%	212	316	149.06%
				406	**0.0002%**	**212**	**316**	**149.06%**
64	23663		National American Ins Co					
		23663	National American Ins Co	200	0.0001%	200	-1,678	-839.00%
				200	**0.0001%**	**200**	**-1,678**	**-839.00%**
			Line Total:	**228,594,215**	**100.0000%**	**256,794,926**	**211,452,572**	**82.34%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	42277	Sterling Cas Ins Co						
		42277	Sterling Cas Ins Co	29,784,412	95.8636%	30,104,157	18,523,517	61.53%
				29,784,412	**95.8636%**	**30,104,157**	**18,523,517**	**61.53%**
2	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	698,538	2.2483%	698,538	0	0.00%
				698,538	**2.2483%**	**698,538**	**0**	**0.00%**
3	12	AMERICAN INTRNL GRP						
		19429	Insurance Co Of The State Of PA	585,926	1.8859%	117,790	17,662	14.99%
				585,926	**1.8859%**	**117,790**	**17,662**	**14.99%**
4	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	619	0.0020%	619	76,965	12433.76%
				619	**0.0020%**	**619**	**76,965**	**12433.76%**
5	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	63	0.0002%	32	0	0.00%
				63	**0.0002%**	**32**	**0**	**0.00%**
			Line Total:	**31,069,558**	**100.0000%**	**30,921,136**	**18,618,144**	**60.21%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	1,376,653,621	12.7766%	1,394,023,030	685,906,250	49.20%
				1,376,653,621	**12.7766%**	**1,394,023,030**	**685,906,250**	**49.20%**
2	212	ZURICH INS GRP						
		21652	Farmers Ins Exch	1,017,313,262	9.4416%	1,019,351,238	599,286,362	58.79%
		21687	Mid-Century Ins Co	23,926,388	0.2221%	9,557,931	5,179,578	54.19%
		11185	Foremost Ins Co	17,351,053	0.1610%	16,099,221	5,686,420	35.32%
		34649	Centre Ins Co	342,726	0.0032%	344,571	118,167	34.29%
		43699	American Federation Ins Co	120,080	0.0011%	121,475	37,914	31.21%
		19356	Maryland Cas Co	4,740	0.0000%	125,971	-349,272	-277.26%
				1,059,058,249	**9.8290%**	**1,045,600,407**	**609,959,169**	**58.34%**
3	660	MERCURY GEN GRP						
		27553	Mercury Ins Co	683,573,524	6.3442%	674,298,338	325,996,702	48.35%
		11908	Mercury Cas Co	258,570,464	2.3998%	257,391,763	127,597,229	49.57%
		38342	California Automobile Ins Co	102,276,850	0.9492%	101,305,292	48,459,051	47.83%
				1,044,420,838	**9.6931%**	**1,032,995,393**	**502,052,982**	**48.60%**
4	1318	INTERINS EXCH OF THE AUTOMOBILE CLUB						
		15598	Interins Exch Of The Automobile Club	973,678,767	9.0366%	954,212,579	470,950,147	49.35%
				973,678,767	**9.0366%**	**954,212,579**	**470,950,147**	**49.35%**
5	8	ALLSTATE INS GRP						
		19240	Allstate Ind Co	637,369,263	5.9153%	621,817,691	352,677,870	56.72%
		19232	Allstate Ins Co	250,976,160	2.3293%	255,159,150	112,978,081	44.28%
		10358	Encompass Ins Co	32,712,547	0.3036%	16,435,026	7,283,202	44.32%
		17230	Allstate Prop & Cas Ins Co	16,655,879	0.1546%	19,014,770	7,860,902	41.34%
		37907	Deerbrook Ins Co	14,653,149	0.1360%	14,682,165	7,551,226	51.43%
				952,366,998	**8.8388%**	**927,108,802**	**488,351,281**	**52.67%**
6	12	AMERICAN INTRNL GRP						
		12963	21st Century Ins Co	700,794,178	6.5040%	715,922,390	411,484,813	57.48%
		23809	Granite State Ins Co	122,732,629	1.1391%	109,270,755	66,985,294	61.30%
		43761	American Intl Ins Co Of CA	50,965,339	0.4730%	51,352,222	33,330,758	64.91%
		36404	21st Century Cas Co	15,564,521	0.1445%	15,320,916	9,684,665	63.21%
		19380	American Home Assur Co	12,514,035	0.1161%	13,358,363	7,079,700	53.00%
		19429	Insurance Co Of The State Of PA	8,430,360	0.0782%	7,296,674	9,147,330	125.36%
		19399	AIU Ins Co	2,554,476	0.0237%	2,717,621	1,493,056	54.94%
		23841	New Hampshire Ins Co	8,384	0.0001%	15,070	21,353	141.69%
		19410	Commerce & Industry Ins Co	2,472	0.0000%	501	74	14.77%
				913,566,394	**8.4787%**	**915,254,512**	**539,227,043**	**58.92%**
7	1278	CALIFORNIA ST AUTO GRP						
		15539	California State Auto Asn Inter-Ins	844,106,411	7.8341%	846,397,967	415,358,193	49.07%
		37770	Western United Ins Co	59,021,876	0.5478%	58,752,669	28,631,767	48.73%
		10921	ACA Ins Co	1,985,651	0.0184%	938,892	513,318	54.67%
				905,113,938	**8.4003%**	**906,089,528**	**444,503,278**	**49.06%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
8	155		PROGRESSIVE GRP					
		44288	Progressive Choice Ins Co	187,725,074	1.7423%	173,153,192	74,401,342	42.97%
		27804	Progressive West Ins Co	185,833,888	1.7247%	180,096,848	86,258,680	47.90%
		24260	Progressive Cas Ins Co	23,503,935	0.2181%	23,719,448	7,754,381	32.69%
		16322	Progressive Direct Ins Co	4,416,610	0.0410%	2,068,245	12,225,573	591.11%
		11851	Progressive Home Ins Co	163,552	0.0015%	172,645	-70,456	-40.81%
				401,643,059	**3.7276%**	**379,210,378**	**180,569,520**	**47.62%**
9	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25941	USAA	169,368,014	1.5719%	169,249,290	115,221,875	68.08%
		25968	USAA Cas Ins Co	156,891,239	1.4561%	155,797,913	98,393,161	63.15%
		18600	USAA General Ind Co	6,525,016	0.0606%	6,520,799	3,951,207	60.59%
				332,784,269	**3.0885%**	**331,568,002**	**217,566,243**	**65.62%**
10	31		BERKSHIRE HATHAWAY					
		35882	Geico General Ins Co	148,047,253	1.3740%	141,788,227	83,672,244	59.01%
		22063	Government Employees Ins Co	83,575,216	0.7757%	82,238,497	52,251,090	63.54%
		22055	Geico Ind Co	49,417,097	0.4586%	47,791,758	30,391,017	63.59%
		41491	Geico Cas Co	34,073,221	0.3162%	33,668,818	17,765,685	52.77%
				315,112,787	**2.9245%**	**305,487,300**	**184,080,036**	**60.26%**
11	3495		Infinity Prop & Cas Ins Grp					
		22268	Infinity Ins Co	236,365,182	2.1937%	227,565,084	94,164,683	41.38%
		11738	Leader Ins Co	13,394,902	0.1243%	13,960,088	6,172,336	44.21%
		10068	Infinity Natl Ins Co	10,056,908	0.0933%	9,079,921	3,938,438	43.38%
				259,816,992	**2.4113%**	**250,605,093**	**104,275,457**	**41.61%**
12	140		NATIONWIDE CORP					
		19100	Amco Ins Co	64,722,951	0.6007%	62,623,605	29,295,996	46.78%
		23787	Nationwide Mut Ins Co	56,393,741	0.5234%	58,832,844	24,484,325	41.62%
		42579	Allied Prop & Cas Ins Co	53,141,121	0.4932%	52,318,169	25,048,700	47.88%
		23779	Nationwide Mut Fire Ins Co	10,128,940	0.0940%	10,361,500	3,751,458	36.21%
		42587	Depositors Ins Co	9,353,208	0.0868%	9,400,287	5,829,025	62.01%
		42889	Victoria Fire & Cas Co	6,228,135	0.0578%	3,353,456	2,114,326	63.05%
		37877	Nationwide Prop & Cas Ins Co	2,027,271	0.0188%	2,147,330	1,464,259	68.19%
		26093	Nationwide Affinity Co of Amer	912,944	0.0085%	846,268	337,935	39.93%
		25453	Nationwide Ins Co Of Amer	656,498	0.0061%	276,837	159,335	57.56%
		10723	Nationwide Assur Co	8,839	0.0001%	8,839	14,156	160.15%
				203,573,648	**1.8893%**	**200,169,135**	**92,499,515**	**46.21%**
13	163		SAFECO INS GRP					
		24740	Safeco Ins Co Of Amer	176,827,691	1.6411%	176,777,058	116,240,712	65.76%
		37214	American States Preferred Ins Co	15,220,317	0.1413%	14,908,526	8,534,568	57.25%
		24724	First Natl Ins Co Of Amer	1,401,861	0.0130%	1,424,270	613,483	43.07%
		39012	Safeco Ins Co Of IL	423,851	0.0039%	362,463	43,003	11.86%
				193,873,720	**1.7993%**	**193,472,317**	**125,431,766**	**64.83%**
14	814		BRISTOL WEST INS GRP					
		25089	Coast Natl Ins Co	185,962,321	1.7259%	218,029,732	101,294,384	46.46%
				185,962,321	**1.7259%**	**218,029,732**	**101,294,384**	**46.46%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
15	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	103,533,742	0.9609%	100,077,683	72,718,481	72.66%
		31526	Wawanesa Mut Ins Co Us Branch	34,640,435	0.3215%	35,388,405	24,232,656	68.48%
				138,174,177	**1.2824%**	**135,466,088**	**96,951,137**	**71.57%**
16	91	HARTFORD FIRE & CAS GRP						
		30104	Hartford Underwriters Ins Co	68,719,104	0.6378%	66,901,396	48,746,004	72.86%
		29424	Hartford Cas Ins Co	37,911,050	0.3518%	33,720,815	24,319,541	72.12%
		29459	Twin City Fire Ins Co Co	8,079,221	0.0750%	8,527,284	6,077,435	71.27%
		39098	Omni Ins Co	6,022,705	0.0559%	8,469,007	6,619,333	78.16%
		34690	Property & Cas Ins Co Of Hartford	10,081	0.0001%	5,654	40,911	723.58%
				120,742,161	**1.1206%**	**117,624,156**	**85,803,224**	**72.95%**
17	215	UNITRIN GRP						
		19852	Financial Ind Co	57,210,372	0.5310%	55,762,880	34,343,742	61.59%
		10914	Kemper Independence Ins Co	34,006,240	0.3156%	32,715,135	14,013,004	42.83%
		10226	Unitrin Direct Ins Co	25,105,233	0.2330%	21,538,307	13,737,451	63.78%
		10915	Unitrin Direct Property & Cas Co	1,712,245	0.0159%	5,704,820	3,661,598	64.18%
		14133	Valley Ins Co	1,704,069	0.0158%	1,834,209	185,291	10.10%
		16063	Unitrin Auto & Home Ins Co	650,553	0.0060%	621,775	947,665	152.41%
				120,388,712	**1.1173%**	**118,177,126**	**66,888,751**	**56.60%**
18	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	119,279,862	1.1070%	116,769,750	64,013,210	54.82%
		23043	Liberty Mut Ins Co	345,942	0.0032%	351,627	9,001,094	2559.84%
		42404	Liberty Ins Corp	13,755	0.0001%	8,065	252,466	3130.39%
				119,639,559	**1.1104%**	**117,129,442**	**73,266,770**	**62.55%**
19	169	SENTRY INS GRP						
		13137	Viking Ins Co Of WI	105,105,897	0.9755%	106,921,434	80,715,538	75.49%
				105,105,897	**0.9755%**	**106,921,434**	**80,715,538**	**75.49%**
20	4	Ameriprise Financial Grp						
		27928	Amex Assur Co	81,187,764	0.7535%	78,708,663	64,836,139	82.37%
				81,187,764	**0.7535%**	**78,708,663**	**64,836,139**	**82.37%**
21	79	GMAC INS HOLDING						
		23728	National General Ins Co	55,587,878	0.5159%	55,632,216	30,790,064	55.35%
		31488	Integon Preferred Ins Co	13,646,867	0.1267%	12,461,977	7,753,842	62.22%
		38660	MIC General Ins Corp	8,308,683	0.0771%	7,894,493	4,929,384	62.44%
		11044	GMAC Ins Co Online Inc	2,227,963	0.0207%	2,659,426	1,475,429	55.48%
		22004	CIM Ins Corp	341,436	0.0032%	352,840	118,772	33.66%
		29742	Integon Natl Ins Co	106,443	0.0010%	120,050	55,224	46.00%
				80,219,270	**0.7445%**	**79,121,002**	**45,122,715**	**57.03%**
22	33	CALIFORNIA CAS MGMT						
		20117	California Cas Ind Exch	71,708,080	0.6655%	73,887,799	41,644,100	56.36%
				71,708,080	**0.6655%**	**73,887,799**	**41,644,100**	**56.36%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
23	3548		St Paul Travelers Grp					
		19070	Standard Fire Ins Co	54,784,595	0.5084%	54,544,653	28,823,308	52.84%
		33650	Mendota Ins Co	2,932,733	0.0272%	680,839	478,267	70.25%
		24015	Northland Ins Co	40,318	0.0004%	47,769	-2,235	-4.68%
				57,757,646	**0.5360%**	**55,273,261**	**29,299,340**	**53.01%**
24	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	49,180,555	0.4564%	38,479,360	38,713,576	100.61%
				49,180,555	**0.4564%**	**38,479,360**	**38,713,576**	**100.61%**
25	158		FAIRFAX FINANCIAL					
		25054	Hudson Ins Co	47,775,037	0.4434%	50,115,746	27,272,320	54.42%
				47,775,037	**0.4434%**	**50,115,746**	**27,272,320**	**54.42%**
26	1129		WHITE MOUNTAINS GRP					
		30210	Esurance Prop and Cas Ins Co	37,701,247	0.3499%	35,083,061	14,962,993	42.65%
		35408	Sirius Amer Ins Co	3,647,445	0.0339%	4,236,569	1,542,964	36.42%
		21962	Pennsylvania General Ins Co	547,148	0.0051%	286,635	283,133	98.78%
		21970	OneBeacon Ins Co	1,371	0.0000%	1,371	21,644	1578.70%
		20621	OneBeacon America Ins Co	60	0.0000%	60	-4	-6.67%
				41,897,271	**0.3888%**	**39,607,696**	**16,810,730**	**42.44%**
27	922		ICW GROUP					
		40029	Explorer Ins Co	32,502,548	0.3017%	31,311,499	19,202,222	61.33%
		27847	Insurance Co Of The West	7,659,936	0.0711%	6,791,251	4,492,790	66.16%
				40,162,484	**0.3727%**	**38,102,750**	**23,695,012**	**62.19%**
28	3638		PGC Holding Corp Grp					
		37648	Permanent General Assur Corp	39,683,524	0.3683%	39,620,957	21,530,846	54.34%
				39,683,524	**0.3683%**	**39,620,957**	**21,530,846**	**54.34%**
29	958		VESTA INS GRP					
		22438	Hawaiian Ins & Gty Co Ltd	26,066,616	0.2419%	26,757,066	15,872,326	59.32%
		11762	Vesta Fire Ins Corp	7,507,358	0.0697%	12,009,763	21,075,414	175.49%
				33,573,974	**0.3116%**	**38,766,829**	**36,947,740**	**95.31%**
30	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	31,979,557	0.2968%	31,212,042	21,609,867	69.24%
				31,979,557	**0.2968%**	**31,212,042**	**21,609,867**	**69.24%**
31	40010		Anchor General Ins Co					
		40010	Anchor General Ins Co	31,841,569	0.2955%	31,869,730	19,449,590	61.03%
				31,841,569	**0.2955%**	**31,869,730**	**19,449,590**	**61.03%**
32	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	31,113,392	0.2888%	30,958,804	22,724,136	73.40%
				31,113,392	**0.2888%**	**30,958,804**	**22,724,136**	**73.40%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
33	517	HANNOVER GRP						
		37303	Redland Ins Co	11,958,031	0.1110%	10,290,764	3,838,788	37.30%
		21806	Harbor Specialty Ins Co	10,972,605	0.1018%	14,087,758	1,184,038	8.40%
		20532	Clarendon Natl Ins Co	5,868,255	0.0545%	10,510,227	7,018,498	66.78%
				28,798,891	**0.2673%**	**34,888,749**	**12,041,324**	**34.51%**
34	802	Capital Ins Group						
		13544	California Capital Ins Co	25,677,492	0.2383%	25,699,658	13,866,327	53.96%
		12890	Eagle West Ins Co	712,356	0.0066%	654,437	358,932	54.85%
				26,389,848	**0.2449%**	**26,354,095**	**14,225,259**	**53.98%**
35	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	24,467,486	0.2271%	24,467,897	17,618,344	72.01%
				24,467,486	**0.2271%**	**24,467,897**	**17,618,344**	**72.01%**
36	816	COMMERCE GRP INC						
		13161	Commerce West Ins Co	23,167,999	0.2150%	22,979,134	13,412,313	58.37%
				23,167,999	**0.2150%**	**22,979,134**	**13,412,313**	**58.37%**
37	1330	Balboa Ins Grp						
		24821	Meritplan Ins Co	19,916,924	0.1848%	13,577,719	8,808,561	64.88%
		24813	Balboa Ins Co	3,057,041	0.0284%	416,032	276,694	66.51%
				22,973,965	**0.2132%**	**13,993,751**	**9,085,255**	**64.92%**
38	323	CIVIL SERV EMPLE						
		10693	Civil Svc Employees Ins Co	14,061,626	0.1305%	14,557,460	7,078,516	48.62%
		18953	CSE Safeguard Ins Co	8,121,251	0.0754%	8,464,891	4,655,680	55.00%
				22,182,877	**0.2059%**	**23,022,351**	**11,734,196**	**50.97%**
39	27502	Western General Ins Co						
		27502	Western General Ins Co	20,606,669	0.1912%	20,175,384	14,466,018	71.70%
				20,606,669	**0.1912%**	**20,175,384**	**14,466,018**	**71.70%**
40	257	SAFEWAY INS GRP						
		12521	Safeway Ins Co	16,362,297	0.1519%	17,594,438	8,854,768	50.33%
		10939	Safeway Direct Ins Co	1,934,981	0.0180%	2,012,854	1,454,342	72.25%
				18,297,278	**0.1698%**	**19,607,292**	**10,309,110**	**52.58%**
41	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	15,594,921	0.1447%	15,185,790	7,377,109	48.58%
		22837	Interstate Ind Co	36,168	0.0003%	136,348	141,849	104.03%
		10079	Vintage Ins Co	14,308	0.0001%	22,654	-7,541	-33.29%
		11630	Jefferson Ins Co	119	0.0000%	2,068	-3,624,595	75270.55%
				15,645,516	**0.1452%**	**15,346,860**	**3,886,822**	**25.33%**
42	300	HORACE MANN GRP						
		22578	Horace Mann Ins Co	9,414,466	0.0874%	9,337,584	5,495,556	58.85%
		22756	Horace Mann Prop & Cas Ins Co	5,938,008	0.0551%	6,163,472	3,459,463	56.13%
				15,352,474	**0.1425%**	**15,501,056**	**8,955,019**	**57.77%**

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43	273		WORKMENS GRP					
		13250	Workmens Auto Ins Co	14,268,810	0.1324%	13,084,369	4,331,689	33.11%
				14,268,810	**0.1324%**	**13,084,369**	**4,331,689**	**33.11%**
44	930		DHC GRP					
		23671	National American Ins Co Of CA	9,543,647	0.0886%	9,758,617	3,981,587	40.80%
		19269	Danielson Natl Ins Co	4,203,133	0.0390%	4,198,442	2,638,483	62.84%
				13,746,780	**0.1276%**	**13,957,059**	**6,620,070**	**47.43%**
45	84		American Financial Grp					
		43753	Republic Ind Co of CA	10,548,571	0.0979%	12,083,811	4,561,979	37.75%
		16691	Great American Ins Co	809,869	0.0075%	1,126,183	605,833	53.80%
		32620	National Interstate Ins Co	624,079	0.0058%	557,157	31,309	5.62%
		22136	Great American Ins Co of NY	355,785	0.0033%	352,345	97,672	27.72%
		26832	Great American Alliance Ins Co	320,498	0.0030%	358,215	-39,461	-11.02%
		33723	Great American Spirit Ins Co	9,583	0.0001%	15,593	2,249	14.42%
				12,668,385	**0.1176%**	**14,493,304**	**5,259,581**	**36.29%**
46	93		TEXAS ST NATL GRP					
		12831	State Natl Ins Co Inc	11,418,737	0.1060%	11,407,155	8,906,831	78.08%
		22608	National Specialty Ins Co	221,016	0.0021%	30,651	0	0.00%
				11,639,753	**0.1080%**	**11,437,806**	**8,906,831**	**77.87%**
47	12360		Ocean Harbor Cas Ins Co					
		12360	Ocean Harbor Cas Ins Co	11,370,401	0.1055%	9,784,292	7,722,038	78.92%
				11,370,401	**0.1055%**	**9,784,292**	**7,722,038**	**78.92%**
48	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	11,207,564	0.1040%	11,857,883	6,376,173	53.77%
		25798	Unigard Ind Co	1,757	0.0000%	-5,545	-676,819	12205.93%
				11,209,321	**0.1040%**	**11,852,338**	**5,699,354**	**48.09%**
49	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	11,192,062	0.1039%	12,366,543	10,847,385	87.72%
				11,192,062	**0.1039%**	**12,366,543**	**10,847,385**	**87.72%**
50	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	11,164,572	0.1036%	11,152,732	5,602,634	50.24%
				11,164,572	**0.1036%**	**11,152,732**	**5,602,634**	**50.24%**
51	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	9,411,969	0.0874%	9,188,431	4,643,162	50.53%
				9,411,969	**0.0874%**	**9,188,431**	**4,643,162**	**50.53%**
52	225		IAT Reins Co Grp					
		23248	Occidental Fire & Cas Co Of NC	7,783,778	0.0722%	7,137,253	4,262,120	59.72%
				7,783,778	**0.0722%**	**7,137,253**	**4,262,120**	**59.72%**
53	83		GRANGE INS					
		22101	Grange Ins Assn	7,633,482	0.0708%	7,812,339	4,421,931	56.60%
				7,633,482	**0.0708%**	**7,812,339**	**4,421,931**	**56.60%**

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54	670		FIDELITY NATL FIN INC					
		25180	Fidelity Natl Ins Co	7,437,006	0.0690%	7,212,463	7,608,729	105.49%
				7,437,006	**0.0690%**	**7,212,463**	**7,608,729**	**105.49%**
55	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	6,547,444	0.0608%	6,601,806	3,456,908	52.36%
				6,547,444	**0.0608%**	**6,601,806**	**3,456,908**	**52.36%**
56	852		GENERAL AGENTS GRP					
		40150	MGA Ins Co Inc	6,422,101	0.0596%	3,015,798	1,940,069	64.33%
				6,422,101	**0.0596%**	**3,015,798**	**1,940,069**	**64.33%**
57	10920		Alliance United Ins Co					
		10920	Alliance United Ins Co	6,060,335	0.0562%	5,770,083	3,793,260	65.74%
				6,060,335	**0.0562%**	**5,770,083**	**3,793,260**	**65.74%**
58	38		CHUBB & SON INC					
		20338	Northwestern Pacific Ind Co	5,284,642	0.0490%	5,232,781	3,184,307	60.85%
		35181	Executive Risk Ind Inc	668,794	0.0062%	1,404,736	93,743	6.67%
				5,953,436	**0.0553%**	**6,637,517**	**3,278,050**	**49.39%**
59	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	5,202,792	0.0483%	5,237,271	3,751,440	71.63%
				5,202,792	**0.0483%**	**5,237,271**	**3,751,440**	**71.63%**
60	98		WR Berkley Corp					
		40045	Starnet Ins Co	3,825,076	0.0355%	4,572,366	2,879,024	62.97%
				3,825,076	**0.0355%**	**4,572,366**	**2,879,024**	**62.97%**
61	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	3,786,517	0.0351%	3,777,108	2,438,878	64.57%
				3,786,517	**0.0351%**	**3,777,108**	**2,438,878**	**64.57%**
62	31968		Merastar Ins Co					
		31968	Merastar Ins Co	3,559,248	0.0330%	3,582,946	1,889,078	52.72%
				3,559,248	**0.0330%**	**3,582,946**	**1,889,078**	**52.72%**
63	968		AXA INS GRP					
		11835	AXA Re Amer Ins Co	3,555,791	0.0330%	5,396,911	1,880,207	34.84%
				3,555,791	**0.0330%**	**5,396,911**	**1,880,207**	**34.84%**
64	313		AEGIS GRP					
		33898	Aegis Security Ins Co	3,343,726	0.0310%	3,343,726	912,508	27.29%
				3,343,726	**0.0310%**	**3,343,726**	**912,508**	**27.29%**
65	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	2,742,477	0.0255%	2,846,347	1,636,305	57.49%
				2,742,477	**0.0255%**	**2,846,347**	**1,636,305**	**57.49%**
66	3596		Affirmative Ins Grp					
		42609	Affirmative Ins Co	2,492,629	0.0231%	1,442,236	901,004	62.47%
				2,492,629	**0.0231%**	**1,442,236**	**901,004**	**62.47%**

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67	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	1,921,707	0.0178%	2,039,039	1,056,566	51.82%
				1,921,707	**0.0178%**	**2,039,039**	**1,056,566**	**51.82%**
68	11711	Access Ins Co						
		11711	Access Ins Co	1,822,461	0.0169%	157,578	105,670	67.06%
				1,822,461	**0.0169%**	**157,578**	**105,670**	**67.06%**
69	1234	RESPONSE INS GRP						
		26050	Response Worldwide Ins Co	1,077,753	0.0100%	1,084,467	786,801	72.55%
		10970	Response Ind Co Of CA	337,778	0.0031%	325,268	132,166	40.63%
		43044	Response Ins Co	206,090	0.0019%	159,550	192,267	120.51%
				1,621,621	**0.0151%**	**1,569,285**	**1,111,234**	**70.81%**
70	1285	X L AMER						
		22322	Greenwich Ins Co	1,309,961	0.0122%	1,309,960	-1,931,921	-147.48%
				1,309,961	**0.0122%**	**1,309,960**	**-1,931,921**	**-147.48%**
71	218	CNA INS GRP						
		10201	Galway Ins Co	1,216,509	0.0113%	1,484,531	505,793	34.07%
				1,216,509	**0.0113%**	**1,484,531**	**505,793**	**34.07%**
72	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	1,189,842	0.0110%	1,125,158	-571,003	-50.75%
				1,189,842	**0.0110%**	**1,125,158**	**-571,003**	**-50.75%**
73	785	MARKEL CORP GRP						
		28932	Markel American Ins Co	1,020,801	0.0095%	945,105	191,352	20.25%
				1,020,801	**0.0095%**	**945,105**	**191,352**	**20.25%**
74	19	Assurant Inc Grp						
		10111	American Bankers Ins Co Of FL	589,360	0.0055%	579,418	-432,983	-74.73%
		19615	American Reliable Ins Co	123,989	0.0012%	120,339	75,206	62.50%
				713,349	**0.0066%**	**699,757**	**-357,777**	**-51.13%**
75	32107	Sutter Ins Co						
		32107	Sutter Ins Co	600,201	0.0056%	897,023	471,357	52.55%
				600,201	**0.0056%**	**897,023**	**471,357**	**52.55%**
76	1169	GENERALI GRP						
		11231	Generali Us Branch	373,913	0.0035%	362,454	50,368	13.90%
				373,913	**0.0035%**	**362,454**	**50,368**	**13.90%**
77	40550	Pacific Pioneer Ins Co						
		40550	Pacific Pioneer Ins Co	326,610	0.0030%	429,515	125,529	29.23%
				326,610	**0.0030%**	**429,515**	**125,529**	**29.23%**
78	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	286,485	0.0027%	290,231	90,623	31.22%
				286,485	**0.0027%**	**290,231**	**90,623**	**31.22%**

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79	3636		Lancer Ins Grp					
		26077	Lancer Ins Co	232,621	0.0022%	232,621	1,582,450	680.27%
				232,621	**0.0022%**	**232,621**	**1,582,450**	**680.27%**
80	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	193,241	0.0018%	196,681	70,220	35.70%
				193,241	**0.0018%**	**196,681**	**70,220**	**35.70%**
81	553		ROYAL & SUN ALLIANCE USA					
		24678	Royal Ind Co	167,194	0.0016%	165,021	119,410	72.36%
		24902	Security Ins Co Of Hartford	1,804	0.0000%	2,238	-40,513	-1810.23%
				168,998	**0.0016%**	**167,259**	**78,897**	**47.17%**
82	24		ATLANTIC CO					
		19909	Centennial Ins Co	95,109	0.0009%	103,175	6,654	6.45%
		19895	Atlantic Mut Ins Co	56,427	0.0005%	61,143	618,719	1011.92%
				151,536	**0.0014%**	**164,318**	**625,373**	**380.59%**
83	3018		Converium Holding Grp					
		22730	Converium Ins North Amer Inc	151,311	0.0014%	178,194	231,832	130.10%
				151,311	**0.0014%**	**178,194**	**231,832**	**130.10%**
84	3489		Republic Companies Grp					
		19216	Southern Ins Co	146,195	0.0014%	155,860	-38,830	-24.91%
				146,195	**0.0014%**	**155,860**	**-38,830**	**-24.91%**
85	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	121,514	0.0011%	96,542	92,038	95.33%
				121,514	**0.0011%**	**96,542**	**92,038**	**95.33%**
86	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	114,495	0.0011%	117,932	-106,764	-90.53%
				114,495	**0.0011%**	**117,932**	**-106,764**	**-90.53%**
87	50		Country Ins & Financial Services Grp					
		23647	Mutual Service Cas Ins Co	113,343	0.0011%	197,927	-772,723	-390.41%
				113,343	**0.0011%**	**197,927**	**-772,723**	**-390.41%**
88	108		LUMBERMENS MUT CAS GRP					
		30562	American Manufacturers Mut Ins Co	97,401	0.0009%	141,991	2,021,929	1423.98%
				97,401	**0.0009%**	**141,991**	**2,021,929**	**1423.98%**
89	831		DOCTORS CO GRP					
		34495	Doctors Co An Interins Exchn	96,602	0.0009%	104,884	51,613	49.21%
				96,602	**0.0009%**	**104,884**	**51,613**	**49.21%**
90	40800		American Sterling Ins Co					
		40800	American Sterling Ins Co	51,094	0.0005%	61,827	-22,923	-37.08%
				51,094	**0.0005%**	**61,827**	**-22,923**	**-37.08%**
91	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	45,972	0.0004%	50,490	25,381	50.27%
				45,972	**0.0004%**	**50,490**	**25,381**	**50.27%**

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92	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	37,026	0.0003%	77,413	-885,060	-1143.30%
				37,026	**0.0003%**	**77,413**	**-885,060**	**-1143.30%**
93	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	32,941	0.0003%	35,812	-82,159	-229.42%
				32,941	**0.0003%**	**35,812**	**-82,159**	**-229.42%**
94	626		ACE LTD					
		43575	Indemnity Ins Co Of North Amer	10,221	0.0001%	42,539	11,882	27.93%
		22667	Ace American Ins Co	2,863	0.0000%	102,580	22,943	22.37%
				13,084	**0.0001%**	**145,119**	**34,825**	**24.00%**
95	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	7,743	0.0001%	11,070	19,726	178.19%
				7,743	**0.0001%**	**11,070**	**19,726**	**178.19%**
96	70		FIRST AMN TITLE					
		34525	First American Specilaty Ins Co	250	0.0000%	8,259	-20,080	-243.13%
				250	**0.0000%**	**8,259**	**-20,080**	**-243.13%**
97	959		CENTURY SURETY GRP					
		21903	Procentury Ins Co	109	0.0000%	109	-433,663	397855.96%
				109	**0.0000%**	**109**	**-433,663**	**397855.96%**
98	574		AMERCO CORP					
		31089	Republic Western Ins Co	1	0.0000%	1	-204,272	27200.00%
				1	**0.0000%**	**1**	**-204,272**	**27200.00%**
			Line Total:	**10,774,836,061**	**100.0000%**	**10,686,362,651**	**5,783,480,118**	**54.12%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	341,283	57.2704%	56,350	19,865	35.25%
				341,283	**57.2704%**	**56,350**	**19,865**	**35.25%**
2	1279		Arch Ins Grp					
		11150	Arch Ins Co	223,018	37.4245%	93,396	46,188	49.45%
				223,018	**37.4245%**	**93,396**	**46,188**	**49.45%**
3	21172		Vanliner Ins Co					
		21172	Vanliner Ins Co	13,871	2.3277%	14,824	-415	-2.80%
				13,871	**2.3277%**	**14,824**	**-415**	**-2.80%**
4	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	7,048	1.1827%	8,768	0	0.00%
				7,048	**1.1827%**	**8,768**	**0**	**0.00%**
5	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	4,360	0.7316%	2,065	34,709	1680.82%
				4,360	**0.7316%**	**2,065**	**34,709**	**1680.82%**
6	12		AMERICAN INTRNL GRP					
		19445	National Union Fire Ins Co Of Pitts	2,126	0.3568%	2,126	-8,086	-380.34%
		19410	Commerce & Industry Ins Co	165	0.0277%	164	-279	-170.12%
				2,291	**0.3845%**	**2,290**	**-8,365**	**-365.28%**
7	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	2,274	0.3816%	41,377	4,732	11.44%
				2,274	**0.3816%**	**41,377**	**4,732**	**11.44%**
8	98		WR Berkley Corp					
		10510	Carolina Cas Ins Co	990	0.1661%	990	0	0.00%
		25224	Great Divide Ins Co	63	0.0106%	45	64	142.22%
				1,053	**0.1767%**	**1,035**	**64**	**6.18%**
9	3636		Lancer Ins Grp					
		26077	Lancer Ins Co	600	0.1007%	352	-54	-15.34%
				600	**0.1007%**	**352**	**-54**	**-15.34%**
10	457		ARGONAUT GRP					
		19860	Argonaut Great Central Ins Co	73	0.0123%	17	0	0.00%
				73	**0.0123%**	**17**	**0**	**0.00%**
11	3548		St Paul Travelers Grp					
		25682	Travelers Ind Co Of CT	28	0.0047%	28	42	150.00%
		24015	Northland Ins Co	2	0.0003%	2	0	0.00%
				30	**0.0050%**	**30**	**42**	**140.00%**
12	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	12	0.0020%	12	-25,000	?08333.33%
				12	**0.0020%**	**12**	**-25,000**	**?08333.33%**

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Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
13	761	ALLIANZ INS GRP						
		35300	Allianz Global Risks US Ins Co	1	0.0002%	1	0	0.00%
		27847	Insurance Co Of The West	1	0.0002%	1	0	0.00%
				2	**0.0003%**	**2**	**0**	**0.00%**
			Line Total:	**595,915**	**100.0000%**	**220,518**	**71,766**	**32.54%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	155	PROGRESSIVE GRP						
		24260	Progressive Cas Ins Co	191,149,600	8.6852%	179,350,813	68,564,808	38.23%
		10243	National Continental Ins Co	26,157,067	1.1885%	27,043,304	15,078,189	55.76%
				217,306,667	**9.8737%**	**206,394,117**	**83,642,997**	**40.53%**
2	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	49,275,442	2.2389%	50,326,830	24,221,115	48.13%
		21326	Empire Fire & Marine Ins Co	29,588,546	1.3444%	27,850,112	7,984,889	28.67%
		21709	Truck Ins Exch	28,465,373	1.2934%	27,926,142	13,876,121	49.69%
		41181	Universal Underwriters Ins Co	18,949,982	0.8610%	18,979,532	18,132,190	95.54%
		21687	Mid-Century Ins Co	14,449,709	0.6565%	15,936,989	9,168,908	57.53%
		21652	Farmers Ins Exch	10,848,043	0.4929%	11,116,146	3,973,734	35.75%
		27855	Zurich American Ins Co Of IL	9,183,887	0.4173%	7,396,055	2,989,096	40.41%
		19356	Maryland Cas Co	3,974,933	0.1806%	3,191,016	1,668,519	52.29%
		40142	American Zurich Ins Co	3,125,589	0.1420%	4,964,236	1,323,328	26.66%
		26247	American Guarantee & Liability Ins	2,770,670	0.1259%	2,485,348	-583,621	-23.48%
		19372	Northern Ins Co Of NY	1,491,064	0.0677%	3,762,941	-830,264	-22.06%
		39306	Fidelity & Deposit Co Of MD	483,512	0.0220%	443,991	103,353	23.28%
		10315	Civic Property & Cas Co	71,003	0.0032%	42,194	8,854	20.98%
		10318	Exact Prop & Cas Co Inc	44,298	0.0020%	28,830	7,046	24.44%
		19305	Assurance Co Of Amer	35,920	0.0016%	45,367	-1,408,036	-3103.66%
		10317	Neighborhood Spirit Prop & Cas Co	33,317	0.0015%	40,554	15,895	39.19%
				172,791,288	**7.8511%**	**174,536,283**	**80,651,127**	**46.21%**
3	3548	St Paul Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	89,134,872	4.0500%	79,092,942	22,829,244	28.86%
		24767	St Paul Fire & Marine Ins Co	21,794,393	0.9903%	34,256,629	22,126,596	64.59%
		24015	Northland Ins Co	18,734,960	0.8513%	18,269,256	16,309,860	89.27%
		36463	Discover Prop & Cas Ins Co	17,855,422	0.8113%	22,404,784	22,718,510	101.40%
		25682	Travelers Ind Co Of CT	12,936,629	0.5878%	12,764,763	1,625,686	12.74%
		24791	St Paul Mercury Ins Co	3,462,851	0.1573%	5,604,289	4,231,641	75.51%
		25887	US Fidelity & Guaranty Co	2,633,186	0.1196%	3,438,161	15,593,663	453.55%
		35386	Fidelity & Guaranty Ins Co	2,203,283	0.1001%	2,925,547	-3,160,457	-108.03%
		25879	Fidelity & Guaranty Ins Underwriters	708,288	0.0322%	1,104,563	462,072	41.83%
		22233	Select Ins Co	85,606	0.0039%	218,354	862,889	395.18%
		10819	American Equity Specialty Ins Co	45,400	0.0021%	26,148	6,423	24.56%
		19038	Travelers Cas & Surety Co	35,277	0.0016%	35,277	-113,951	-323.02%
				169,630,167	**7.7075%**	**180,140,713**	**103,492,176**	**57.45%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
4	12	AMERICAN INTRNL GRP						
		19429	Insurance Co Of The State Of PA	60,471,775	2.7476%	55,703,501	40,189,396	72.15%
		19445	National Union Fire Ins Co Of Pitts	33,754,729	1.5337%	29,929,870	12,771,083	42.67%
		19380	American Home Assur Co	32,798,975	1.4903%	28,498,640	32,418,444	113.75%
		23841	New Hampshire Ins Co	9,855,100	0.4478%	9,832,109	1,737,085	17.67%
		19410	Commerce & Industry Ins Co	5,579,298	0.2535%	5,538,295	2,373,572	42.86%
		23809	Granite State Ins Co	4,545,438	0.2065%	3,953,526	1,530,281	38.71%
		20796	AIG Premier Ins Co	1,169,988	0.0532%	380,035	257,934	67.87%
		19402	Birmingham Fire Ins Co Of PA	67,185	0.0031%	79,597	40,403	50.76%
				148,242,488	**6.7357%**	**133,915,573**	**91,318,198**	**68.19%**
5	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	57,216,770	2.5998%	55,201,781	27,607,393	50.01%
		24171	Netherlands Ins Co The	29,379,516	1.3349%	27,233,725	13,982,056	51.34%
		23043	Liberty Mut Ins Co	25,408,398	1.1545%	26,377,419	-4,938,262	-18.72%
		23035	Liberty Mut Fire Ins Co	19,756,225	0.8977%	22,345,530	5,180,076	23.18%
		21458	Employers Ins of Wausau	4,264,772	0.1938%	4,393,404	-3,237,298	-73.69%
		42404	Liberty Ins Corp	4,241,105	0.1927%	3,945,169	2,406,740	61.00%
		10836	Golden Eagle Ins Corp	3,713,173	0.1687%	3,139,600	1,530,671	48.75%
		26042	Wausau Underwriters Ins Co	2,597,797	0.1180%	1,939,163	613,010	31.61%
		26069	Wausau Business Ins Co	729,500	0.0331%	384,251	217,790	56.68%
		33600	LM Ins Corp	103,326	0.0047%	77,775	12,799	16.46%
		18333	Peerless Ind Ins Co	9,823	0.0004%	5,145	277	5.38%
		33588	First Liberty Ins Corp	6,521	0.0003%	2,540	2,584	101.73%
				147,426,926	**6.6986%**	**145,045,502**	**43,377,836**	**29.91%**
6	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	59,779,919	2.7162%	52,437,614	27,494,631	52.43%
		28223	Nationwide Agribusiness Ins Co	10,607,784	0.4820%	10,784,131	4,773,384	44.26%
		19100	Amco Ins Co	8,070,749	0.3667%	7,602,014	4,744,945	62.42%
		11991	National Cas Co	7,703,843	0.3500%	6,942,363	4,198,763	60.48%
		15580	Scottsdale Ind Co	7,135,270	0.3242%	7,328,868	1,772,555	24.19%
		13838	Farmland Mut Ins Co	221,959	0.0101%	215,799	63,044	29.21%
		42889	Victoria Fire & Cas Co	188,518	0.0086%	16,766	1,639	9.78%
		25453	Nationwide Ins Co Of Amer	13,102	0.0006%	548	0	0.00%
				93,721,144	**4.2584%**	**85,328,103**	**43,048,961**	**50.45%**
7	163	SAFECO INS GRP						
		19704	American States Ins Co	28,470,210	1.2936%	29,979,554	9,623,402	32.10%
		24732	General Ins Co Of Amer	28,245,700	1.2834%	20,894,249	8,735,306	41.81%
		19690	American Economy Ins Co	11,043,761	0.5018%	16,597,008	4,383,885	26.41%
		24724	First Natl Ins Co Of Amer	10,552,765	0.4795%	10,544,139	3,363,030	31.89%
				78,312,436	**3.5583%**	**78,014,950**	**26,105,623**	**33.46%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
8	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	37,000,722	1.6812%	37,212,956	20,306,267	54.57%
		29424	Hartford Cas Ins Co	23,429,529	1.0646%	26,274,775	18,797,215	71.54%
		30104	Hartford Underwriters Ins Co	5,763,781	0.2619%	2,124,696	1,077,661	50.72%
		29459	Twin City Fire Ins Co Co	3,660,947	0.1663%	4,207,025	2,202,476	52.35%
		34690	Property & Cas Ins Co Of Hartford	1,505,907	0.0684%	228,232	55,829	24.46%
		22357	Hartford Accid & Ind Co	217,959	0.0099%	182,592	26,524	14.53%
				71,578,845	**3.2523%**	**70,230,276**	**42,465,972**	**60.47%**
9	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	65,990,692	2.9984%	65,257,372	30,968,567	47.46%
		25143	State Farm Fire And Cas Co	5,397,312	0.2452%	5,183,068	4,239,444	81.79%
				71,388,004	**3.2436%**	**70,440,440**	**35,208,011**	**49.98%**
10	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	66,939,319	3.0415%	70,862,774	47,346,053	66.81%
		42862	Universal Cas Co	672,761	0.0306%	109,505	50,260	45.90%
				67,612,080	**3.0721%**	**70,972,279**	**47,396,313**	**66.78%**
11	225	IAT Reins Co Grp						
		13234	Wilshire Ins Co	24,868,546	1.1299%	24,955,725	15,226,748	61.02%
		20010	Acceptance Ind Ins Co	18,642,478	0.8471%	22,161,022	13,374,024	60.35%
		26433	Harco Natl Ins Co	14,347,316	0.6519%	13,610,889	14,612,751	107.36%
		28886	Transguard Ins Co Of Amer Inc	5,092,200	0.2314%	5,778,012	3,966,642	68.65%
				62,950,540	**2.8603%**	**66,505,648**	**47,180,165**	**70.94%**
12	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	57,189,586	2.5985%	52,907,666	26,563,023	50.21%
				57,189,586	**2.5985%**	**52,907,666**	**26,563,023**	**50.21%**
13	218	CNA INS GRP						
		20427	American Cas Co Of Reading PA	20,603,156	0.9361%	23,914,853	4,293,717	17.95%
		20443	Continental Cas Co	13,235,600	0.6014%	16,082,886	13,221,089	82.21%
		20494	Transportation Ins Co	9,832,065	0.4467%	8,748,491	8,354,786	95.50%
		20486	Transcontinental Ins Co	4,893,903	0.2224%	4,001,654	1,078,319	26.95%
		20508	Valley Forge Ins Co	2,295,065	0.1043%	1,772,246	2,254,424	127.21%
		20478	National Fire Ins Co Of Hartford	1,320,942	0.0600%	1,031,015	788,834	76.51%
		35289	Continental Ins Co	98,402	0.0045%	105,462	-2,896,903	-2746.87%
				52,279,133	**2.3754%**	**55,656,607**	**27,094,266**	**48.68%**
14	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	48,006,450	2.1813%	50,532,566	23,738,903	46.98%
				48,006,450	**2.1813%**	**50,532,566**	**23,738,903**	**46.98%**
15	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	45,005,010	2.0449%	38,112,027	24,064,833	63.14%
		37257	Insurance Corp Of Hannover	480,473	0.0218%	1,066,853	-7,162,467	-671.36%
				45,485,483	**2.0667%**	**39,178,880**	**16,902,366**	**43.14%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
16	748		Meadowbrook Ins Grp					
		25780	Williamsburg Natl Ins Co	32,186,481	1.4625%	32,741,173	16,938,634	51.73%
		18023	Star Ins Co	10,401,272	0.4726%	9,632,072	6,041,612	62.72%
				42,587,753	**1.9351%**	**42,373,245**	**22,980,246**	**54.23%**
17	98		WR Berkley Corp					
		10510	Carolina Cas Ins Co	38,413,558	1.7454%	38,869,761	26,453,593	68.06%
		36684	Riverport Ins Co	2,298,816	0.1045%	2,343,151	590,470	25.20%
		40045	Starnet Ins Co	1,262,977	0.0574%	1,438,124	68,186	4.74%
		25224	Great Divide Ins Co	414,277	0.0188%	224,390	330,315	147.21%
				42,389,628	**1.9261%**	**42,875,426**	**27,442,564**	**64.01%**
18	215		UNITRIN GRP					
		19852	Financial Ind Co	37,847,369	1.7197%	38,054,045	21,788,899	57.26%
		14133	Valley Ins Co	2,735,254	0.1243%	2,950,331	1,266,668	42.93%
		16063	Unitrin Auto & Home Ins Co	14,825	0.0007%	14,825	-1,453,729	-9805.93%
				40,597,448	**1.8446%**	**41,019,201**	**21,601,838**	**52.66%**
19	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	32,803,585	1.4905%	32,573,861	19,086,107	58.59%
		19240	Allstate Ind Co	3,039,556	0.1381%	3,111,074	38,113	1.23%
				35,843,141	**1.6286%**	**35,684,935**	**19,124,220**	**53.59%**
20	38		CHUBB & SON INC					
		20281	Federal Ins Co	31,854,065	1.4473%	32,533,949	11,277,200	34.66%
		20303	Great Northern Ins Co	925,111	0.0420%	889,290	80,831	9.09%
		20346	Pacific Ind Co	282,158	0.0128%	312,244	318,351	101.96%
		20397	Vigilant Ins Co	142,620	0.0065%	158,057	6,734	4.26%
		20338	Northwestern Pacific Ind Co	13,082	0.0006%	12,535	-106,898	-852.80%
				33,217,036	**1.5093%**	**33,906,075**	**11,576,218**	**34.14%**
21	626		ACE LTD					
		22667	Ace American Ins Co	23,303,966	1.0589%	22,812,191	10,118,645	44.36%
		21121	Westchester Fire Ins Co	3,940,035	0.1790%	3,837,909	-68,915	-1.80%
		20699	Ace Prop & Cas Ins Co	1,255,262	0.0570%	1,434,634	497,704	34.69%
		20702	Ace Fire Underwriters Ins Co	822,187	0.0374%	792,272	827,998	104.51%
		43575	Indemnity Ins Co Of North Amer	379,138	0.0172%	405,398	262,882	64.85%
		22748	Pacific Employers Ins Co	53,871	0.0024%	74,782	3,352,667	4483.25%
				29,754,459	**1.3520%**	**29,357,186**	**14,990,981**	**51.06%**
22	158		FAIRFAX FINANCIAL					
		21113	United States Fire Ins Co	19,316,247	0.8777%	20,425,959	7,490,964	36.67%
		25054	Hudson Ins Co	4,330,963	0.1968%	1,425,331	988,241	69.33%
		24384	Fairmont Specialty Ins Co	432,763	0.0197%	983,384	-268,727	-27.33%
		25070	Clearwater Ins Co	263,320	0.0120%	263,320	189,905	72.12%
		21105	North River Ins Co	14,237	0.0006%	38,263	-48,800	-127.54%
				24,357,530	**1.1067%**	**23,136,257**	**8,351,583**	**36.10%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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23	802		Capital Ins Group					
		23540	Monterey Ins Co	12,522,492	0.5690%	12,085,820	7,697,544	63.69%
		12890	Eagle West Ins Co	5,848,318	0.2657%	5,862,820	3,954,722	67.45%
		13544	California Capital Ins Co	5,386,113	0.2447%	4,674,700	1,822,337	38.98%
				23,756,923	**1.0794%**	**22,623,340**	**13,474,603**	**59.56%**
24	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	22,911,928	1.0410%	22,816,851	10,076,587	44.16%
		25798	Unigard Ind Co	694,461	0.0316%	810,367	-13,547	-1.67%
		24414	General Cas Co Of WI	88,365	0.0040%	111,388	12,428	11.16%
		24449	Regent Ins Co	17,633	0.0008%	20,269	-31,351	-154.67%
				23,712,387	**1.0774%**	**23,758,875**	**10,044,117**	**42.28%**
25	150		OLD REPUBLIC GRP					
		11371	Great West Cas Co	18,739,000	0.8514%	18,353,749	9,671,131	52.69%
		24147	Old Republic Ins Co	4,866,238	0.2211%	4,755,042	2,749,463	57.82%
				23,605,238	**1.0725%**	**23,108,791**	**12,420,594**	**53.75%**
26	761		ALLIANZ INS GRP					
		22837	Interstate Ind Co	9,833,431	0.4468%	11,956,976	8,601,707	71.94%
		21857	American Ins Co	5,075,363	0.2306%	5,619,340	5,954,217	105.96%
		21849	American Automobile Ins Co	3,374,739	0.1533%	3,176,662	585,283	18.42%
		21881	National Surety Corp	2,442,438	0.1110%	2,104,866	249,694	11.86%
		21865	Associated Ind Corp	1,741,592	0.0791%	2,099,970	1,086,185	51.72%
		21873	Firemans Fund Ins Co	997,070	0.0453%	987,635	-389,196	-39.41%
		22810	Chicago Ins Co	97	0.0000%	97	201,467	207697.94%
		35300	Allianz Global Risks US Ins Co	1	0.0000%	1	0	0.00%
				23,464,731	**1.0662%**	**25,945,547**	**16,289,357**	**62.78%**
27	169		SENTRY INS GRP					
		21180	Sentry Select Ins Co	16,492,886	0.7494%	17,251,044	3,509,506	20.34%
		24988	Sentry Ins A Mut Co	6,337,107	0.2879%	6,522,597	1,552,888	23.81%
		23434	Middlesex Ins Co	1,556	0.0001%	1,570	10,360	659.87%
				22,831,549	**1.0374%**	**23,775,211**	**5,072,754**	**21.34%**
28	84		American Financial Grp					
		32620	National Interstate Ins Co	15,992,053	0.7266%	12,791,978	6,758,408	52.83%
		26344	Great American Assur Co	3,768,799	0.1712%	4,480,197	1,831,140	40.87%
		16691	Great American Ins Co	1,245,103	0.0566%	841,028	-411,716	-48.95%
		22136	Great American Ins Co of NY	565,322	0.0257%	534,163	18,681	3.50%
		26832	Great American Alliance Ins Co	122,602	0.0056%	63,480	-100,146	-157.76%
				21,693,879	**0.9857%**	**18,710,846**	**8,096,367**	**43.27%**
29	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	19,545,357	0.8881%	19,887,308	9,482,206	47.68%
		28304	Federated Service Ins Co	961,770	0.0437%	936,040	942,230	100.66%
				20,507,127	**0.9318%**	**20,823,348**	**10,424,436**	**50.06%**

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30	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	18,889,444	0.8583%	18,861,368	8,228,302	43.63%
				18,889,444	**0.8583%**	**18,861,368**	**8,228,302**	**43.63%**
31	31		BERKSHIRE HATHAWAY					
		20052	National Liab & Fire Ins Co	9,803,351	0.4454%	10,644,746	5,666,883	53.24%
		11673	Redwood Fire & Cas Ins Co	4,923,250	0.2237%	4,589,586	1,979,082	43.12%
		27812	Columbia Ins Co	3,603,457	0.1637%	3,610,737	2,062,003	57.11%
		20087	National Ind Co	23,179	0.0011%	20,131	-8,367	-41.56%
				18,353,237	**0.8339%**	**18,865,200**	**9,699,601**	**51.42%**
32	3636		Lancer Ins Grp					
		26077	Lancer Ins Co	15,231,367	0.6921%	15,539,290	11,726,239	75.46%
				15,231,367	**0.6921%**	**15,539,290**	**11,726,239**	**75.46%**
33	93		TEXAS ST NATL GRP					
		12831	State Natl Ins Co Inc	14,237,622	0.6469%	13,912,403	10,020,482	72.03%
		22608	National Specialty Ins Co	486,831	0.0221%	486,831	-22,498	-4.62%
				14,724,453	**0.6690%**	**14,399,234**	**9,997,984**	**69.43%**
34	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	14,632,047	0.6648%	15,919,682	10,850,388	68.16%
				14,632,047	**0.6648%**	**15,919,682**	**10,850,388**	**68.16%**
35	32107		Sutter Ins Co					
		32107	Sutter Ins Co	13,709,918	0.6229%	16,154,374	9,752,921	60.37%
				13,709,918	**0.6229%**	**16,154,374**	**9,752,921**	**60.37%**
36	1129		WHITE MOUNTAINS GRP					
		27154	Atlantic Specialty Ins Co	6,671,777	0.3031%	6,893,578	2,747,007	39.85%
		20621	OneBeacon America Ins Co	3,036,477	0.1380%	2,689,371	813,408	30.25%
		21962	Pennsylvania General Ins Co	842,473	0.0383%	429,315	-162,026	-37.74%
		21970	OneBeacon Ins Co	791,453	0.0360%	1,348,746	1,837,717	136.25%
		20648	Employers Fire Ins Co	303,088	0.0138%	209,842	279,302	133.10%
		35408	Sirius Amer Ins Co	21,211	0.0010%	373,169	-176,955	-47.42%
				11,666,479	**0.5301%**	**11,944,021**	**5,338,453**	**44.70%**
37	1279		Arch Ins Grp					
		11150	Arch Ins Co	11,634,602	0.5286%	15,178,018	8,050,735	53.04%
				11,634,602	**0.5286%**	**15,178,018**	**8,050,735**	**53.04%**
38	1325		RHINE RE GRP					
		24899	Alea North America Ins Co	11,097,637	0.5042%	7,209,641	3,586,285	49.74%
				11,097,637	**0.5042%**	**7,209,641**	**3,586,285**	**49.74%**
39	1114		MERCER INS GRP					
		31453	Financial Pacific Ins Co	10,512,894	0.4777%	10,390,237	3,591,052	34.56%
				10,512,894	**0.4777%**	**10,390,237**	**3,591,052**	**34.56%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
40	1285	X L AMER						
		22322	Greenwich Ins Co	7,065,351	0.3210%	6,029,459	1,616,144	26.80%
		37885	XL Specialty Ins Co	3,262,437	0.1482%	2,547,780	415,231	16.30%
				10,327,788	**0.4693%**	**8,577,239**	**2,031,375**	**23.68%**
41	317	AON CORP						
		40827	Virginia Surety Co Inc	8,399,814	0.3817%	7,729,394	2,813,373	36.40%
				8,399,814	**0.3817%**	**7,729,394**	**2,813,373**	**36.40%**
42	62	EMC INS CO						
		21415	Employers Mut Cas Co	7,607,485	0.3457%	7,798,175	2,549,910	32.70%
				7,607,485	**0.3457%**	**7,798,175**	**2,549,910**	**32.70%**
43	816	COMMERCE GRP INC						
		13161	Commerce West Ins Co	7,382,365	0.3354%	7,130,008	4,280,648	60.04%
				7,382,365	**0.3354%**	**7,130,008**	**4,280,648**	**60.04%**
44	361	MUNICH AMERICAN HOLDING CORP						
		19720	American Alt Ins Corp	7,030,652	0.3195%	6,859,287	3,109,351	45.33%
				7,030,652	**0.3195%**	**6,859,287**	**3,109,351**	**45.33%**
45	922	ICW GROUP						
		40029	Explorer Ins Co	6,817,209	0.3098%	6,824,649	2,367,588	34.69%
		27847	Insurance Co Of The West	55	0.0000%	55	-167,749	304998.18%
				6,817,264	**0.3098%**	**6,824,704**	**2,199,839**	**32.23%**
46	291	MOTORISTS MUT						
		13331	American Hardware Mut Ins Co	6,127,312	0.2784%	6,530,001	-3,051,361	-46.73%
				6,127,312	**0.2784%**	**6,530,001**	**-3,051,361**	**-46.73%**
47	3495	Infinity Prop & Cas Ins Grp						
		11738	Leader Ins Co	6,010,862	0.2731%	5,045,058	-132,436	-2.63%
				6,010,862	**0.2731%**	**5,045,058**	**-132,436**	**-2.63%**
48	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	5,171,916	0.2350%	5,898,807	2,233,769	37.87%
		22551	Mitsui Sumitomo Ins USA Inc	704,809	0.0320%	640,170	276,766	43.23%
				5,876,725	**0.2670%**	**6,538,977**	**2,510,535**	**38.39%**
49	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	5,581,478	0.2536%	5,221,036	2,652,535	50.80%
				5,581,478	**0.2536%**	**5,221,036**	**2,652,535**	**50.80%**
50	783	RLI INS GRP						
		13056	RLI Ins Co	5,385,073	0.2447%	6,688,619	5,184,060	77.51%
				5,385,073	**0.2447%**	**6,688,619**	**5,184,060**	**77.51%**
51	27502	Western General Ins Co						
		27502	Western General Ins Co	5,136,229	0.2334%	5,157,129	3,443,933	66.78%
				5,136,229	**0.2334%**	**5,157,129**	**3,443,933**	**66.78%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
52	785		MARKEL CORP GRP					
		38970	Markel Ins Co	4,700,025	0.2136%	4,247,780	1,215,899	28.62%
		28932	Markel American Ins Co	193,287	0.0088%	224,346	-144,720	-64.51%
				4,893,312	**0.2223%**	**4,472,126**	**1,071,179**	**23.95%**
53	3018		Converium Holding Grp					
		22730	Converium Ins North Amer Inc	4,566,620	0.2075%	8,972,097	1,942,060	21.65%
				4,566,620	**0.2075%**	**8,972,097**	**1,942,060**	**21.65%**
54	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	4,516,872	0.2052%	3,830,132	1,707,200	44.57%
				4,516,872	**0.2052%**	**3,830,132**	**1,707,200**	**44.57%**
55	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	4,202,583	0.1910%	3,755,742	2,788,937	74.26%
				4,202,583	**0.1910%**	**3,755,742**	**2,788,937**	**74.26%**
56	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	4,031,474	0.1832%	4,075,368	865,886	21.25%
				4,031,474	**0.1832%**	**4,075,368**	**865,886**	**21.25%**
57	39861		Golden Bear Ins Co					
		39861	Golden Bear Ins Co	3,828,837	0.1740%	3,545,517	1,150,000	32.44%
				3,828,837	**0.1740%**	**3,545,517**	**1,150,000**	**32.44%**
58	11948		Global Hawk Ins Co RRG					
		11948	Global Hawk Ins Co RRG	3,424,349	0.1556%	1,557,435	513,953	33.00%
				3,424,349	**0.1556%**	**1,557,435**	**513,953**	**33.00%**
59	79		GMAC INS HOLDING					
		31488	Integon Preferred Ins Co	3,370,938	0.1532%	3,135,457	1,537,435	49.03%
				3,370,938	**0.1532%**	**3,135,457**	**1,537,435**	**49.03%**
60	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	3,102,473	0.1410%	3,321,195	3,528,433	106.24%
				3,102,473	**0.1410%**	**3,321,195**	**3,528,433**	**106.24%**
61	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	2,996,416	0.1361%	3,307,604	1,015,072	30.69%
				2,996,416	**0.1361%**	**3,307,604**	**1,015,072**	**30.69%**
62	677		MAGUIRE CORP GRP					
		18058	Philadelphia Ind Ins Co	2,606,354	0.1184%	2,490,235	1,537,352	61.74%
				2,606,354	**0.1184%**	**2,490,235**	**1,537,352**	**61.74%**
63	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	2,336,428	0.1062%	2,350,481	1,487,543	63.29%
				2,336,428	**0.1062%**	**2,350,481**	**1,487,543**	**63.29%**
64	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	2,324,939	0.1056%	2,461,899	46,048	1.87%
				2,324,939	**0.1056%**	**2,461,899**	**46,048**	**1.87%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
65	866		WESTERN WORLD GRP					
		40436	Stratford Ins Co	2,043,446	0.0928%	1,992,702	489,772	24.58%
				2,043,446	**0.0928%**	**1,992,702**	**489,772**	**24.58%**
66	36790		Springfield Ins Co Inc					
		36790	Springfield Ins Co Inc	1,892,816	0.0860%	1,874,919	53,982	2.88%
				1,892,816	**0.0860%**	**1,874,919**	**53,982**	**2.88%**
67	457		ARGONAUT GRP					
		19801	Argonaut Ins Co	792,736	0.0360%	952,549	5,196,498	545.54%
		19860	Argonaut Great Central Ins Co	578,488	0.0263%	483,538	196,274	40.59%
		19828	Argonaut-Midwest Ins Co	337,727	0.0153%	171,078	72,010	42.09%
				1,708,951	**0.0776%**	**1,607,165**	**5,464,782**	**340.03%**
68	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	1,666,679	0.0757%	2,117,868	566,486	26.75%
				1,666,679	**0.0757%**	**2,117,868**	**566,486**	**26.75%**
69	37931		General Fire & Cas Co					
		37931	General Fire & Cas Co	1,363,759	0.0620%	3,028,528	2,141,905	70.72%
				1,363,759	**0.0620%**	**3,028,528**	**2,141,905**	**70.72%**
70	408		AMERICAN NATL FNCL GRP					
		28401	American Natl Prop & Cas Co	1,316,944	0.0598%	1,316,944	245,181	18.62%
				1,316,944	**0.0598%**	**1,316,944**	**245,181**	**18.62%**
71	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	1,207,864	0.0549%	1,207,864	867,032	71.78%
				1,207,864	**0.0549%**	**1,207,864**	**867,032**	**71.78%**
72	83		GRANGE INS					
		22101	Grange Ins Assn	1,009,971	0.0459%	1,008,115	493,972	49.00%
				1,009,971	**0.0459%**	**1,008,115**	**493,972**	**49.00%**
73	11824		Intermodal Ins Co RRG					
		11824	Intermodal Ins Co RRG	1,002,327	0.0455%	2,059,700	546,749	26.55%
				1,002,327	**0.0455%**	**2,059,700**	**546,749**	**26.55%**
74	867		PROTECTIVE INS GRP					
		40460	Sagamore Ins Co	982,883	0.0447%	1,045,841	305,172	29.18%
				982,883	**0.0447%**	**1,045,841**	**305,172**	**29.18%**
75	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	975,664	0.0443%	937,274	1,554,921	165.90%
				975,664	**0.0443%**	**937,274**	**1,554,921**	**165.90%**
76	40134		SUA Ins Co					
		40134	SUA Ins Co	884,302	0.0402%	289,502	109,863	37.95%
				884,302	**0.0402%**	**289,502**	**109,863**	**37.95%**
77	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	744,195	0.0338%	736,888	377,632	51.25%
				744,195	**0.0338%**	**736,888**	**377,632**	**51.25%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
78	127		AMERICAN MODERN INS GRP					
		23469	American Modern Home Ins Co	731,494	0.0332%	731,494	37,242	5.09%
				731,494	**0.0332%**	**731,494**	**37,242**	**5.09%**
79	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	667,944	0.0303%	626,752	-15,043	-2.40%
				667,944	**0.0303%**	**626,752**	**-15,043**	**-2.40%**
80	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	610,806	0.0278%	671,094	918,974	136.94%
				610,806	**0.0278%**	**671,094**	**918,974**	**136.94%**
81	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	288,585	0.0131%	304,721	174,937	57.41%
				288,585	**0.0131%**	**304,721**	**174,937**	**57.41%**
82	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	215,293	0.0098%	342,957	66,154	19.29%
		25984	Graphic Arts Mut Ins Co	4,462	0.0002%	4,400	439	9.98%
				219,755	**0.0100%**	**347,357**	**66,593**	**19.17%**
83	88		The Hanover Ins Grp					
		22306	Massachusetts Bay Ins Co	85,761	0.0039%	57,445	-180,505	-314.22%
		22292	Hanover Ins Co	85,050	0.0039%	81,588	-668,162	-818.95%
				170,811	**0.0078%**	**139,033**	**-848,667**	**-610.41%**
84	18538		Bancinsure Inc					
		18538	Bancinsure Inc	151,363	0.0069%	135,413	34,605	25.56%
				151,363	**0.0069%**	**135,413**	**34,605**	**25.56%**
85	767		PENN MFR ASN INS					
		12262	Pennsylvania Manufacturers Asn Ins C	115,072	0.0052%	105,142	-13,121	-12.48%
		36897	Manufacturers Alliance Ins Co	8,600	0.0004%	3,942	991	25.14%
		41424	Pennsylvania Manufacturers Ind Co	1,024	0.0000%	569	143	25.13%
				124,696	**0.0057%**	**109,653**	**-11,987**	**-10.93%**
86	796		QBE INS GRP LTD					
		16217	National Farmers Union Prop & Cas	124,479	0.0057%	143,812	-2,879	-2.00%
		39217	QBE Ins Corp	1	0.0000%	1	-1,338,056	305600.00%
				124,480	**0.0057%**	**143,813**	**-1,340,935**	**-932.42%**
87	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	105,919	0.0048%	85,817	-8,922	-10.40%
				105,919	**0.0048%**	**85,817**	**-8,922**	**-10.40%**
88	961		FRONTIER INS GRP					
		34266	Frontier Ins Co	88,059	0.0040%	88,059	0	0.00%
				88,059	**0.0040%**	**88,059**	**0**	**0.00%**
89	50		Country Ins & Financial Services Grp					
		23647	Mutual Service Cas Ins Co	55,446	0.0025%	179,778	-360,971	-200.79%
				55,446	**0.0025%**	**179,778**	**-360,971**	**-200.79%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
90	38733		Alaska Nat Ins Co					
		38733	Alaska Nat Ins Co	48,152	0.0022%	214,232	1,265	0.59%
				48,152	**0.0022%**	**214,232**	**1,265**	**0.59%**
91	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	34,199	0.0016%	34,213	3,884	11.35%
				34,199	**0.0016%**	**34,213**	**3,884**	**11.35%**
92	44598		College Liability Ins Co A Recip RRG					
		44598	College Liability Ins Co A Recip RRG	29,003	0.0013%	35,386	13,299	37.58%
				29,003	**0.0013%**	**35,386**	**13,299**	**37.58%**
93	968		AXA INS GRP					
		16187	AXA Re Prop & Cas Ins Co	16,148	0.0007%	246,400	-1,373,632	-557.48%
				16,148	**0.0007%**	**246,400**	**-1,373,632**	**-557.48%**
94	23663		National American Ins Co					
		23663	National American Ins Co	3,347	0.0002%	156,941	-8,431	-5.37%
				3,347	**0.0002%**	**156,941**	**-8,431**	**-5.37%**
95	510		NAVIGATORS GRP INC					
		42307	Navigators Ins Co	3,261	0.0001%	1,608	1,436	89.30%
				3,261	**0.0001%**	**1,608**	**1,436**	**89.30%**
96	19		Assurant Inc Grp					
		19615	American Reliable Ins Co	2,114	0.0001%	498	-1,761,226	353659.84%
				2,114	**0.0001%**	**498**	**-1,761,226**	**353659.84%**
97	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	1,255	0.0001%	1,269	-244,220	-19245.07%
				1,255	**0.0001%**	**1,269**	**-244,220**	**-19245.07%**
98	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	629	0.0000%	5,914	4,812	81.37%
				629	**0.0000%**	**5,914**	**4,812**	**81.37%**
99	181		SWISS RE GRP					
		29874	North American Specialty Ins Co	355	0.0000%	355	255,271	71907.32%
				355	**0.0000%**	**355**	**255,271**	**71907.32%**
100	479		IFG CO					
		11177	First Financial Ins Co	100	0.0000%	51	11,107	21778.43%
				100	**0.0000%**	**51**	**11,107**	**21778.43%**
101	1169		GENERALI GRP					
		11231	Generali Us Branch	46	0.0000%	46	-140,275	304945.65%
				46	**0.0000%**	**46**	**-140,275**	**304945.65%**
			Line Total:	**2,200,854,554**	**100.0000%**	**2,182,217,073**	**1,076,307,200**	**49.32%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	1,087,838,399	12.8083%	1,083,602,387	613,138,689	56.58%
				1,087,838,399	**12.8083%**	**1,083,602,387**	**613,138,689**	**56.58%**
2	1318	INTERINS EXCH OF THE AUTOMOBILE CLUB						
		15598	Interins Exch Of The Automobile Club	841,715,020	9.9105%	817,616,442	445,216,715	54.45%
				841,715,020	**9.9105%**	**817,616,442**	**445,216,715**	**54.45%**
3	212	ZURICH INS GRP						
		21652	Farmers Ins Exch	767,453,376	9.0361%	784,376,811	436,471,206	55.65%
		11185	Foremost Ins Co	25,983,370	0.3059%	24,191,413	13,221,020	54.65%
		21687	Mid-Century Ins Co	18,727,215	0.2205%	7,053,196	5,584,663	79.18%
		41181	Universal Underwriters Ins Co	2,608,713	0.0307%	4,370,795	2,649,104	60.61%
		43699	American Federation Ins Co	922,315	0.0109%	916,094	600,194	65.52%
		21326	Empire Fire & Marine Ins Co	407,352	0.0048%	629,886	318,531	50.57%
		34649	Centre Ins Co	45,594	0.0005%	50,339	15,000	29.80%
		19356	Maryland Cas Co	2,840	0.0000%	7,736	3,236	41.83%
		10873	Farmers Reins Co	50	0.0000%	50	0	0.00%
				816,150,825	**9.6095%**	**821,596,320**	**458,862,954**	**55.85%**
4	8	ALLSTATE INS GRP						
		19240	Allstate Ind Co	542,060,454	6.3823%	525,312,528	291,977,654	55.58%
		19232	Allstate Ins Co	200,479,542	2.3605%	201,842,280	85,903,628	42.56%
		10358	Encompass Ins Co	32,201,336	0.3791%	16,080,814	9,058,482	56.33%
		37907	Deerbrook Ins Co	13,011,554	0.1532%	12,829,659	8,530,478	66.49%
		17230	Allstate Prop & Cas Ins Co	12,926,530	0.1522%	14,438,483	7,636,307	52.89%
				800,679,416	**9.4273%**	**770,503,764**	**403,106,549**	**52.32%**
5	660	MERCURY GEN GRP						
		27553	Mercury Ins Co	531,022,784	6.2523%	521,133,571	304,595,381	58.45%
		11908	Mercury Cas Co	184,442,172	2.1716%	182,618,800	114,822,320	62.88%
		38342	California Automobile Ins Co	69,700,458	0.8207%	68,254,700	48,250,805	70.69%
				785,165,414	**9.2446%**	**772,007,071**	**467,668,506**	**60.58%**
6	1278	CALIFORNIA ST AUTO GRP						
		15539	California State Auto Asn Inter-Ins	720,120,209	8.4788%	711,746,462	391,508,281	55.01%
		37770	Western United Ins Co	35,993,324	0.4238%	34,677,352	18,809,437	54.24%
		10921	ACA Ins Co	1,380,980	0.0163%	585,476	481,674	82.27%
				757,494,513	**8.9188%**	**747,009,290**	**410,799,392**	**54.99%**

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7	12		AMERICAN INTRNL GRP					
		12963	21st Century Ins Co	520,765,563	6.1316%	526,364,365	346,229,123	65.78%
		23809	Granite State Ins Co	86,513,762	1.0186%	76,817,597	47,536,407	61.88%
		43761	American Intl Ins Co Of CA	37,034,465	0.4360%	35,279,891	17,424,483	49.39%
		19429	Insurance Co Of The State Of PA	10,029,858	0.1181%	10,168,976	7,086,328	69.69%
		19380	American Home Assur Co	9,979,719	0.1175%	10,441,315	4,773,600	45.72%
		36404	21st Century Cas Co	7,936,410	0.0934%	7,723,352	7,438,521	96.31%
		19399	AIU Ins Co	2,074,588	0.0244%	2,192,992	1,025,744	46.77%
		23841	New Hampshire Ins Co	9,128	0.0001%	11,767	4,769	40.53%
		19410	Commerce & Industry Ins Co	1,134	0.0000%	227	18	7.93%
				674,344,627	**7.9398%**	**669,000,482**	**431,518,993**	**64.50%**
8	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25941	USAA	152,819,380	1.7993%	151,035,880	91,455,547	60.55%
		25968	USAA Cas Ins Co	152,542,620	1.7961%	149,682,348	83,333,051	55.67%
		18600	USAA General Ind Co	6,929,275	0.0816%	6,890,580	5,054,096	73.35%
				312,291,275	**3.6770%**	**307,608,808**	**179,842,694**	**58.46%**
9	155		PROGRESSIVE GRP					
		27804	Progressive West Ins Co	157,966,723	1.8599%	153,441,021	83,476,023	54.40%
		44288	Progressive Choice Ins Co	124,857,373	1.4701%	114,511,070	69,188,152	60.42%
		24260	Progressive Cas Ins Co	21,844,318	0.2572%	20,148,198	10,872,859	53.96%
		16322	Progressive Direct Ins Co	3,623,439	0.0427%	1,739,603	12,278	0.71%
		11851	Progressive Home Ins Co	82,553	0.0010%	82,758	-4,678	-5.65%
				308,374,406	**3.6308%**	**289,922,650**	**163,544,634**	**56.41%**
10	31		BERKSHIRE HATHAWAY					
		35882	Geico General Ins Co	119,975,607	1.4126%	118,842,810	66,826,322	56.23%
		22063	Government Employees Ins Co	69,465,306	0.8179%	70,851,600	38,719,868	54.65%
		22055	Geico Ind Co	35,894,713	0.4226%	35,561,685	24,789,279	69.71%
		41491	Geico Cas Co	18,532,536	0.2182%	18,330,701	8,742,025	47.69%
				243,868,162	**2.8713%**	**243,586,796**	**139,077,494**	**57.10%**
11	3495		Infinity Prop & Cas Ins Grp					
		22268	Infinity Ins Co	159,081,828	1.8730%	150,521,172	66,868,426	44.42%
		20260	Infinity Select Ins Co	10,765,717	0.1268%	13,493,456	5,641,221	41.81%
		10068	Infinity Natl Ins Co	9,836,827	0.1158%	8,758,548	4,587,084	52.37%
		11738	Leader Ins Co	7,066,594	0.0832%	7,182,945	3,373,727	46.97%
				186,750,966	**2.1988%**	**179,956,121**	**80,470,458**	**44.72%**
12	163		SAFECO INS GRP					
		24740	Safeco Ins Co Of Amer	130,676,545	1.5386%	129,147,481	70,444,592	54.55%
		37214	American States Preferred Ins Co	13,748,816	0.1619%	13,320,517	5,861,808	44.01%
		24724	First Natl Ins Co Of Amer	1,119,045	0.0132%	1,122,837	489,312	43.58%
		39012	Safeco Ins Co Of IL	383,866	0.0045%	327,617	101,520	30.99%
				145,928,272	**1.7182%**	**143,918,452**	**76,897,232**	**53.43%**

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13	140		NATIONWIDE CORP					
		19100	Amco Ins Co	45,826,613	0.5396%	44,498,396	22,448,599	50.45%
		42579	Allied Prop & Cas Ins Co	37,470,687	0.4412%	36,637,609	19,740,160	53.88%
		23787	Nationwide Mut Ins Co	36,446,974	0.4291%	38,324,979	18,536,356	48.37%
		42587	Depositors Ins Co	6,616,320	0.0779%	6,624,629	3,959,889	59.78%
		23779	Nationwide Mut Fire Ins Co	6,608,642	0.0778%	6,799,641	3,021,834	44.44%
		42889	Victoria Fire & Cas Co	4,172,971	0.0491%	2,132,615	1,420,044	66.59%
		37877	Nationwide Prop & Cas Ins Co	1,335,064	0.0157%	1,417,369	902,076	63.64%
		26093	Nationwide Affinity Co of Amer	515,774	0.0061%	464,393	201,261	43.34%
		25453	Nationwide Ins Co Of Amer	429,162	0.0051%	178,814	146,194	81.76%
				139,422,207	**1.6416%**	**137,078,445**	**70,376,413**	**51.34%**
14	1179		WAWANESA INS GRP					
		10683	Wawanesa General Ins Co	82,341,596	0.9695%	78,716,027	73,111,168	92.88%
		31526	Wawanesa Mut Ins Co Us Branch	28,101,994	0.3309%	28,509,577	20,492,977	71.88%
				110,443,590	**1.3004%**	**107,225,604**	**93,604,145**	**87.30%**
15	111		LIBERTY MUT GRP					
		23035	Liberty Mut Fire Ins Co	106,425,571	1.2531%	101,989,057	56,734,640	55.63%
		42404	Liberty Ins Corp	10,806	0.0001%	6,336	35,338	557.73%
				106,436,377	**1.2532%**	**101,995,393**	**56,769,978**	**55.66%**
16	814		BRISTOL WEST INS GRP					
		25089	Coast Natl Ins Co	99,478,317	1.1713%	120,174,160	56,706,055	47.19%
				99,478,317	**1.1713%**	**120,174,160**	**56,706,055**	**47.19%**
17	91		HARTFORD FIRE & CAS GRP					
		30104	Hartford Underwriters Ins Co	54,238,935	0.6386%	51,412,183	25,778,864	50.14%
		29424	Hartford Cas Ins Co	29,319,185	0.3452%	26,438,785	14,439,867	54.62%
		29459	Twin City Fire Ins Co Co	7,208,782	0.0849%	7,407,811	3,754,074	50.68%
		39098	Omni Ins Co	5,058,260	0.0596%	7,165,902	4,356,688	60.80%
		34690	Property & Cas Ins Co Of Hartford	5,151	0.0001%	4,284	6,384	149.02%
				95,830,313	**1.1283%**	**92,428,965**	**48,335,877**	**52.30%**
18	79		GMAC INS HOLDING					
		23728	National General Ins Co	65,901,791	0.7759%	65,233,758	33,142,101	50.81%
		31488	Integon Preferred Ins Co	11,868,678	0.1397%	10,640,597	7,011,025	65.89%
		38660	MIC General Ins Corp	7,285,341	0.0858%	6,893,251	4,097,125	59.44%
		11044	GMAC Ins Co Online Inc	1,839,037	0.0217%	2,172,364	1,003,968	46.22%
		22004	CIM Ins Corp	116,419	0.0014%	120,763	90,823	75.21%
		29742	Integon Natl Ins Co	91,401	0.0011%	109,204	116,544	106.72%
				87,102,667	**1.0256%**	**85,169,937**	**45,461,586**	**53.38%**

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19	215	UNITRIN GRP						
		19852	Financial Ind Co	35,801,176	0.4215%	35,141,104	17,976,076	51.15%
		10914	Kemper Independence Ins Co	26,506,214	0.3121%	24,971,421	14,083,966	56.40%
		10226	Unitrin Direct Ins Co	19,900,302	0.2343%	16,188,879	13,165,794	81.33%
		14133	Valley Ins Co	1,733,463	0.0204%	1,834,059	845,781	46.12%
		10915	Unitrin Direct Property & Cas Co	1,624,921	0.0191%	5,328,275	2,390,411	44.86%
		16063	Unitrin Auto & Home Ins Co	489,194	0.0058%	449,903	478,839	106.43%
				86,055,270	**1.0132%**	**83,913,641**	**48,940,867**	**58.32%**
20	4	Ameriprise Financial Grp						
		27928	Amex Assur Co	70,639,386	0.8317%	67,905,271	43,368,641	63.87%
				70,639,386	**0.8317%**	**67,905,271**	**43,368,641**	**63.87%**
21	33	CALIFORNIA CAS MGMT						
		20117	California Cas Ind Exch	62,778,393	0.7392%	62,747,952	33,357,453	53.16%
				62,778,393	**0.7392%**	**62,747,952**	**33,357,453**	**53.16%**
22	241	METROPOLITAN GRP						
		25321	Metropolitan Drt Prop & Cas Ins Co	37,076,348	0.4365%	35,640,181	17,018,322	47.75%
				37,076,348	**0.4365%**	**35,640,181**	**17,018,322**	**47.75%**
23	3548	St Paul Travelers Grp						
		19070	Standard Fire Ins Co	33,242,826	0.3914%	33,340,786	19,381,941	58.13%
		33650	Mendota Ins Co	2,673,340	0.0315%	708,036	446,082	63.00%
		24015	Northland Ins Co	26,476	0.0003%	29,882	2,635	8.82%
				35,942,642	**0.4232%**	**34,078,704**	**19,830,658**	**58.19%**
24	1129	WHITE MOUNTAINS GRP						
		30210	Esurance Prop and Cas Ins Co	30,906,745	0.3639%	28,709,278	18,228,964	63.50%
		35408	Sirius Amer Ins Co	3,899,474	0.0459%	4,167,664	1,085,548	26.05%
		21962	Pennsylvania General Ins Co	336	0.0000%	336	-31,985	-9519.35%
		21970	OneBeacon Ins Co	5	0.0000%	5	1	20.00%
		20621	OneBeacon America Ins Co	1	0.0000%	1	0	0.00%
				34,806,561	**0.4098%**	**32,877,284**	**19,282,528**	**58.65%**
25	40010	Anchor General Ins Co						
		40010	Anchor General Ins Co	33,906,975	0.3992%	33,936,249	17,908,541	52.77%
				33,906,975	**0.3992%**	**33,936,249**	**17,908,541**	**52.77%**
26	922	ICW GROUP						
		40029	Explorer Ins Co	25,240,874	0.2972%	24,922,279	12,460,702	50.00%
		27847	Insurance Co Of The West	8,556,028	0.1007%	8,426,812	4,517,029	53.60%
				33,796,902	**0.3979%**	**33,349,091**	**16,977,731**	**50.91%**
27	169	SENTRY INS GRP						
		13137	Viking Ins Co Of WI	31,561,244	0.3716%	31,749,691	16,054,354	50.57%
				31,561,244	**0.3716%**	**31,749,691**	**16,054,354**	**50.57%**
28	158	FAIRFAX FINANCIAL						
		25054	Hudson Ins Co	31,318,795	0.3688%	33,654,820	26,625,110	79.11%
				31,318,795	**0.3688%**	**33,654,820**	**26,625,110**	**79.11%**

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29	3638		PGC Holding Corp Grp					
		37648	Permanent General Assur Corp	30,269,839	0.3564%	30,072,611	15,516,506	51.60%
				30,269,839	**0.3564%**	**30,072,611**	**15,516,506**	**51.60%**
30	42277		Sterling Cas Ins Co					
		42277	Sterling Cas Ins Co	26,236,534	0.3089%	26,813,972	12,380,378	46.17%
				26,236,534	**0.3089%**	**26,813,972**	**12,380,378**	**46.17%**
31	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	24,878,578	0.2929%	16,872,467	12,767,654	75.67%
				24,878,578	**0.2929%**	**16,872,467**	**12,767,654**	**75.67%**
32	27502		Western General Ins Co					
		27502	Western General Ins Co	21,666,630	0.2551%	21,170,706	11,615,337	54.87%
				21,666,630	**0.2551%**	**21,170,706**	**11,615,337**	**54.87%**
33	1330		Balboa Ins Grp					
		24821	Meritplan Ins Co	18,621,246	0.2192%	12,650,271	8,042,384	63.57%
		24813	Balboa Ins Co	2,675,406	0.0315%	352,468	187,301	53.14%
				21,296,652	**0.2507%**	**13,002,739**	**8,229,685**	**63.29%**
34	802		Capital Ins Group					
		13544	California Capital Ins Co	20,458,631	0.2409%	20,205,078	10,740,097	53.16%
		12890	Eagle West Ins Co	567,425	0.0067%	519,403	445,314	85.74%
				21,026,056	**0.2476%**	**20,724,481**	**11,185,411**	**53.97%**
35	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	19,280,243	0.2270%	18,751,518	10,473,867	55.86%
				19,280,243	**0.2270%**	**18,751,518**	**10,473,867**	**55.86%**
36	517		HANNOVER GRP					
		21806	Harbor Specialty Ins Co	8,560,280	0.1008%	10,785,601	6,839,370	63.41%
		20532	Clarendon Natl Ins Co	4,976,058	0.0586%	8,934,452	3,553,781	39.78%
		37303	Redland Ins Co	2,645,989	0.0312%	1,820,191	1,117,935	61.42%
		37257	Insurance Corp Of Hannover	2,159,474	0.0254%	2,110,647	215,243	10.20%
				18,341,801	**0.2160%**	**23,650,891**	**11,726,329**	**49.58%**
37	816		COMMERCE GRP INC					
		13161	Commerce West Ins Co	18,303,399	0.2155%	17,999,573	8,507,477	47.26%
				18,303,399	**0.2155%**	**17,999,573**	**8,507,477**	**47.26%**
38	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	11,514,095	0.1356%	11,753,353	4,626,781	39.37%
		18953	CSE Safeguard Ins Co	6,491,547	0.0764%	7,080,207	3,065,094	43.29%
				18,005,642	**0.2120%**	**18,833,560**	**7,691,875**	**40.84%**
39	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	14,392,258	0.1695%	13,847,398	16,071,169	116.06%
		22837	Interstate Ind Co	29,895	0.0004%	116,177	-9,330,133	-8030.96%
		10079	Vintage Ins Co	11,393	0.0001%	17,711	7,636	43.11%
				14,433,546	**0.1699%**	**13,981,286**	**6,748,672**	**48.27%**

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40	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	13,922,324	0.1639%	14,125,076	8,300,155	58.76%
				13,922,324	**0.1639%**	**14,125,076**	**8,300,155**	**58.76%**
41	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	8,097,537	0.0953%	8,086,851	4,683,734	57.92%
		22756	Horace Mann Prop & Cas Ins Co	5,497,139	0.0647%	5,667,854	2,079,603	36.69%
				13,594,676	**0.1601%**	**13,754,705**	**6,763,337**	**49.17%**
42	127		AMERICAN MODERN INS GRP					
		23450	American Family Home Ins Co	7,467,419	0.0879%	6,542,595	2,552,861	39.02%
		23469	American Modern Home Ins Co	5,897,469	0.0694%	5,164,983	3,025,654	58.58%
				13,364,888	**0.1574%**	**11,707,578**	**5,578,515**	**47.65%**
43	257		SAFEWAY INS GRP					
		12521	Safeway Ins Co	10,085,174	0.1187%	11,102,730	5,628,759	50.70%
		10939	Safeway Direct Ins Co	1,530,364	0.0180%	1,567,975	695,728	44.37%
				11,615,538	**0.1368%**	**12,670,705**	**6,324,487**	**49.91%**
44	958		VESTA INS GRP					
		11762	Vesta Fire Ins Corp	6,614,738	0.0779%	10,691,056	6,138,601	57.42%
		22438	Hawaiian Ins & Gty Co Ltd	4,157,827	0.0490%	4,222,374	2,311,316	54.74%
				10,772,565	**0.1268%**	**14,913,430**	**8,449,917**	**56.66%**
45	84		American Financial Grp					
		43753	Republic Ind Co of CA	5,521,225	0.0650%	6,345,214	2,450,954	38.63%
		32620	National Interstate Ins Co	2,118,312	0.0249%	1,947,781	998,267	51.25%
		22136	Great American Ins Co of NY	1,520,758	0.0179%	1,429,185	680,707	47.63%
		16691	Great American Ins Co	925,112	0.0109%	1,124,214	676,091	60.14%
		26832	Great American Alliance Ins Co	348,348	0.0041%	387,426	111,350	28.74%
		33723	Great American Spirit Ins Co	1,863	0.0000%	5,645	12,847	227.58%
		26344	Great American Assur Co	300	0.0000%	373	0	0.00%
				10,435,918	**0.1229%**	**11,239,838**	**4,930,216**	**43.86%**
46	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	9,403,280	0.1107%	9,781,710	3,747,340	38.31%
				9,403,280	**0.1107%**	**9,781,710**	**3,747,340**	**38.31%**
47	38		CHUBB & SON INC					
		20338	Northwestern Pacific Ind Co	9,284,425	0.1093%	8,840,483	2,433,996	27.53%
		20281	Federal Ins Co	86,342	0.0010%	97,519	-1,236	-1.27%
		35181	Executive Risk Ind Inc	14,117	0.0002%	17,175	-35,275	-205.39%
				9,384,884	**0.1105%**	**8,955,177**	**2,397,485**	**26.77%**
48	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	8,438,170	0.0994%	8,708,686	4,196,721	48.19%
		25798	Unigard Ind Co	108	0.0000%	-4,646	-128,872	2773.83%
				8,438,278	**0.0994%**	**8,704,040**	**4,067,849**	**46.74%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
49	273		WORKMENS GRP					
		13250	Workmens Auto Ins Co	7,474,702	0.0880%	6,010,381	3,140,717	52.25%
				7,474,702	**0.0880%**	**6,010,381**	**3,140,717**	**52.25%**
50	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	7,322,364	0.0862%	7,313,231	3,265,547	44.65%
				7,322,364	**0.0862%**	**7,313,231**	**3,265,547**	**44.65%**
51	83		GRANGE INS					
		22101	Grange Ins Assn	6,403,149	0.0754%	6,451,192	2,971,222	46.06%
				6,403,149	**0.0754%**	**6,451,192**	**2,971,222**	**46.06%**
52	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	4,912,508	0.0578%	9,034,155	1,941,722	21.49%
		19615	American Reliable Ins Co	1,291,389	0.0152%	1,363,073	743,259	54.53%
				6,203,897	**0.0730%**	**10,397,228**	**2,684,981**	**25.82%**
53	670		FIDELITY NATL FIN INC					
		25180	Fidelity Natl Ins Co	6,067,412	0.0714%	5,881,604	4,394,923	74.72%
				6,067,412	**0.0714%**	**5,881,604**	**4,394,923**	**74.72%**
54	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	6,017,832	0.0709%	6,062,729	4,109,602	67.78%
				6,017,832	**0.0709%**	**6,062,729**	**4,109,602**	**67.78%**
55	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	5,991,359	0.0705%	6,997,202	2,662,966	38.06%
				5,991,359	**0.0705%**	**6,997,202**	**2,662,966**	**38.06%**
56	313		AEGIS GRP					
		33898	Aegis Security Ins Co	5,314,912	0.0626%	5,318,160	2,480,318	46.64%
				5,314,912	**0.0626%**	**5,318,160**	**2,480,318**	**46.64%**
57	930		DHC GRP					
		19269	Danielson Natl Ins Co	2,581,887	0.0304%	2,587,587	1,797,711	69.47%
		23671	National American Ins Co Of CA	1,969,842	0.0232%	1,998,812	1,063,868	53.23%
				4,551,729	**0.0536%**	**4,586,399**	**2,861,579**	**62.39%**
58	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	4,539,092	0.0534%	4,494,586	2,245,837	49.97%
				4,539,092	**0.0534%**	**4,494,586**	**2,245,837**	**49.97%**
59	93		TEXAS ST NATL GRP					
		12831	State Natl Ins Co Inc	4,344,020	0.0511%	4,150,781	2,654,313	63.95%
				4,344,020	**0.0511%**	**4,150,781**	**2,654,313**	**63.95%**
60	12360		Ocean Harbor Cas Ins Co					
		12360	Ocean Harbor Cas Ins Co	4,223,271	0.0497%	3,529,078	1,710,158	48.46%
				4,223,271	**0.0497%**	**3,529,078**	**1,710,158**	**48.46%**
61	1279		Arch Ins Grp					
		11150	Arch Ins Co	3,746,073	0.0441%	4,821,708	1,564,681	32.45%
				3,746,073	**0.0441%**	**4,821,708**	**1,564,681**	**32.45%**

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62	852		GENERAL AGENTS GRP					
		40150	MGA Ins Co Inc	3,712,836	0.0437%	1,734,489	859,777	49.57%
				3,712,836	**0.0437%**	**1,734,489**	**859,777**	**49.57%**
63	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	2,818,196	0.0332%	2,908,038	1,613,316	55.48%
				2,818,196	**0.0332%**	**2,908,038**	**1,613,316**	**55.48%**
64	10920		Alliance United Ins Co					
		10920	Alliance United Ins Co	2,738,267	0.0322%	2,827,300	1,642,241	58.09%
				2,738,267	**0.0322%**	**2,827,300**	**1,642,241**	**58.09%**
65	3489		Republic Companies Grp					
		19216	Southern Ins Co	2,646,297	0.0312%	3,094,247	2,148,588	69.44%
				2,646,297	**0.0312%**	**3,094,247**	**2,148,588**	**69.44%**
66	31968		Merastar Ins Co					
		31968	Merastar Ins Co	2,643,037	0.0311%	2,616,286	2,037,150	77.86%
				2,643,037	**0.0311%**	**2,616,286**	**2,037,150**	**77.86%**
67	225		IAT Reins Co Grp					
		23248	Occidental Fire & Cas Co Of NC	2,217,899	0.0261%	1,891,720	1,239,988	65.55%
				2,217,899	**0.0261%**	**1,891,720**	**1,239,988**	**65.55%**
68	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	2,194,793	0.0258%	2,242,040	1,220,375	54.43%
				2,194,793	**0.0258%**	**2,242,040**	**1,220,375**	**54.43%**
69	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	1,743,060	0.0205%	1,822,341	952,714	52.28%
				1,743,060	**0.0205%**	**1,822,341**	**952,714**	**52.28%**
70	317		AON CORP					
		40827	Virginia Surety Co Inc	1,588,776	0.0187%	1,444,449	583,435	40.39%
				1,588,776	**0.0187%**	**1,444,449**	**583,435**	**40.39%**
71	1234		RESPONSE INS GRP					
		26050	Response Worldwide Ins Co	900,555	0.0106%	881,036	366,261	41.57%
		10970	Response Ind Co Of CA	329,493	0.0039%	315,872	253,834	80.36%
		43044	Response Ins Co	199,177	0.0023%	150,583	92,997	61.76%
				1,429,225	**0.0168%**	**1,347,491**	**713,092**	**52.92%**
72	785		MARKEL CORP GRP					
		28932	Markel American Ins Co	977,203	0.0115%	909,330	932,096	102.50%
				977,203	**0.0115%**	**909,330**	**932,096**	**102.50%**
73	98		WR Berkley Corp					
		40045	Starnet Ins Co	780,328	0.0092%	979,329	591,250	60.37%
				780,328	**0.0092%**	**979,329**	**591,250**	**60.37%**
74	1285		X L AMER					
		22322	Greenwich Ins Co	664,083	0.0078%	664,083	-2,101,789	-316.49%
				664,083	**0.0078%**	**664,083**	**-2,101,789**	**-316.49%**

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75	3596		Affirmative Ins Grp					
		42609	Affirmative Ins Co	655,257	0.0077%	141,992	63,246	44.54%
				655,257	**0.0077%**	**141,992**	**63,246**	**44.54%**
76	218		CNA INS GRP					
		10201	Galway Ins Co	538,923	0.0063%	571,648	-223,086	-39.03%
				538,923	**0.0063%**	**571,648**	**-223,086**	**-39.03%**
77	553		ROYAL & SUN ALLIANCE USA					
		24678	Royal Ind Co	288,141	0.0034%	290,521	90,444	31.13%
		24902	Security Ins Co Of Hartford	8,072	0.0001%	11,533	5,009	43.43%
				296,213	**0.0035%**	**302,054**	**95,453**	**31.60%**
78	32107		Sutter Ins Co					
		32107	Sutter Ins Co	219,118	0.0026%	374,988	166,544	44.41%
				219,118	**0.0026%**	**374,988**	**166,544**	**44.41%**
79	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	187,697	0.0022%	180,825	55,335	30.60%
				187,697	**0.0022%**	**180,825**	**55,335**	**30.60%**
80	24		ATLANTIC CO					
		19909	Centennial Ins Co	100,427	0.0012%	105,554	15,925	15.09%
		19895	Atlantic Mut Ins Co	46,240	0.0005%	50,295	6,913	13.74%
				146,667	**0.0017%**	**155,849**	**22,838**	**14.65%**
81	3018		Converium Holding Grp					
		22730	Converium Ins North Amer Inc	123,969	0.0015%	143,086	150,096	104.90%
				123,969	**0.0015%**	**143,086**	**150,096**	**104.90%**
82	3636		Lancer Ins Grp					
		26077	Lancer Ins Co	110,344	0.0013%	110,344	109,525	99.26%
				110,344	**0.0013%**	**110,344**	**109,525**	**99.26%**
83	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	108,507	0.0013%	105,542	57,092	54.09%
				108,507	**0.0013%**	**105,542**	**57,092**	**54.09%**
84	831		DOCTORS CO GRP					
		34495	Doctors Co An Interins Exchn	103,615	0.0012%	107,449	14,592	13.58%
				103,615	**0.0012%**	**107,449**	**14,592**	**13.58%**
85	1169		GENERALI GRP					
		11231	Generali Us Branch	100,755	0.0012%	95,422	21,291	22.31%
				100,755	**0.0012%**	**95,422**	**21,291**	**22.31%**
86	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	91,469	0.0011%	95,509	24,669	25.83%
				91,469	**0.0011%**	**95,509**	**24,669**	**25.83%**

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87	108		LUMBERMENS MUT CAS GRP					
		30562	American Manufacturers Mut Ins Co	80,314	0.0009%	116,285	-128,531	-110.53%
		22918	American Motorists Ins Co	247	0.0000%	3,289	-4,074	-123.87%
				80,561	**0.0009%**	**119,574**	**-132,605**	**-110.90%**
88	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	74,420	0.0009%	96,952	7,850	8.10%
				74,420	**0.0009%**	**96,952**	**7,850**	**8.10%**
89	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	42,307	0.0005%	45,229	23,346	51.62%
				42,307	**0.0005%**	**45,229**	**23,346**	**51.62%**
90	40800		American Sterling Ins Co					
		40800	American Sterling Ins Co	27,828	0.0003%	31,909	11,292	35.39%
				27,828	**0.0003%**	**31,909**	**11,292**	**35.39%**
91	626		ACE LTD					
		22667	Ace American Ins Co	23,567	0.0003%	510,851	355,613	69.61%
		43575	Indemnity Ins Co Of North Amer	4,167	0.0000%	20,938	-6,031	-28.80%
				27,734	**0.0003%**	**531,789**	**349,582**	**65.74%**
92	50		Country Ins & Financial Services Grp					
		23647	Mutual Service Cas Ins Co	16,722	0.0002%	34,787	-90,205	-259.31%
				16,722	**0.0002%**	**34,787**	**-90,205**	**-259.31%**
93	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	14,810	0.0002%	35,964	1,139	3.17%
				14,810	**0.0002%**	**35,964**	**1,139**	**3.17%**
94	40550		Pacific Pioneer Ins Co					
		40550	Pacific Pioneer Ins Co	4,830	0.0001%	18,592	-78,990	-424.86%
				4,830	**0.0001%**	**18,592**	**-78,990**	**-424.86%**
95	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	4,629	0.0001%	6,194	-36,480	-588.96%
				4,629	**0.0001%**	**6,194**	**-36,480**	**-588.96%**
96	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	3,327	0.0000%	6,069	4,278	70.49%
				3,327	**0.0000%**	**6,069**	**4,278**	**70.49%**
97	70		FIRST AMN TITLE					
		34525	First American Specilaty Ins Co	335	0.0000%	3,552	13,240	372.75%
				335	**0.0000%**	**3,552**	**13,240**	**372.75%**
			Line Total:	**8,493,202,402**	**100.0000%**	**8,371,790,775**	**4,717,974,180**	**56.36%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Market Share

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	1330	Balboa Ins Grp						
		24821	Meritplan Ins Co	52,691,532	6.6991%	50,271,985	21,668,163	43.10%
		24813	Balboa Ins Co	20,425,813	2.5969%	16,355,328	8,849,230	54.11%
		24848	Newport Ins Co	2,659,577	0.3381%	2,668,132	1,560,578	58.49%
				75,776,922	**9.6341%**	**69,295,445**	**32,077,971**	**46.29%**
2	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	57,210,362	7.2736%	55,860,141	33,392,967	59.78%
		25143	State Farm Fire And Cas Co	2,048,151	0.2604%	1,943,381	1,244,864	64.06%
				59,258,513	**7.5340%**	**57,803,522**	**34,637,831**	**59.92%**
3	212	ZURICH INS GRP						
		41181	Universal Underwriters Ins Co	15,151,444	1.9263%	15,311,095	7,296,300	47.65%
		16535	Zurich American Ins Co	11,643,105	1.4803%	10,338,603	3,577,679	34.61%
		21326	Empire Fire & Marine Ins Co	9,341,405	1.1876%	8,589,824	3,116,995	36.29%
		21709	Truck Ins Exch	8,072,578	1.0263%	7,359,709	2,321,540	31.54%
		21687	Mid-Century Ins Co	6,221,887	0.7910%	6,763,346	2,622,786	38.78%
		21652	Farmers Ins Exch	3,631,862	0.4617%	3,829,893	1,411,879	36.86%
		27855	Zurich American Ins Co Of IL	1,669,819	0.2123%	1,394,418	669,603	48.02%
		19356	Maryland Cas Co	1,390,267	0.1768%	1,427,542	638,099	44.70%
		40142	American Zurich Ins Co	677,310	0.0861%	1,480,526	480,466	32.45%
		19372	Northern Ins Co Of NY	612,014	0.0778%	1,621,141	378,326	23.34%
		26247	American Guarantee & Liability Ins	568,522	0.0723%	500,270	308,522	61.67%
		39306	Fidelity & Deposit Co Of MD	203,389	0.0259%	249,986	134,841	53.94%
		10315	Civic Property & Cas Co	22,193	0.0028%	15,729	651	4.14%
		19305	Assurance Co Of Amer	14,458	0.0018%	30,337	116,334	383.47%
		10317	Neighborhood Spirit Prop & Cas Co	13,203	0.0017%	15,730	11,188	71.13%
		10318	Exact Prop & Cas Co Inc	9,218	0.0012%	10,493	4,589	43.73%
				59,242,674	**7.5320%**	**58,938,642**	**23,089,798**	**39.18%**
4	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	47,206,151	6.0017%	40,971,909	14,788,064	36.09%
		22608	National Specialty Ins Co	7,389,374	0.9395%	6,831,678	2,365,915	34.63%
				54,595,525	**6.9411%**	**47,803,587**	**17,153,979**	**35.88%**
5	155	PROGRESSIVE GRP						
		24260	Progressive Cas Ins Co	53,873,275	6.8493%	47,982,103	33,328,047	69.46%
		10243	National Continental Ins Co	2,460	0.0003%	505	-5,484	-1085.94%
				53,875,735	**6.8496%**	**47,982,608**	**33,322,563**	**69.45%**

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6	3548	St Paul Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	16,029,361	2.0379%	16,777,751	5,209,658	31.05%
		24767	St Paul Fire & Marine Ins Co	6,536,216	0.8310%	8,422,957	4,994,628	59.30%
		24015	Northland Ins Co	6,354,349	0.8079%	6,097,984	2,106,926	34.55%
		25682	Travelers Ind Co Of CT	3,853,250	0.4899%	4,520,697	1,313,100	29.05%
		36463	Discover Prop & Cas Ins Co	1,212,333	0.1541%	1,705,624	1,026,009	60.15%
		25887	US Fidelity & Guaranty Co	837,711	0.1065%	1,050,257	367,409	34.98%
		24791	St Paul Mercury Ins Co	667,673	0.0849%	981,939	844,516	86.00%
		35386	Fidelity & Guaranty Ins Co	510,647	0.0649%	623,580	120,385	19.31%
		25879	Fidelity & Guaranty Ins Underwriters	233,114	0.0296%	289,586	128,120	44.24%
		22233	Select Ins Co	18,751	0.0024%	67,382	-26,755	-39.71%
		25658	Travelers Ind Co	16,949	0.0022%	198,527	-256,228	-129.06%
		24775	St Paul Guardian Ins Co	8,767	0.0011%	74,481	40,611	54.53%
		10819	American Equity Specialty Ins Co	8,458	0.0011%	5,517	83	1.50%
				36,287,579	**4.6135%**	**40,816,282**	**15,868,462**	**38.88%**
7	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	16,983,036	2.1592%	16,624,573	5,982,223	35.98%
		24171	Netherlands Ins Co The	7,668,259	0.9749%	7,331,194	2,505,665	34.18%
		23035	Liberty Mut Fire Ins Co	1,582,930	0.2012%	1,605,040	742,485	46.26%
		10836	Golden Eagle Ins Corp	1,278,678	0.1626%	1,114,149	661,344	59.36%
		21458	Employers Ins of Wausau	675,564	0.0859%	785,412	422,692	53.82%
		26042	Wausau Underwriters Ins Co	474,816	0.0604%	453,076	188,520	41.61%
		42404	Liberty Ins Corp	358,686	0.0456%	285,025	187,894	65.92%
		23043	Liberty Mut Ins Co	228,750	0.0291%	238,632	92,814	38.89%
		26069	Wausau Business Ins Co	171,642	0.0218%	98,555	98,765	100.21%
		33600	LM Ins Corp	8,983	0.0011%	8,983	14,592	162.44%
		18333	Peerless Ind Ins Co	4,949	0.0006%	2,506	0	0.00%
		33588	First Liberty Ins Corp	686	0.0001%	156	0	0.00%
				29,436,979	**3.7425%**	**28,547,301**	**10,896,994**	**38.17%**
8	27502	Western General Ins Co						
		27502	Western General Ins Co	29,365,814	3.7335%	31,670,856	12,373,331	39.07%
				29,365,814	**3.7335%**	**31,670,856**	**12,373,331**	**39.07%**
9	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	19,307,772	2.4547%	16,704,286	7,086,900	42.43%
		28223	Nationwide Agribusiness Ins Co	2,779,966	0.3534%	2,139,511	1,221,147	57.08%
		15580	Scottsdale Ind Co	2,230,444	0.2836%	2,174,694	799,242	36.75%
		11991	National Cas Co	186,045	0.0237%	190,298	49,426	25.97%
		42889	Victoria Fire & Cas Co	46,735	0.0059%	3,784	34	0.90%
		13838	Farmland Mut Ins Co	46,009	0.0058%	48,354	40,360	83.47%
		19100	Amco Ins Co	5,750	0.0007%	6,294	-886	-14.08%
		25453	Nationwide Ins Co Of Amer	1,912	0.0002%	81	0	0.00%
				24,604,633	**3.1282%**	**21,267,302**	**9,196,223**	**43.24%**
10	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	24,322,037	3.0922%	23,645,906	8,934,116	37.78%
				24,322,037	**3.0922%**	**23,645,906**	**8,934,116**	**37.78%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
11	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	22,826,711	2.9021%	24,544,754	9,660,945	39.36%
				22,826,711	**2.9021%**	**24,544,754**	**9,660,945**	**39.36%**
12	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	9,320,677	1.1850%	9,781,736	3,128,813	31.99%
		29424	Hartford Cas Ins Co	8,190,903	1.0414%	9,247,192	3,891,575	42.08%
		30104	Hartford Underwriters Ins Co	1,892,932	0.2407%	766,033	238,798	31.17%
		29459	Twin City Fire Ins Co Co	925,368	0.1176%	1,115,565	185,169	16.60%
		34690	Property & Cas Ins Co Of Hartford	448,763	0.0571%	67,559	-3,710	-5.49%
		22357	Hartford Accid & Ind Co	58,256	0.0074%	48,600	151,635	312.01%
				20,836,899	**2.6491%**	**21,026,685**	**7,592,280**	**36.11%**
13	163	SAFECO INS GRP						
		24732	General Ins Co Of Amer	7,078,363	0.8999%	5,295,435	2,328,096	43.96%
		19704	American States Ins Co	6,962,151	0.8851%	7,415,045	3,270,418	44.11%
		24724	First Natl Ins Co Of Amer	2,551,035	0.3243%	2,525,631	1,213,030	48.03%
		19690	American Economy Ins Co	2,321,491	0.2951%	3,756,901	1,322,581	35.20%
				18,913,040	**2.4046%**	**18,993,012**	**8,134,125**	**42.83%**
14	12	AMERICAN INTRNL GRP						
		19429	Insurance Co Of The State Of PA	5,578,164	0.7092%	8,455,215	8,994,568	106.38%
		24376	American General Ind Co	5,194,993	0.6605%	3,534,466	3,104,619	87.84%
		26220	Yosemite Ins Co	2,383,941	0.3031%	2,323,615	498,742	21.46%
		23841	New Hampshire Ins Co	1,930,864	0.2455%	1,934,753	858,310	44.36%
		19410	Commerce & Industry Ins Co	870,978	0.1107%	856,076	491,536	57.42%
		19445	National Union Fire Ins Co Of Pitts	577,666	0.0734%	707,478	1,680,735	237.57%
		23809	Granite State Ins Co	420,373	0.0534%	391,536	204,331	52.19%
		19380	American Home Assur Co	310,530	0.0395%	280,438	819,648	292.27%
		20796	AIG Premier Ins Co	223,081	0.0284%	71,265	59,244	83.13%
				17,490,590	**2.2237%**	**18,554,842**	**16,711,733**	**90.07%**
15	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	15,219,041	1.9349%	14,907,637	4,581,727	30.73%
		19240	Allstate Ind Co	1,149,255	0.1461%	1,164,676	349,975	30.05%
		10358	Encompass Ins Co	1,494	0.0002%	757	0	0.00%
				16,369,790	**2.0812%**	**16,073,070**	**4,931,702**	**30.68%**
16	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	14,484,809	1.8416%	14,628,651	8,867,810	60.62%
				14,484,809	**1.8416%**	**14,628,651**	**8,867,810**	**60.62%**
17	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	14,267,575	1.8139%	14,313,416	8,638,073	60.35%
				14,267,575	**1.8139%**	**14,313,416**	**8,638,073**	**60.35%**
18	215	UNITRIN GRP						
		19852	Financial Ind Co	11,057,353	1.4058%	10,944,561	3,928,573	35.90%
		14133	Valley Ins Co	698,784	0.0888%	734,626	373,789	50.88%
				11,756,137	**1.4946%**	**11,679,187**	**4,302,362**	**36.84%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

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19	225	IAT Reins Co Grp						
		13234	Wilshire Ins Co	6,343,024	0.8064%	6,372,731	2,371,558	37.21%
		26433	Harco Natl Ins Co	4,377,082	0.5565%	3,834,127	2,022,280	52.74%
		28886	Transguard Ins Co Of Amer Inc	660,016	0.0839%	720,680	653,300	90.65%
		20010	Acceptance Ind Ins Co	163,573	0.0208%	178,823	146,223	81.77%
				11,543,695	**1.4676%**	**11,106,361**	**5,193,361**	**46.76%**
20	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	11,279,459	1.4340%	11,305,586	4,491,061	39.72%
		37257	Insurance Corp Of Hannover	249,312	0.0317%	358,883	-1,576,507	-439.28%
				11,528,771	**1.4657%**	**11,664,469**	**2,914,554**	**24.99%**
21	79	GMAC INS HOLDING						
		38601	MIC Prop & Cas Ins Corp	6,227,085	0.7917%	3,478,654	1,339,333	38.50%
		22012	Motors Ins Corp	4,071,408	0.5176%	4,071,408	2,410,249	59.20%
		31488	Integon Preferred Ins Co	980,956	0.1247%	896,166	563,539	62.88%
				11,279,449	**1.4340%**	**8,446,228**	**4,313,121**	**51.07%**
22	84	American Financial Grp						
		26344	Great American Assur Co	4,496,117	0.5716%	4,848,257	1,751,551	36.13%
		16691	Great American Ins Co	2,900,474	0.3688%	4,500,513	774,188	17.20%
		32620	National Interstate Ins Co	2,546,980	0.3238%	2,483,764	633,673	25.51%
		22136	Great American Ins Co of NY	106,552	0.0135%	14,410	29,920	207.63%
		26832	Great American Alliance Ins Co	26,559	0.0034%	14,042	3,696	26.32%
				10,076,682	**1.2811%**	**11,860,986**	**3,193,028**	**26.92%**
23	240	DAIMLER CHRYSLER GRP						
		10499	DaimlerChrysler Ins Co	9,934,974	1.2631%	10,141,566	3,959,966	39.05%
				9,934,974	**1.2631%**	**10,141,566**	**3,959,966**	**39.05%**
24	98	WR Berkley Corp						
		10510	Carolina Cas Ins Co	7,222,801	0.9183%	6,872,199	3,237,577	47.11%
		36684	Riverport Ins Co	980,180	0.1246%	976,904	281,823	28.85%
		40045	Starnet Ins Co	245,842	0.0313%	264,008	133,746	50.66%
		25224	Great Divide Ins Co	166,563	0.0212%	90,053	44,817	49.77%
				8,615,386	**1.0953%**	**8,203,164**	**3,697,963**	**45.08%**
25	218	CNA INS GRP						
		20427	American Cas Co Of Reading PA	3,991,489	0.5075%	4,468,433	2,305,158	51.59%
		20494	Transportation Ins Co	1,668,960	0.2122%	1,675,987	971,558	57.97%
		20443	Continental Cas Co	1,055,945	0.1343%	1,172,679	744,899	63.52%
		20486	Transcontinental Ins Co	992,209	0.1261%	842,520	507,740	60.26%
		20508	Valley Forge Ins Co	221,757	0.0282%	137,251	71,867	52.36%
		20478	National Fire Ins Co Of Hartford	61,676	0.0078%	60,225	94,851	157.49%
		35289	Continental Ins Co	235	0.0000%	50	-1,910	-3820.00%
				7,992,271	**1.0161%**	**8,357,145**	**4,694,163**	**56.17%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

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26	38		CHUBB & SON INC					
		20281	Federal Ins Co	7,290,815	0.9269%	7,654,987	3,358,425	43.87%
		20303	Great Northern Ins Co	222,678	0.0283%	211,112	192,148	91.02%
		20346	Pacific Ind Co	53,298	0.0068%	57,672	88,370	153.23%
		20397	Vigilant Ins Co	52,302	0.0066%	54,344	59,233	109.00%
		20338	Northwestern Pacific Ind Co	2,058	0.0003%	1,973	-804	-40.75%
				7,621,151	**0.9689%**	**7,980,088**	**3,697,372**	**46.33%**
27	761		ALLIANZ INS GRP					
		22837	Interstate Ind Co	2,551,238	0.3244%	3,151,501	1,437,423	45.61%
		21849	American Automobile Ins Co	2,540,670	0.3230%	2,520,942	840,284	33.33%
		21857	American Ins Co	1,101,985	0.1401%	1,125,697	730,136	64.86%
		21881	National Surety Corp	542,797	0.0690%	500,998	321,248	64.12%
		21873	Firemans Fund Ins Co	420,144	0.0534%	378,239	3,232,569	854.64%
		21865	Associated Ind Corp	384,401	0.0489%	484,256	311,253	64.27%
				7,541,235	**0.9588%**	**8,161,633**	**6,872,913**	**84.21%**
28	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	6,838,825	0.8695%	6,949,041	3,138,717	45.17%
		25798	Unigard Ind Co	200,990	0.0256%	244,238	38,502	15.76%
		24414	General Cas Co Of WI	22,895	0.0029%	30,891	14,344	46.43%
		24449	Regent Ins Co	5,174	0.0007%	7,157	12,423	173.58%
				7,067,884	**0.8986%**	**7,231,327**	**3,203,986**	**44.31%**
29	169		SENTRY INS GRP					
		21180	Sentry Select Ins Co	5,443,001	0.6920%	5,561,581	2,697,368	48.50%
		24988	Sentry Ins A Mut Co	1,576,092	0.2004%	1,597,133	562,955	35.25%
		23434	Middlesex Ins Co	521	0.0001%	544	347	63.79%
				7,019,614	**0.8925%**	**7,159,258**	**3,260,670**	**45.54%**
30	150		OLD REPUBLIC GRP					
		11371	Great West Cas Co	5,570,084	0.7082%	5,220,824	2,967,786	56.85%
		24147	Old Republic Ins Co	606,419	0.0771%	635,381	-11,692	-1.84%
				6,176,503	**0.7853%**	**5,856,205**	**2,956,094**	**50.48%**
31	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	3,517,186	0.4472%	3,104,021	1,699,775	54.76%
		42978	American Security Ins Co	2,175,805	0.2766%	768,441	291,260	37.90%
		19615	American Reliable Ins Co	2,268	0.0003%	466	0	0.00%
				5,695,259	**0.7241%**	**3,872,928**	**1,991,035**	**51.41%**
32	802		Capital Ins Group					
		12890	Eagle West Ins Co	2,126,767	0.2704%	2,165,336	660,777	30.52%
		13544	California Capital Ins Co	1,907,193	0.2425%	1,664,363	744,515	44.73%
		23540	Monterey Ins Co	1,486,704	0.1890%	1,422,199	439,358	30.89%
				5,520,664	**0.7019%**	**5,251,898**	**1,844,650**	**35.12%**

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33	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	5,094,531	0.6477%	5,080,669	2,796,340	55.04%
		28304	Federated Service Ins Co	219,037	0.0278%	235,547	196,349	83.36%
				5,313,568	**0.6756%**	**5,316,216**	**2,992,689**	**56.29%**
34	748		Meadowbrook Ins Grp					
		25780	Williamsburg Natl Ins Co	2,580,985	0.3281%	2,665,520	1,178,917	44.23%
		18023	Star Ins Co	2,400,763	0.3052%	2,257,852	1,108,282	49.09%
				4,981,748	**0.6334%**	**4,923,372**	**2,287,199**	**46.46%**
35	32107		Sutter Ins Co					
		32107	Sutter Ins Co	4,660,531	0.5925%	5,146,010	1,848,278	35.92%
				4,660,531	**0.5925%**	**5,146,010**	**1,848,278**	**35.92%**
36	1129		WHITE MOUNTAINS GRP					
		27154	Atlantic Specialty Ins Co	2,153,918	0.2738%	2,225,031	748,871	33.66%
		20621	OneBeacon America Ins Co	1,005,417	0.1278%	884,329	639,359	72.30%
		20648	Employers Fire Ins Co	939,164	0.1194%	881,401	423,605	48.06%
		21962	Pennsylvania General Ins Co	253,884	0.0323%	129,717	55,574	42.84%
		21970	OneBeacon Ins Co	235,088	0.0299%	434,022	73,525	16.94%
		35408	Sirius Amer Ins Co	577	0.0001%	1,529	-19,665	-1286.13%
				4,588,048	**0.5833%**	**4,556,029**	**1,921,269**	**42.17%**
37	1114		MERCER INS GRP					
		31453	Financial Pacific Ins Co	4,302,941	0.5471%	4,232,549	3,826,629	90.41%
				4,302,941	**0.5471%**	**4,232,549**	**3,826,629**	**90.41%**
38	31		BERKSHIRE HATHAWAY					
		20052	National Liab & Fire Ins Co	2,019,618	0.2568%	2,182,409	437,159	20.03%
		11673	Redwood Fire & Cas Ins Co	985,086	0.1252%	874,757	554,701	63.41%
		27812	Columbia Ins Co	703,053	0.0894%	739,038	389,134	52.65%
		20087	National Ind Co	6,342	0.0008%	5,710	-1,996	-34.96%
				3,714,099	**0.4722%**	**3,801,914**	**1,378,998**	**36.27%**
39	1325		RHINE RE GRP					
		24899	Alea North America Ins Co	3,515,164	0.4469%	1,816,208	542,398	29.86%
				3,515,164	**0.4469%**	**1,816,208**	**542,398**	**29.86%**
40	158		FAIRFAX FINANCIAL					
		21113	United States Fire Ins Co	1,941,898	0.2469%	2,467,873	1,537,584	62.30%
		25054	Hudson Ins Co	1,157,268	0.1471%	646,108	626,497	96.96%
		24384	Fairmont Specialty Ins Co	120,441	0.0153%	328,216	44,233	13.48%
		21105	North River Ins Co	3,772	0.0005%	2,867	82,389	2873.70%
				3,223,379	**0.4098%**	**3,445,064**	**2,290,703**	**66.49%**
41	3636		Lancer Ins Grp					
		26077	Lancer Ins Co	3,123,638	0.3971%	3,209,068	1,480,076	46.12%
				3,123,638	**0.3971%**	**3,209,068**	**1,480,076**	**46.12%**

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42	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	2,812,961	0.3576%	2,907,756	1,144,623	39.36%
				2,812,961	**0.3576%**	**2,907,756**	**1,144,623**	**39.36%**
43	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	2,728,663	0.3469%	2,909,636	469,256	16.13%
				2,728,663	**0.3469%**	**2,909,636**	**469,256**	**16.13%**
44	920		UNITED NATL GRP					
		13064	United Natl Ins Co	2,698,706	0.3431%	2,875,827	539,698	18.77%
				2,698,706	**0.3431%**	**2,875,827**	**539,698**	**18.77%**
45	816		COMMERCE GRP INC					
		13161	Commerce West Ins Co	2,591,957	0.3295%	2,466,893	1,144,145	46.38%
				2,591,957	**0.3295%**	**2,466,893**	**1,144,145**	**46.38%**
46	922		ICW GROUP					
		40029	Explorer Ins Co	2,451,994	0.3117%	2,473,081	1,160,358	46.92%
		27847	Insurance Co Of The West	87,811	0.0112%	89,311	20,421	22.87%
				2,539,805	**0.3229%**	**2,562,392**	**1,180,779**	**46.08%**
47	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	2,428,950	0.3088%	2,154,073	1,263,154	58.64%
				2,428,950	**0.3088%**	**2,154,073**	**1,263,154**	**58.64%**
48	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	2,428,000	0.3087%	2,501,563	888,772	35.53%
				2,428,000	**0.3087%**	**2,501,563**	**888,772**	**35.53%**
49	408		AMERICAN NATL FNCL GRP					
		39942	American Natl General Ins Co	1,410,193	0.1793%	0	212,423	0.00%
		28401	American Natl Prop & Cas Co	852,735	0.1084%	852,735	574,420	67.36%
				2,262,928	**0.2877%**	**852,735**	**786,843**	**92.27%**
50	62		EMC INS CO					
		21415	Employers Mut Cas Co	2,191,918	0.2787%	2,254,958	1,034,138	45.86%
				2,191,918	**0.2787%**	**2,254,958**	**1,034,138**	**45.86%**
51	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	1,854,670	0.2358%	1,806,498	1,874,137	103.74%
				1,854,670	**0.2358%**	**1,806,498**	**1,874,137**	**103.74%**
52	1279		Arch Ins Grp					
		11150	Arch Ins Co	1,683,374	0.2140%	2,419,461	1,596,231	65.97%
				1,683,374	**0.2140%**	**2,419,461**	**1,596,231**	**65.97%**
53	317		AON CORP					
		40827	Virginia Surety Co Inc	1,652,457	0.2101%	1,514,030	-427,261	-28.22%
				1,652,457	**0.2101%**	**1,514,030**	**-427,261**	**-28.22%**

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54	968	AXA INS GRP						
		11835	AXA Re Amer Ins Co	1,325,980	0.1686%	2,317,352	1,172,534	50.60%
		16187	AXA Re Prop & Cas Ins Co	69,889	0.0089%	115,945	-45,978	-39.66%
				1,395,869	**0.1775%**	**2,433,297**	**1,126,556**	**46.30%**
55	626	ACE LTD						
		22667	Ace American Ins Co	861,434	0.1095%	850,664	258,932	30.44%
		20699	Ace Prop & Cas Ins Co	197,971	0.0252%	222,312	93,359	41.99%
		20702	Ace Fire Underwriters Ins Co	137,512	0.0175%	129,148	50,736	39.29%
		43575	Indemnity Ins Co Of North Amer	103,825	0.0132%	109,677	83,162	75.82%
				1,300,742	**0.1654%**	**1,311,801**	**486,189**	**37.06%**
56	2978	Mitsui Sumitomo Ins Grp						
		20362	Mitsui Sumitomo Ins Co of Amer	1,120,505	0.1425%	1,117,250	928,421	83.10%
		22551	Mitsui Sumitomo Ins USA Inc	153,478	0.0195%	139,036	102,385	73.64%
				1,273,983	**0.1620%**	**1,256,286**	**1,030,806**	**82.05%**
57	3495	Infinity Prop & Cas Ins Grp						
		11738	Leader Ins Co	1,249,061	0.1588%	995,152	695,803	69.92%
				1,249,061	**0.1588%**	**995,152**	**695,803**	**69.92%**
58	1285	X L AMER						
		22322	Greenwich Ins Co	1,187,017	0.1509%	1,097,588	661,555	60.27%
		37885	XL Specialty Ins Co	57,436	0.0073%	49,226	-661,178	-1343.15%
				1,244,453	**0.1582%**	**1,146,814**	**377**	**0.03%**
59	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	1,147,763	0.1459%	1,113,713	864,485	77.62%
				1,147,763	**0.1459%**	**1,113,713**	**864,485**	**77.62%**
60	303	GUIDEONE INS GRP						
		15032	Guideone Mut Ins Co	1,089,333	0.1385%	1,078,980	310,033	28.73%
				1,089,333	**0.1385%**	**1,078,980**	**310,033**	**28.73%**
61	349	FLORISTS MUT						
		13978	Florists Mut Ins Co	1,019,123	0.1296%	1,069,886	330,014	30.85%
				1,019,123	**0.1296%**	**1,069,886**	**330,014**	**30.85%**
62	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	974,589	0.1239%	974,589	366,214	37.58%
				974,589	**0.1239%**	**974,589**	**366,214**	**37.58%**
63	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	964,486	0.1226%	945,558	860,446	91.00%
				964,486	**0.1226%**	**945,558**	**860,446**	**91.00%**
64	37931	General Fire & Cas Co						
		37931	General Fire & Cas Co	932,176	0.1185%	1,752,498	598,782	34.17%
				932,176	**0.1185%**	**1,752,498**	**598,782**	**34.17%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
65	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	714,941	0.0909%	650,086	197,604	30.40%
				714,941	**0.0909%**	**650,086**	**197,604**	**30.40%**
66	689		BANKERS INS GRP					
		33162	Bankers Ins Co	683,435	0.0869%	587,574	125,740	21.40%
				683,435	**0.0869%**	**587,574**	**125,740**	**21.40%**
67	866		WESTERN WORLD GRP					
		40436	Stratford Ins Co	664,400	0.0845%	616,616	200,387	32.50%
				664,400	**0.0845%**	**616,616**	**200,387**	**32.50%**
68	3018		Converium Holding Grp					
		22730	Converium Ins North Amer Inc	603,182	0.0767%	1,162,822	-1,400,873	-120.47%
				603,182	**0.0767%**	**1,162,822**	**-1,400,873**	**-120.47%**
69	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	556,094	0.0707%	497,833	429,991	86.37%
				556,094	**0.0707%**	**497,833**	**429,991**	**86.37%**
70	783		RLI INS GRP					
		13056	RLI Ins Co	536,325	0.0682%	738,261	469,925	63.65%
				536,325	**0.0682%**	**738,261**	**469,925**	**63.65%**
71	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	501,246	0.0637%	506,286	145,264	28.69%
				501,246	**0.0637%**	**506,286**	**145,264**	**28.69%**
72	677		MAGUIRE CORP GRP					
		18058	Philadelphia Ind Ins Co	470,020	0.0598%	664,605	260,803	39.24%
				470,020	**0.0598%**	**664,605**	**260,803**	**39.24%**
73	83		GRANGE INS					
		22101	Grange Ins Assn	416,800	0.0530%	412,820	321,268	77.82%
		22128	Rocky Mountain Fire & Cas Co	116	0.0000%	986	-33,727	-3420.59%
				416,916	**0.0530%**	**413,806**	**287,541**	**69.49%**
74	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	407,680	0.0518%	302,343	202,616	67.02%
				407,680	**0.0518%**	**302,343**	**202,616**	**67.02%**
75	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	320,575	0.0408%	420,178	-25,934	-6.17%
				320,575	**0.0408%**	**420,178**	**-25,934**	**-6.17%**
76	40134		SUA Ins Co					
		40134	SUA Ins Co	265,266	0.0337%	88,948	31,816	35.77%
				265,266	**0.0337%**	**88,948**	**31,816**	**35.77%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
77	457		ARGONAUT GRP					
		19860	Argonaut Great Central Ins Co	121,067	0.0154%	102,113	71,672	70.19%
		19828	Argonaut-Midwest Ins Co	71,015	0.0090%	26,006	12,146	46.70%
		19801	Argonaut Ins Co	56,458	0.0072%	65,228	219,374	336.32%
				248,540	**0.0316%**	**193,347**	**303,192**	**156.81%**
78	867		PROTECTIVE INS GRP					
		40460	Sagamore Ins Co	211,706	0.0269%	286,531	96,617	33.72%
		12416	Protective Ins Co	1	0.0000%	1	0	0.00%
				211,707	**0.0269%**	**286,532**	**96,617**	**33.72%**
79	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	150,202	0.0191%	152,087	81,817	53.80%
				150,202	**0.0191%**	**152,087**	**81,817**	**53.80%**
80	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	120,420	0.0153%	167,523	89,209	53.25%
				120,420	**0.0153%**	**167,523**	**89,209**	**53.25%**
81	785		MARKEL CORP GRP					
		28932	Markel American Ins Co	69,256	0.0088%	76,665	26,610	34.71%
				69,256	**0.0088%**	**76,665**	**26,610**	**34.71%**
82	18538		Bancinsure Inc					
		18538	Bancinsure Inc	60,330	0.0077%	55,091	131,701	239.06%
				60,330	**0.0077%**	**55,091**	**131,701**	**239.06%**
83	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	38,558	0.0049%	33,015	97,561	295.51%
		22306	Massachusetts Bay Ins Co	15,702	0.0020%	12,355	575	4.65%
				54,260	**0.0069%**	**45,370**	**98,136**	**216.30%**
84	767		PENN MFR ASN INS					
		12262	Pennsylvania Manufacturers Asn Ins C	40,110	0.0051%	36,708	-5,999	-16.34%
		36897	Manufacturers Alliance Ins Co	1,915	0.0002%	878	18	2.05%
		41424	Pennsylvania Manufacturers Ind Co	588	0.0001%	329	7	2.13%
				42,613	**0.0054%**	**37,915**	**-5,974**	**-15.76%**
85	796		QBE INS GRP LTD					
		16217	National Farmers Union Prop & Cas	40,876	0.0052%	44,416	14,951	33.66%
				40,876	**0.0052%**	**44,416**	**14,951**	**33.66%**
86	36790		Springfield Ins Co Inc					
		36790	Springfield Ins Co Inc	38,761	0.0049%	52,780	-48,461	-91.82%
				38,761	**0.0049%**	**52,780**	**-48,461**	**-91.82%**
87	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	34,771	0.0044%	40,584	-68	-0.17%
				34,771	**0.0044%**	**40,584**	**-68**	**-0.17%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
88	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	33,543	0.0043%	19,507	-60	-0.31%
				33,543	**0.0043%**	**19,507**	**-60**	**-0.31%**
89	181		SWISS RE GRP					
		29700	North American Elite Ins Co	33,011	0.0042%	24,560	9,286	37.81%
				33,011	**0.0042%**	**24,560**	**9,286**	**37.81%**
90	50		Country Ins & Financial Services Grp					
		23647	Mutual Service Cas Ins Co	16,695	0.0021%	64,457	12,296	19.08%
				16,695	**0.0021%**	**64,457**	**12,296**	**19.08%**
91	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	13,415	0.0017%	29,019	7,314	25.20%
				13,415	**0.0017%**	**29,019**	**7,314**	**25.20%**
92	38733		Alaska Nat Ins Co					
		38733	Alaska Nat Ins Co	10,209	0.0013%	12,041	11,662	96.85%
				10,209	**0.0013%**	**12,041**	**11,662**	**96.85%**
93	41106		Triumphe Cas Co					
		41106	Triumphe Cas Co	9,937	0.0013%	38,954	65,228	167.45%
				9,937	**0.0013%**	**38,954**	**65,228**	**167.45%**
94	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	4,265	0.0005%	4,267	26,258	615.37%
				4,265	**0.0005%**	**4,267**	**26,258**	**615.37%**
95	510		NAVIGATORS GRP INC					
		42307	Navigators Ins Co	2,362	0.0003%	1,165	1,031	88.50%
				2,362	**0.0003%**	**1,165**	**1,031**	**88.50%**
96	961		FRONTIER INS GRP					
		34266	Frontier Ins Co	360	0.0000%	360	0	0.00%
				360	**0.0000%**	**360**	**0**	**0.00%**
97	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	186	0.0000%	1,699	4,355	256.33%
				186	**0.0000%**	**1,699**	**4,355**	**256.33%**
98	108		LUMBERMENS MUT CAS GRP					
		22918	American Motorists Ins Co	174	0.0000%	174	2,385,508	370981.61%
				174	**0.0000%**	**174**	**2,385,508**	**370981.61%**
99	23663		National American Ins Co					
		23663	National American Ins Co	50	0.0000%	21,949	0	0.00%
				50	**0.0000%**	**21,949**	**0**	**0.00%**
100	1169		GENERALI GRP					
		11231	Generali Us Branch	4	0.0000%	4	914	22850.00%
				4	**0.0000%**	**4**	**914**	**22850.00%**
			Line Total:	**786,550,610**	**100.0000%**	**768,648,974**	**359,152,035**	**46.73%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: AIRCRAFT [22]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	12		AMERICAN INTRNL GRP					
		19445	National Union Fire Ins Co Of Pitts	39,594,816	17.9710%	38,344,260	2,436,402	6.35%
		19429	Insurance Co Of The State Of PA	14,328,786	6.5035%	13,813,106	86,857	0.63%
		19380	American Home Assur Co	3,627,639	1.6465%	4,168,761	9,629,264	230.99%
				57,551,241	**26.1210%**	**56,326,127**	**12,152,523**	**21.58%**
2	1285		X L AMER					
		37885	XL Specialty Ins Co	37,514,821	17.0270%	35,831,323	12,155,737	33.92%
		22322	Greenwich Ins Co	2,594	0.0012%	2,594	657,363	25341.67%
				37,517,415	**17.0282%**	**35,833,917**	**12,813,100**	**35.76%**
3	31		BERKSHIRE HATHAWAY					
		20087	National Ind Co	17,897,140	8.1230%	15,708,406	1,973,255	12.56%
		22039	General Rein Corp	4,736,267	2.1497%	5,372,880	2,399,327	44.66%
		20052	National Liab & Fire Ins Co	4,172,338	1.8937%	4,323,277	1,192,770	27.59%
				26,805,745	**12.1664%**	**25,404,563**	**5,565,352**	**21.91%**
4	984		HCC INS HOLDINGS GRP					
		29599	US Specialty Ins Co	10,671,034	4.8433%	10,150,057	5,879,332	57.92%
		10367	Avemco Ins Co	5,932,554	2.6926%	5,965,302	3,013,296	50.51%
		42374	Houston Cas Co	2,775,484	1.2597%	2,720,774	845,789	31.09%
				19,379,072	**8.7957%**	**18,836,133**	**9,738,417**	**51.70%**
5	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	17,040,829	7.7344%	14,863,596	4,031,654	27.12%
				17,040,829	**7.7344%**	**14,863,596**	**4,031,654**	**27.12%**
6	626		ACE LTD					
		22667	Ace American Ins Co	8,166,798	3.7067%	8,166,798	-7,209	-0.09%
		20699	Ace Prop & Cas Ins Co	2,614,087	1.1865%	3,228,623	4,165,885	129.03%
		21121	Westchester Fire Ins Co	2,365,297	1.0735%	2,463,459	1,087,682	44.15%
		43575	Indemnity Ins Co Of North Amer	7,492	0.0034%	7,492	2,482,525	33135.68%
				13,153,674	**5.9701%**	**13,866,372**	**7,728,883**	**55.74%**
7	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	12,994,486	5.8979%	12,088,361	5,060,601	41.86%
				12,994,486	**5.8979%**	**12,088,361**	**5,060,601**	**41.86%**
8	111		LIBERTY MUT GRP					
		23043	Liberty Mut Ins Co	8,236,690	3.7384%	8,797,241	1,995,919	22.69%
				8,236,690	**3.7384%**	**8,797,241**	**1,995,919**	**22.69%**
9	212		ZURICH INS GRP					
		16535	Zurich American Ins Co	7,442,697	3.3780%	7,864,827	1,839,598	23.39%
				7,442,697	**3.3780%**	**7,864,827**	**1,839,598**	**23.39%**
10	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	6,934,312	3.1473%	7,169,567	1,762,041	24.58%
				6,934,312	**3.1473%**	**7,169,567**	**1,762,041**	**24.58%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: AIRCRAFT [22]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
11	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	3,685,604	1.6728%	3,550,196	589,045	16.59%
				3,685,604	**1.6728%**	**3,550,196**	**589,045**	**16.59%**
12	181		SWISS RE GRP					
		29874	North American Specialty Ins Co	3,471,644	1.5757%	3,546,350	2,802,513	79.03%
				3,471,644	**1.5757%**	**3,546,350**	**2,802,513**	**79.03%**
13	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	2,967,525	1.3469%	2,861,639	1,347,801	47.10%
				2,967,525	**1.3469%**	**2,861,639**	**1,347,801**	**47.10%**
14	408		AMERICAN NATL FNCL GRP					
		28401	American Natl Prop & Cas Co	1,694,765	0.7692%	631,127	682,505	108.14%
				1,694,765	**0.7692%**	**631,127**	**682,505**	**108.14%**
15	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	786,332	0.3569%	795,994	-120,404	-15.13%
				786,332	**0.3569%**	**795,994**	**-120,404**	**-15.13%**
16	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	623,620	0.2830%	1,511,927	1,039,873	68.78%
				623,620	**0.2830%**	**1,511,927**	**1,039,873**	**68.78%**
17	218		CNA INS GRP					
		35289	Continental Ins Co	16,999	0.0077%	16,999	-12,394,434	-72912.72%
				16,999	**0.0077%**	**16,999**	**-12,394,434**	**-72912.72%**
18	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	15,600	0.0071%	344,235	403,300	117.16%
				15,600	**0.0071%**	**344,235**	**403,300**	**117.16%**
19	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	2,224	0.0010%	2,224	1,045,033	46988.89%
				2,224	**0.0010%**	**2,224**	**1,045,033**	**46988.89%**
20	108		LUMBERMENS MUT CAS GRP					
		22977	Lumbermens Mut Cas Co	1,730	0.0008%	1,730	752,275	43484.10%
				1,730	**0.0008%**	**1,730**	**752,275**	**43484.10%**
21	38		CHUBB & SON INC					
		20281	Federal Ins Co	1,454	0.0007%	1,454	-2,858,705	-96609.70%
				1,454	**0.0007%**	**1,454**	**-2,858,705**	**-96609.70%**
22	256		NY MARINE & GEN GRP					
		16608	New York Marine & Gnrl Ins Co	1,071	0.0005%	1,071	-35,297	-3295.70%
				1,071	**0.0005%**	**1,071**	**-35,297**	**-3295.70%**
23	24		ATLANTIC CO					
		19909	Centennial Ins Co	865	0.0004%	865	233,996	27051.56%
				865	**0.0004%**	**865**	**233,996**	**27051.56%**
			Line Total:	**220,325,594**	**100.0000%**	**214,316,515**	**56,175,589**	**26.21%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	38	CHUBB & SON INC						
		20281	Federal Ins Co	28,746,903	21.6420%	28,048,717	6,290,982	22.43%
		35181	Executive Risk Ind Inc	1,773,383	1.3351%	1,962,834	948,677	48.33%
		20397	Vigilant Ins Co	398,714	0.3002%	381,504	-3,396	-0.89%
		20303	Great Northern Ins Co	20,874	0.0157%	19,288	19,791	102.61%
		20346	Pacific Ind Co	19,136	0.0144%	19,531	-2,462	-12.61%
				30,959,010	**23.3074%**	**30,431,874**	**7,253,592**	**23.84%**
2	12	AMERICAN INTRNL GRP						
		19445	National Union Fire Ins Co Of Pitts	28,918,641	21.7713%	28,467,497	17,492,171	61.45%
		23841	New Hampshire Ins Co	1,657	0.0012%	1,380	-267	-19.35%
		23809	Granite State Ins Co	970	0.0007%	1,111	8	0.72%
				28,921,268	**21.7733%**	**28,469,988**	**17,491,912**	**61.44%**
3	3548	St Paul Travelers Grp						
		31194	Travelers Cas & Surety Co Of Amer	7,938,302	5.9763%	8,250,537	952,247	11.54%
		24767	St Paul Fire & Marine Ins Co	3,101,359	2.3349%	2,882,667	307,852	10.68%
		24791	St Paul Mercury Ins Co	2,540,045	1.9123%	2,408,476	4,382,215	181.95%
		25887	US Fidelity & Guaranty Co	415,195	0.3126%	438,526	337,341	76.93%
		25879	Fidelity & Guaranty Ins Underwriters	136,724	0.1029%	163,339	307,048	187.98%
		25674	Travelers Property Cas Co Of Amer	122,845	0.0925%	84,468	9,446	11.18%
		25658	Travelers Ind Co	86,105	0.0648%	915,165	872,329	95.32%
		35386	Fidelity & Guaranty Ins Co	80,886	0.0609%	92,988	14,013	15.07%
		19038	Travelers Cas & Surety Co	64,096	0.0483%	59,075	-42,738	-72.35%
		25682	Travelers Ind Co Of CT	61,107	0.0460%	60,917	4,439	7.29%
		36463	Discover Prop & Cas Ins Co	40,142	0.0302%	46,240	36,200	78.29%
		24775	St Paul Guardian Ins Co	613	0.0005%	2,486	-24,473	-984.43%
		19046	Travelers Cas Ins Co Of Amer	131	0.0001%	281	-320	-113.88%
				14,587,550	**10.9822%**	**15,405,165**	**7,155,599**	**46.45%**
4	212	ZURICH INS GRP						
		39306	Fidelity & Deposit Co Of MD	5,410,856	4.0735%	5,633,841	1,417,221	25.16%
		16535	Zurich American Ins Co	5,024,032	3.7823%	4,137,459	274,639	6.64%
		41181	Universal Underwriters Ins Co	2,289,716	1.7238%	2,323,928	839,499	36.12%
		21709	Truck Ins Exch	1,199,710	0.9032%	1,186,619	-482	-0.04%
		34347	Colonial American Cas & Surety Co	227,079	0.1710%	391,032	130,079	33.27%
		40142	American Zurich Ins Co	225,547	0.1698%	194,545	64,874	33.35%
		21652	Farmers Ins Exch	25,752	0.0194%	23,811	433	1.82%
		26247	American Guarantee & Liability Ins	15,194	0.0114%	14,200	-6,880	-48.45%
		21687	Mid-Century Ins Co	9,658	0.0073%	15,392	42	0.27%
		27855	Zurich American Ins Co Of IL	1,225	0.0009%	881	-357	-40.52%
				14,428,769	**10.8627%**	**13,921,708**	**2,719,068**	**19.53%**
5	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	12,385,743	9.3246%	12,990,821	15,240,939	117.32%
				12,385,743	**9.3246%**	**12,990,821**	**15,240,939**	**117.32%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
6	91		HARTFORD FIRE & CAS GRP					
		19682	Hartford Fire In Co	9,677,828	7.2859%	9,305,730	4,417,406	47.47%
		29459	Twin City Fire Ins Co Co	48,442	0.0365%	9,645	67,576	700.63%
		30104	Hartford Underwriters Ins Co	42,613	0.0321%	11,324	-1,632	-14.41%
		29424	Hartford Cas Ins Co	922	0.0007%	-3,166	-3,515	111.02%
				9,769,805	**7.3552%**	**9,323,533**	**4,479,835**	**48.05%**
7	84		American Financial Grp					
		16691	Great American Ins Co	5,293,140	3.9849%	5,145,705	1,658,508	32.23%
		26344	Great American Assur Co	191,558	0.1442%	205,459	-22,778	-11.09%
		22136	Great American Ins Co of NY	69,844	0.0526%	65,182	-25,450	-39.04%
		26832	Great American Alliance Ins Co	8,906	0.0067%	7,100	-15,745	-221.76%
				5,563,448	**4.1884%**	**5,423,446**	**1,594,535**	**29.40%**
8	218		CNA INS GRP					
		20443	Continental Cas Co	1,908,245	1.4366%	2,586,614	-3,993,523	-154.39%
		13188	Western Surety Co	1,752,351	1.3193%	1,747,483	76,496	4.38%
		35289	Continental Ins Co	1,587,250	1.1950%	1,469,030	395,892	26.95%
		24047	Surety Bonding Co Of Amer	270,345	0.2035%	246,381	56,752	23.03%
		20494	Transportation Ins Co	11,986	0.0090%	8,443	0	0.00%
		20508	Valley Forge Ins Co	7,419	0.0056%	6,403	-1,800	-28.11%
		20427	American Cas Co Of Reading PA	6,488	0.0049%	6,623	0	0.00%
		20486	Transcontinental Ins Co	2,287	0.0017%	2,955	0	0.00%
		20478	National Fire Ins Co Of Hartford	1,379	0.0010%	2,091	0	0.00%
		20850	Firemens Ins Co Of Newark NJ	952	0.0007%	879	0	0.00%
				5,548,702	**4.1773%**	**6,076,902**	**-3,466,183**	**-57.04%**
9	155		PROGRESSIVE GRP					
		24260	Progressive Cas Ins Co	1,409,134	1.0609%	1,775,738	107,349	6.05%
				1,409,134	**1.0609%**	**1,775,738**	**107,349**	**6.05%**
10	111		LIBERTY MUT GRP					
		19917	Liberty Ins Underwriters Inc	1,198,245	0.9021%	863,952	395,145	45.74%
		23043	Liberty Mut Ins Co	83,188	0.0626%	88,788	911,503	1026.61%
		23035	Liberty Mut Fire Ins Co	2,240	0.0017%	485	816	168.25%
		24198	Peerless Ins Co	248	0.0002%	-9,285	0	0.00%
				1,283,921	**0.9666%**	**943,940**	**1,307,464**	**138.51%**
11	626		ACE LTD					
		22667	Ace American Ins Co	644,698	0.4854%	1,266,066	316,317	24.98%
		21121	Westchester Fire Ins Co	566,385	0.4264%	329,994	29,759	9.02%
		43575	Indemnity Ins Co Of North Amer	126	0.0001%	42	371	883.33%
				1,211,209	**0.9119%**	**1,596,102**	**346,447**	**21.71%**
12	176		STATE FARM IL					
		25143	State Farm Fire And Cas Co	933,478	0.7028%	929,263	178,520	19.21%
				933,478	**0.7028%**	**929,263**	**178,520**	**19.21%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
13	3416	AXIS Capital Grp						
		20370	AXIS Reins Co	927,060	0.6979%	706,137	326,054	46.17%
				927,060	**0.6979%**	**706,137**	**326,054**	**46.17%**
14	18538	Bancinsure Inc						
		18538	Bancinsure Inc	707,305	0.5325%	756,782	2,978,612	393.59%
				707,305	**0.5325%**	**756,782**	**2,978,612**	**393.59%**
15	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	524,374	0.3948%	488,529	151,811	31.08%
		28304	Federated Service Ins Co	39,780	0.0299%	37,396	6,227	16.65%
				564,154	**0.4247%**	**525,925**	**158,038**	**30.05%**
16	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	345,478	0.2601%	364,234	222,579	61.11%
		24988	Sentry Ins A Mut Co	167,885	0.1264%	156,448	135,482	86.60%
				513,363	**0.3865%**	**520,682**	**358,061**	**68.77%**
17	10758	Colonial Surety Co						
		10758	Colonial Surety Co	409,410	0.3082%	282,583	199,746	70.69%
				409,410	**0.3082%**	**282,583**	**199,746**	**70.69%**
18	3496	Quanta US Holdings Grp						
		23752	Quanta Ind Co	399,437	0.3007%	299,793	89,206	29.76%
				399,437	**0.3007%**	**299,793**	**89,206**	**29.76%**
19	150	OLD REPUBLIC GRP						
		40444	Old Republic Surety Co	224,889	0.1693%	223,660	97,667	43.67%
		24147	Old Republic Ins Co	127,777	0.0962%	43,521	3,000	6.89%
		24139	International Bus & Merc Reassur Co	120	0.0001%	60	0	0.00%
				352,786	**0.2656%**	**267,241**	**100,667**	**37.67%**
20	501	Alleghany Grp						
		18619	Platte River Ins Co.	323,772	0.2438%	298,469	-8,004	-2.68%
				323,772	**0.2438%**	**298,469**	**-8,004**	**-2.68%**
21	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	301,795	0.2272%	302,381	-5,812	-1.92%
		19100	Amco Ins Co	8,754	0.0066%	7,602	-24,872	-327.18%
		28223	Nationwide Agribusiness Ins Co	7	0.0000%	4	-616	-15400.00%
				310,556	**0.2338%**	**309,987**	**-31,300**	**-10.10%**
22	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	294,234	0.2215%	105,203	34,452	32.75%
		24384	Fairmont Specialty Ins Co	8,858	0.0067%	3,715	0	0.00%
				303,092	**0.2282%**	**108,918**	**34,452**	**31.63%**
23	27081	Bond Safeguard Ins Co						
		27081	Bond Safeguard Ins Co	164,916	0.1242%	68,525	11,649	17.00%
				164,916	**0.1242%**	**68,525**	**11,649**	**17.00%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
24	163	SAFECO INS GRP						
		19704	American States Ins Co	113,924	0.0858%	110,066	-18,027	-16.38%
		19690	American Economy Ins Co	25,039	0.0189%	25,072	-1,788	-7.13%
		24724	First Natl Ins Co Of Amer	14,170	0.0107%	14,206	-1,173	-8.26%
		24732	General Ins Co Of Amer	8,256	0.0062%	5,090	-989	-19.43%
				161,389	**0.1215%**	**154,434**	**-21,977**	**-14.23%**
25	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	100,083	0.0753%	98,506	32,317	32.81%
				100,083	**0.0753%**	**98,506**	**32,317**	**32.81%**
26	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	47,024	0.0354%	40,049	-21,931	-54.76%
		37257	Insurance Corp Of Hannover	40,596	0.0306%	274,115	-1,086,944	-396.53%
		37303	Redland Ins Co	750	0.0006%	1,113	746	67.03%
				88,370	**0.0665%**	**315,277**	**-1,108,129**	**-351.48%**
27	11592	International Fidelity Ins Co						
		11592	International Fidelity Ins Co	86,612	0.0652%	77,351	15,181	19.63%
				86,612	**0.0652%**	**77,351**	**15,181**	**19.63%**
28	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	67,480	0.0508%	70,931	54,417	76.72%
				67,480	**0.0508%**	**70,931**	**54,417**	**76.72%**
29	783	RLI INS GRP						
		13056	RLI Ins Co	53,156	0.0400%	53,064	-178,209	-335.84%
				53,156	**0.0400%**	**53,064**	**-178,209**	**-335.84%**
30	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	46,039	0.0347%	38,878	478	1.23%
				46,039	**0.0347%**	**38,878**	**478**	**1.23%**
31	922	ICW GROUP						
		40029	Explorer Ins Co	40,364	0.0304%	20,797	0	0.00%
		27847	Insurance Co Of The West	2,511	0.0019%	6,090	0	0.00%
				42,875	**0.0323%**	**26,887**	**0**	**0.00%**
32	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	38,321	0.0288%	37,004	-13,014	-35.17%
				38,321	**0.0288%**	**37,004**	**-13,014**	**-35.17%**
33	62	EMC INS CO						
		21415	Employers Mut Cas Co	32,182	0.0242%	32,200	-100,126	-310.95%
				32,182	**0.0242%**	**32,200**	**-100,126**	**-310.95%**
34	984	HCC INS HOLDINGS GRP						
		42374	Houston Cas Co	27,300	0.0206%	4,765	0	0.00%
				27,300	**0.0206%**	**4,765**	**0**	**0.00%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
35	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	22,512	0.0169%	71,290	-14,260	-20.00%
				22,512	**0.0169%**	**71,290**	**-14,260**	**-20.00%**
36	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	18,857	0.0142%	18,992	-6,977	-36.74%
				18,857	**0.0142%**	**18,992**	**-6,977**	**-36.74%**
37	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	18,376	0.0138%	17,070	13,931	81.61%
				18,376	**0.0138%**	**17,070**	**13,931**	**81.61%**
38	1129		WHITE MOUNTAINS GRP					
		27154	Atlantic Specialty Ins Co	10,787	0.0081%	7,912	163	2.06%
				10,787	**0.0081%**	**7,912**	**163**	**2.06%**
39	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	6,263	0.0047%	6,468	-16,581	-256.35%
		24414	General Cas Co Of WI	682	0.0005%	615	0	0.00%
		25798	Unigard Ind Co	255	0.0002%	255	-1,589	-623.14%
				7,200	**0.0054%**	**7,338**	**-18,170**	**-247.62%**
40	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	6,163	0.0046%	6,792	38,942	573.35%
				6,163	**0.0046%**	**6,792**	**38,942**	**573.35%**
41	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	5,713	0.0043%	5,733	0	0.00%
				5,713	**0.0043%**	**5,733**	**0**	**0.00%**
42	215		UNITRIN GRP					
		14133	Valley Ins Co	5,498	0.0041%	6,293	-365	-5.80%
				5,498	**0.0041%**	**6,293**	**-365**	**-5.80%**
43	1279		Arch Ins Grp					
		11150	Arch Ins Co	4,227	0.0032%	2,225	455	20.45%
				4,227	**0.0032%**	**2,225**	**455**	**20.45%**
44	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	2,857	0.0022%	3,450	0	0.00%
				2,857	**0.0022%**	**3,450**	**0**	**0.00%**
45	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	1,322	0.0010%	1,323	28	2.12%
				1,322	**0.0010%**	**1,323**	**28**	**2.12%**
46	26379		Accredited Surety & Cas Co Inc					
		26379	Accredited Surety & Cas Co Inc	1,056	0.0008%	817	122	14.93%
				1,056	**0.0008%**	**817**	**122**	**14.93%**
47	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	980	0.0007%	408	204	50.00%
				980	**0.0007%**	**408**	**204**	**50.00%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Market Share

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Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
48	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	761	0.0006%	1,194	35	2.93%
				761	**0.0006%**	**1,194**	**35**	**2.93%**
49	968		AXA INS GRP					
		16187	AXA Re Prop & Cas Ins Co	496	0.0004%	496	0	0.00%
				496	**0.0004%**	**496**	**0**	**0.00%**
50	1326		KINGSWAY GRP					
		33855	Lincoln General Ins Co	350	0.0003%	180	0	0.00%
				350	**0.0003%**	**180**	**0**	**0.00%**
51	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	192	0.0001%	100	150	150.00%
				192	**0.0001%**	**100**	**150**	**150.00%**
			Line Total:	**132,829,042**	**100.0000%**	**132,494,432**	**57,321,454**	**43.26%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	3548	St Paul Travelers Grp						
		31194	Travelers Cas & Surety Co Of Amer	86,337,230	14.0014%	78,363,276	26,793,305	34.19%
		24767	St Paul Fire & Marine Ins Co	4,885,652	0.7923%	11,616,494	29,025,539	249.86%
		25658	Travelers Ind Co	2,872,478	0.4658%	4,019,521	-374,136	-9.31%
		19038	Travelers Cas & Surety Co	2,512,638	0.4075%	2,755,965	-296,304	-10.75%
		22535	Seaboard Surety Co	1,208,160	0.1959%	3,084,775	-2,765,029	-89.63%
		25887	US Fidelity & Guaranty Co	1,026,089	0.1664%	2,885,825	6,238,603	216.18%
		35386	Fidelity & Guaranty Ins Co	589,339	0.0956%	1,192,314	576,982	48.39%
		41483	Farmington Cas Co	145,034	0.0235%	146,767	-10,513	-7.16%
		24775	St Paul Guardian Ins Co	39,515	0.0064%	189,910	-320,132	-168.57%
		24791	St Paul Mercury Ins Co	25,277	0.0041%	101,723	-309,222	-303.98%
		25674	Travelers Property Cas Co Of Amer	1,329	0.0002%	1,773	-628	-35.42%
		19070	Standard Fire Ins Co	1,289	0.0002%	740	-444	-60.00%
		19046	Travelers Cas Ins Co Of Amer	375	0.0001%	375	-483	-128.80%
		41750	St Paul Medical Liability Ins Co	100	0.0000%	84	-15,613	-18586.90%
				99,644,505	**16.1594%**	**104,359,542**	**58,541,925**	**56.10%**
2	984	HCC INS HOLDINGS GRP						
		10216	American Contractors Ind Co	51,573,514	8.3637%	48,217,990	8,103,297	16.81%
		42374	Houston Cas Co	3,278,478	0.5317%	1,568,776	485,626	30.96%
		29599	US Specialty Ins Co	519,249	0.0842%	254,873	88,026	34.54%
				55,371,241	**8.9796%**	**50,041,639**	**8,676,949**	**17.34%**
3	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	43,693,998	7.0859%	42,991,783	4,980,571	11.58%
		24724	First Natl Ins Co Of Amer	7,964,976	1.2917%	7,952,476	14,424,677	181.39%
		24732	General Ins Co Of Amer	673,071	0.1092%	611,963	-25,100	-4.10%
		19704	American States Ins Co	80,615	0.0131%	49,244	359	0.73%
				52,412,660	**8.4998%**	**51,605,466**	**19,380,507**	**37.56%**
4	212	ZURICH INS GRP						
		39306	Fidelity & Deposit Co Of MD	44,803,073	7.2657%	44,203,501	4,912,458	11.11%
		41181	Universal Underwriters Ins Co	552,725	0.0896%	532,013	66,916	12.58%
		34347	Colonial American Cas & Surety Co	416,434	0.0675%	422,835	-143,812	-34.01%
		26247	American Guarantee & Liability Ins	38,190	0.0062%	124,233	9,565,794	7699.88%
		21709	Truck Ins Exch	5,829	0.0009%	9,223	-70	-0.76%
		21326	Empire Fire & Marine Ins Co	1,618	0.0003%	1,637	616	37.63%
				45,817,869	**7.4303%**	**45,293,442**	**14,401,902**	**31.80%**
5	218	CNA INS GRP						
		13188	Western Surety Co	25,206,608	4.0878%	22,788,564	15,028,724	65.95%
		35289	Continental Ins Co	4,595,978	0.7453%	4,403,561	-758,085	-17.22%
		20443	Continental Cas Co	2,643,358	0.4287%	2,918,948	3,333,985	114.22%
		24047	Surety Bonding Co Of Amer	1,788,096	0.2900%	1,428,158	255,077	17.86%
		20478	National Fire Ins Co Of Hartford	1,471,709	0.2387%	1,980,026	3,938,587	198.92%
		20427	American Cas Co Of Reading PA	746,163	0.1210%	1,222,308	253,058	20.70%
		13200	Universal Surety Of Amer	3,463	0.0006%	4,199	-1,852	-44.11%
				36,455,375	**5.9120%**	**34,745,764**	**22,049,494**	**63.46%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

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6	1279	Arch Ins Grp						
		11150	Arch Ins Co	35,054,907	5.6849%	32,435,599	5,721,766	17.64%
				35,054,907	**5.6849%**	**32,435,599**	**5,721,766**	**17.64%**
7	38	CHUBB & SON INC						
		20281	Federal Ins Co	29,291,142	4.7502%	25,592,853	-8,122,752	-31.74%
		20397	Vigilant Ins Co	816,638	0.1324%	538,468	61,273	11.38%
		20346	Pacific Ind Co	205,920	0.0334%	457,945	39,646	8.66%
				30,313,700	**4.9160%**	**26,589,266**	**-8,021,833**	**-30.17%**
8	75	INSCO DICO GRP						
		12718	Developers Surety And Ind Co	18,050,387	2.9272%	17,227,036	2,827,495	16.41%
		25550	Indemnity Co Of CA	5,222,652	0.8470%	5,157,952	125,869	2.44%
				23,273,039	**3.7742%**	**22,384,988**	**2,953,364**	**13.19%**
9	11592	International Fidelity Ins Co						
		11592	International Fidelity Ins Co	21,788,118	3.5334%	20,908,722	1,947,190	9.31%
				21,788,118	**3.5334%**	**20,908,722**	**1,947,190**	**9.31%**
10	111	LIBERTY MUT GRP						
		23043	Liberty Mut Ins Co	21,514,584	3.4890%	20,297,547	34,554,535	170.24%
		23035	Liberty Mut Fire Ins Co	54,741	0.0089%	55,400	642	1.16%
		21458	Employers Ins of Wausau	6,319	0.0010%	8,056	348,308	4323.58%
		33600	LM Ins Corp	2,167	0.0004%	5,911	-3,297	-55.78%
		42404	Liberty Ins Corp	1,255	0.0002%	15,741	24	0.15%
		24198	Peerless Ins Co	585	0.0001%	-17,141	-8,884	51.83%
				21,579,651	**3.4996%**	**20,365,514**	**34,891,328**	**171.33%**
11	922	ICW GROUP						
		27847	Insurance Co Of The West	20,225,729	3.2800%	18,057,883	864,351	4.79%
		40029	Explorer Ins Co	411,525	0.0667%	819,508	673,270	82.16%
				20,637,254	**3.3468%**	**18,877,391**	**1,537,621**	**8.15%**
12	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	16,810,544	2.7262%	15,469,895	9,738,223	62.95%
		29424	Hartford Cas Ins Co	298,243	0.0484%	276,393	-8,270	-2.99%
		22357	Hartford Accid & Ind Co	291,229	0.0472%	474,068	-1,775,590	-374.54%
				17,400,016	**2.8218%**	**16,220,356**	**7,954,363**	**49.04%**
13	84	American Financial Grp						
		16691	Great American Ins Co	15,432,699	2.5027%	14,323,611	5,426,406	37.88%
		26344	Great American Assur Co	109,968	0.0178%	50,402	16,208	32.16%
		22136	Great American Ins Co of NY	11,866	0.0019%	16,738	892,026	5329.35%
				15,554,533	**2.5225%**	**14,390,751**	**6,334,640**	**44.02%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

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14	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	13,720,653	2.2251%	12,562,240	11,783,392	93.80%
		21857	American Ins Co	560,100	0.0908%	757,881	1,630,370	215.12%
		21881	National Surety Corp	73,567	0.0119%	145,072	883,713	609.15%
		21849	American Automobile Ins Co	13,690	0.0022%	14,939	-21,409	-143.31%
		21865	Associated Ind Corp	1,200	0.0002%	3,332	-8,550	-256.60%
				14,369,210	**2.3303%**	**13,483,464**	**14,267,516**	**105.81%**
15	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	13,596,728	2.2050%	11,298,543	1,161,706	10.28%
				13,596,728	**2.2050%**	**11,298,543**	**1,161,706**	**10.28%**
16	12793	Surety Co Of The Pacific						
		12793	Surety Co Of The Pacific	12,023,138	1.9498%	11,400,909	1,452,161	12.74%
				12,023,138	**1.9498%**	**11,400,909**	**1,452,161**	**12.74%**
17	13285	Allegheny Cas Co						
		13285	Allegheny Cas Co	9,960,096	1.6152%	9,969,002	0	0.00%
				9,960,096	**1.6152%**	**9,969,002**	**0**	**0.00%**
18	12	AMERICAN INTRNL GRP						
		19380	American Home Assur Co	4,854,260	0.7872%	5,924,329	5,977,141	100.89%
		19429	Insurance Co Of The State Of PA	2,332,573	0.3783%	3,788,340	-790,915	-20.88%
		19445	National Union Fire Ins Co Of Pitts	685,632	0.1112%	2,030,150	-652,775	-32.15%
		23841	New Hampshire Ins Co	1,236	0.0002%	786,493	22,761	2.89%
				7,873,701	**1.2769%**	**12,529,312**	**4,556,212**	**36.36%**
19	181	SWISS RE GRP						
		32778	Washington Intl Ins Co	4,808,527	0.7798%	4,756,354	3,167,191	66.59%
		29874	North American Specialty Ins Co	2,042,352	0.3312%	1,808,003	-331,965	-18.36%
				6,850,879	**1.1110%**	**6,564,357**	**2,835,226**	**43.19%**
20	501	Alleghany Grp						
		18619	Platte River Ins Co.	6,755,940	1.0956%	6,427,200	732,824	11.40%
				6,755,940	**1.0956%**	**6,427,200**	**732,824**	**11.40%**
21	1114	MERCER INS GRP						
		31453	Financial Pacific Ins Co	5,881,269	0.9538%	5,128,317	3,517,699	68.59%
				5,881,269	**0.9538%**	**5,128,317**	**3,517,699**	**68.59%**
22	158	FAIRFAX FINANCIAL						
		24384	Fairmont Specialty Ins Co	4,341,918	0.7041%	4,345,288	4,150,068	95.51%
		10936	Seneca Ins Co Inc	722,548	0.1172%	739,562	0	0.00%
		21113	United States Fire Ins Co	578,342	0.0938%	1,245,796	2,506,495	201.20%
		21105	North River Ins Co	12,329	0.0020%	48,639	40,761	83.80%
		25534	TIG Ins Co	512	0.0001%	512	-34,817	-6800.20%
				5,655,649	**0.9172%**	**6,379,797**	**6,662,507**	**104.43%**
23	26379	Accredited Surety & Cas Co Inc						
		26379	Accredited Surety & Cas Co Inc	5,029,130	0.8156%	4,715,241	732,953	15.54%
				5,029,130	**0.8156%**	**4,715,241**	**732,953**	**15.54%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

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24	626		ACE LTD					
		21121	Westchester Fire Ins Co	4,673,781	0.7580%	4,360,264	2,235,099	51.26%
		43575	Indemnity Ins Co Of North Amer	38,075	0.0062%	53,007	-90,450	-170.64%
		22713	Insurance Co Of North Amer	36,592	0.0059%	43,296	-119,137	-275.17%
		20699	Ace Prop & Cas Ins Co	12,987	0.0021%	13,581	-186,764	-1375.19%
		22748	Pacific Employers Ins Co	1,214	0.0002%	1,115	-74,255	-6659.64%
				4,762,649	**0.7724%**	**4,471,263**	**1,764,493**	**39.46%**
25	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	4,611,002	0.7478%	4,600,507	175,352	3.81%
				4,611,002	**0.7478%**	**4,600,507**	**175,352**	**3.81%**
26	3479		Merchants Bonding Co Grp					
		14494	Merchants Bonding Co (Mutual)	3,862,663	0.6264%	3,761,116	92,930	2.47%
				3,862,663	**0.6264%**	**3,761,116**	**92,930**	**2.47%**
27	3496		Quanta US Holdings Grp					
		23752	Quanta Ind Co	3,546,930	0.5752%	2,235,341	190,890	8.54%
				3,546,930	**0.5752%**	**2,235,341**	**190,890**	**8.54%**
28	150		OLD REPUBLIC GRP					
		24139	International Bus & Merc Reassur Co	1,819,384	0.2951%	1,945,352	328,918	16.91%
		40444	Old Republic Surety Co	1,490,514	0.2417%	1,157,399	-50,442	-4.36%
		24147	Old Republic Ins Co	125,440	0.0203%	167,705	-51,104	-30.47%
				3,435,338	**0.5571%**	**3,270,456**	**227,372**	**6.95%**
29	140		NATIONWIDE CORP					
		23787	Nationwide Mut Ins Co	2,529,216	0.4102%	2,291,795	210,469	9.18%
		19100	Amco Ins Co	853,693	0.1384%	809,165	13,494	1.67%
		42579	Allied Prop & Cas Ins Co	1,350	0.0002%	349	4	1.15%
				3,384,259	**0.5488%**	**3,101,309**	**223,967**	**7.22%**
30	1285		X L AMER					
		37885	XL Specialty Ins Co	3,032,212	0.4917%	3,664,896	-865,199	-23.61%
		22322	Greenwich Ins Co	142,177	0.0231%	148,458	526,563	354.69%
				3,174,389	**0.5148%**	**3,813,354**	**-338,636**	**-8.88%**
31	783		RLI INS GRP					
		13056	RLI Ins Co	3,114,505	0.5051%	2,694,605	3,751,156	139.21%
				3,114,505	**0.5051%**	**2,694,605**	**3,751,156**	**139.21%**
32	108		LUMBERMENS MUT CAS GRP					
		22918	American Motorists Ins Co	2,232,158	0.3620%	3,180,883	-3,300,780	-103.77%
		22977	Lumbermens Mut Cas Co	268,608	0.0436%	390,368	-6,987,629	-1790.01%
		30562	American Manufacturers Mut Ins Co	63,892	0.0104%	130,212	-1,891,443	-1452.59%
				2,564,658	**0.4159%**	**3,701,463**	**-12,179,852**	**-329.06%**
33	31380		American Surety Co					
		31380	American Surety Co	2,428,976	0.3939%	2,403,207	-21,765	-0.91%
				2,428,976	**0.3939%**	**2,403,207**	**-21,765**	**-0.91%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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34	689		BANKERS INS GRP					
		33162	Bankers Ins Co	2,358,113	0.3824%	2,207,918	258,460	11.71%
				2,358,113	**0.3824%**	**2,207,918**	**258,460**	**11.71%**
35	10008		Western Ins Co					
		10008	Western Ins Co	2,334,912	0.3787%	1,791,998	0	0.00%
				2,334,912	**0.3787%**	**1,791,998**	**0**	**0.00%**
36	37940		Lexington Natl Ins Corp					
		37940	Lexington Natl Ins Corp	2,233,054	0.3621%	2,171,525	0	0.00%
				2,233,054	**0.3621%**	**2,171,525**	**0**	**0.00%**
37	3592		ProAlliance Grp					
		39551	Continental Heritage Ins Co	1,725,320	0.2798%	1,469,940	215	0.01%
				1,725,320	**0.2798%**	**1,469,940**	**215**	**0.01%**
38	27081		Bond Safeguard Ins Co					
		27081	Bond Safeguard Ins Co	1,575,920	0.2556%	612,567	79,746	13.02%
				1,575,920	**0.2556%**	**612,567**	**79,746**	**13.02%**
39	313		AEGIS GRP					
		33898	Aegis Security Ins Co	1,014,992	0.1646%	1,037,179	1,528,835	147.40%
				1,014,992	**0.1646%**	**1,037,179**	**1,528,835**	**147.40%**
40	31		BERKSHIRE HATHAWAY					
		20087	National Ind Co	808,890	0.1312%	4,234,691	308,502	7.29%
				808,890	**0.1312%**	**4,234,691**	**308,502**	**7.29%**
41	74		DELPHI FIN GRP					
		15105	Safety Natl Cas Corp	803,525	0.1303%	803,590	11,450	1.42%
				803,525	**0.1303%**	**803,590**	**11,450**	**1.42%**
42	22950		Acstar Ins Co					
		22950	Acstar Ins Co	793,461	0.1287%	919,699	10,569	1.15%
				793,461	**0.1287%**	**919,699**	**10,569**	**1.15%**
43	176		STATE FARM IL					
		25143	State Farm Fire And Cas Co	588,403	0.0954%	531,200	97,284	18.31%
		25151	State Farm General Ins Co	950	0.0002%	4,167	0	0.00%
				589,353	**0.0956%**	**535,367**	**97,284**	**18.17%**
44	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	517,435	0.0839%	346,044	72,210	20.87%
				517,435	**0.0839%**	**346,044**	**72,210**	**20.87%**
45	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	439,195	0.0712%	444,130	53,685	12.09%
				439,195	**0.0712%**	**444,130**	**53,685**	**12.09%**
46	169		SENTRY INS GRP					
		21180	Sentry Select Ins Co	412,208	0.0668%	369,028	11,183	3.03%
		24988	Sentry Ins A Mut Co	2,942	0.0005%	3,152	-146	-4.63%
				415,150	**0.0673%**	**372,180**	**11,037**	**2.97%**

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47	36650		Guarantee Co Of North America USA					
		36650	Guarantee Co Of North America USA	345,729	0.0561%	302,285	764,990	253.07%
				345,729	**0.0561%**	**302,285**	**764,990**	**253.07%**
48	98		WR Berkley Corp					
		10510	Carolina Cas Ins Co	241,799	0.0392%	327,469	33,067	10.10%
		29580	Berkley Regional Ins Co	25,062	0.0041%	32,652	3,297	10.10%
				266,861	**0.0433%**	**360,121**	**36,364**	**10.10%**
49	79		GMAC INS HOLDING					
		22012	Motors Ins Corp	233,309	0.0378%	133,658	13,378	10.01%
				233,309	**0.0378%**	**133,658**	**13,378**	**10.01%**
50	62		EMC INS CO					
		21415	Employers Mut Cas Co	184,284	0.0299%	163,782	-226,432	-138.25%
				184,284	**0.0299%**	**163,782**	**-226,432**	**-138.25%**
51	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	178,039	0.0289%	187,501	-232	-0.12%
		28304	Federated Service Ins Co	1,176	0.0002%	1,419	-232	-16.35%
				179,215	**0.0291%**	**188,920**	**-464**	**-0.25%**
52	11304		Global Surety & Ins Co					
		11304	Global Surety & Ins Co	178,986	0.0290%	155,085	0	0.00%
				178,986	**0.0290%**	**155,085**	**0**	**0.00%**
53	18		AMERICAN ROAD GRP					
		19631	American Road Ins Co	157,183	0.0255%	154,314	0	0.00%
				157,183	**0.0255%**	**154,314**	**0**	**0.00%**
54	10758		Colonial Surety Co					
		10758	Colonial Surety Co	123,762	0.0201%	110,117	38,855	35.29%
				123,762	**0.0201%**	**110,117**	**38,855**	**35.29%**
55	510		NAVIGATORS GRP INC					
		42307	Navigators Ins Co	121,306	0.0197%	158,429	64,538	40.74%
				121,306	**0.0197%**	**158,429**	**64,538**	**40.74%**
56	225		IAT Reins Co Grp					
		26433	Harco Natl Ins Co	112,138	0.0182%	182,301	3,439,729	1886.84%
				112,138	**0.0182%**	**182,301**	**3,439,729**	**1886.84%**
57	867		PROTECTIVE INS GRP					
		12416	Protective Ins Co	111,111	0.0180%	104,666	4,800	4.59%
				111,111	**0.0180%**	**104,666**	**4,800**	**4.59%**
58	961		FRONTIER INS GRP					
		34266	Frontier Ins Co	105,708	0.0171%	109,377	0	0.00%
				105,708	**0.0171%**	**109,377**	**0**	**0.00%**
59	26565		Ohio Ind Co					
		26565	Ohio Ind Co	98,866	0.0160%	58,835	0	0.00%
				98,866	**0.0160%**	**58,835**	**0**	**0.00%**

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60	18538		Bancinsure Inc					
		18538	Bancinsure Inc	73,311	0.0119%	75,843	0	0.00%
				73,311	**0.0119%**	**75,843**	**0**	**0.00%**
61	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	69,776	0.0113%	110,295	-446,632	-404.94%
		22306	Massachusetts Bay Ins Co	188	0.0000%	317	-1,975	-623.03%
				69,964	**0.0113%**	**110,612**	**-448,607**	**-405.57%**
62	248		UNITED FIRE & CAS GRP					
		13021	United Fire & Cas Co	65,338	0.0106%	91,186	-1,000	-1.10%
				65,338	**0.0106%**	**91,186**	**-1,000**	**-1.10%**
63	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	61,173	0.0099%	66,414	185	0.28%
				61,173	**0.0099%**	**66,414**	**185**	**0.28%**
64	1129		WHITE MOUNTAINS GRP					
		35408	Sirius Amer Ins Co	51,927	0.0084%	51,927	37,233	71.70%
		21970	OneBeacon Ins Co	1,316	0.0002%	1,438	-1,551	-107.86%
				53,243	**0.0086%**	**53,365**	**35,682**	**66.86%**
65	553		ROYAL & SUN ALLIANCE USA					
		24678	Royal Ind Co	39,146	0.0063%	248,335	7,651,471	3081.11%
		24902	Security Ins Co Of Hartford	11,857	0.0019%	11,027	-160,749	-1457.78%
				51,003	**0.0083%**	**259,362**	**7,490,722**	**2888.13%**
66	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	47,005	0.0076%	42,434	24,960	58.82%
				47,005	**0.0076%**	**42,434**	**24,960**	**58.82%**
67	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	33,810	0.0055%	33,810	20,640	61.05%
				33,810	**0.0055%**	**33,810**	**20,640**	**61.05%**
68	24		ATLANTIC CO					
		19909	Centennial Ins Co	25,714	0.0042%	75,593	3,672,105	4857.73%
		19895	Atlantic Mut Ins Co	3,513	0.0006%	14,221	-2,358,461	-16584.35%
				29,227	**0.0047%**	**89,814**	**1,313,644**	**1462.63%**
69	155		PROGRESSIVE GRP					
		24260	Progressive Cas Ins Co	29,168	0.0047%	34,765	-153	-0.44%
				29,168	**0.0047%**	**34,765**	**-153**	**-0.44%**
70	350		GE GLOBAL GRP					
		39845	Employers Reins Corp	28,907	0.0047%	28,907	17,565	60.76%
				28,907	**0.0047%**	**28,907**	**17,565**	**60.76%**
71	228		WESTFIELD Grp					
		24120	Westfield Natl Ins Co	16,683	0.0027%	32,044	0	0.00%
				16,683	**0.0027%**	**32,044**	**0**	**0.00%**

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72	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	16,227	0.0026%	7,444	0	0.00%
				16,227	**0.0026%**	**7,444**	**0**	**0.00%**
73	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	12,129	0.0020%	12,129	575	4.74%
				12,129	**0.0020%**	**12,129**	**575**	**4.74%**
74	697		VAN ENT GRP					
		37060	Old United Cas Co	8,214	0.0013%	7,736	0	0.00%
				8,214	**0.0013%**	**7,736**	**0**	**0.00%**
75	1228		BAR PLAN GRP					
		29513	The Bar Plan Mut Ins Co	8,003	0.0013%	6,189	0	0.00%
				8,003	**0.0013%**	**6,189**	**0**	**0.00%**
76	1208		GRAY INS GRP					
		36307	Gray Ins Co	5,522	0.0009%	3,629	0	0.00%
				5,522	**0.0009%**	**3,629**	**0**	**0.00%**
77	796		QBE INS GRP LTD					
		16217	National Farmers Union Prop & Cas	3,968	0.0006%	5,295	-5	-0.09%
				3,968	**0.0006%**	**5,295**	**-5**	**-0.09%**
78	748		Meadowbrook Ins Grp					
		18023	Star Ins Co	3,329	0.0005%	82,742	2,850,016	3444.46%
				3,329	**0.0005%**	**82,742**	**2,850,016**	**3444.46%**
79	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	2,432	0.0004%	7,351	6,381	86.80%
				2,432	**0.0004%**	**7,351**	**6,381**	**86.80%**
80	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	1,120	0.0002%	1,153	-548,097	-47536.60%
				1,120	**0.0002%**	**1,153**	**-548,097**	**-47536.60%**
81	148		OHIO CAS GRP					
		24066	American Fire & Cas Co	807	0.0001%	807	-1,391	-172.37%
				807	**0.0001%**	**807**	**-1,391**	**-172.37%**
82	574		AMERCO CORP					
		31089	Republic Western Ins Co	750	0.0001%	733	0	0.00%
				750	**0.0001%**	**733**	**0**	**0.00%**
83	23663		National American Ins Co					
		23663	National American Ins Co	700	0.0001%	1,512	17,833	1179.43%
				700	**0.0001%**	**1,512**	**17,833**	**1179.43%**
84	660		MERCURY GEN GRP					
		16810	American Mercury Ins Co	138	0.0000%	138	0	0.00%
				138	**0.0000%**	**138**	**0**	**0.00%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
85	670		FIDELITY NATL FIN INC					
		16578	Fidelity Natl Prop and Cas Ins Co	88	0.0000%	5,688	22,241	391.02%
				88	**0.0000%**	**5,688**	**22,241**	**391.02%**
			Line Total:	**616,634,014**	**100.0000%**	**600,357,023**	**223,542,869**	**37.23%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	38	CHUBB & SON INC						
		20281	Federal Ins Co	3,943,031	27.3672%	3,867,376	172,097	4.45%
		35181	Executive Risk Ind Inc	62,069	0.4308%	44,360	486	1.10%
		20397	Vigilant Ins Co	7,108	0.0493%	8,001	879	10.99%
		20346	Pacific Ind Co	4,296	0.0298%	3,725	416	11.17%
				4,016,504	**27.8772%**	**3,923,462**	**173,878**	**4.43%**
2	3548	St Paul Travelers Grp						
		31194	Travelers Cas & Surety Co Of Amer	1,731,003	12.0143%	1,642,740	-124,467	-7.58%
		24767	St Paul Fire & Marine Ins Co	517,548	3.5921%	578,702	948,210	163.85%
		22535	Seaboard Surety Co	80,268	0.5571%	-96,732	391,860	-405.10%
		24791	St Paul Mercury Ins Co	64,023	0.4444%	88,851	16,540	18.62%
		25674	Travelers Property Cas Co Of Amer	63,347	0.4397%	55,354	18,095	32.69%
		36463	Discover Prop & Cas Ins Co	32,076	0.2226%	34,195	9,809	28.69%
		25682	Travelers Ind Co Of CT	15,008	0.1042%	12,701	6,723	52.93%
		19038	Travelers Cas & Surety Co	2,781	0.0193%	2,580	-796	-30.85%
		36161	Travelers Prop Cas Ins Co	2,614	0.0181%	1,538	-5	-0.33%
		41483	Farmington Cas Co	1,500	0.0104%	1,697	-2,493	-146.91%
		35386	Fidelity & Guaranty Ins Co	1,000	0.0069%	1,146	-4,972	-433.86%
		25658	Travelers Ind Co	772	0.0054%	51,355	114,787	223.52%
		24015	Northland Ins Co	573	0.0040%	3,173	-9,299	-293.07%
		25887	US Fidelity & Guaranty Co	200	0.0014%	259	-7,016	-2708.88%
		24775	St Paul Guardian Ins Co	105	0.0007%	412	1,962	476.21%
				2,512,818	**17.4406%**	**2,377,971**	**1,358,938**	**57.15%**
3	212	ZURICH INS GRP						
		41181	Universal Underwriters Ins Co	1,759,193	12.2100%	1,842,471	605,690	32.87%
		39306	Fidelity & Deposit Co Of MD	475,044	3.2971%	499,570	23,941	4.79%
		40142	American Zurich Ins Co	101,779	0.7064%	99,663	11,190	11.23%
		21326	Empire Fire & Marine Ins Co	58,918	0.4089%	48,973	6,659	13.60%
		16535	Zurich American Ins Co	18,205	0.1264%	20,117	-426	-2.12%
		26247	American Guarantee & Liability Ins	5,852	0.0406%	5,890	0	0.00%
		27855	Zurich American Ins Co Of IL	1,230	0.0085%	653	0	0.00%
		21709	Truck Ins Exch	790	0.0055%	461	334,334	72523.64%
		21652	Farmers Ins Exch	225	0.0016%	224	2,949	1316.52%
				2,421,236	**16.8050%**	**2,518,022**	**984,337**	**39.09%**
4	12	AMERICAN INTRNL GRP						
		19445	National Union Fire Ins Co Of Pitts	1,690,372	11.7323%	1,863,984	235,489	12.63%
		23809	Granite State Ins Co	33,897	0.2353%	18,943	1,712	9.04%
		23841	New Hampshire Ins Co	1,495	0.0104%	2,198	-816	-37.12%
				1,725,764	**11.9779%**	**1,885,125**	**236,385**	**12.54%**
5	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	1,105,479	7.6727%	1,031,193	-473,380	-45.91%
		29459	Twin City Fire Ins Co Co	26,266	0.1823%	5,017	48,558	967.87%
		29424	Hartford Cas Ins Co	401	0.0028%	401	-2	-0.50%
				1,132,146	**7.8578%**	**1,036,611**	**-424,824**	**-40.98%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
6	215	UNITRIN GRP						
		11142	United Cas Ins Co Of Amer	530,252	3.6803%	532,015	67,347	12.66%
		14133	Valley Ins Co	939	0.0065%	1,274	-375	-29.43%
				531,191	**3.6868%**	**533,289**	**66,972**	**12.56%**
7	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	453,704	3.1490%	426,380	-8,417	-1.97%
		28223	Nationwide Agribusiness Ins Co	48,180	0.3344%	33,165	352	1.06%
		13838	Farmland Mut Ins Co	2,509	0.0174%	2,503	59	2.36%
				504,393	**3.5008%**	**462,048**	**-8,006**	**-1.73%**
8	802	Capital Ins Group						
		13544	California Capital Ins Co	151,540	1.0518%	156,292	5,082	3.25%
		23540	Monterey Ins Co	88,308	0.6129%	86,518	10,043	11.61%
				239,848	**1.6647%**	**242,810**	**15,125**	**6.23%**
9	225	IAT Reins Co Grp						
		26433	Harco Natl Ins Co	224,737	1.5598%	236,051	91,769	38.88%
				224,737	**1.5598%**	**236,051**	**91,769**	**38.88%**
10	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	110,679	0.7682%	119,258	68,261	57.24%
		24988	Sentry Ins A Mut Co	56,677	0.3934%	48,115	9,171	19.06%
				167,356	**1.1616%**	**167,373**	**77,432**	**46.26%**
11	98	WR Berkley Corp						
		36684	Riverport Ins Co	121,150	0.8409%	127,516	11,985	9.40%
		10510	Carolina Cas Ins Co	18,388	0.1276%	8,400	4,720	56.19%
				139,538	**0.9685%**	**135,916**	**16,705**	**12.29%**
12	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	105,790	0.7343%	102,769	379	0.37%
		28304	Federated Service Ins Co	18,240	0.1266%	17,758	-172	-0.97%
				124,030	**0.8608%**	**120,527**	**207**	**0.17%**
13	111	LIBERTY MUT GRP						
		23043	Liberty Mut Ins Co	55,856	0.3877%	52,574	7,260	13.81%
		24198	Peerless Ins Co	41,421	0.2875%	37,090	21,192	57.14%
		21458	Employers Ins of Wausau	4,774	0.0331%	3,361	-90	-2.68%
		23035	Liberty Mut Fire Ins Co	578	0.0040%	125	-15	-12.00%
		10836	Golden Eagle Ins Corp	503	0.0035%	469	-18,591	-3963.97%
				103,132	**0.7158%**	**93,619**	**9,756**	**10.42%**
14	1285	X L AMER						
		24554	XL Ins Amer Inc	81,986	0.5690%	72,832	1,360	1.87%
				81,986	**0.5690%**	**72,832**	**1,360**	**1.87%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
15	84		American Financial Grp					
		26344	Great American Assur Co	31,949	0.2217%	41,344	9,473	22.91%
		16691	Great American Ins Co	30,357	0.2107%	24,746	-5,408	-21.85%
		22136	Great American Ins Co of NY	14,545	0.1010%	12,378	-7,107	-57.42%
		26832	Great American Alliance Ins Co	367	0.0025%	316	-842	-266.46%
				77,218	**0.5359%**	**78,784**	**-3,884**	**-4.93%**
16	163		SAFECO INS GRP					
		19704	American States Ins Co	29,564	0.2052%	29,131	-255	-0.88%
		24740	Safeco Ins Co Of Amer	21,459	0.1489%	17,124	57	0.33%
		24732	General Ins Co Of Amer	14,878	0.1033%	11,214	18	0.16%
		24724	First Natl Ins Co Of Amer	2,098	0.0146%	1,938	-1	-0.05%
		19690	American Economy Ins Co	1,637	0.0114%	1,341	-87	-6.49%
				69,636	**0.4833%**	**60,748**	**-268**	**-0.44%**
17	626		ACE LTD					
		21121	Westchester Fire Ins Co	56,508	0.3922%	19,309	7,143	36.99%
		22667	Ace American Ins Co	5,228	0.0363%	3,046	1,534	50.36%
				61,736	**0.4285%**	**22,355**	**8,677**	**38.81%**
18	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	61,188	0.4247%	42,274	-57,192	-135.29%
				61,188	**0.4247%**	**42,274**	**-57,192**	**-135.29%**
19	218		CNA INS GRP					
		20443	Continental Cas Co	22,637	0.1571%	12,457	0	0.00%
		20427	American Cas Co Of Reading PA	4,135	0.0287%	4,122	21,195	514.19%
		20494	Transportation Ins Co	3,320	0.0230%	4,089	0	0.00%
		20478	National Fire Ins Co Of Hartford	1,717	0.0119%	1,853	0	0.00%
		20486	Transcontinental Ins Co	880	0.0061%	1,010	0	0.00%
		20508	Valley Forge Ins Co	220	0.0015%	74	0	0.00%
				32,909	**0.2284%**	**23,605**	**21,195**	**89.79%**
20	8		ALLSTATE INS GRP					
		19232	Allstate Ins Co	31,036	0.2154%	36,384	13,470	37.02%
				31,036	**0.2154%**	**36,384**	**13,470**	**37.02%**
21	796		QBE INS GRP LTD					
		16217	National Farmers Union Prop & Cas	29,232	0.2029%	30,860	32	0.10%
				29,232	**0.2029%**	**30,860**	**32**	**0.10%**
22	517		HANNOVER GRP					
		20532	Clarendon Natl Ins Co	17,250	0.1197%	18,523	-22,592	-121.97%
		37257	Insurance Corp Of Hannover	7,060	0.0490%	31,511	2,400	7.62%
				24,310	**0.1687%**	**50,034**	**-20,192**	**-40.36%**
23	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	18,616	0.1292%	37,889	1,757	4.64%
				18,616	**0.1292%**	**37,889**	**1,757**	**4.64%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
24	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	17,678	0.1227%	18,691	-15,578	-83.34%
				17,678	**0.1227%**	**18,691**	**-15,578**	**-83.34%**
25	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	13,347	0.0926%	13,441	157	1.17%
				13,347	**0.0926%**	**13,441**	**157**	**1.17%**
26	40398		American Fuji Fire & Marine Ins Co					
		40398	American Fuji Fire & Marine Ins Co	10,408	0.0722%	4,269	1,210	28.34%
				10,408	**0.0722%**	**4,269**	**1,210**	**28.34%**
27	93		TEXAS ST NATL GRP					
		12831	State Natl Ins Co Inc	6,417	0.0445%	8,848	2,700	30.52%
				6,417	**0.0445%**	**8,848**	**2,700**	**30.52%**
28	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	4,277	0.0297%	4,273	-19,996	-467.96%
		24449	Regent Ins Co	1,627	0.0113%	1,069	0	0.00%
		24414	General Cas Co Of WI	221	0.0015%	105	0	0.00%
				6,125	**0.0425%**	**5,447**	**-19,996**	**-367.10%**
29	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	4,185	0.0290%	4,106	0	0.00%
				4,185	**0.0290%**	**4,106**	**0**	**0.00%**
30	922		ICW GROUP					
		27847	Insurance Co Of The West	3,776	0.0262%	4,909	0	0.00%
				3,776	**0.0262%**	**4,909**	**0**	**0.00%**
31	31		BERKSHIRE HATHAWAY					
		38962	Genesis Ins Co	3,125	0.0217%	5,859	-6,000	-102.41%
				3,125	**0.0217%**	**5,859**	**-6,000**	**-102.41%**
32	62		EMC INS CO					
		21415	Employers Mut Cas Co	2,574	0.0179%	2,689	-5	-0.19%
				2,574	**0.0179%**	**2,689**	**-5**	**-0.19%**
33	1279		Arch Ins Grp					
		11150	Arch Ins Co	2,411	0.0167%	1,621	115,686	7136.71%
				2,411	**0.0167%**	**1,621**	**115,686**	**7136.71%**
34	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	2,187	0.0152%	2,410	0	0.00%
				2,187	**0.0152%**	**2,410**	**0**	**0.00%**
35	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	1,194	0.0083%	1,291	0	0.00%
				1,194	**0.0083%**	**1,291**	**0**	**0.00%**
36	158		FAIRFAX FINANCIAL					
		24384	Fairmont Specialty Ins Co	1,178	0.0082%	574	93	16.20%
				1,178	**0.0082%**	**574**	**93**	**16.20%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
37	1129	WHITE MOUNTAINS GRP						
		27154	Atlantic Specialty Ins Co	777	0.0054%	383	11	2.87%
				777	**0.0054%**	**383**	**11**	**2.87%**
38	783	RLI INS GRP						
		13056	RLI Ins Co	618	0.0043%	5,647	15,153	268.34%
				618	**0.0043%**	**5,647**	**15,153**	**268.34%**
39	11118	Federated Rural Electric Ins Exch						
		11118	Federated Rural Electric Ins Exch	407	0.0028%	407	0	0.00%
				407	**0.0028%**	**407**	**0**	**0.00%**
40	15768	Merced Mut Ins Co						
		15768	Merced Mut Ins Co	337	0.0023%	400	100	25.00%
				337	**0.0023%**	**400**	**100**	**25.00%**
41	761	ALLIANZ INS GRP						
		21873	Firemans Fund Ins Co	163	0.0011%	33,082	-165	-0.50%
		21865	Associated Ind Corp	78	0.0005%	11,919	-401	-3.36%
				241	**0.0017%**	**45,001**	**-566**	**-1.26%**
42	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	186	0.0013%	125	0	0.00%
				186	**0.0013%**	**125**	**0**	**0.00%**
43	50	Country Ins & Financial Services Grp						
		23647	Mutual Service Cas Ins Co	128	0.0009%	931	-100	-10.74%
				128	**0.0009%**	**931**	**-100**	**-10.74%**
			Line Total:	**14,407,859**	**100.0000%**	**14,315,638**	**2,656,494**	**18.56%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	38	CHUBB & SON INC						
		20281	Federal Ins Co	10,638,610	10.9360%	10,480,984	258,092	2.46%
		20346	Pacific Ind Co	5,772,221	5.9335%	6,040,833	1,931,198	31.97%
		20397	Vigilant Ins Co	1,236,712	1.2713%	1,260,526	26,465	2.10%
		20303	Great Northern Ins Co	307,544	0.3161%	363,964	-14,127	-3.88%
		20338	Northwestern Pacific Ind Co	235	0.0002%	3,887	-382	-9.83%
				17,955,322	**18.4572%**	**18,150,194**	**2,201,246**	**12.13%**
2	65	FM GLOBAL GRP						
		21482	Factory Mut Ins Co	13,079,517	13.4451%	13,223,602	1,263,529	9.56%
		10014	Affiliated Fm Ins Co	2,959,898	3.0426%	2,744,918	274,285	9.99%
				16,039,415	**16.4877%**	**15,968,520**	**1,537,814**	**9.63%**
3	212	ZURICH INS GRP						
		41181	Universal Underwriters Ins Co	5,733,816	5.8941%	5,556,908	27,104	0.49%
		16535	Zurich American Ins Co	2,992,229	3.0759%	3,184,332	518,660	16.29%
		21709	Truck Ins Exch	2,479,470	2.5488%	2,478,791	603,487	24.35%
		26247	American Guarantee & Liability Ins	1,519,147	1.5616%	1,531,591	-43,948	-2.87%
		40142	American Zurich Ins Co	430,421	0.4425%	307,288	3,547	1.15%
		39306	Fidelity & Deposit Co Of MD	151,350	0.1556%	112,815	6,987	6.19%
		27855	Zurich American Ins Co Of IL	6,273	0.0064%	13,354	-2,766	-20.71%
		21652	Farmers Ins Exch	1,471	0.0015%	1,471	-204	-13.87%
				13,314,177	**13.6863%**	**13,186,550**	**1,112,867**	**8.44%**
4	3548	St Paul Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	9,453,276	9.7175%	10,185,968	1,354,103	13.29%
		24767	St Paul Fire & Marine Ins Co	902,665	0.9279%	1,013,925	-1,125,375	-110.99%
		25887	US Fidelity & Guaranty Co	524,018	0.5387%	712,029	-116,351	-16.34%
		25879	Fidelity & Guaranty Ins Underwriters	281,298	0.2892%	413,018	-18,380	-4.45%
		35386	Fidelity & Guaranty Ins Co	233,449	0.2400%	334,166	-66,052	-19.77%
		25682	Travelers Ind Co Of CT	229,508	0.2359%	220,774	-18,228	-8.26%
		36463	Discover Prop & Cas Ins Co	128,495	0.1321%	171,596	96,226	56.08%
		24791	St Paul Mercury Ins Co	72,659	0.0747%	130,090	-170,220	-130.85%
		24775	St Paul Guardian Ins Co	103	0.0001%	15,761	-65,899	-418.11%
				11,825,471	**12.1560%**	**13,197,327**	**-130,176**	**-0.99%**
5	12	AMERICAN INTRNL GRP						
		11452	Hartford Steam Boil Inspec & Ins Co	7,848,192	8.0675%	8,346,041	5,004,391	59.96%
		19445	National Union Fire Ins Co Of Pitts	2,753,891	2.8309%	3,539,634	30,567	0.86%
		19402	Birmingham Fire Ins Co Of PA	358,479	0.3685%	381,100	34,913	9.16%
		19380	American Home Assur Co	316,867	0.3257%	405,370	33,496	8.26%
		23809	Granite State Ins Co	167,257	0.1719%	204,970	-93	-0.05%
		23841	New Hampshire Ins Co	59,514	0.0612%	66,305	-1,059	-1.60%
				11,504,200	**11.8257%**	**12,943,420**	**5,102,215**	**39.42%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
6	218	CNA INS GRP						
		20443	Continental Cas Co	8,016,530	8.2406%	7,222,375	-2,598,899	-35.98%
		20508	Valley Forge Ins Co	133,964	0.1377%	152,714	-249,132	-163.14%
		20427	American Cas Co Of Reading PA	117,791	0.1211%	89,128	7,069	7.93%
		20494	Transportation Ins Co	93,276	0.0959%	120,768	-72,580	-60.10%
		20486	Transcontinental Ins Co	74,927	0.0770%	115,592	-60,591	-52.42%
		20478	National Fire Ins Co Of Hartford	3,285	0.0034%	4,144	0	0.00%
				8,439,773	**8.6757%**	**7,704,721**	**-2,974,133**	**-38.60%**
7	802	Capital Ins Group						
		13544	California Capital Ins Co	3,276,147	3.3677%	3,161,377	31,268	0.99%
		23540	Monterey Ins Co	129,395	0.1330%	132,573	0	0.00%
				3,405,542	**3.5007%**	**3,293,950**	**31,268**	**0.95%**
8	140	NATIONWIDE CORP						
		19100	Amco Ins Co	2,706,919	2.7826%	2,562,847	326,882	12.75%
		23787	Nationwide Mut Ins Co	398,028	0.4092%	388,498	87,596	22.55%
		25453	Nationwide Ins Co Of Amer	2,119	0.0022%	208	0	0.00%
				3,107,066	**3.1939%**	**2,951,553**	**414,478**	**14.04%**
9	761	ALLIANZ INS GRP						
		35300	Allianz Global Risks US Ins Co	2,634,783	2.7084%	2,683,334	1,676,449	62.48%
		21873	Firemans Fund Ins Co	171,997	0.1768%	216,136	-24,065	-11.13%
		21857	American Ins Co	85,137	0.0875%	71,291	50	0.07%
		21865	Associated Ind Corp	15,854	0.0163%	17,967	0	0.00%
		21881	National Surety Corp	13,454	0.0138%	11,684	0	0.00%
				2,921,225	**3.0029%**	**3,000,412**	**1,652,434**	**55.07%**
10	350	GE GLOBAL GRP						
		34207	Westport Ins Corp	923,514	0.9493%	897,289	392,187	43.71%
				923,514	**0.9493%**	**897,289**	**392,187**	**43.71%**
11	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	864,116	0.8883%	917,673	697,156	75.97%
				864,116	**0.8883%**	**917,673**	**697,156**	**75.97%**
12	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	725,112	0.7454%	724,596	-11,067	-1.53%
		30104	Hartford Underwriters Ins Co	12,404	0.0128%	12,216	-91	-0.74%
		29424	Hartford Cas Ins Co	9,544	0.0098%	9,505	-183	-1.93%
		29459	Twin City Fire Ins Co Co	7,284	0.0075%	6,758	-47	-0.70%
				754,344	**0.7754%**	**753,075**	**-11,388**	**-1.51%**
13	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	687,801	0.7070%	667,660	-1,499	-0.22%
		28304	Federated Service Ins Co	28,381	0.0292%	26,960	0	0.00%
				716,182	**0.7362%**	**694,620**	**-1,499**	**-0.22%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
14	1129	WHITE MOUNTAINS GRP						
		35408	Sirius Amer Ins Co	491,843	0.5056%	520,578	83,574	16.05%
		21970	OneBeacon Ins Co	164,161	0.1687%	129,555	5,519	4.26%
		27154	Atlantic Specialty Ins Co	57,077	0.0587%	47,771	1,031	2.16%
		20621	OneBeacon America Ins Co	91	0.0001%	46	2	4.35%
				713,172	**0.7331%**	**697,950**	**90,126**	**12.91%**
15	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	522,503	0.5371%	496,156	42,848	8.64%
		10836	Golden Eagle Ins Corp	5,609	0.0058%	4,452	-187,740	-4216.98%
		23035	Liberty Mut Fire Ins Co	1,985	0.0020%	1,985	-969	-48.82%
		18333	Peerless Ind Ins Co	649	0.0007%	614	310	50.49%
		24171	Netherlands Ins Co The	377	0.0004%	305	-42	-13.77%
				531,123	**0.5460%**	**503,512**	**-145,593**	**-28.92%**
16	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	527,780	0.5425%	523,504	16,157	3.09%
				527,780	**0.5425%**	**523,504**	**16,157**	**3.09%**
17	1114	MERCER INS GRP						
		31453	Financial Pacific Ins Co	492,688	0.5065%	486,156	1,483	0.31%
				492,688	**0.5065%**	**486,156**	**1,483**	**0.31%**
18	1285	X L AMER						
		24554	XL Ins Amer Inc	475,146	0.4884%	389,431	1,227	0.32%
				475,146	**0.4884%**	**389,431**	**1,227**	**0.32%**
19	23108	Lumbermens Underwriting Alliance						
		23108	Lumbermens Underwriting Alliance	391,994	0.4029%	392,276	-1,000	-0.25%
				391,994	**0.4029%**	**392,276**	**-1,000**	**-0.25%**
20	62	EMC INS CO						
		21415	Employers Mut Cas Co	358,689	0.3687%	348,075	3,583	1.03%
				358,689	**0.3687%**	**348,075**	**3,583**	**1.03%**
21	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	289,445	0.2975%	247,022	7,590	3.07%
				289,445	**0.2975%**	**247,022**	**7,590**	**3.07%**
22	84	American Financial Grp						
		26344	Great American Assur Co	130,313	0.1340%	154,247	18,382	11.92%
		16691	Great American Ins Co	98,669	0.1014%	100,788	0	0.00%
		26832	Great American Alliance Ins Co	30,513	0.0314%	19,588	-968	-4.94%
		22136	Great American Ins Co of NY	20,180	0.0207%	55,515	37,381	67.33%
				279,675	**0.2875%**	**330,138**	**54,795**	**16.60%**
23	349	FLORISTS MUT						
		13978	Florists Mut Ins Co	216,577	0.2226%	221,401	24,270	10.96%
				216,577	**0.2226%**	**221,401**	**24,270**	**10.96%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
24	163	SAFECO INS GRP						
		24732	General Ins Co Of Amer	65,696	0.0675%	53,767	21,893	40.72%
		19704	American States Ins Co	50,564	0.0520%	58,244	-15,460	-26.54%
		19690	American Economy Ins Co	38,735	0.0398%	30,987	-4,751	-15.33%
		24724	First Natl Ins Co Of Amer	25,453	0.0262%	15,648	-358	-2.29%
		24740	Safeco Ins Co Of Amer	5,281	0.0054%	883	-2,373	-268.74%
				185,729	**0.1909%**	**159,529**	**-1,049**	**-0.66%**
25	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	151,688	0.1559%	164,780	3,945	2.39%
				151,688	**0.1559%**	**164,780**	**3,945**	**2.39%**
26	3416	AXIS Capital Grp						
		20370	AXIS Reins Co	132,758	0.1365%	151,812	-12,928	-8.52%
				132,758	**0.1365%**	**151,812**	**-12,928**	**-8.52%**
27	10815	Verlan Fire Ins Co MD						
		10815	Verlan Fire Ins Co MD	102,877	0.1058%	92,081	-458,530	-497.96%
				102,877	**0.1058%**	**92,081**	**-458,530**	**-497.96%**
28	517	HANNOVER GRP						
		37257	Insurance Corp Of Hannover	72,339	0.0744%	48,655	10,383	21.34%
		20532	Clarendon Natl Ins Co	26,968	0.0277%	26,870	6,816	25.37%
				99,307	**0.1021%**	**75,525**	**17,199**	**22.77%**
29	984	HCC INS HOLDINGS GRP						
		42374	Houston Cas Co	89,446	0.0919%	166,238	-66,398	-39.94%
				89,446	**0.0919%**	**166,238**	**-66,398**	**-39.94%**
30	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	71,028	0.0730%	48,370	13,616	28.15%
				71,028	**0.0730%**	**48,370**	**13,616**	**28.15%**
31	626	ACE LTD						
		20699	Ace Prop & Cas Ins Co	41,632	0.0428%	18,917	105	0.56%
		22667	Ace American Ins Co	21,736	0.0223%	22,007	-4,496	-20.43%
		20702	Ace Fire Underwriters Ins Co	6,843	0.0070%	5,293	2,921	55.19%
				70,211	**0.0722%**	**46,217**	**-1,470**	**-3.18%**
32	553	ROYAL & SUN ALLIANCE USA						
		24678	Royal Ind Co	62,643	0.0644%	90,221	-31,599	-35.02%
				62,643	**0.0644%**	**90,221**	**-31,599**	**-35.02%**
33	1331	Glencoe US Holdings Inc						
		10340	Stonington Ins Co	41,613	0.0428%	21,732	11,843	54.50%
				41,613	**0.0428%**	**21,732**	**11,843**	**54.50%**
34	922	ICW GROUP						
		27847	Insurance Co Of The West	39,669	0.0408%	32,876	0	0.00%
				39,669	**0.0408%**	**32,876**	**0**	**0.00%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
35	31		BERKSHIRE HATHAWAY					
		38962	Genesis Ins Co	37,310	0.0384%	52,141	-47,000	-90.14%
				37,310	**0.0384%**	**52,141**	**-47,000**	**-90.14%**
36	18538		Bancinsure Inc					
		18538	Bancinsure Inc	37,082	0.0381%	33,054	0	0.00%
				37,082	**0.0381%**	**33,054**	**0**	**0.00%**
37	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	29,030	0.0298%	80,462	-76,508	-95.09%
				29,030	**0.0298%**	**80,462**	**-76,508**	**-95.09%**
38	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	27,861	0.0286%	28,654	0	0.00%
				27,861	**0.0286%**	**28,654**	**0**	**0.00%**
39	158		FAIRFAX FINANCIAL					
		24384	Fairmont Specialty Ins Co	24,298	0.0250%	10,524	0	0.00%
		25054	Hudson Ins Co	1,387	0.0014%	5,937	-5,346	-90.05%
		10936	Seneca Ins Co Inc	12	0.0000%	9	0	0.00%
				25,697	**0.0264%**	**16,470**	**-5,346**	**-32.46%**
40	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	15,234	0.0157%	9,407	224	2.38%
				15,234	**0.0157%**	**9,407**	**224**	**2.38%**
41	1279		Arch Ins Grp					
		11150	Arch Ins Co	5,819	0.0060%	3,371	541	16.05%
				5,819	**0.0060%**	**3,371**	**541**	**16.05%**
42	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	5,058	0.0052%	6,790	0	0.00%
				5,058	**0.0052%**	**6,790**	**0**	**0.00%**
43	785		MARKEL CORP GRP					
		35378	Evanston Ins Co	4,281	0.0044%	2,999	0	0.00%
				4,281	**0.0044%**	**2,999**	**0**	**0.00%**
44	169		SENTRY INS GRP					
		24988	Sentry Ins A Mut Co	93	0.0001%	93	130	139.78%
				93	**0.0001%**	**93**	**130**	**139.78%**
45	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	7	0.0000%	216	0	0.00%
				7	**0.0000%**	**216**	**0**	**0.00%**
			Line Total:	**97,281,077**	**100.0000%**	**99,081,807**	**9,423,777**	**9.51%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: CREDIT [28]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	761		ALLIANZ INS GRP					
		20516	Euler Hermes American Credit Ind Co	22,714,039	25.6795%	22,571,271	4,551,047	20.16%
				22,714,039	**25.6795%**	**22,571,271**	**4,551,047**	**20.16%**
2	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	13,576,809	15.3494%	13,521,145	3,117,422	23.06%
				13,576,809	**15.3494%**	**13,521,145**	**3,117,422**	**23.06%**
3	408		AMERICAN NATL FNCL GRP					
		28401	American Natl Prop & Cas Co	13,474,417	15.2336%	12,299,738	5,846,584	47.53%
				13,474,417	**15.2336%**	**12,299,738**	**5,846,584**	**47.53%**
4	8		ALLSTATE INS GRP					
		36455	Northbrook Ind Co	11,858,154	13.4063%	10,595,272	10,886,555	102.75%
				11,858,154	**13.4063%**	**10,595,272**	**10,886,555**	**102.75%**
5	352		HOUSEHOLD FINANCE CORP					
		25011	Wesco Ins Co	6,200,854	7.0104%	5,911,227	809,781	13.70%
				6,200,854	**7.0104%**	**5,911,227**	**809,781**	**13.70%**
6	626		ACE LTD					
		22667	Ace American Ins Co	5,305,724	5.9984%	5,198,068	-4,099,027	-78.86%
		22713	Insurance Co Of North Amer	450,554	0.5094%	450,856	-348,309	-77.26%
				5,756,278	**6.5078%**	**5,648,924**	**-4,447,336**	**-78.73%**
7	84		American Financial Grp					
		16691	Great American Ins Co	5,539,344	6.2625%	5,324,485	606,682	11.39%
				5,539,344	**6.2625%**	**5,324,485**	**606,682**	**11.39%**
8	218		CNA INS GRP					
		20443	Continental Cas Co	4,110,407	4.6471%	4,872,094	9,801,675	201.18%
				4,110,407	**4.6471%**	**4,872,094**	**9,801,675**	**201.18%**
9	31887		Coface North Amer Ins Co					
		31887	Coface North Amer Ins Co	1,697,837	1.9195%	2,057,977	888,017	43.15%
				1,697,837	**1.9195%**	**2,057,977**	**888,017**	**43.15%**
10	38		CHUBB & SON INC					
		20281	Federal Ins Co	929,469	1.0508%	895,124	-168,314	-18.80%
				929,469	**1.0508%**	**895,124**	**-168,314**	**-18.80%**
11	181		SWISS RE GRP					
		29700	North American Elite Ins Co	876,850	0.9913%	466,670	0	0.00%
				876,850	**0.9913%**	**466,670**	**0**	**0.00%**
12	1129		WHITE MOUNTAINS GRP					
		20648	Employers Fire Ins Co	784,016	0.8864%	4,017,245	1,208,459	30.08%
		10391	American Centennial Ins Co	498	0.0006%	1,075	0	0.00%
				784,514	**0.8869%**	**4,018,320**	**1,208,459**	**30.07%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: CREDIT [28]

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
13	18538	Bancinsure Inc						
		18538	Bancinsure Inc	725,726	0.8205%	726,544	385,109	53.01%
				725,726	**0.8205%**	**726,544**	**385,109**	**53.01%**
14	317	AON CORP						
		40827	Virginia Surety Co Inc	169,737	0.1919%	160,260	40,424	25.22%
				169,737	**0.1919%**	**160,260**	**40,424**	**25.22%**
15	984	HCC INS HOLDINGS GRP						
		42374	Houston Cas Co	37,500	0.0424%	5,616	0	0.00%
				37,500	**0.0424%**	**5,616**	**0**	**0.00%**
			Line Total:	**88,451,935**	**100.0000%**	**89,074,667**	**33,526,105**	**37.64%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
1	70		FIRST AMN TITLE					
		11099	First American Home Buyers Pro Corp	82,079,565	22.3738%	79,997,920	35,568,068	44.46%
				82,079,565	**22.3738%**	**79,997,920**	**35,568,068**	**44.46%**
2	84		American Financial Grp					
		26344	Great American Assur Co	40,160,322	10.9472%	29,950,042	-6,892,843	-23.01%
		16691	Great American Ins Co	12,200,955	3.3258%	4,188,846	6,440,233	153.75%
		22136	Great American Ins Co of NY	1,780,207	0.4853%	266,805	730,058	273.63%
				54,141,484	**14.7582%**	**34,405,693**	**277,448**	**0.81%**
3	140		NATIONWIDE CORP					
		42285	Veterinary Pet Ins Co	25,900,352	7.0601%	24,199,320	16,159,660	66.78%
		11991	National Cas Co	4,029,323	1.0983%	2,845,259	2,927,338	102.88%
				29,929,675	**8.1584%**	**27,044,579**	**19,086,998**	**70.58%**
4	1285		X L AMER					
		22322	Greenwich Ins Co	26,480,768	7.2183%	19,203,565	19,228,367	100.13%
				26,480,768	**7.2183%**	**19,203,565**	**19,228,367**	**100.13%**
5	517		HANNOVER GRP					
		37257	Insurance Corp Of Hannover	15,973,302	4.3541%	18,111,021	1,722,780	9.51%
				15,973,302	**4.3541%**	**18,111,021**	**1,722,780**	**9.51%**
6	74		DELPHI FIN GRP					
		15105	Safety Natl Cas Corp	15,635,380	4.2620%	15,557,204	6,583,467	42.32%
				15,635,380	**4.2620%**	**15,557,204**	**6,583,467**	**42.32%**
7	19		Assurant Inc Grp					
		42986	Standard Guaranty Ins Co	11,743,276	3.2011%	3,226,740	850,173	26.35%
		10111	American Bankers Ins Co Of FL	2,179,485	0.5941%	1,893,365	537,449	28.39%
		19615	American Reliable Ins Co	38,207	0.0104%	43,812	2,047	4.67%
		42978	American Security Ins Co	12,460	0.0034%	122,655	43,961	35.84%
				13,973,428	**3.8090%**	**5,286,572**	**1,433,630**	**27.12%**
8	350		GE GLOBAL GRP					
		39527	Heritage Ind Co	13,203,474	3.5991%	7,307,989	4,734,192	64.78%
				13,203,474	**3.5991%**	**7,307,989**	**4,734,192**	**64.78%**
9	660		MERCURY GEN GRP					
		16810	American Mercury Ins Co	12,955,495	3.5315%	7,834,465	5,646,187	72.07%
				12,955,495	**3.5315%**	**7,834,465**	**5,646,187**	**72.07%**
10	303		GUIDEONE INS GRP					
		14559	Guideone Specialty Mut Ins Co	12,068,697	3.2898%	12,067,558	7,939,177	65.79%
				12,068,697	**3.2898%**	**12,067,558**	**7,939,177**	**65.79%**
11	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	11,289,767	3.0774%	6,966,553	5,964,441	85.62%
				11,289,767	**3.0774%**	**6,966,553**	**5,964,441**	**85.62%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
12	31		BERKSHIRE HATHAWAY					
		34274	Central States Ind Co Of Omaha	11,201,916	3.0535%	11,171,091	480,138	4.30%
				11,201,916	**3.0535%**	**11,171,091**	**480,138**	**4.30%**
13	98		WR Berkley Corp					
		23612	Midwest Employers Cas Co	10,388,185	2.8317%	11,289,003	8,399,820	74.41%
				10,388,185	**2.8317%**	**11,289,003**	**8,399,820**	**74.41%**
14	32107		Sutter Ins Co					
		32107	Sutter Ins Co	9,580,642	2.6116%	7,819,152	7,049,171	90.15%
				9,580,642	**2.6116%**	**7,819,152**	**7,049,171**	**90.15%**
15	18		AMERICAN ROAD GRP					
		19631	American Road Ins Co	9,321,691	2.5410%	9,404,031	1,903,845	20.24%
				9,321,691	**2.5410%**	**9,404,031**	**1,903,845**	**20.24%**
16	317		AON CORP					
		40827	Virginia Surety Co Inc	7,419,500	2.0225%	12,242,431	19,620,714	160.27%
		43460	FFG Ins Co	253,251	0.0690%	605,118	266,747	44.08%
				7,672,751	**2.0915%**	**12,847,549**	**19,887,461**	**154.80%**
17	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	4,779,536	1.3028%	601,152	238,342	39.65%
				4,779,536	**1.3028%**	**601,152**	**238,342**	**39.65%**
18	12		AMERICAN INTRNL GRP					
		26220	Yosemite Ins Co	2,985,764	0.8139%	2,869,516	166,735	5.81%
		24376	American General Ind Co	1,196,825	0.3262%	1,734,630	1,151,516	66.38%
		20796	AIG Premier Ins Co	105,972	0.0289%	105,972	344,039	324.65%
				4,288,561	**1.1690%**	**4,710,118**	**1,662,290**	**35.29%**
19	26565		Ohio Ind Co					
		26565	Ohio Ind Co	3,451,144	0.9407%	3,590,270	715,264	19.92%
				3,451,144	**0.9407%**	**3,590,270**	**715,264**	**19.92%**
20	10830		Business Alliance Ins Co					
		10830	Business Alliance Ins Co	2,886,169	0.7867%	1,274,926	108,557	8.51%
				2,886,169	**0.7867%**	**1,274,926**	**108,557**	**8.51%**
21	1330		Balboa Ins Grp					
		24813	Balboa Ins Co	2,780,983	0.7581%	2,801,237	71,516	2.55%
				2,780,983	**0.7581%**	**2,801,237**	**71,516**	**2.55%**
22	1208		GRAY INS GRP					
		36307	Gray Ins Co	2,409,157	0.6567%	2,409,157	161,576	6.71%
				2,409,157	**0.6567%**	**2,409,157**	**161,576**	**6.71%**
23	16705		Dealers Assur Co					
		16705	Dealers Assur Co	2,365,963	0.6449%	768,977	30,175	3.92%
				2,365,963	**0.6449%**	**768,977**	**30,175**	**3.92%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
24	468		Aegon US Holding Grp					
		10952	Stonebridge Casualty Ins Co	1,973,948	0.5381%	1,973,948	136,261	6.90%
				1,973,948	**0.5381%**	**1,973,948**	**136,261**	**6.90%**
25	984		HCC INS HOLDINGS GRP					
		42374	Houston Cas Co	1,820,522	0.4962%	1,530,465	4,676,831	305.58%
				1,820,522	**0.4962%**	**1,530,465**	**4,676,831**	**305.58%**
26	697		VAN ENT GRP					
		37060	Old United Cas Co	1,396,596	0.3807%	2,140,197	801,634	37.46%
				1,396,596	**0.3807%**	**2,140,197**	**801,634**	**37.46%**
27	41		CITIGROUP					
		41211	Triton Ins Co	1,038,693	0.2831%	1,578,689	-113,406	-7.18%
				1,038,693	**0.2831%**	**1,578,689**	**-113,406**	**-7.18%**
28	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	777,660	0.2120%	837,872	161,060	19.22%
				777,660	**0.2120%**	**837,872**	**161,060**	**19.22%**
29	79		GMAC INS HOLDING					
		22004	CIM Ins Corp	296,502	0.0808%	294,657	16,055	5.45%
		38601	MIC Prop & Cas Ins Corp	245,665	0.0670%	227,750	48,516	21.30%
				542,167	**0.1478%**	**522,407**	**64,571**	**12.36%**
30	30082		CPA Ins Co					
		30082	CPA Ins Co	302,749	0.0825%	302,749	130,456	43.09%
				302,749	**0.0825%**	**302,749**	**130,456**	**43.09%**
31	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	92,068	0.0251%	90,951	0	0.00%
				92,068	**0.0251%**	**90,951**	**0**	**0.00%**
32	27502		Western General Ins Co					
		27502	Western General Ins Co	29,786	0.0081%	34,208	0	0.00%
				29,786	**0.0081%**	**34,208**	**0**	**0.00%**
33	785		MARKEL CORP GRP					
		38970	Markel Ins Co	24,000	0.0065%	26,967	10,021	37.16%
				24,000	**0.0065%**	**26,967**	**10,021**	**37.16%**
34	1279		Arch Ins Grp					
		11150	Arch Ins Co	297	0.0001%	20,796	3,327	16.00%
				297	**0.0001%**	**20,796**	**3,327**	**16.00%**
			Line Total:	**366,856,219**	**100.0000%**	**311,529,031**	**154,763,665**	**49.68%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	35076	State Compensation Ins Fund						
		35076	State Compensation Ins Fund	6,141,322,743	10.2514%	6,137,883,994	4,134,891,453	67.37%
				6,141,322,743	**10.2514%**	**6,137,883,994**	**4,134,891,453**	**67.37%**
2	212	ZURICH INS GRP						
		21652	Farmers Ins Exch	2,164,849,983	3.6137%	2,181,684,244	1,163,475,586	53.33%
		21660	Fire Ins Exch	1,154,396,605	1.9270%	1,108,798,874	309,870,565	27.95%
		16535	Zurich American Ins Co	660,142,272	1.1019%	723,082,896	483,301,134	66.84%
		21709	Truck Ins Exch	396,495,923	0.6618%	393,675,221	374,086,926	95.02%
		21687	Mid-Century Ins Co	175,193,472	0.2924%	157,907,984	100,586,358	63.70%
		26247	American Guarantee & Liability Ins	138,668,510	0.2315%	144,538,911	61,419,149	42.49%
		11185	Foremost Ins Co	109,502,644	0.1828%	101,576,621	41,050,226	40.41%
		41181	Universal Underwriters Ins Co	86,876,261	0.1450%	88,621,808	69,304,405	78.20%
		21326	Empire Fire & Marine Ins Co	86,701,876	0.1447%	75,536,581	31,434,687	41.62%
		40142	American Zurich Ins Co	81,347,546	0.1358%	82,375,768	41,434,147	50.30%
		39306	Fidelity & Deposit Co Of MD	68,505,671	0.1144%	91,959,586	9,367,780	10.19%
		19356	Maryland Cas Co	57,015,700	0.0952%	48,829,023	11,499,896	23.55%
		19305	Assurance Co Of Amer	46,501,858	0.0776%	43,387,454	10,364,461	23.89%
		19372	Northern Ins Co Of NY	26,310,021	0.0439%	49,987,833	20,378,955	40.77%
		10317	Neighborhood Spirit Prop & Cas Co	25,904,327	0.0432%	24,749,959	11,326,997	45.77%
		27855	Zurich American Ins Co Of IL	15,238,104	0.0254%	13,556,323	4,706,419	34.72%
		10318	Exact Prop & Cas Co Inc	12,672,250	0.0212%	12,113,436	4,407,136	36.38%
		11800	Foremost Property & Cas Ins Co	8,763,869	0.0146%	9,007,657	3,438,364	38.17%
		10315	Civic Property & Cas Co	8,746,847	0.0146%	7,519,397	3,228,309	42.93%
		43699	American Federation Ins Co	7,608,567	0.0127%	8,322,848	3,034,527	36.46%
		34347	Colonial American Cas & Surety Co	656,680	0.0011%	842,317	-13,798	-1.64%
		34649	Centre Ins Co	229,942	0.0004%	3,583,052	-1,656,588	-46.23%
		26611	Valiant Ins Co	41,011	0.0001%	56,771	607,048	1069.29%
		10873	Farmers Reins Co	50	0.0000%	50	0	0.00%
				5,332,369,989	**8.9010%**	**5,371,714,614**	**2,756,652,689**	**51.32%**
3	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	2,700,126,990	4.5072%	2,697,437,662	1,433,918,734	53.16%
		25151	State Farm General Ins Co	1,961,140,391	3.2736%	1,900,629,901	595,522,858	31.33%
		25143	State Farm Fire And Cas Co	198,251,349	0.3309%	193,756,554	87,994,425	45.41%
				4,859,518,730	**8.1117%**	**4,791,824,117**	**2,117,436,017**	**44.19%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
4	12	AMERICAN INTRNL GRP						
		12963	21st Century Ins Co	1,225,716,067	2.0460%	1,246,271,431	763,794,276	61.29%
		19445	National Union Fire Ins Co Of Pitts	842,701,571	1.4067%	858,279,150	794,648,810	92.59%
		19380	American Home Assur Co	774,335,920	1.2926%	670,006,342	468,634,651	69.94%
		19429	Insurance Co Of The State Of PA	377,725,569	0.6305%	343,176,984	274,842,593	80.09%
		23809	Granite State Ins Co	364,583,238	0.6086%	348,489,442	203,425,896	58.37%
		19410	Commerce & Industry Ins Co	237,152,820	0.3959%	297,639,775	180,521,839	60.65%
		43761	American Intl Ins Co Of CA	173,636,589	0.2898%	161,899,507	86,392,485	53.36%
		23841	New Hampshire Ins Co	45,283,762	0.0756%	43,794,841	19,872,350	45.38%
		15873	United Gty Residential Ins Co	32,275,087	0.0539%	32,424,797	-5,540,023	-17.09%
		36404	21st Century Cas Co	23,500,931	0.0392%	23,044,268	17,121,168	74.30%
		11452	Hartford Steam Boil Inspec & Ins Co	16,684,601	0.0279%	17,547,168	5,783,023	32.96%
		19399	AIU Ins Co	16,042,571	0.0268%	15,986,361	25,162,925	157.40%
		24376	American General Ind Co	7,159,745	0.0120%	6,037,023	4,396,473	72.83%
		26220	Yosemite Ins Co	5,369,705	0.0090%	5,194,135	4,888,919	94.12%
		26999	United Guaranty Mtg Indem Co	3,147,703	0.0053%	2,962,643	2,226,094	75.14%
		20796	AIG Premier Ins Co	2,322,261	0.0039%	3,908,255	1,946,993	49.82%
		19402	Birmingham Fire Ins Co Of PA	1,689,523	0.0028%	989,522	5,510,472	556.88%
		35637	Landmark Ins Co	1,071,816	0.0018%	565,797	-340,974	-60.26%
		40525	United Guaranty Credit Ins Co	60,909	0.0001%	93,836	17,947	19.13%
				4,150,460,388	**6.9281%**	**4,078,311,277**	**2,853,305,917**	**69.96%**
5	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	1,548,874,671	2.5854%	1,528,188,573	555,348,692	36.34%
		19240	Allstate Ind Co	1,191,059,777	1.9882%	1,160,542,942	647,092,766	55.76%
		10358	Encompass Ins Co	116,269,557	0.1941%	58,128,922	24,159,254	41.56%
		17230	Allstate Prop & Cas Ins Co	29,582,409	0.0494%	33,453,253	15,497,209	46.32%
		37907	Deerbrook Ins Co	27,664,703	0.0462%	27,511,825	16,081,704	58.45%
		36455	Northbrook Ind Co	13,786,192	0.0230%	10,829,659	10,023,487	92.56%
				2,927,237,309	**4.8863%**	**2,818,655,174**	**1,268,203,112**	**44.99%**
6	660	MERCURY GEN GRP						
		27553	Mercury Ins Co	1,214,596,308	2.0275%	1,195,431,909	630,592,083	52.75%
		11908	Mercury Cas Co	739,305,430	1.2341%	714,099,312	362,191,574	50.72%
		38342	California Automobile Ins Co	171,977,308	0.2871%	169,559,993	96,709,856	57.04%
		16810	American Mercury Ins Co	12,955,633	0.0216%	7,834,603	5,646,187	72.07%
				2,138,834,679	**3.5702%**	**2,086,925,817**	**1,095,139,700**	**52.48%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
7	3548	St Paul Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	785,674,828	1.3115%	723,605,904	367,231,859	50.75%
		24767	St Paul Fire & Marine Ins Co	297,293,970	0.4963%	372,696,714	188,105,434	50.47%
		25887	US Fidelity & Guaranty Co	173,498,154	0.2896%	187,773,721	164,872,303	87.80%
		25682	Travelers Ind Co Of CT	170,520,171	0.2846%	153,268,161	59,554,248	38.86%
		19070	Standard Fire Ins Co	141,023,837	0.2354%	137,654,141	59,539,199	43.25%
		31194	Travelers Cas & Surety Co Of Amer	133,562,512	0.2229%	122,945,922	50,044,531	40.70%
		36161	Travelers Prop Cas Ins Co	100,383,170	0.1676%	92,002,357	29,056,564	31.58%
		24791	St Paul Mercury Ins Co	75,594,420	0.1262%	85,015,002	59,601,505	70.11%
		36463	Discover Prop & Cas Ins Co	56,728,244	0.0947%	59,951,316	37,049,076	61.80%
		24015	Northland Ins Co	29,215,270	0.0488%	28,820,361	22,071,050	76.58%
		35386	Fidelity & Guaranty Ins Co	27,885,813	0.0465%	33,691,767	4,289,672	12.73%
		19224	St Paul Protective Ins Co	21,967,923	0.0367%	15,362,041	14,937,726	97.24%
		19038	Travelers Cas & Surety Co	18,061,875	0.0301%	15,926,551	14,518,807	91.16%
		24775	St Paul Guardian Ins Co	17,580,261	0.0293%	16,785,551	9,544,341	56.86%
		25658	Travelers Ind Co	15,342,556	0.0256%	34,007,117	15,108,931	44.43%
		25879	Fidelity & Guaranty Ins Underwriters	10,376,705	0.0173%	14,698,738	13,938,136	94.83%
		33650	Mendota Ins Co	5,606,171	0.0094%	1,389,126	924,459	66.55%
		22535	Seaboard Surety Co	1,319,876	0.0022%	2,985,860	-611,792	-20.49%
		41483	Farmington Cas Co	1,149,033	0.0019%	731,528	1,742,243	238.16%
		41769	Athena Assur Co	896,826	0.0015%	1,167,031	747,277	64.03%
		19046	Travelers Cas Ins Co Of Amer	856,338	0.0014%	213,894	-864,021	-403.95%
		36170	Travelers Cas Co Of CT	535,635	0.0009%	705,800	-297,298	-42.12%
		24031	Northland Cas Co	182,056	0.0003%	187,117	-56,319	-30.10%
		22233	Select Ins Co	119,030	0.0002%	422,222	910,687	215.69%
		10819	American Equity Specialty Ins Co	53,858	0.0001%	31,665	2,031,591	6415.89%
		22209	Atlantic Ins Co	46,277	0.0001%	56,386	192,863	342.04%
		41750	St Paul Medical Liability Ins Co	100	0.0000%	84	-180,266	214602.38%
				2,085,474,909	**3.4812%**	**2,102,096,077**	**1,114,002,806**	**52.99%**
8	1318	INTERINS EXCH OF THE AUTOMOBILE CLUB						
		15598	Interins Exch Of The Automobile Club	2,081,461,785	3.4745%	2,028,917,544	1,070,426,028	52.76%
				2,081,461,785	**3.4745%**	**2,028,917,544**	**1,070,426,028**	**52.76%**
9	1278	CALIFORNIA ST AUTO GRP						
		15539	California State Auto Asn Inter-Ins	1,968,584,024	3.2860%	1,939,508,662	946,177,801	48.78%
		37770	Western United Ins Co	95,015,200	0.1586%	93,430,021	47,441,204	50.78%
		10921	ACA Ins Co	11,928,922	0.0199%	5,171,295	3,039,378	58.77%
				2,075,528,146	**3.4646%**	**2,038,109,978**	**996,658,383**	**48.90%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

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Licensed companies only

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10	91	HARTFORD FIRE & CAS GRP						
		29424	Hartford Cas Ins Co	481,449,082	0.8037%	458,906,500	186,197,547	40.57%
		19682	Hartford Fire In Co	410,143,966	0.6846%	379,310,890	239,804,285	63.22%
		30104	Hartford Underwriters Ins Co	250,484,748	0.4181%	229,232,983	124,416,140	54.27%
		29459	Twin City Fire Ins Co Co	175,171,977	0.2924%	165,639,715	29,146,816	17.60%
		37478	Hartford Ins Co Of The Midwest	151,000,353	0.2521%	127,930,594	53,262,815	41.63%
		39098	Omni Ins Co	11,080,965	0.0185%	15,634,909	10,976,021	70.20%
		22357	Hartford Accid & Ind Co	5,988,716	0.0100%	5,072,278	4,079,490	80.43%
		34690	Property & Cas Ins Co Of Hartford	2,394,124	0.0040%	478,105	184,814	38.66%
		27120	Trumbull Ins Co	505	0.0000%	24	484	2016.67%
				1,487,714,436	**2.4834%**	**1,382,205,998**	**648,068,412**	**46.89%**
11	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	489,181,072	0.8166%	461,996,578	226,967,159	49.13%
		24198	Peerless Ins Co	265,211,904	0.4427%	259,995,970	88,679,998	34.11%
		23043	Liberty Mut Ins Co	163,223,514	0.2725%	160,201,865	220,078,662	137.38%
		42404	Liberty Ins Corp	124,247,702	0.2074%	124,403,603	98,613,173	79.27%
		26042	Wausau Underwriters Ins Co	85,878,958	0.1434%	73,939,307	38,762,260	52.42%
		10836	Golden Eagle Ins Corp	61,586,866	0.1028%	53,841,621	38,012,950	70.60%
		24171	Netherlands Ins Co The	51,585,735	0.0861%	46,501,768	35,047,753	75.37%
		19917	Liberty Ins Underwriters Inc	36,941,896	0.0617%	38,443,713	30,956,395	80.52%
		26069	Wausau Business Ins Co	36,704,089	0.0613%	27,955,209	12,921,334	46.22%
		21458	Employers Ins of Wausau	36,387,638	0.0607%	41,207,463	71,735,209	174.08%
		41939	Liberty Northwest Ins Corp	6,389,091	0.0107%	6,343,184	2,048,379	32.29%
		33588	First Liberty Ins Corp	4,559,225	0.0076%	3,670,375	1,596,653	43.50%
		33600	LM Ins Corp	4,007,317	0.0067%	6,313,903	2,315,399	36.67%
		18333	Peerless Ind Ins Co	683,186	0.0011%	401,570	-112,082	-27.91%
		32352	LM Property and Casualty Ins. Co.	256,512	0.0004%	782,274	-2,942,978	-376.21%
				1,366,844,705	**2.2816%**	**1,305,998,403**	**864,680,264**	**66.21%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
12	31		BERKSHIRE HATHAWAY					
		35882	Geico General Ins Co	268,022,860	0.4474%	260,631,185	150,505,187	57.75%
		20052	National Liab & Fire Ins Co	249,991,668	0.4173%	207,290,557	114,807,961	55.39%
		11673	Redwood Fire & Cas Ins Co	224,479,453	0.3747%	211,114,853	121,366,328	57.49%
		22063	Government Employees Ins Co	156,673,885	0.2615%	156,693,373	93,486,685	59.66%
		22055	Geico Ind Co	85,311,810	0.1424%	83,353,450	55,125,304	66.13%
		10855	Cypress Ins Co	63,293,456	0.1057%	61,117,419	35,504,420	58.09%
		41491	Geico Cas Co	52,605,757	0.0878%	51,999,519	26,545,108	51.05%
		11843	Medical Protective Co	29,239,372	0.0488%	28,890,995	15,464,512	53.53%
		25895	United States Liability Ins Co	19,937,684	0.0333%	19,642,536	4,471,572	22.76%
		20087	National Ind Co	18,744,683	0.0313%	19,742,741	-1,427,231	-7.23%
		34274	Central States Ind Co Of Omaha	15,723,348	0.0262%	15,640,776	1,612,031	10.31%
		38962	Genesis Ins Co	15,207,476	0.0254%	18,763,477	24,892,673	132.67%
		11967	General Star Natl Ins Co	8,889,041	0.0148%	9,122,554	-578,343	-6.34%
		34630	Oak River Ins Co	8,268,970	0.0138%	8,373,713	524,550	6.26%
		22039	General Rein Corp	4,736,267	0.0079%	5,372,880	35,186,173	654.88%
		27812	Columbia Ins Co	4,310,990	0.0072%	4,357,840	2,267,349	52.03%
		44784	Fairfield Ins Co	109,103	0.0002%	163,863	224,134	136.78%
				1,225,545,823	**2.0457%**	**1,162,271,731**	**679,978,413**	**58.50%**
13	140		NATIONWIDE CORP					
		19100	Amco Ins Co	484,683,595	0.8091%	458,101,925	187,344,184	40.90%
		23787	Nationwide Mut Ins Co	313,832,125	0.5239%	303,496,603	138,661,858	45.69%
		42579	Allied Prop & Cas Ins Co	170,800,455	0.2851%	164,707,034	67,033,445	40.70%
		28223	Nationwide Agribusiness Ins Co	36,949,068	0.0617%	35,211,692	28,147,162	79.94%
		11991	National Cas Co	31,863,693	0.0532%	29,970,420	16,406,396	54.74%
		23779	Nationwide Mut Fire Ins Co	31,028,729	0.0518%	31,129,142	12,446,690	39.98%
		42285	Veterinary Pet Ins Co	25,900,352	0.0432%	24,199,320	16,159,660	66.78%
		15580	Scottsdale Ind Co	24,641,502	0.0411%	24,560,618	5,014,803	20.42%
		42587	Depositors Ins Co	15,969,527	0.0267%	16,024,916	9,873,299	61.61%
		42889	Victoria Fire & Cas Co	10,636,359	0.0178%	5,506,621	3,536,043	64.21%
		37877	Nationwide Prop & Cas Ins Co	3,362,334	0.0056%	3,564,699	2,340,736	65.66%
		25453	Nationwide Ins Co Of Amer	1,901,920	0.0032%	633,027	347,701	54.93%
		26093	Nationwide Affinity Co of Amer	1,428,718	0.0024%	1,310,661	539,196	41.14%
		13838	Farmland Mut Ins Co	1,001,838	0.0017%	938,231	266,549	28.41%
		10723	Nationwide Assur Co	8,839	0.0000%	8,839	17,414	197.01%
				1,154,009,054	**1.9263%**	**1,099,363,748**	**488,135,136**	**44.40%**
14	38		CHUBB & SON INC					
		20281	Federal Ins Co	945,719,611	1.5786%	949,158,576	351,884,714	37.07%
		35181	Executive Risk Ind Inc	84,158,517	0.1405%	90,468,305	51,498,471	56.92%
		20397	Vigilant Ins Co	56,936,248	0.0950%	59,251,066	12,874,897	21.73%
		20346	Pacific Ind Co	29,424,972	0.0491%	28,615,842	27,955,237	97.69%
		20338	Northwestern Pacific Ind Co	14,894,207	0.0249%	14,399,417	5,483,084	38.08%
		20303	Great Northern Ins Co	13,385,693	0.0223%	13,570,748	3,361,988	24.77%
		10829	Quadrant Ind Co	797,026	0.0013%	653,075	331,725	50.79%
		10052	Chubb Natl Ins Co	196	0.0000%	217	-34,047	-15689.86%
				1,145,316,470	**1.9118%**	**1,156,117,246**	**453,356,069**	**39.21%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
15	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	508,240,146	0.8484%	500,076,836	259,385,135	51.87%
		21857	American Ins Co	198,371,147	0.3311%	206,910,845	96,399,964	46.59%
		21849	American Automobile Ins Co	102,832,310	0.1717%	103,271,482	46,195,079	44.73%
		21881	National Surety Corp	99,448,476	0.1660%	94,146,355	44,924,647	47.72%
		21865	Associated Ind Corp	92,785,287	0.1549%	97,332,936	35,533,410	36.51%
		35300	Allianz Global Risks US Ins Co	76,716,550	0.1281%	78,756,468	46,531,883	59.08%
		20516	Euler Hermes American Credit Ind Co	22,714,039	0.0379%	22,571,271	4,551,047	20.16%
		22837	Interstate Ind Co	12,445,141	0.0208%	15,774,941	1,060,804	6.72%
		22810	Chicago Ins Co	6,533,299	0.0109%	8,213,950	-723,438	-8.81%
		11630	Jefferson Ins Co	119	0.0000%	2,093	-6,510,426	311057.14%
				1,120,086,514	**1.8697%**	**1,127,057,177**	**527,348,105**	**46.79%**
16	155		PROGRESSIVE GRP					
		27804	Progressive West Ins Co	343,983,149	0.5742%	333,769,252	169,782,936	50.87%
		44288	Progressive Choice Ins Co	312,582,447	0.5218%	287,664,262	143,641,385	49.93%
		24260	Progressive Cas Ins Co	310,985,547	0.5191%	292,622,172	130,656,541	44.65%
		10243	National Continental Ins Co	26,159,527	0.0437%	27,043,809	15,078,846	55.76%
		16322	Progressive Direct Ins Co	9,291,934	0.0155%	4,330,642	12,545,675	289.70%
		11851	Progressive Home Ins Co	246,105	0.0004%	255,403	-75,256	-29.47%
				1,003,248,709	**1.6747%**	**945,685,540**	**471,630,127**	**49.87%**
17	200		UNITED SERVICES AUTOMOBILE ASN GRP					
		25941	USAA	520,927,112	0.8696%	512,544,011	264,368,879	51.58%
		25968	USAA Cas Ins Co	450,481,282	0.7520%	439,693,448	224,791,663	51.12%
		18600	USAA General Ind Co	17,200,157	0.0287%	17,165,417	9,441,889	55.01%
				988,608,551	**1.6502%**	**969,402,876**	**498,602,431**	**51.43%**
18	163		SAFECO INS GRP					
		24740	Safeco Ins Co Of Amer	486,420,010	0.8120%	482,805,885	227,069,499	47.03%
		19704	American States Ins Co	105,834,867	0.1767%	109,750,382	30,748,032	28.02%
		39012	Safeco Ins Co Of IL	93,431,646	0.1560%	93,499,780	26,518,491	28.36%
		19690	American Economy Ins Co	92,882,660	0.1550%	98,644,141	37,882,585	38.40%
		24724	First Natl Ins Co Of Amer	87,346,575	0.1458%	85,147,199	42,842,960	50.32%
		24732	General Ins Co Of Amer	85,608,650	0.1429%	78,776,054	34,971,355	44.39%
		37214	American States Preferred Ins Co	28,969,133	0.0484%	28,229,043	14,396,376	51.00%
		19712	American States Ins Co Of TX	5,082,920	0.0085%	5,681,345	810,868	14.27%
				985,576,461	**1.6452%**	**982,533,829**	**415,240,166**	**42.26%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
19	218	CNA INS GRP						
		20443	Continental Cas Co	493,329,612	0.8235%	432,565,859	260,731,753	60.28%
		20427	American Cas Co Of Reading PA	97,380,618	0.1626%	114,284,466	131,421,092	114.99%
		20508	Valley Forge Ins Co	70,555,394	0.1178%	64,218,084	20,057,935	31.23%
		20494	Transportation Ins Co	42,478,549	0.0709%	42,266,914	47,997,719	113.56%
		20486	Transcontinental Ins Co	38,816,166	0.0648%	37,516,530	-5,791,038	-15.44%
		20478	National Fire Ins Co Of Hartford	37,231,469	0.0621%	33,907,028	22,641,866	66.78%
		13188	Western Surety Co	27,349,405	0.0457%	24,906,592	15,120,313	60.71%
		35289	Continental Ins Co	24,428,007	0.0408%	23,408,246	-3,740,518	-15.98%
		20850	Firemens Ins Co Of Newark NJ	7,991,658	0.0133%	22,556,117	14,231,900	63.10%
		24047	Surety Bonding Co Of Amer	6,801,263	0.0114%	6,241,042	1,058,505	16.96%
		10201	Galway Ins Co	1,755,432	0.0029%	2,056,179	281,831	13.71%
		20435	CNA Cas Of CA	100,075	0.0002%	34,131	6,201,690	18170.26%
		13200	Universal Surety Of Amer	3,463	0.0000%	4,199	-1,852	-44.11%
				848,221,111	**1.4159%**	**803,965,387**	**510,211,196**	**63.46%**
20	336	ZENITH NATL INS GRP						
		13269	Zenith Ins Co	723,667,241	1.2080%	752,474,273	149,677,935	19.89%
		30120	Znat Ins Co	43,064,007	0.0719%	33,931,345	12,194,562	35.94%
				766,731,248	**1.2799%**	**786,405,618**	**161,872,497**	**20.58%**
21	84	American Financial Grp						
		43753	Republic Ind Co of CA	266,999,435	0.4457%	276,214,022	80,775,769	29.24%
		26344	Great American Assur Co	135,888,474	0.2268%	130,813,459	21,221,220	16.22%
		16691	Great American Ins Co	103,157,466	0.1722%	93,234,975	61,009,492	65.44%
		22136	Great American Ins Co of NY	76,687,221	0.1280%	75,567,899	45,617,698	60.37%
		22179	Republic Ind Co Of Amer	63,138,161	0.1054%	59,126,284	36,061,496	60.99%
		32620	National Interstate Ins Co	37,055,630	0.0619%	33,300,543	14,071,969	42.26%
		26832	Great American Alliance Ins Co	14,187,629	0.0237%	15,687,019	12,074,057	76.97%
		33723	Great American Spirit Ins Co	217,524	0.0004%	882,304	1,290,701	146.29%
				697,331,540	**1.1640%**	**684,826,505**	**272,122,402**	**39.74%**
22	626	ACE LTD						
		22667	Ace American Ins Co	460,615,030	0.7689%	455,753,438	268,492,375	58.91%
		20699	Ace Prop & Cas Ins Co	69,217,068	0.1155%	71,187,853	33,963,091	47.71%
		21121	Westchester Fire Ins Co	46,813,306	0.0781%	44,187,993	3,165,904	7.16%
		43575	Indemnity Ins Co Of North Amer	13,492,805	0.0225%	16,987,533	16,402,729	96.56%
		22713	Insurance Co Of North Amer	5,488,355	0.0092%	3,506,888	7,056,769	201.23%
		20702	Ace Fire Underwriters Ins Co	4,246,164	0.0071%	4,750,065	3,263,079	68.70%
		30180	Assured Guaranty Corp	1,278,267	0.0021%	707,245	0	0.00%
		22748	Pacific Employers Ins Co	1,165,932	0.0019%	368,434	69,777,034	18938.82%
		18279	Bankers Standard Ins Co	76,303	0.0001%	59,629	-795,966	-1334.86%
		10030	Ace Ind Ins Co	3,008	0.0000%	3,008	761,515	25316.32%
				602,396,238	**1.0055%**	**597,512,086**	**402,086,530**	**67.29%**
23	10779	CALIFORNIA EARTHQUAKE AUTHORITY						
		10779	CALIFORNIA EARTHQUAKE AUTHORITY	503,357,794	0.8402%	473,111,347	-10,340	0.00%
				503,357,794	**0.8402%**	**473,111,347**	**-10,340**	**0.00%**

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24	3495	Infinity Prop & Cas Ins Grp						
		22268	Infinity Ins Co	395,447,010	0.6601%	378,086,256	161,033,109	42.59%
		11738	Leader Ins Co	27,721,419	0.0463%	27,183,243	10,109,430	37.19%
		10068	Infinity Natl Ins Co	19,893,735	0.0332%	17,838,469	8,525,522	47.79%
		20260	Infinity Select Ins Co	10,765,717	0.0180%	13,493,456	5,641,221	41.81%
				453,827,881	**0.7575%**	**436,601,424**	**185,309,282**	**42.44%**
25	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	250,283,091	0.4178%	301,859,951	149,371,590	49.48%
		37303	Redland Ins Co	80,925,247	0.1351%	87,250,480	16,820,833	19.28%
		37257	Insurance Corp Of Hannover	33,148,998	0.0553%	37,029,368	6,318,613	17.06%
		21806	Harbor Specialty Ins Co	18,442,743	0.0308%	24,681,819	-7,497,030	-30.37%
				382,800,079	**0.6390%**	**450,821,618**	**165,014,006**	**36.60%**
26	1285	X L AMER						
		37885	XL Specialty Ins Co	233,549,864	0.3899%	222,439,129	88,654,599	39.86%
		22322	Greenwich Ins Co	77,001,361	0.1285%	68,835,591	42,580,310	61.86%
		20311	XL Capital Assurance Inc	34,775,236	0.0580%	14,743,621	0	0.00%
		24554	XL Ins Amer Inc	33,054,503	0.0552%	33,856,614	-34,364,278	-101.50%
		20583	XL Reins America Inc	284	0.0000%	284	232,677	81928.52%
				378,381,248	**0.6316%**	**339,875,239**	**97,103,308**	**28.57%**
27	317	AON CORP						
		40827	Virginia Surety Co Inc	360,410,530	0.6016%	325,892,237	159,517,704	48.95%
		43460	FFG Ins Co	253,251	0.0004%	605,118	266,747	44.08%
				360,663,781	**0.6020%**	**326,497,355**	**159,784,451**	**48.94%**
28	3363	Employers Ins Grp						
		11512	Employers Compensation Ins Co	350,038,869	0.5843%	348,517,399	166,616,241	47.81%
				350,038,869	**0.5843%**	**348,517,399**	**166,616,241**	**47.81%**
29	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	188,048,998	0.3139%	215,442,928	94,386,734	43.81%
		25054	Hudson Ins Co	112,557,131	0.1879%	114,136,449	68,856,248	60.33%
		21105	North River Ins Co	23,480,110	0.0392%	17,383,430	18,787,475	108.08%
		24384	Fairmont Specialty Ins Co	12,766,300	0.0213%	13,823,555	5,214,736	37.72%
		25518	Fairmont Premier Ins Co	4,627,861	0.0077%	4,627,861	4,633,211	100.12%
		10220	Commonwealth Ins Co Of Amer	1,905,068	0.0032%	1,866,631	917,903	49.17%
		10936	Seneca Ins Co Inc	1,624,938	0.0027%	1,393,301	384,725	27.61%
		25534	TIG Ins Co	311,907	0.0005%	2,433,003	49,362,445	2028.87%
		25070	Clearwater Ins Co	263,320	0.0004%	263,320	189,905	72.12%
				345,585,633	**0.5769%**	**371,370,478**	**242,733,382**	**65.36%**

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30	98	WR Berkley Corp						
		10900	Preferred Employers Ins Co	179,964,327	0.3004%	183,881,733	46,732,456	25.41%
		10510	Carolina Cas Ins Co	92,483,779	0.1544%	98,635,360	57,251,808	58.04%
		40045	Starnet Ins Co	25,949,391	0.0433%	27,233,410	12,957,117	47.58%
		36684	Riverport Ins Co	17,209,196	0.0287%	19,145,613	1,327,164	6.93%
		23612	Midwest Employers Cas Co	12,338,121	0.0206%	12,357,222	9,002,331	72.85%
		25224	Great Divide Ins Co	8,009,878	0.0134%	6,782,773	447,120	6.59%
		29580	Berkley Regional Ins Co	7,555,736	0.0126%	5,714,425	2,841,500	49.73%
		32603	Berkley Ins Co	59,211	0.0001%	61,782	31,269	50.61%
				343,569,639	**0.5735%**	**353,812,318**	**130,590,765**	**36.91%**
31	1330	Balboa Ins Grp						
		24848	Newport Ins Co	124,763,367	0.2083%	118,812,862	70,284,430	59.16%
		24821	Meritplan Ins Co	112,825,787	0.1883%	96,279,013	42,589,330	44.24%
		24813	Balboa Ins Co	105,281,649	0.1757%	74,052,748	38,032,840	51.36%
				342,870,803	**0.5723%**	**289,144,623**	**150,906,600**	**52.19%**
32	215	UNITRIN GRP						
		19852	Financial Ind Co	141,920,766	0.2369%	139,908,332	78,037,121	55.78%
		10914	Kemper Independence Ins Co	120,202,491	0.2006%	113,446,530	43,407,249	38.26%
		10226	Unitrin Direct Ins Co	45,005,535	0.0751%	37,727,186	26,903,245	71.31%
		14133	Valley Ins Co	14,115,584	0.0236%	15,063,656	3,989,953	26.49%
		10915	Unitrin Direct Property & Cas Co	3,337,166	0.0056%	11,033,095	6,052,009	54.85%
		11142	United Cas Ins Co Of Amer	2,186,055	0.0036%	2,196,048	249,003	11.34%
		16063	Unitrin Auto & Home Ins Co	1,663,438	0.0028%	1,534,435	-1,818,524	-118.51%
				328,431,035	**0.5482%**	**320,909,282**	**156,820,056**	**48.87%**
33	169	SENTRY INS GRP						
		13137	Viking Ins Co Of WI	136,667,141	0.2281%	138,671,125	96,769,527	69.78%
		24988	Sentry Ins A Mut Co	96,275,644	0.1607%	96,966,285	34,755,796	35.84%
		21180	Sentry Select Ins Co	60,589,100	0.1011%	64,955,848	23,964,005	36.89%
		23434	Middlesex Ins Co	11,594,996	0.0194%	12,045,082	6,523,936	54.16%
				305,126,881	**0.5093%**	**312,638,340**	**162,013,264**	**51.82%**
34	814	BRISTOL WEST INS GRP						
		25089	Coast Natl Ins Co	285,440,638	0.4765%	338,203,892	158,000,439	46.72%
				285,440,638	**0.4765%**	**338,203,892**	**158,000,439**	**46.72%**
35	65	FM GLOBAL GRP						
		21482	Factory Mut Ins Co	218,436,802	0.3646%	210,312,327	52,257,040	24.85%
		10014	Affiliated Fm Ins Co	61,954,896	0.1034%	57,035,125	25,479,499	44.67%
				280,391,698	**0.4680%**	**267,347,452**	**77,736,539**	**29.08%**
36	1120	EVEREST REIN HOL INC						
		10120	Everest Natl Ins Co	276,567,615	0.4617%	341,311,894	95,921,172	28.10%
				276,567,615	**0.4617%**	**341,311,894**	**95,921,172**	**28.10%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
37	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	204,689,078	0.3417%	196,627,155	152,069,432	77.34%
		31526	Wawanesa Mut Ins Co Us Branch	66,974,821	0.1118%	68,122,452	46,147,484	67.74%
				271,663,899	**0.4535%**	**264,749,607**	**198,216,916**	**74.87%**
38	802	Capital Ins Group						
		13544	California Capital Ins Co	223,936,343	0.3738%	217,322,442	80,358,431	36.98%
		23540	Monterey Ins Co	21,311,070	0.0356%	20,747,373	11,707,947	56.43%
		12890	Eagle West Ins Co	10,665,628	0.0178%	10,329,152	6,992,653	67.70%
				255,913,041	**0.4272%**	**248,398,967**	**99,059,031**	**39.88%**
39	1279	Arch Ins Grp						
		11150	Arch Ins Co	252,045,417	0.4207%	254,528,335	115,301,979	45.30%
				252,045,417	**0.4207%**	**254,528,335**	**115,301,979**	**45.30%**
40	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	250,078,729	0.4174%	229,996,069	141,534,064	61.54%
		42862	Universal Cas Co	672,761	0.0011%	109,505	50,260	45.90%
				250,751,490	**0.4186%**	**230,105,574**	**141,584,324**	**61.53%**
41	19	Assurant Inc Grp						
		42978	American Security Ins Co	110,577,109	0.1846%	101,791,033	18,601,254	18.27%
		10111	American Bankers Ins Co Of FL	49,710,719	0.0830%	54,435,611	11,157,631	20.50%
		35971	Voyager Property & Cas Ins Co	32,710,686	0.0546%	31,620,201	23,511,993	74.36%
		19615	American Reliable Ins Co	31,288,708	0.0522%	28,143,755	7,964,112	28.30%
		42986	Standard Guaranty Ins Co	14,677,408	0.0245%	6,615,917	2,228,709	33.69%
				238,964,630	**0.3989%**	**222,606,517**	**63,463,699**	**28.51%**
42	922	ICW GROUP						
		27847	Insurance Co Of The West	148,707,459	0.2482%	141,937,361	27,231,032	19.19%
		40029	Explorer Ins Co	84,635,057	0.1413%	82,571,787	34,420,065	41.69%
				233,342,516	**0.3895%**	**224,509,148**	**61,651,097**	**27.46%**
43	1129	WHITE MOUNTAINS GRP						
		30210	Esurance Prop and Cas Ins Co	68,607,992	0.1145%	63,792,339	33,219,149	52.07%
		27154	Atlantic Specialty Ins Co	58,557,485	0.0977%	59,871,946	18,449,086	30.81%
		35408	Sirius Amer Ins Co	34,468,996	0.0575%	38,063,667	14,103,856	37.05%
		21970	OneBeacon Ins Co	20,536,814	0.0343%	19,136,047	28,885,488	150.95%
		20648	Employers Fire Ins Co	16,196,618	0.0270%	10,974,296	7,789,661	70.98%
		38369	Northern Assur Co Of Amer	13,310,266	0.0222%	11,609,559	3,463,938	29.84%
		20621	OneBeacon America Ins Co	9,811,401	0.0164%	10,985,258	38,980,634	354.84%
		38776	Folksamerica Rein Co	5,321,831	0.0089%	5,339,740	2,515,302	47.11%
		21962	Pennsylvania General Ins Co	1,683,635	0.0028%	888,535	26,288,335	2958.62%
		21946	Camden Fire Ins Assoc	500	0.0000%	301	21,816	7247.84%
		10391	American Centennial Ins Co	363	0.0000%	940	5,108,386	543445.32%
		20613	American Employers Ins Co	9	0.0000%	6,723	811,043	12063.71%
				228,495,910	**0.3814%**	**220,669,351**	**179,636,694**	**81.41%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
44	4		Ameriprise Financial Grp					
		27928	Amex Assur Co	210,210,305	0.3509%	203,669,280	121,461,397	59.64%
				210,210,305	**0.3509%**	**203,669,280**	**121,461,397**	**59.64%**
45	785		MARKEL CORP GRP					
		35378	Evanston Ins Co	142,699,313	0.2382%	167,849,376	68,104,083	40.57%
		38970	Markel Ins Co	34,518,211	0.0576%	34,825,518	2,775,479	7.97%
		28932	Markel American Ins Co	19,046,422	0.0318%	19,882,103	6,957,273	34.99%
		27189	Associated Intl Ins Co	4,859,781	0.0081%	5,331,884	8,968,207	168.20%
				201,123,727	**0.3357%**	**227,888,881**	**86,805,042**	**38.09%**
46	150		OLD REPUBLIC GRP					
		24147	Old Republic Ins Co	144,655,946	0.2415%	129,573,684	96,263,503	74.29%
		11371	Great West Cas Co	28,803,619	0.0481%	27,845,178	15,415,292	55.36%
		28452	Republic Mortgage Ins Co	18,210,393	0.0304%	18,291,739	-757,967	-4.14%
		24139	International Bus & Merc Reassur Co	2,375,197	0.0040%	2,517,479	499,601	19.85%
		40444	Old Republic Surety Co	1,747,085	0.0029%	1,392,609	40,565	2.91%
		20095	Bituminous Cas Corp	411	0.0000%	416	1,685	405.05%
				195,792,651	**0.3268%**	**179,621,105**	**111,462,679**	**62.05%**
47	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	191,270,171	0.3193%	199,626,786	85,224,262	42.69%
				191,270,171	**0.3193%**	**199,626,786**	**85,224,262**	**42.69%**
48	70		FIRST AMN TITLE					
		34525	First American Specilaty Ins Co	90,274,629	0.1507%	92,192,892	39,992,804	43.38%
		11099	First American Home Buyers Pro Corp	82,079,565	0.1370%	79,997,920	35,568,068	44.46%
		37710	First American Prop & Cas Ins Co	17,296,267	0.0289%	16,199,947	4,479,600	27.65%
				189,650,461	**0.3166%**	**188,390,759**	**80,040,472**	**42.49%**
49	181		SWISS RE GRP					
		11555	Employers Direct Ins Co	160,964,965	0.2687%	163,067,069	78,821,401	48.34%
		29874	North American Specialty Ins Co	10,474,733	0.0175%	10,059,418	57,707,147	573.66%
		29700	North American Elite Ins Co	9,500,997	0.0159%	8,005,210	3,318,780	41.46%
		32778	Washington Intl Ins Co	4,808,527	0.0080%	4,756,354	2,761,944	58.07%
				185,749,222	**0.3101%**	**185,888,051**	**142,609,272**	**76.72%**
50	831		DOCTORS CO GRP					
		34495	Doctors Co An Interins Exchn	153,985,669	0.2570%	151,838,670	62,936,366	41.45%
		34487	Professional Undrwtrs Liab Ins Co	31,702,898	0.0529%	33,673,419	2,220,123	6.59%
		41050	Underwriter For The Professions Ins	56,858	0.0001%	58,798	2,585,068	4396.52%
				185,745,425	**0.3101%**	**185,570,887**	**67,741,557**	**36.50%**
51	33		CALIFORNIA CAS MGMT					
		20117	California Cas Ind Exch	144,076,242	0.2405%	145,878,594	81,442,549	55.83%
		20125	California Cas Ins Co	39,575,537	0.0661%	37,304,027	7,908,643	21.20%
				183,651,779	**0.3066%**	**183,182,621**	**89,351,192**	**48.78%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
52	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	176,523,901	0.2947%	174,074,369	101,000,409	58.02%
		41238	Trans Pacific Ins Co	6,480,282	0.0108%	7,036,966	3,860,783	54.86%
				183,004,183	**0.3055%**	**181,111,335**	**104,861,192**	**57.90%**
53	1282	MEDICAL GRP HOLDINGS AND AFFILIATES						
		33200	Norcal Mut Ins Co	182,961,839	0.3054%	177,364,883	56,965,354	32.12%
				182,961,839	**0.3054%**	**177,364,883**	**56,965,354**	**32.12%**
54	79	GMAC INS HOLDING						
		23728	National General Ins Co	121,489,669	0.2028%	120,865,974	63,940,247	52.90%
		31488	Integon Preferred Ins Co	29,867,439	0.0499%	27,134,197	16,865,841	62.16%
		38660	MIC General Ins Corp	15,594,024	0.0260%	14,787,744	9,023,303	61.02%
		38601	MIC Prop & Cas Ins Corp	6,473,411	0.0108%	3,707,358	1,338,266	36.10%
		22012	Motors Ins Corp	4,304,717	0.0072%	4,205,066	2,423,627	57.64%
		11044	GMAC Ins Co Online Inc	4,067,000	0.0068%	4,831,790	2,479,397	51.31%
		22004	CIM Ins Corp	754,357	0.0013%	768,260	225,650	29.37%
		29742	Integon Natl Ins Co	197,844	0.0003%	229,254	171,768	74.92%
				182,748,461	**0.3051%**	**176,529,643**	**96,468,099**	**54.65%**
55	984	HCC INS HOLDINGS GRP						
		42374	Houston Cas Co	64,279,840	0.1073%	63,685,366	101,969,854	160.12%
		10216	American Contractors Ind Co	51,573,514	0.0861%	48,217,990	8,103,297	16.81%
		29599	US Specialty Ins Co	51,096,345	0.0853%	35,030,110	16,411,997	46.85%
		10367	Avemco Ins Co	10,650,160	0.0178%	10,682,908	2,977,524	27.87%
				177,599,859	**0.2965%**	**157,616,374**	**129,462,672**	**82.14%**
56	677	MAGUIRE CORP GRP						
		18058	Philadelphia Ind Ins Co	151,758,234	0.2533%	134,956,618	49,823,492	36.92%
				151,758,234	**0.2533%**	**134,956,618**	**49,823,492**	**36.92%**
57	1135	PMI GRP OF CO						
		27251	PMI Mortgage Ins Co	76,095,939	0.1270%	69,297,999	-2,478,342	-3.58%
		12815	Financial Guaranty Ins Co	73,862,583	0.1233%	15,923,596	0	0.00%
				149,958,522	**0.2503%**	**85,221,595**	**-2,478,342**	**-2.91%**
58	1125	AMERICAN HEALTHCARE SPECIALTY						
		10352	Scpie Ind Co	108,109,770	0.1805%	108,569,355	29,297,324	26.98%
		39152	American Healthcare Ind Co	31,999,631	0.0534%	30,469,249	8,972,722	29.45%
				140,109,401	**0.2339%**	**139,038,604**	**38,270,046**	**27.52%**
59	3890	Applied Underwriters Grp						
		38865	California Ins Co	138,541,829	0.2313%	138,541,829	72,567,078	52.38%
				138,541,829	**0.2313%**	**138,541,829**	**72,567,078**	**52.38%**
60	105	MGIC GRP						
		29858	Mortgage Guaranty Ins Corp	135,094,969	0.2255%	128,273,080	57,632,520	44.93%
		10682	MGIC Credit Assur Corp	326,952	0.0005%	326,952	-1,063,792	-325.37%
		18740	MGIC Ind Corp	17,639	0.0000%	25,104	-105,020	-418.34%
				135,439,560	**0.2261%**	**128,625,136**	**56,463,708**	**43.90%**

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61	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	109,787,282	0.1833%	110,025,578	49,680,030	45.15%
		25798	Unigard Ind Co	18,303,192	0.0306%	19,298,983	4,837,827	25.07%
		24414	General Cas Co Of WI	1,262,037	0.0021%	1,172,884	202,183	17.24%
		24449	Regent Ins Co	957,137	0.0016%	947,570	-66,463	-7.01%
				130,309,648	**0.2175%**	**131,445,015**	**54,653,577**	**41.58%**
62	15563		SeaBright Ins Co					
		15563	SeaBright Ins Co	121,123,477	0.2022%	108,424,171	43,438,064	40.06%
				121,123,477	**0.2022%**	**108,424,171**	**43,438,064**	**40.06%**
63	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	118,679,202	0.1981%	124,151,446	31,563,914	25.42%
				118,679,202	**0.1981%**	**124,151,446**	**31,563,914**	**25.42%**
64	501		Alleghany Grp					
		22314	RSUI Ind Co	104,000,402	0.1736%	95,793,555	52,084,712	54.37%
		18619	Platte River Ins Co.	13,251,470	0.0221%	11,735,806	2,920,757	24.89%
				117,251,872	**0.1957%**	**107,529,361**	**55,005,469**	**51.15%**
65	1248		AMBAC ASSUR CORP					
		18708	Ambac Assur Corp	116,863,593	0.1951%	110,107,412	-1,405,016	-1.28%
				116,863,593	**0.1951%**	**110,107,412**	**-1,405,016**	**-1.28%**
66	225		IAT Reins Co Grp					
		26433	Harco Natl Ins Co	35,607,859	0.0594%	33,611,901	27,517,079	81.87%
		13234	Wilshire Ins Co	34,291,828	0.0572%	34,424,102	18,454,414	53.61%
		20010	Acceptance Ind Ins Co	20,197,735	0.0337%	23,685,510	13,505,441	57.02%
		28886	Transguard Ins Co Of Amer Inc	15,648,460	0.0261%	16,638,980	11,289,290	67.85%
		23248	Occidental Fire & Cas Co Of NC	10,001,677	0.0167%	9,028,973	5,289,870	58.59%
				115,747,559	**0.1932%**	**117,389,466**	**76,056,094**	**64.79%**
67	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	72,188,631	0.1205%	74,634,587	18,690,371	25.04%
		14559	Guideone Specialty Mut Ins Co	42,185,496	0.0704%	40,713,029	24,100,922	59.20%
				114,374,127	**0.1909%**	**115,347,616**	**42,791,293**	**37.10%**
68	766		Radian Grp					
		33790	Radian Guaranty Inc	95,824,659	0.1600%	95,681,690	3,332,340	3.48%
		36250	Radian Asset Assur Inc	9,985,055	0.0167%	485,656	0	0.00%
		30872	Amerin Guaranty Corp	3,389,990	0.0057%	3,389,990	1,934,495	57.06%
				109,199,704	**0.1823%**	**99,557,336**	**5,266,835**	**5.29%**
69	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	108,412,276	0.1810%	112,279,423	61,822,427	55.06%
				108,412,276	**0.1810%**	**112,279,423**	**61,822,427**	**55.06%**
70	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	84,395,557	0.1409%	84,144,857	38,261,086	45.47%
		18953	CSE Safeguard Ins Co	23,307,944	0.0389%	23,831,110	12,885,754	54.07%
				107,703,501	**0.1798%**	**107,975,967**	**51,146,840**	**47.37%**

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71	93		TEXAS ST NATL GRP					
		12831	State Natl Ins Co Inc	99,034,086	0.1653%	90,794,265	51,769,535	57.02%
		22608	National Specialty Ins Co	8,097,221	0.0135%	7,349,161	2,343,417	31.89%
				107,131,307	**0.1788%**	**98,143,426**	**54,112,952**	**55.14%**
72	3829		GeoVera Holdings Grp					
		10799	Geovera Ins Co	81,089,022	0.1354%	72,023,977	-66,000	-0.09%
		10887	Pacific Select Property Ins Co	23,250,901	0.0388%	22,144,478	-59,702	-0.27%
				104,339,923	**0.1742%**	**94,168,455**	**-125,702**	**-0.13%**
73	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	77,602,166	0.1295%	80,253,110	62,373,411	77.72%
		22551	Mitsui Sumitomo Ins USA Inc	21,145,000	0.0353%	21,735,963	13,363,174	61.48%
				98,747,166	**0.1648%**	**101,989,073**	**75,736,585**	**74.26%**
74	1114		MERCER INS GRP					
		31453	Financial Pacific Ins Co	97,115,821	0.1621%	94,871,147	49,880,220	52.58%
				97,115,821	**0.1621%**	**94,871,147**	**49,880,220**	**52.58%**
75	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	89,101,402	0.1487%	88,010,264	24,053,722	27.33%
				89,101,402	**0.1487%**	**88,010,264**	**24,053,722**	**27.33%**
76	42269		Majestic Ins Co					
		42269	Majestic Ins Co	84,077,473	0.1403%	81,130,528	32,216,429	39.71%
				84,077,473	**0.1403%**	**81,130,528**	**32,216,429**	**39.71%**
77	796		QBE INS GRP LTD					
		39217	QBE Ins Corp	81,709,721	0.1364%	79,232,968	43,084,889	54.38%
		16217	National Farmers Union Prop & Cas	2,270,832	0.0038%	2,768,578	500,135	18.06%
				83,980,553	**0.1402%**	**82,001,546**	**43,585,024**	**53.15%**
78	670		FIDELITY NATL FIN INC					
		25180	Fidelity Natl Ins Co	59,222,216	0.0989%	51,924,724	29,823,163	57.44%
		16578	Fidelity Natl Prop and Cas Ins Co	24,719,741	0.0413%	24,973,990	3,900,061	15.62%
				83,941,957	**0.1401%**	**76,898,714**	**33,723,224**	**43.85%**
79	7		FEDERATED MUT					
		13935	Federated Mut Ins Co	76,892,839	0.1284%	76,916,977	41,208,079	53.57%
		28304	Federated Service Ins Co	4,679,299	0.0078%	4,398,631	1,895,391	43.09%
				81,572,138	**0.1362%**	**81,315,608**	**43,103,470**	**53.01%**
80	241		METROPOLITAN GRP					
		25321	Metropolitan Drt Prop & Cas Ins Co	79,059,343	0.1320%	76,602,753	40,268,467	52.57%
		39357	Travelers Ins Co Accident Dept	313,313	0.0005%	937,017	-5,549,437	-592.25%
				79,372,656	**0.1325%**	**77,539,770**	**34,719,030**	**44.78%**
81	27502		Western General Ins Co					
		27502	Western General Ins Co	76,805,128	0.1282%	78,208,283	41,898,619	53.57%
				76,805,128	**0.1282%**	**78,208,283**	**41,898,619**	**53.57%**

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
82	28		AMICA MUT GRP					
		19976	Amica Mut Ins Co	75,796,780	0.1265%	74,052,091	43,091,188	58.19%
				75,796,780	**0.1265%**	**74,052,091**	**43,091,188**	**58.19%**
83	1325		RHINE RE GRP					
		24899	Alea North America Ins Co	71,010,451	0.1185%	87,476,782	59,224,991	67.70%
				71,010,451	**0.1185%**	**87,476,782**	**59,224,991**	**67.70%**
84	3416		AXIS Capital Grp					
		20370	AXIS Reins Co	70,192,440	0.1172%	61,584,882	21,306,042	34.60%
				70,192,440	**0.1172%**	**61,584,882**	**21,306,042**	**34.60%**
85	3638		PGC Holding Corp Grp					
		37648	Permanent General Assur Corp	69,953,363	0.1168%	69,693,568	37,047,352	53.16%
				69,953,363	**0.1168%**	**69,693,568**	**37,047,352**	**53.16%**
86	528		MUNICIPAL BOND INV ASR CORP GRP					
		12041	MBIA Ins Corp	68,942,027	0.1151%	87,658,866	0	0.00%
		20877	Capital Markets Assr Corp	23,595	0.0000%	66,966	0	0.00%
				68,965,622	**0.1151%**	**87,725,832**	**0**	**0.00%**
87	40010		Anchor General Ins Co					
		40010	Anchor General Ins Co	66,687,476	0.1113%	66,744,911	37,066,923	55.54%
				66,687,476	**0.1113%**	**66,744,911**	**37,066,923**	**55.54%**
88	748		Meadowbrook Ins Grp					
		25780	Williamsburg Natl Ins Co	39,235,773	0.0655%	40,319,388	20,758,631	51.49%
		18023	Star Ins Co	25,868,612	0.0432%	25,018,075	24,871,753	99.42%
				65,104,385	**0.1087%**	**65,337,463**	**45,630,384**	**69.84%**
89	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	41,787,977	0.0698%	46,867,645	85,524,117	182.48%
		39527	Heritage Ind Co	13,203,474	0.0220%	7,307,989	4,734,192	64.78%
		39845	Employers Reins Corp	7,065,679	0.0118%	7,111,514	95,606,075	1344.38%
		32077	Heritage Casualty Ins Co	324,121	0.0005%	324,121	107,584	33.19%
		21318	Coregis Ins Co	88,140	0.0001%	406,441	2,491,425	612.99%
				62,469,391	**0.1043%**	**62,017,710**	**188,463,393**	**303.89%**
90	14010		Crusader Ins Co					
		14010	Crusader Ins Co	60,268,784	0.1006%	64,712,764	35,934,640	55.53%
				60,268,784	**0.1006%**	**64,712,764**	**35,934,640**	**55.53%**
91	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	56,251,359	0.0939%	53,978,670	39,084,758	72.41%
				56,251,359	**0.0939%**	**53,978,670**	**39,084,758**	**72.41%**
92	42277		Sterling Cas Ins Co					
		42277	Sterling Cas Ins Co	56,020,946	0.0935%	56,918,129	30,903,895	54.30%
				56,020,946	**0.0935%**	**56,918,129**	**30,903,895**	**54.30%**

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93	958	VESTA INS GRP						
		22438	Hawaiian Ins & Gty Co Ltd	34,344,910	0.0573%	34,684,123	19,178,249	55.29%
		11762	Vesta Fire Ins Corp	20,902,464	0.0349%	30,316,746	31,511,240	103.94%
				55,247,374	**0.0922%**	**65,000,869**	**50,689,489**	**77.98%**
94	36706	Lawyers Mut Ins Co						
		36706	Lawyers Mut Ins Co	54,598,040	0.0911%	53,723,628	15,123,452	28.15%
				54,598,040	**0.0911%**	**53,723,628**	**15,123,452**	**28.15%**
95	408	AMERICAN NATL FNCL GRP						
		28401	American Natl Prop & Cas Co	28,423,130	0.0474%	17,236,547	9,686,053	56.19%
		11048	Pacific Prop & Cas Co	23,795,126	0.0397%	23,100,962	12,234,888	52.96%
		39942	American Natl General Ins Co	1,410,096	0.0024%	934,816	201,394	21.54%
				53,628,352	**0.0895%**	**41,272,325**	**22,122,335**	**53.60%**
96	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	43,396,273	0.0724%	41,169,158	15,570,521	37.82%
		23450	American Family Home Ins Co	8,628,796	0.0144%	7,868,192	2,801,687	35.61%
				52,025,069	**0.0868%**	**49,037,350**	**18,372,208**	**37.47%**
97	816	COMMERCE GRP INC						
		13161	Commerce West Ins Co	51,500,332	0.0860%	50,632,999	27,353,956	54.02%
				51,500,332	**0.0860%**	**50,632,999**	**27,353,956**	**54.02%**
98	471	Wells Fargo Grp						
		39039	Rural Community Ins Co	50,991,306	0.0851%	51,080,318	9,560,995	18.72%
				50,991,306	**0.0851%**	**51,080,318**	**9,560,995**	**18.72%**
99	194	FNCL SEC ASR HOLDINGS LTD						
		18287	Financial Security Assur Inc	50,973,392	0.0851%	34,537,415	0	0.00%
				50,973,392	**0.0851%**	**34,537,415**	**0**	**0.00%**
100	510	NAVIGATORS GRP INC						
		42307	Navigators Ins Co	48,772,252	0.0814%	43,393,508	17,053,590	39.30%
				48,772,252	**0.0814%**	**43,393,508**	**17,053,590**	**39.30%**
101	920	UNITED NATL GRP						
		13064	United Natl Ins Co	37,815,397	0.0631%	36,459,410	2,450,482	6.72%
		42048	Diamond State Ins Co	10,768,444	0.0180%	10,741,118	10,363,998	96.49%
		41335	United Natl Specialty Ins Co	1,914	0.0000%	4,997	592,772	11862.56%
				48,585,755	**0.0811%**	**47,205,525**	**13,407,252**	**28.40%**
102	421	COLLATERAL MORT GRP						
		24350	Triad Guaranty Ins Corp	48,465,131	0.0809%	48,509,563	22,475,398	46.33%
				48,465,131	**0.0809%**	**48,509,563**	**22,475,398**	**46.33%**
103	18767	Church Mut Ins Co						
		18767	Church Mut Ins Co	46,838,665	0.0782%	45,744,860	15,153,684	33.13%
				46,838,665	**0.0782%**	**45,744,860**	**15,153,684**	**33.13%**

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104	300	HORACE MANN GRP						
		22578	Horace Mann Ins Co	26,631,180	0.0445%	25,987,207	13,075,342	50.31%
		22756	Horace Mann Prop & Cas Ins Co	20,192,780	0.0337%	20,670,983	6,962,667	33.68%
				46,823,960	**0.0782%**	**46,658,190**	**20,038,009**	**42.95%**
105	306	CUNA MUT GRP						
		10847	Cumis Ins Society Inc	42,078,721	0.0702%	41,292,517	32,504,626	78.72%
		40266	CMG Mortgage Ins Co	4,225,160	0.0071%	3,610,473	-74,482	-2.06%
		29114	CMG Mortgage Assur Co	17,787	0.0000%	17,555	1,483	8.45%
				46,321,668	**0.0773%**	**44,920,545**	**32,431,627**	**72.20%**
106	800	WESTERN MUT INS GRP						
		15776	Residence Mut Ins Co	40,421,009	0.0675%	39,113,069	13,845,124	35.40%
		13625	Western Mut Ins Co	4,956,081	0.0083%	5,190,320	1,966,200	37.88%
				45,377,090	**0.0757%**	**44,303,389**	**15,811,324**	**35.69%**
107	25240	NAU Country Ins Co						
		25240	NAU Country Ins Co	44,593,575	0.0744%	34,461,816	31,354,014	90.98%
				44,593,575	**0.0744%**	**34,461,816**	**31,354,014**	**90.98%**
108	457	ARGONAUT GRP						
		19801	Argonaut Ins Co	31,720,809	0.0529%	41,036,186	15,914,983	38.78%
		19860	Argonaut Great Central Ins Co	7,902,363	0.0132%	6,416,857	2,081,656	32.44%
		19828	Argonaut-Midwest Ins Co	701,339	0.0012%	544,164	1,428,481	262.51%
		19844	Argonaut-Southwest Ins Co	363,738	0.0006%	-708,042	-47,389	6.69%
				40,688,249	**0.0679%**	**47,289,165**	**19,377,731**	**40.98%**
109	12177	Compwest Ins Co						
		12177	Compwest Ins Co	39,739,852	0.0663%	35,729,227	19,293,783	54.00%
				39,739,852	**0.0663%**	**35,729,227**	**19,293,783**	**54.00%**
110	783	RLI INS GRP						
		13056	RLI Ins Co	39,659,561	0.0662%	41,861,336	12,381,205	29.58%
				39,659,561	**0.0662%**	**41,861,336**	**12,381,205**	**29.58%**
111	608	MEDICAL INS EXCH OF CA GRP						
		32433	Medical Ins Exch Of CA	37,496,195	0.0626%	36,534,715	15,025,342	41.13%
		36412	Claremont Liability Ins Co	1,656,803	0.0028%	1,646,892	13,454,300	816.95%
				39,152,998	**0.0654%**	**38,181,607**	**28,479,642**	**74.59%**
112	38733	Alaska Nat Ins Co						
		38733	Alaska Nat Ins Co	37,978,435	0.0634%	34,135,009	8,128,364	23.81%
				37,978,435	**0.0634%**	**34,135,009**	**8,128,364**	**23.81%**
113	40134	SUA Ins Co						
		40134	SUA Ins Co	35,670,953	0.0595%	14,962,014	6,644,827	44.41%
				35,670,953	**0.0595%**	**14,962,014**	**6,644,827**	**44.41%**
114	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	35,415,768	0.0591%	36,920,744	1,903,759	5.16%
				35,415,768	**0.0591%**	**36,920,744**	**1,903,759**	**5.16%**

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115	39861	Golden Bear Ins Co						
		39861	Golden Bear Ins Co	35,190,324	0.0587%	33,431,373	10,753,480	32.17%
				35,190,324	**0.0587%**	**33,431,373**	**10,753,480**	**32.17%**
116	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	35,001,949	0.0584%	35,981,871	17,374,224	48.29%
				35,001,949	**0.0584%**	**35,981,871**	**17,374,224**	**48.29%**
117	40975	Dentists Ins Co						
		40975	Dentists Ins Co	33,314,951	0.0556%	32,365,634	1,993,396	6.16%
				33,314,951	**0.0556%**	**32,365,634**	**1,993,396**	**6.16%**
118	83	GRANGE INS						
		22101	Grange Ins Assn	32,533,457	0.0543%	32,378,619	16,738,893	51.70%
		22128	Rocky Mountain Fire & Cas Co	9,355	0.0000%	23,178	534,268	2305.07%
				32,542,812	**0.0543%**	**32,401,797**	**17,273,161**	**53.31%**
119	37621	Toyota Motor Ins Co						
		37621	Toyota Motor Ins Co	31,554,681	0.0527%	16,653,328	10,443,810	62.71%
				31,554,681	**0.0527%**	**16,653,328**	**10,443,810**	**62.71%**
120	32107	Sutter Ins Co						
		32107	Sutter Ins Co	31,168,435	0.0520%	32,819,756	19,838,842	60.45%
				31,168,435	**0.0520%**	**32,819,756**	**19,838,842**	**60.45%**
121	257	SAFEWAY INS GRP						
		12521	Safeway Ins Co	26,447,471	0.0441%	28,697,168	14,483,527	50.47%
		10939	Safeway Direct Ins Co	3,465,345	0.0058%	3,580,829	2,150,070	60.04%
				29,912,816	**0.0499%**	**32,277,997**	**16,633,597**	**51.53%**
122	36340	Camico Mut Ins Co						
		36340	Camico Mut Ins Co	29,283,666	0.0489%	29,714,937	3,685,328	12.40%
				29,283,666	**0.0489%**	**29,714,937**	**3,685,328**	**12.40%**
123	74	DELPHI FIN GRP						
		15105	Safety Natl Cas Corp	27,828,585	0.0465%	27,661,925	14,077,797	50.89%
				27,828,585	**0.0465%**	**27,661,925**	**14,077,797**	**50.89%**
124	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	27,515,402	0.0459%	26,802,977	25,761,506	96.11%
				27,515,402	**0.0459%**	**26,802,977**	**25,761,506**	**96.11%**
125	866	WESTERN WORLD GRP						
		37982	Tudor Ins Co	16,354,528	0.0273%	16,225,235	14,680,201	90.48%
		13196	Western World Ins Co	7,588,209	0.0127%	8,062,518	3,515,436	43.60%
		40436	Stratford Ins Co	3,022,974	0.0050%	2,966,046	1,149,095	38.74%
				26,965,711	**0.0450%**	**27,253,799**	**19,344,732**	**70.98%**
126	853	PUBLIC SERVICE GRP						
		15059	Public Service Mut Ins Co	25,463,567	0.0425%	25,584,270	11,559,919	45.18%
				25,463,567	**0.0425%**	**25,584,270**	**11,559,919**	**45.18%**

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127	273	WORKMENS GRP						
		13250	Workmens Auto Ins Co	25,101,331	0.0419%	22,418,438	9,288,200	41.43%
				25,101,331	**0.0419%**	**22,418,438**	**9,288,200**	**41.43%**
128	75	INSCO DICO GRP						
		12718	Developers Surety And Ind Co	18,050,387	0.0301%	17,227,036	2,827,495	16.41%
		25550	Indemnity Co Of CA	5,222,652	0.0087%	5,157,952	125,869	2.44%
				23,273,039	**0.0388%**	**22,384,988**	**2,953,364**	**13.19%**
129	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	23,023,865	0.0384%	23,568,683	7,068,091	29.99%
				23,023,865	**0.0384%**	**23,568,683**	**7,068,091**	**29.99%**
130	4011	Genworth Financial Grp						
		38458	Genworth Mortgage Ins Corp	22,548,596	0.0376%	22,968,839	2,490,759	10.84%
		29823	Genworth Residential Mrt Ins Corp NC	81,789	0.0001%	73,801	0	0.00%
		18759	Verex Assure Inc	6,167	0.0000%	9,072	-9,190	-101.30%
		16675	Genworth Mortgage Ins Corp Of NC	65	0.0000%	65	0	0.00%
				22,636,617	**0.0378%**	**23,051,777**	**2,481,569**	**10.77%**
131	11592	International Fidelity Ins Co						
		11592	International Fidelity Ins Co	21,874,730	0.0365%	20,986,073	1,962,371	9.35%
				21,874,730	**0.0365%**	**20,986,073**	**1,962,371**	**9.35%**
132	62	EMC INS CO						
		21415	Employers Mut Cas Co	21,855,168	0.0365%	21,826,507	5,911,409	27.08%
				21,855,168	**0.0365%**	**21,826,507**	**5,911,409**	**27.08%**
133	468	Aegon US Holding Grp						
		10952	Stonebridge Casualty Ins Co	21,321,298	0.0356%	20,836,174	10,940,353	52.51%
				21,321,298	**0.0356%**	**20,836,174**	**10,940,353**	**52.51%**
134	21172	Vanliner Ins Co						
		21172	Vanliner Ins Co	21,138,963	0.0353%	21,287,216	10,852,840	50.98%
				21,138,963	**0.0353%**	**21,287,216**	**10,852,840**	**50.98%**
135	3636	Lancer Ins Grp						
		26077	Lancer Ins Co	20,243,107	0.0338%	20,734,637	15,209,885	73.35%
				20,243,107	**0.0338%**	**20,734,637**	**15,209,885**	**73.35%**
136	10830	Business Alliance Ins Co						
		10830	Business Alliance Ins Co	20,088,627	0.0335%	18,729,277	5,743,502	30.67%
				20,088,627	**0.0335%**	**18,729,277**	**5,743,502**	**30.67%**
137	10639	Attorneys Liab Assur Society Inc RRG						
		10639	Attorneys Liab Assur Society Inc RRG	19,353,557	0.0323%	18,591,000	14,000,614	75.31%
				19,353,557	**0.0323%**	**18,591,000**	**14,000,614**	**75.31%**
138	930	DHC GRP						
		23671	National American Ins Co Of CA	11,510,667	0.0192%	11,754,607	3,637,358	30.94%
		19269	Danielson Natl Ins Co	6,785,020	0.0113%	6,786,029	4,184,245	61.66%
				18,295,687	**0.0305%**	**18,540,636**	**7,821,603**	**42.19%**

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139	10520		Care West Ins Co					
		10520	Care West Ins Co	16,590,286	0.0277%	21,094,122	10,114,299	47.95%
				16,590,286	**0.0277%**	**21,094,122**	**10,114,299**	**47.95%**
140	37206		Contractors Bonding & Ins Co					
		37206	Contractors Bonding & Ins Co	16,519,968	0.0276%	16,323,527	3,820,864	23.41%
				16,519,968	**0.0276%**	**16,323,527**	**3,820,864**	**23.41%**
141	1293		HOMESITE INS GRP					
		11005	Homesite Ins Co Of CA	16,181,135	0.0270%	14,226,007	6,560,303	46.11%
				16,181,135	**0.0270%**	**14,226,007**	**6,560,303**	**46.11%**
142	689		BANKERS INS GRP					
		33162	Bankers Ins Co	16,138,051	0.0269%	16,268,761	4,641,647	28.53%
				16,138,051	**0.0269%**	**16,268,761**	**4,641,647**	**28.53%**
143	2638		NCMIC Grp					
		15865	NCMIC Ins Co	15,767,108	0.0263%	14,629,684	3,469,861	23.72%
				15,767,108	**0.0263%**	**14,629,684**	**3,469,861**	**23.72%**
144	12360		Ocean Harbor Cas Ins Co					
		12360	Ocean Harbor Cas Ins Co	15,593,672	0.0260%	13,313,370	9,432,196	70.85%
				15,593,672	**0.0260%**	**13,313,370**	**9,432,196**	**70.85%**
145	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	14,977,206	0.0250%	15,378,397	-3,886,216	-25.27%
				14,977,206	**0.0250%**	**15,378,397**	**-3,886,216**	**-25.27%**
146	42757		Agri General Ins Co					
		42757	Agri General Ins Co	14,706,571	0.0245%	14,584,258	5,734,012	39.32%
				14,706,571	**0.0245%**	**14,584,258**	**5,734,012**	**39.32%**
147	313		AEGIS GRP					
		33898	Aegis Security Ins Co	14,049,842	0.0235%	12,976,270	6,205,938	47.83%
				14,049,842	**0.0235%**	**12,976,270**	**6,205,938**	**47.83%**
148	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	13,739,062	0.0229%	12,430,031	6,231,707	50.13%
		12190	NIPPONKOA Ins Co of America	29,545	0.0000%	29,545	-807,318	-2732.50%
				13,768,607	**0.0230%**	**12,459,576**	**5,424,389**	**43.54%**
149	23		BCS INS GRP					
		38245	BCS Ins Co	13,168,110	0.0220%	12,149,309	4,164,182	34.28%
				13,168,110	**0.0220%**	**12,149,309**	**4,164,182**	**34.28%**
150	1346		AMERICAN SAFETY HOLDING GRP					
		25448	American Safety RRG Inc	6,568,409	0.0110%	7,320,256	2,602,305	35.55%
		39969	American Safety Cas Ins Co	6,418,877	0.0107%	6,115,104	5,550,433	90.77%
				12,987,286	**0.0217%**	**13,435,360**	**8,152,738**	**60.68%**
151	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	12,720,916	0.0212%	9,355,343	6,356,179	67.94%
				12,720,916	**0.0212%**	**9,355,343**	**6,356,179**	**67.94%**

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152	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	12,365,184	0.0206%	12,375,554	5,870,565	47.44%
				12,365,184	**0.0206%**	**12,375,554**	**5,870,565**	**47.44%**
153	14354		Jewelers Mut Ins Co					
		14354	Jewelers Mut Ins Co	12,335,699	0.0206%	11,963,431	6,073,875	50.77%
				12,335,699	**0.0206%**	**11,963,431**	**6,073,875**	**50.77%**
154	12793		Surety Co Of The Pacific					
		12793	Surety Co Of The Pacific	12,023,138	0.0201%	11,400,909	1,452,161	12.74%
				12,023,138	**0.0201%**	**11,400,909**	**1,452,161**	**12.74%**
155	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	11,577,582	0.0193%	15,566,737	2,972,132	19.09%
				11,577,582	**0.0193%**	**15,566,737**	**2,972,132**	**19.09%**
156	1218		PENN AMER GRP INC					
		32859	Penn-Amer Ins Co	11,292,208	0.0188%	12,626,274	4,630,756	36.68%
				11,292,208	**0.0188%**	**12,626,274**	**4,630,756**	**36.68%**
157	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	11,107,377	0.0185%	11,399,446	5,940,712	52.11%
				11,107,377	**0.0185%**	**11,399,446**	**5,940,712**	**52.11%**
158	18		AMERICAN ROAD GRP					
		19631	American Road Ins Co	10,476,429	0.0175%	10,555,901	1,996,635	18.91%
				10,476,429	**0.0175%**	**10,555,901**	**1,996,635**	**18.91%**
159	828		GUARD INS CO					
		31470	Norguard Ins Co	5,084,135	0.0085%	2,443,434	887,547	36.32%
		42390	Amguard Ins Co	4,318,008	0.0072%	2,044,692	1,164,527	56.95%
		14702	Eastguard Ins Co	1,007,316	0.0017%	475,714	692,768	145.63%
				10,409,459	**0.0174%**	**4,963,840**	**2,744,842**	**55.30%**
160	852		GENERAL AGENTS GRP					
		40150	MGA Ins Co Inc	10,134,937	0.0169%	4,750,880	900,864	18.96%
				10,134,937	**0.0169%**	**4,750,880**	**900,864**	**18.96%**
161	13285		Allegheny Cas Co					
		13285	Allegheny Cas Co	9,960,096	0.0166%	9,969,002	0	0.00%
				9,960,096	**0.0166%**	**9,969,002**	**0**	**0.00%**
162	256		NY MARINE & GEN GRP					
		16608	New York Marine & Gnrl Ins Co	9,899,175	0.0165%	10,240,656	19,428,638	189.72%
				9,899,175	**0.0165%**	**10,240,656**	**19,428,638**	**189.72%**
163	3569		Caterpillar Grp					
		11255	Caterpillar Ins Co	9,667,020	0.0161%	6,548,364	4,785,421	73.08%
				9,667,020	**0.0161%**	**6,548,364**	**4,785,421**	**73.08%**
164	697		VAN ENT GRP					
		37060	Old United Cas Co	8,983,459	0.0150%	9,588,288	5,112,505	53.32%
				8,983,459	**0.0150%**	**9,588,288**	**5,112,505**	**53.32%**

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165	10920		Alliance United Ins Co					
		10920	Alliance United Ins Co	8,798,602	0.0147%	8,597,383	5,435,501	63.22%
				8,798,602	**0.0147%**	**8,597,383**	**5,435,501**	**63.22%**
166	352		HOUSEHOLD FINANCE CORP					
		25011	Wesco Ins Co	8,129,747	0.0136%	7,888,282	862,581	10.93%
				8,129,747	**0.0136%**	**7,888,282**	**862,581**	**10.93%**
167	15768		Merced Mut Ins Co					
		15768	Merced Mut Ins Co	7,549,070	0.0126%	7,405,452	2,592,180	35.00%
				7,549,070	**0.0126%**	**7,405,452**	**2,592,180**	**35.00%**
168	3504		PICA Grp					
		14460	Podiatry Ins Co Of Amer A Mut Co	6,762,176	0.0113%	6,272,034	1,392,522	22.20%
		10222	PACO Assur Co Inc	634,592	0.0011%	220,896	272,904	123.54%
				7,396,768	**0.0123%**	**6,492,930**	**1,665,426**	**25.65%**
169	18538		Bancinsure Inc					
		18538	Bancinsure Inc	7,346,555	0.0123%	7,589,845	7,042,686	92.79%
				7,346,555	**0.0123%**	**7,589,845**	**7,042,686**	**92.79%**
170	3496		Quanta US Holdings Grp					
		23752	Quanta Ind Co	7,094,704	0.0118%	4,165,086	890,052	21.37%
				7,094,704	**0.0118%**	**4,165,086**	**890,052**	**21.37%**
171	23108		Lumbermens Underwriting Alliance					
		23108	Lumbermens Underwriting Alliance	6,940,231	0.0116%	6,802,939	72,061	1.06%
				6,940,231	**0.0116%**	**6,802,939**	**72,061**	**1.06%**
172	31968		Merastar Ins Co					
		31968	Merastar Ins Co	6,829,521	0.0114%	6,807,664	4,475,279	65.74%
				6,829,521	**0.0114%**	**6,807,664**	**4,475,279**	**65.74%**
173	3482		North American Builders Grp					
		11603	Contractors Ins Co of North Amer RRG	6,755,585	0.0113%	2,558,758	1,056,083	41.27%
				6,755,585	**0.0113%**	**2,558,758**	**1,056,083**	**41.27%**
174	11965		Allegiant Ins Co Inc A RRG					
		11965	Allegiant Ins Co Inc A RRG	6,640,076	0.0111%	6,640,076	3,757,158	56.58%
				6,640,076	**0.0111%**	**6,640,076**	**3,757,158**	**56.58%**
175	2378		HBW Holdings Grp					
		44016	National Home Ins Co RRG	6,303,851	0.0105%	2,855,208	3,187,878	111.65%
				6,303,851	**0.0105%**	**2,855,208**	**3,187,878**	**111.65%**
176	479		IFG CO					
		11177	First Financial Ins Co	6,280,177	0.0105%	6,826,370	5,346,407	78.32%
				6,280,177	**0.0105%**	**6,826,370**	**5,346,407**	**78.32%**
177	41459		Armed Forces Ins Exchange					
		41459	Armed Forces Ins Exchange	6,006,080	0.0100%	5,927,475	2,111,966	35.63%
				6,006,080	**0.0100%**	**5,927,475**	**2,111,966**	**35.63%**

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178	27480		Mid-State Mut Ins Co					
		27480	Mid-State Mut Ins Co	5,583,825	0.0093%	6,166,194	1,841,947	29.87%
				5,583,825	**0.0093%**	**6,166,194**	**1,841,947**	**29.87%**
179	248		UNITED FIRE & CAS GRP					
		13021	United Fire & Cas Co	5,295,625	0.0088%	5,812,917	-1,000	-0.02%
				5,295,625	**0.0088%**	**5,812,917**	**-1,000**	**-0.02%**
180	29530		AXA Art Ins Corp					
		29530	AXA Art Ins Corp	5,056,991	0.0084%	5,424,253	3,566,942	65.76%
				5,056,991	**0.0084%**	**5,424,253**	**3,566,942**	**65.76%**
181	26379		Accredited Surety & Cas Co Inc					
		26379	Accredited Surety & Cas Co Inc	5,030,186	0.0084%	4,716,058	733,075	15.54%
				5,030,186	**0.0084%**	**4,716,058**	**733,075**	**15.54%**
182	108		LUMBERMENS MUT CAS GRP					
		22918	American Motorists Ins Co	3,452,622	0.0058%	6,605,936	22,167,802	335.57%
		27138	Kemper Cas Ins Co	800,000	0.0013%	800,000	484,608	60.58%
		30562	American Manufacturers Mut Ins Co	442,500	0.0007%	1,223,965	7,413,116	605.66%
		22977	Lumbermens Mut Cas Co	330,384	0.0006%	947,580	13,413,220	1415.52%
				5,025,506	**0.0084%**	**9,577,481**	**43,478,746**	**453.97%**
183	968		AXA INS GRP					
		11835	AXA Re Amer Ins Co	4,958,591	0.0083%	7,987,051	1,298,168	16.25%
				4,958,591	**0.0083%**	**7,987,051**	**1,298,168**	**16.25%**
184	767		PENN MFR ASN INS					
		12262	Pennsylvania Manufacturers Asn Ins C	3,109,014	0.0052%	2,913,540	1,660,912	57.01%
		41424	Pennsylvania Manufacturers Ind Co	1,069,175	0.0018%	400,469	196,153	48.98%
		36897	Manufacturers Alliance Ins Co	519,993	0.0009%	583,050	-20,226	-3.47%
				4,698,182	**0.0078%**	**3,897,059**	**1,836,839**	**47.13%**
185	3018		Converium Holding Grp					
		22730	Converium Ins North Amer Inc	4,309,986	0.0072%	16,066,003	-96,649	-0.60%
				4,309,986	**0.0072%**	**16,066,003**	**-96,649**	**-0.60%**
186	781		UNION LABOR GRP					
		37893	Ulico Cas Co	4,246,443	0.0071%	4,561,740	4,271,480	93.64%
				4,246,443	**0.0071%**	**4,561,740**	**4,271,480**	**93.64%**
187	37931		General Fire & Cas Co					
		37931	General Fire & Cas Co	4,137,151	0.0069%	9,940,414	9,076,739	91.31%
				4,137,151	**0.0069%**	**9,940,414**	**9,076,739**	**91.31%**
188	3479		Merchants Bonding Co Grp					
		14494	Merchants Bonding Co (Mutual)	4,083,657	0.0068%	3,818,186	113,184	2.96%
				4,083,657	**0.0068%**	**3,818,186**	**113,184**	**2.96%**

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189	604		GERLING GLOBAL RE GRP					
		41343	Gerling Amer Ins Co	3,070,201	0.0051%	2,876,992	-8,438,833	-293.32%
		32190	Constitution Ins Co	914,611	0.0015%	924,611	2,344,386	253.55%
				3,984,812	**0.0067%**	**3,801,603**	**-6,094,447**	**-160.31%**
190	26565		Ohio Ind Co					
		26565	Ohio Ind Co	3,550,010	0.0059%	3,649,105	715,264	19.60%
				3,550,010	**0.0059%**	**3,649,105**	**715,264**	**19.60%**
191	11948		Global Hawk Ins Co RRG					
		11948	Global Hawk Ins Co RRG	3,424,349	0.0057%	1,557,435	513,953	33.00%
				3,424,349	**0.0057%**	**1,557,435**	**513,953**	**33.00%**
192	10048		Hyundai Marine & Fire Ins Co Ltd					
		10048	Hyundai Marine & Fire Ins Co Ltd	3,344,621	0.0056%	3,237,280	5,194,051	160.44%
				3,344,621	**0.0056%**	**3,237,280**	**5,194,051**	**160.44%**
193	3596		Affirmative Ins Grp					
		42609	Affirmative Ins Co	3,147,886	0.0053%	1,584,228	964,250	60.87%
				3,147,886	**0.0053%**	**1,584,228**	**964,250**	**60.87%**
194	1234		RESPONSE INS GRP					
		26050	Response Worldwide Ins Co	1,978,308	0.0033%	1,965,502	1,153,061	58.66%
		10970	Response Ind Co Of CA	667,271	0.0011%	641,139	386,000	60.21%
		43044	Response Ins Co	405,267	0.0007%	310,133	285,265	91.98%
				3,050,846	**0.0051%**	**2,916,774**	**1,824,326**	**62.55%**
195	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	2,412,288	0.0040%	1,781,298	-871,433	-48.92%
		22306	Massachusetts Bay Ins Co	490,082	0.0008%	287,256	-1,492,419	-519.54%
				2,902,370	**0.0048%**	**2,068,554**	**-2,363,852**	**-114.28%**
196	3489		Republic Companies Grp					
		19216	Southern Ins Co	2,792,492	0.0047%	3,250,107	2,016,635	62.05%
				2,792,492	**0.0047%**	**3,250,107**	**2,016,635**	**62.05%**
197	16705		Dealers Assur Co					
		16705	Dealers Assur Co	2,671,701	0.0045%	833,963	30,175	3.62%
				2,671,701	**0.0045%**	**833,963**	**30,175**	**3.62%**
198	11840		Fairway Physicians Ins Co RRG					
		11840	Fairway Physicians Ins Co RRG	2,554,426	0.0043%	1,795,406	261,941	14.59%
				2,554,426	**0.0043%**	**1,795,406**	**261,941**	**14.59%**
199	31380		American Surety Co					
		31380	American Surety Co	2,428,976	0.0041%	2,403,207	-21,765	-0.91%
				2,428,976	**0.0041%**	**2,403,207**	**-21,765**	**-0.91%**
200	244		CINCINNATI FNCL CP					
		10677	Cincinnati Ins Co	2,417,033	0.0040%	2,724,819	1,125,712	41.31%
				2,417,033	**0.0040%**	**2,724,819**	**1,125,712**	**41.31%**

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201	1208	GRAY INS GRP						
		36307	Gray Ins Co	2,414,679	0.0040%	2,412,786	161,576	6.70%
				2,414,679	**0.0040%**	**2,412,786**	**161,576**	**6.70%**
202	41394	Benchmark Ins Co						
		41394	Benchmark Ins Co	2,367,095	0.0040%	1,544,821	661,719	42.83%
				2,367,095	**0.0040%**	**1,544,821**	**661,719**	**42.83%**
203	10008	Western Ins Co						
		10008	Western Ins Co	2,334,912	0.0039%	1,791,998	0	0.00%
				2,334,912	**0.0039%**	**1,791,998**	**0**	**0.00%**
204	36234	Preferred Professional Ins Co						
		36234	Preferred Professional Ins Co	2,292,032	0.0038%	2,392,248	-1,438,926	-60.15%
				2,292,032	**0.0038%**	**2,392,248**	**-1,438,926**	**-60.15%**
205	574	AMERCO CORP						
		31089	Republic Western Ins Co	2,280,834	0.0038%	2,280,110	8,976,655	393.69%
				2,280,834	**0.0038%**	**2,280,110**	**8,976,655**	**393.69%**
206	37940	Lexington Natl Ins Corp						
		37940	Lexington Natl Ins Corp	2,233,054	0.0037%	2,171,525	0	0.00%
				2,233,054	**0.0037%**	**2,171,525**	**0**	**0.00%**
207	867	PROTECTIVE INS GRP						
		40460	Sagamore Ins Co	1,321,120	0.0022%	1,471,844	409,279	27.81%
		12416	Protective Ins Co	879,468	0.0015%	873,023	-209,865	-24.04%
				2,200,588	**0.0037%**	**2,344,867**	**199,414**	**8.50%**
208	1113	MEDMARK INS GRP						
		22241	Medmarc Cas Ins Co	2,114,212	0.0035%	2,289,444	2,597,355	113.45%
				2,114,212	**0.0035%**	**2,289,444**	**2,597,355**	**113.45%**
209	22896	Aca Financial Guaranty Corp						
		22896	Aca Financial Guaranty Corp	1,993,093	0.0033%	1,618,312	0	0.00%
				1,993,093	**0.0033%**	**1,618,312**	**0**	**0.00%**
210	40398	American Fuji Fire & Marine Ins Co						
		40398	American Fuji Fire & Marine Ins Co	1,937,417	0.0032%	1,971,779	1,333,203	67.61%
				1,937,417	**0.0032%**	**1,971,779**	**1,333,203**	**67.61%**
211	11711	Access Ins Co						
		11711	Access Ins Co	1,822,461	0.0030%	157,578	105,670	67.06%
				1,822,461	**0.0030%**	**157,578**	**105,670**	**67.06%**
212	27081	Bond Safeguard Ins Co						
		27081	Bond Safeguard Ins Co	1,740,836	0.0029%	681,092	91,395	13.42%
				1,740,836	**0.0029%**	**681,092**	**91,395**	**13.42%**
213	3592	ProAlliance Grp						
		39551	Continental Heritage Ins Co	1,725,320	0.0029%	1,469,940	1,401	0.10%
				1,725,320	**0.0029%**	**1,469,940**	**1,401**	**0.10%**

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214	31887		Coface North Amer Ins Co					
		31887	Coface North Amer Ins Co	1,697,837	0.0028%	2,057,977	888,017	43.15%
				1,697,837	**0.0028%**	**2,057,977**	**888,017**	**43.15%**
215	10815		Verlan Fire Ins Co MD					
		10815	Verlan Fire Ins Co MD	1,696,473	0.0028%	1,600,828	-415,104	-25.93%
				1,696,473	**0.0028%**	**1,600,828**	**-415,104**	**-25.93%**
216	228		WESTFIELD Grp					
		24120	Westfield Natl Ins Co	1,398,340	0.0023%	343,990	98,898	28.75%
				1,398,340	**0.0023%**	**343,990**	**98,898**	**28.75%**
217	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	1,097,115	0.0018%	1,014,874	1,456,107	143.48%
				1,097,115	**0.0018%**	**1,014,874**	**1,456,107**	**143.48%**
218	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	941,284	0.0016%	1,382,020	1,927,997	139.51%
		25984	Graphic Arts Mut Ins Co	93,985	0.0002%	96,871	934,069	964.24%
				1,035,269	**0.0017%**	**1,478,891**	**2,862,066**	**193.53%**
219	41		CITIGROUP					
		41211	Triton Ins Co	1,012,708	0.0017%	1,616,209	-118,703	-7.34%
				1,012,708	**0.0017%**	**1,616,209**	**-118,703**	**-7.34%**
220	11824		Intermodal Ins Co RRG					
		11824	Intermodal Ins Co RRG	1,002,327	0.0017%	2,059,700	546,749	26.55%
				1,002,327	**0.0017%**	**2,059,700**	**546,749**	**26.55%**
221	22950		Acstar Ins Co					
		22950	Acstar Ins Co	969,461	0.0016%	1,077,366	404,762	37.57%
				969,461	**0.0016%**	**1,077,366**	**404,762**	**37.57%**
222	50		Country Ins & Financial Services Grp					
		23647	Mutual Service Cas Ins Co	946,193	0.0016%	5,274,264	-1,402,310	-26.59%
				946,193	**0.0016%**	**5,274,264**	**-1,402,310**	**-26.59%**
223	33499		Dorinco Rein Co					
		33499	Dorinco Rein Co	907,884	0.0015%	608,861	0	0.00%
				907,884	**0.0015%**	**608,861**	**0**	**0.00%**
224	34711		Computer Ins Co					
		34711	Computer Ins Co	806,957	0.0013%	871,949	-4,240	-0.49%
				806,957	**0.0013%**	**871,949**	**-4,240**	**-0.49%**
225	344		CHURCH PENSION FUND					
		10669	Church Ins Co	702,337	0.0012%	731,997	4,351,626	594.49%
				702,337	**0.0012%**	**731,997**	**4,351,626**	**594.49%**
226	12297		Petroleum Cas Co					
		12297	Petroleum Cas Co	668,601	0.0011%	668,601	-356,219	-53.28%
				668,601	**0.0011%**	**668,601**	**-356,219**	**-53.28%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
227	11847		Gynecologic Oncologists RRG Inc					
		11847	Gynecologic Oncologists RRG Inc	664,186	0.0011%	664,186	-222,591	-33.51%
				664,186	**0.0011%**	**664,186**	**-222,591**	**-33.51%**
228	1		AETNA					
		36153	Aetna Ins Co of CT	621,052	0.0010%	621,052	1,150,513	185.25%
				621,052	**0.0010%**	**621,052**	**1,150,513**	**185.25%**
229	24		ATLANTIC CO					
		19895	Atlantic Mut Ins Co	432,427	0.0007%	1,848,924	3,951,325	213.71%
		19909	Centennial Ins Co	180,268	0.0003%	1,104,719	13,076,076	1183.66%
				612,695	**0.0010%**	**2,953,643**	**17,027,401**	**576.49%**
230	43583		Northwest Physicians Mut Ins Co					
		43583	Northwest Physicians Mut Ins Co	552,722	0.0009%	1,244,280	-166,455	-13.38%
				552,722	**0.0009%**	**1,244,280**	**-166,455**	**-13.38%**
231	10758		Colonial Surety Co					
		10758	Colonial Surety Co	533,172	0.0009%	392,700	238,601	60.76%
				533,172	**0.0009%**	**392,700**	**238,601**	**60.76%**
232	28497		Usplate Glass Ins Co					
		28497	Usplate Glass Ins Co	520,479	0.0009%	533,082	58,032	10.89%
				520,479	**0.0009%**	**533,082**	**58,032**	**10.89%**
233	44598		College Liability Ins Co A Recip RRG					
		44598	College Liability Ins Co A Recip RRG	477,343	0.0008%	597,836	39,370	6.59%
				477,343	**0.0008%**	**597,836**	**39,370**	**6.59%**
234	1169		GENERALI GRP					
		11231	Generali Us Branch	476,438	0.0008%	459,285	-66,976	-14.58%
				476,438	**0.0008%**	**459,285**	**-66,976**	**-14.58%**
235	242		SELECTIVE INS					
		12572	Selective Ins Co Of Amer	459,222	0.0008%	102,703	44,921	43.74%
				459,222	**0.0008%**	**102,703**	**44,921**	**43.74%**
236	594		AMERICAN CONTRACTORS INS GRP					
		19984	ACIG Ins Co	456,177	0.0008%	456,177	-6,956	-1.52%
				456,177	**0.0008%**	**456,177**	**-6,956**	**-1.52%**
237	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	432,808	0.0007%	496,559	-849,066	-170.99%
				432,808	**0.0007%**	**496,559**	**-849,066**	**-170.99%**
238	3485		Rothschild International Grp					
		41580	Red Shield Ins Co	346,598	0.0006%	325,224	152,676	46.94%
				346,598	**0.0006%**	**325,224**	**152,676**	**46.94%**
239	36650		Guarantee Co Of North America USA					
		36650	Guarantee Co Of North America USA	345,729	0.0006%	302,285	764,990	253.07%
				345,729	**0.0006%**	**302,285**	**764,990**	**253.07%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
240	40550		Pacific Pioneer Ins Co					
		40550	Pacific Pioneer Ins Co	327,077	0.0005%	553,593	61,437	11.10%
				327,077	**0.0005%**	**553,593**	**61,437**	**11.10%**
241	30082		CPA Ins Co					
		30082	CPA Ins Co	302,749	0.0005%	302,749	130,456	43.09%
				302,749	**0.0005%**	**302,749**	**130,456**	**43.09%**
242	961		FRONTIER INS GRP					
		34266	Frontier Ins Co	290,956	0.0005%	294,625	0	0.00%
				290,956	**0.0005%**	**294,625**	**0**	**0.00%**
243	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	275,061	0.0005%	274,634	1,224,911	446.02%
				275,061	**0.0005%**	**274,634**	**1,224,911**	**446.02%**
244	10200		American Live Stock Ins Co					
		10200	American Live Stock Ins Co	194,412	0.0003%	218,950	328,130	149.87%
				194,412	**0.0003%**	**218,950**	**328,130**	**149.87%**
245	11304		Global Surety & Ins Co					
		11304	Global Surety & Ins Co	178,986	0.0003%	155,085	0	0.00%
				178,986	**0.0003%**	**155,085**	**0**	**0.00%**
246	3384		The Kernan Grp					
		26549	Reinsurance Co Of Amer Inc	160,202	0.0003%	160,202	1,406,260	877.80%
				160,202	**0.0003%**	**160,202**	**1,406,260**	**877.80%**
247	37540		Beazley Ins Co Inc					
		37540	Beazley Ins Co Inc	159,770	0.0003%	14,113	11,026	78.13%
				159,770	**0.0003%**	**14,113**	**11,026**	**78.13%**
248	246		INDIANA LUMBERMENS					
		14265	Indiana Lumbermens Mut Ins Co	102,285	0.0002%	55,664	175,499	315.28%
				102,285	**0.0002%**	**55,664**	**175,499**	**315.28%**
249	12172		Claim Professionals Liab ins Co RRG					
		12172	Claim Professionals Liab ins Co RRG	79,296	0.0001%	57,176	30,518	53.38%
				79,296	**0.0001%**	**57,176**	**30,518**	**53.38%**
250	40800		American Sterling Ins Co					
		40800	American Sterling Ins Co	78,922	0.0001%	93,736	246,894	263.39%
				78,922	**0.0001%**	**93,736**	**246,894**	**263.39%**
251	10935		Western Underwriters Ins Co					
		10935	Western Underwriters Ins Co	60,557	0.0001%	17,918	0	0.00%
				60,557	**0.0001%**	**17,918**	**0**	**0.00%**
252	10991		Global Intl Ins Co Inc A RRG					
		10991	Global Intl Ins Co Inc A RRG	53,072	0.0001%	53,072	0	0.00%
				53,072	**0.0001%**	**53,072**	**0**	**0.00%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
253	14508		Michigan Millers Mut Ins Co					
		14508	Michigan Millers Mut Ins Co	41,829	0.0001%	41,828	622,749	1488.83%
				41,829	**0.0001%**	**41,828**	**622,749**	**1488.83%**
254	11941		Green Hills Ins Co RRG					
		11941	Green Hills Ins Co RRG	35,863	0.0001%	33,920	9,920	29.25%
				35,863	**0.0001%**	**33,920**	**9,920**	**29.25%**
255	41106		Triumphe Cas Co					
		41106	Triumphe Cas Co	11,305	0.0000%	43,822	117,890	269.02%
				11,305	**0.0000%**	**43,822**	**117,890**	**269.02%**
256	1228		BAR PLAN GRP					
		29513	The Bar Plan Mut Ins Co	8,003	0.0000%	6,189	0	0.00%
				8,003	**0.0000%**	**6,189**	**0**	**0.00%**
257	23663		National American Ins Co					
		23663	National American Ins Co	5,092	0.0000%	186,189	65,398	35.12%
				5,092	**0.0000%**	**186,189**	**65,398**	**35.12%**
258	680		AMERISAFE GRP					
		31895	American Interstate Ins Co	1,878	0.0000%	1,878	-99,999	-5324.76%
				1,878	**0.0000%**	**1,878**	**-99,999**	**-5324.76%**
259	148		OHIO CAS GRP					
		24066	American Fire & Cas Co	807	0.0000%	807	15,858,640	)65135.07%
				807	**0.0000%**	**807**	**15,858,640**	**)65135.07%**
			Line Total:	**59,907,385,740**	**100.0000%**	**58,921,290,324**	**30,355,962,573**	**51.52%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	2,464,492,020	12.7906%	2,477,625,417	1,299,044,939	52.43%
				2,464,492,020	**12.7906%**	**2,477,625,417**	**1,299,044,939**	**52.43%**
2	212	ZURICH INS GRP						
		21652	Farmers Ins Exch	1,784,766,638	9.2628%	1,803,728,049	1,035,757,568	57.42%
		11185	Foremost Ins Co	43,334,423	0.2249%	40,290,634	18,907,440	46.93%
		21687	Mid-Century Ins Co	42,653,603	0.2214%	16,611,127	10,764,241	64.80%
		41181	Universal Underwriters Ins Co	2,608,713	0.0135%	4,370,795	2,649,104	60.61%
		43699	American Federation Ins Co	1,042,395	0.0054%	1,037,569	638,108	61.50%
		21326	Empire Fire & Marine Ins Co	407,352	0.0021%	629,886	318,531	50.57%
		34649	Centre Ins Co	388,320	0.0020%	394,910	133,167	33.72%
		19356	Maryland Cas Co	7,580	0.0000%	133,707	-346,036	-258.80%
		10873	Farmers Reins Co	50	0.0000%	50	0	0.00%
				1,875,209,074	**9.7322%**	**1,867,196,727**	**1,068,822,123**	**57.24%**
3	660	MERCURY GEN GRP						
		27553	Mercury Ins Co	1,214,596,308	6.3037%	1,195,431,909	630,592,083	52.75%
		11908	Mercury Cas Co	443,012,636	2.2992%	440,010,563	242,419,549	55.09%
		38342	California Automobile Ins Co	171,977,308	0.8926%	169,559,992	96,709,856	57.04%
				1,829,586,252	**9.4954%**	**1,805,002,464**	**969,721,488**	**53.72%**
4	1318	INTERINS EXCH OF THE AUTOMOBILE CLUB						
		15598	Interins Exch Of The Automobile Club	1,815,393,787	9.4218%	1,771,829,021	916,166,862	51.71%
				1,815,393,787	**9.4218%**	**1,771,829,021**	**916,166,862**	**51.71%**
5	8	ALLSTATE INS GRP						
		19240	Allstate Ind Co	1,179,429,717	6.1212%	1,147,130,219	644,655,524	56.20%
		19232	Allstate Ins Co	451,455,702	2.3430%	457,001,430	198,881,709	43.52%
		10358	Encompass Ins Co	64,913,883	0.3369%	32,515,840	16,341,684	50.26%
		17230	Allstate Prop & Cas Ins Co	29,582,409	0.1535%	33,453,253	15,497,209	46.32%
		37907	Deerbrook Ins Co	27,664,703	0.1436%	27,511,824	16,081,704	58.45%
				1,753,046,414	**9.0982%**	**1,697,612,566**	**891,457,830**	**52.51%**
6	1278	CALIFORNIA ST AUTO GRP						
		15539	California State Auto Asn Inter-Ins	1,564,226,620	8.1182%	1,558,144,429	806,866,474	51.78%
		37770	Western United Ins Co	95,015,200	0.4931%	93,430,021	47,441,204	50.78%
		10921	ACA Ins Co	3,366,631	0.0175%	1,524,368	994,992	65.27%
				1,662,608,451	**8.6288%**	**1,653,098,818**	**855,302,670**	**51.74%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
7	12	AMERICAN INTRNL GRP						
		12963	21st Century Ins Co	1,221,559,741	6.3398%	1,242,286,755	757,713,936	60.99%
		23809	Granite State Ins Co	209,246,391	1.0860%	186,088,352	114,521,701	61.54%
		43761	American Intl Ins Co Of CA	87,999,804	0.4567%	86,632,113	50,755,241	58.59%
		36404	21st Century Cas Co	23,500,931	0.1220%	23,044,268	17,123,186	74.31%
		19380	American Home Assur Co	22,493,754	0.1167%	23,799,678	11,853,300	49.80%
		19429	Insurance Co Of The State Of PA	18,460,218	0.0958%	17,465,650	16,233,658	92.95%
		19399	AIU Ins Co	4,629,064	0.0240%	4,910,613	2,518,800	51.29%
		23841	New Hampshire Ins Co	17,512	0.0001%	26,837	26,122	97.34%
		19410	Commerce & Industry Ins Co	3,606	0.0000%	728	92	12.64%
				1,587,911,021	**8.2412%**	**1,584,254,994**	**970,746,036**	**61.27%**
8	155	PROGRESSIVE GRP						
		27804	Progressive West Ins Co	343,800,611	1.7843%	333,537,869	169,734,703	50.89%
		44288	Progressive Choice Ins Co	312,582,447	1.6223%	287,664,262	143,589,494	49.92%
		24260	Progressive Cas Ins Co	45,348,253	0.2354%	43,867,646	18,627,240	42.46%
		16322	Progressive Direct Ins Co	8,040,049	0.0417%	3,807,848	12,237,851	321.38%
		11851	Progressive Home Ins Co	246,105	0.0013%	255,403	-75,134	-29.42%
				710,017,465	**3.6849%**	**669,133,028**	**344,114,154**	**51.43%**
9	200	UNITED SERVICES AUTOMOBILE ASN GRP						
		25941	USAA	322,187,394	1.6721%	320,285,170	206,677,422	64.53%
		25968	USAA Cas Ins Co	309,433,859	1.6059%	305,480,261	181,726,212	59.49%
		18600	USAA General Ind Co	13,454,291	0.0698%	13,411,379	9,005,303	67.15%
				645,075,544	**3.3479%**	**639,176,810**	**397,408,937**	**62.18%**
10	31	BERKSHIRE HATHAWAY						
		35882	Geico General Ins Co	268,022,860	1.3910%	260,631,037	150,498,566	57.74%
		22063	Government Employees Ins Co	153,040,522	0.7943%	153,090,097	90,970,958	59.42%
		22055	Geico Ind Co	85,311,810	0.4428%	83,353,443	55,180,296	66.20%
		41491	Geico Cas Co	52,605,757	0.2730%	51,999,519	26,507,710	50.98%
				558,980,949	**2.9011%**	**549,074,096**	**323,157,530**	**58.85%**
11	3495	Infinity Prop & Cas Ins Grp						
		22268	Infinity Ins Co	395,447,010	2.0523%	378,086,256	161,033,109	42.59%
		11738	Leader Ins Co	20,461,496	0.1062%	21,143,033	9,546,063	45.15%
		10068	Infinity Natl Ins Co	19,893,735	0.1032%	17,838,469	8,525,522	47.79%
		20260	Infinity Select Ins Co	10,765,717	0.0559%	13,493,456	5,641,221	41.81%
				446,567,958	**2.3177%**	**430,561,214**	**184,745,915**	**42.91%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

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Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
12	140	NATIONWIDE CORP						
		19100	Amco Ins Co	110,549,564	0.5737%	107,122,001	51,744,595	48.30%
		23787	Nationwide Mut Ins Co	92,840,715	0.4818%	97,157,823	43,020,681	44.28%
		42579	Allied Prop & Cas Ins Co	90,611,808	0.4703%	88,955,778	44,788,860	50.35%
		23779	Nationwide Mut Fire Ins Co	16,737,582	0.0869%	17,161,141	6,773,292	39.47%
		42587	Depositors Ins Co	15,969,528	0.0829%	16,024,916	9,788,914	61.09%
		42889	Victoria Fire & Cas Co	10,401,106	0.0540%	5,486,071	3,534,370	64.42%
		37877	Nationwide Prop & Cas Ins Co	3,362,335	0.0175%	3,564,699	2,366,335	66.38%
		26093	Nationwide Affinity Co of Amer	1,428,718	0.0074%	1,310,661	539,196	41.14%
		25453	Nationwide Ins Co Of Amer	1,085,660	0.0056%	455,651	305,529	67.05%
		10723	Nationwide Assur Co	8,839	0.0000%	8,839	14,156	160.15%
				342,995,855	**1.7801%**	**337,247,580**	**162,875,928**	**48.30%**
13	163	SAFECO INS GRP						
		24740	Safeco Ins Co Of Amer	307,504,236	1.5959%	305,924,539	186,685,304	61.02%
		37214	American States Preferred Ins Co	28,969,133	0.1503%	28,229,043	14,396,376	51.00%
		24724	First Natl Ins Co Of Amer	2,520,906	0.0131%	2,547,107	1,102,795	43.30%
		39012	Safeco Ins Co Of IL	807,717	0.0042%	690,080	144,523	20.94%
				339,801,992	**1.7636%**	**337,390,769**	**202,328,998**	**59.97%**
14	814	BRISTOL WEST INS GRP						
		25089	Coast Natl Ins Co	285,440,638	1.4814%	338,203,892	158,000,439	46.72%
				285,440,638	**1.4814%**	**338,203,892**	**158,000,439**	**46.72%**
15	1179	WAWANESA INS GRP						
		10683	Wawanesa General Ins Co	185,875,338	0.9647%	178,793,710	145,829,649	81.56%
		31526	Wawanesa Mut Ins Co Us Branch	62,742,429	0.3256%	63,897,982	44,725,633	70.00%
				248,617,767	**1.2903%**	**242,691,692**	**190,555,282**	**78.52%**
16	111	LIBERTY MUT GRP						
		23035	Liberty Mut Fire Ins Co	225,705,433	1.1714%	218,758,807	120,747,850	55.20%
		23043	Liberty Mut Ins Co	345,942	0.0018%	351,627	9,001,094	2559.84%
		42404	Liberty Ins Corp	24,561	0.0001%	14,401	287,804	1998.50%
				226,075,936	**1.1733%**	**219,124,835**	**130,036,748**	**59.34%**
17	91	HARTFORD FIRE & CAS GRP						
		30104	Hartford Underwriters Ins Co	122,958,039	0.6381%	118,313,579	74,524,868	62.99%
		29424	Hartford Cas Ins Co	67,230,235	0.3489%	60,159,600	38,759,408	64.43%
		29459	Twin City Fire Ins Co Co	15,288,003	0.0793%	15,935,095	9,831,509	61.70%
		39098	Omni Ins Co	11,080,965	0.0575%	15,634,909	10,976,021	70.20%
		34690	Property & Cas Ins Co Of Hartford	15,232	0.0001%	9,938	47,295	475.90%
				216,572,474	**1.1240%**	**210,053,121**	**134,139,101**	**63.86%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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18	215	UNITRIN GRP						
		19852	Financial Ind Co	93,011,548	0.4827%	90,903,984	52,319,818	57.56%
		10914	Kemper Independence Ins Co	60,512,454	0.3141%	57,686,556	28,096,970	48.71%
		10226	Unitrin Direct Ins Co	45,005,535	0.2336%	37,727,186	26,903,245	71.31%
		14133	Valley Ins Co	3,437,532	0.0178%	3,668,268	1,031,072	28.11%
		10915	Unitrin Direct Property & Cas Co	3,337,166	0.0173%	11,033,095	6,052,009	54.85%
		16063	Unitrin Auto & Home Ins Co	1,139,747	0.0059%	1,071,678	1,426,504	133.11%
				206,443,982	**1.0714%**	**202,090,767**	**115,829,618**	**57.32%**
19	79	GMAC INS HOLDING						
		23728	National General Ins Co	121,489,669	0.6305%	120,865,974	63,932,165	52.90%
		31488	Integon Preferred Ins Co	25,515,545	0.1324%	23,102,574	14,764,867	63.91%
		38660	MIC General Ins Corp	15,594,024	0.0809%	14,787,744	9,026,509	61.04%
		11044	GMAC Ins Co Online Inc	4,067,000	0.0211%	4,831,790	2,479,397	51.31%
		22004	CIM Ins Corp	457,855	0.0024%	473,603	209,595	44.26%
		29742	Integon Natl Ins Co	197,844	0.0010%	229,254	171,768	74.92%
				167,321,937	**0.8684%**	**164,290,939**	**90,584,301**	**55.14%**
20	4	Ameriprise Financial Grp						
		27928	Amex Assur Co	151,827,150	0.7880%	146,613,934	108,204,780	73.80%
				151,827,150	**0.7880%**	**146,613,934**	**108,204,780**	**73.80%**
21	169	SENTRY INS GRP						
		13137	Viking Ins Co Of WI	136,667,141	0.7093%	138,671,125	96,769,892	69.78%
				136,667,141	**0.7093%**	**138,671,125**	**96,769,892**	**69.78%**
22	33	CALIFORNIA CAS MGMT						
		20117	California Cas Ind Exch	134,486,473	0.6980%	136,635,751	75,001,553	54.89%
				134,486,473	**0.6980%**	**136,635,751**	**75,001,553**	**54.89%**
23	3548	St Paul Travelers Grp						
		19070	Standard Fire Ins Co	88,027,421	0.4569%	87,885,439	48,205,249	54.85%
		33650	Mendota Ins Co	5,606,073	0.0291%	1,388,875	924,349	66.55%
		24015	Northland Ins Co	66,794	0.0003%	77,651	400	0.52%
				93,700,288	**0.4863%**	**89,351,965**	**49,129,998**	**54.98%**
24	158	FAIRFAX FINANCIAL						
		25054	Hudson Ins Co	79,093,832	0.4105%	83,770,566	53,897,430	64.34%
				79,093,832	**0.4105%**	**83,770,566**	**53,897,430**	**64.34%**
25	1129	WHITE MOUNTAINS GRP						
		30210	Esurance Prop and Cas Ins Co	68,607,992	0.3561%	63,792,339	33,191,957	52.03%
		35408	Sirius Amer Ins Co	7,546,919	0.0392%	8,404,233	2,628,512	31.28%
		21962	Pennsylvania General Ins Co	547,484	0.0028%	286,971	251,148	87.52%
		21970	OneBeacon Ins Co	1,376	0.0000%	1,376	21,645	1573.04%
		20621	OneBeacon America Ins Co	61	0.0000%	61	-4	-6.56%
				76,703,832	**0.3981%**	**72,484,980**	**36,093,258**	**49.79%**
26	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	74,059,133	0.3844%	55,351,827	51,481,230	93.01%
				74,059,133	**0.3844%**	**55,351,827**	**51,481,230**	**93.01%**

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27	922	ICW GROUP						
		40029	Explorer Ins Co	57,743,422	0.2997%	56,233,778	31,662,924	56.31%
		27847	Insurance Co Of The West	16,215,964	0.0842%	15,218,063	9,009,819	59.20%
				73,959,386	**0.3838%**	**71,451,841**	**40,672,743**	**56.92%**
28	3638	PGC Holding Corp Grp						
		37648	Permanent General Assur Corp	69,953,363	0.3631%	69,693,568	37,047,352	53.16%
				69,953,363	**0.3631%**	**69,693,568**	**37,047,352**	**53.16%**
29	241	METROPOLITAN GRP						
		25321	Metropolitan Drt Prop & Cas Ins Co	69,055,905	0.3584%	66,852,223	38,628,189	57.78%
				69,055,905	**0.3584%**	**66,852,223**	**38,628,189**	**57.78%**
30	40010	Anchor General Ins Co						
		40010	Anchor General Ins Co	65,748,544	0.3412%	65,805,979	37,358,131	56.77%
				65,748,544	**0.3412%**	**65,805,979**	**37,358,131**	**56.77%**
31	802	Capital Ins Group						
		13544	California Capital Ins Co	46,136,123	0.2394%	45,904,736	24,606,424	53.60%
		12890	Eagle West Ins Co	1,279,781	0.0066%	1,173,840	804,246	68.51%
				47,415,904	**0.2461%**	**47,078,576**	**25,410,670**	**53.98%**
32	517	HANNOVER GRP						
		21806	Harbor Specialty Ins Co	19,532,885	0.1014%	24,873,359	8,023,408	32.26%
		37303	Redland Ins Co	14,604,020	0.0758%	12,110,955	4,956,723	40.93%
		20532	Clarendon Natl Ins Co	10,844,313	0.0563%	19,444,679	10,572,279	54.37%
		37257	Insurance Corp Of Hannover	2,159,474	0.0112%	2,110,647	215,243	10.20%
				47,140,692	**0.2447%**	**58,539,640**	**23,767,653**	**40.60%**
33	796	QBE INS GRP LTD						
		39217	QBE Ins Corp	45,035,716	0.2337%	45,083,880	31,024,291	68.81%
				45,035,716	**0.2337%**	**45,083,880**	**31,024,291**	**68.81%**
34	958	VESTA INS GRP						
		22438	Hawaiian Ins & Gty Co Ltd	30,224,443	0.1569%	30,979,440	18,183,642	58.70%
		11762	Vesta Fire Ins Corp	14,122,096	0.0733%	22,700,819	27,214,015	119.88%
				44,346,539	**0.2302%**	**53,680,259**	**45,397,657**	**84.57%**
35	1330	Balboa Ins Grp						
		24821	Meritplan Ins Co	38,538,170	0.2000%	26,227,990	16,850,945	64.25%
		24813	Balboa Ins Co	5,732,447	0.0298%	768,500	463,995	60.38%
				44,270,617	**0.2298%**	**26,996,490**	**17,314,940**	**64.14%**
36	28	AMICA MUT GRP						
		19976	Amica Mut Ins Co	43,747,729	0.2270%	43,219,415	28,092,211	65.00%
				43,747,729	**0.2270%**	**43,219,415**	**28,092,211**	**65.00%**
37	27502	Western General Ins Co						
		27502	Western General Ins Co	42,273,299	0.2194%	41,346,090	26,081,355	63.08%
				42,273,299	**0.2194%**	**41,346,090**	**26,081,355**	**63.08%**

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38	816		COMMERCE GRP INC					
		13161	Commerce West Ins Co	41,471,398	0.2152%	40,978,707	21,919,790	53.49%
				41,471,398	**0.2152%**	**40,978,707**	**21,919,790**	**53.49%**
39	323		CIVIL SERV EMPLE					
		10693	Civil Svc Employees Ins Co	25,575,721	0.1327%	26,310,813	11,705,297	44.49%
		18953	CSE Safeguard Ins Co	14,612,798	0.0758%	15,545,098	7,720,774	49.67%
				40,188,519	**0.2086%**	**41,855,911**	**19,426,071**	**46.41%**
40	761		ALLIANZ INS GRP					
		21873	Firemans Fund Ins Co	29,987,179	0.1556%	29,033,188	23,448,278	80.76%
		22837	Interstate Ind Co	66,063	0.0003%	252,525	-9,188,284	-3638.56%
		10079	Vintage Ins Co	25,701	0.0001%	40,365	95	0.24%
		11630	Jefferson Ins Co	119	0.0000%	2,068	-3,624,595	75270.55%
				30,079,062	**0.1561%**	**29,328,146**	**10,635,494**	**36.26%**
41	257		SAFEWAY INS GRP					
		12521	Safeway Ins Co	26,447,471	0.1373%	28,697,168	14,483,527	50.47%
		10939	Safeway Direct Ins Co	3,465,345	0.0180%	3,580,829	2,150,070	60.04%
				29,912,816	**0.1552%**	**32,277,997**	**16,633,597**	**51.53%**
42	300		HORACE MANN GRP					
		22578	Horace Mann Ins Co	17,512,003	0.0909%	17,424,435	10,179,290	58.42%
		22756	Horace Mann Prop & Cas Ins Co	11,435,147	0.0593%	11,831,326	5,539,066	46.82%
				28,947,150	**0.1502%**	**29,255,761**	**15,718,356**	**53.73%**
43	42277		Sterling Cas Ins Co					
		42277	Sterling Cas Ins Co	26,236,534	0.1362%	26,813,972	12,380,378	46.17%
				26,236,534	**0.1362%**	**26,813,972**	**12,380,378**	**46.17%**
44	84		American Financial Grp					
		43753	Republic Ind Co of CA	16,069,796	0.0834%	18,429,025	7,012,933	38.05%
		32620	National Interstate Ins Co	2,742,391	0.0142%	2,504,938	1,029,576	41.10%
		22136	Great American Ins Co of NY	1,876,543	0.0097%	1,781,530	778,379	43.69%
		16691	Great American Ins Co	1,734,981	0.0090%	2,250,397	1,281,924	56.96%
		26832	Great American Alliance Ins Co	668,846	0.0035%	745,641	71,889	9.64%
		33723	Great American Spirit Ins Co	11,446	0.0001%	21,238	15,096	71.08%
		26344	Great American Assur Co	300	0.0000%	373	0	0.00%
				23,104,303	**0.1199%**	**25,733,142**	**10,189,797**	**39.60%**
45	273		WORKMENS GRP					
		13250	Workmens Auto Ins Co	21,743,512	0.1128%	19,094,750	7,472,406	39.13%
				21,743,512	**0.1128%**	**19,094,750**	**7,472,406**	**39.13%**
46	2898		Western Service Contract Grp					
		37850	Pacific Specialty Ins Co	20,567,852	0.1067%	20,934,442	9,349,974	44.66%
				20,567,852	**0.1067%**	**20,934,442**	**9,349,974**	**44.66%**

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47	400		CREDIT SUISSE GRP					
		25747	Unigard Ins Co	19,645,734	0.1020%	20,566,569	10,572,894	51.41%
		25798	Unigard Ind Co	1,865	0.0000%	-10,191	-805,691	7905.91%
				19,647,599	**0.1020%**	**20,556,378**	**9,767,203**	**47.51%**
48	930		DHC GRP					
		23671	National American Ins Co Of CA	11,513,489	0.0598%	11,757,429	5,045,455	42.91%
		19269	Danielson Natl Ins Co	6,785,020	0.0352%	6,786,029	4,436,194	65.37%
				18,298,509	**0.0950%**	**18,543,458**	**9,481,649**	**51.13%**
49	161		TOPA EQUITIES LTD					
		18031	Topa Ins Co	17,183,421	0.0892%	19,363,745	13,510,351	69.77%
				17,183,421	**0.0892%**	**19,363,745**	**13,510,351**	**69.77%**
50	93		TEXAS ST NATL GRP					
		12831	State Natl Ins Co Inc	15,762,757	0.0818%	15,557,936	11,561,144	74.31%
		22608	National Specialty Ins Co	221,016	0.0011%	30,651	0	0.00%
				15,983,773	**0.0830%**	**15,588,587**	**11,561,144**	**74.16%**
51	12360		Ocean Harbor Cas Ins Co					
		12360	Ocean Harbor Cas Ins Co	15,593,672	0.0809%	13,313,370	9,432,196	70.85%
				15,593,672	**0.0809%**	**13,313,370**	**9,432,196**	**70.85%**
52	408		AMERICAN NATL FNCL GRP					
		11048	Pacific Prop & Cas Co	15,429,801	0.0801%	15,251,160	8,752,764	57.39%
				15,429,801	**0.0801%**	**15,251,160**	**8,752,764**	**57.39%**
53	38		CHUBB & SON INC					
		20338	Northwestern Pacific Ind Co	14,569,067	0.0756%	14,073,264	5,618,303	39.92%
		35181	Executive Risk Ind Inc	682,911	0.0035%	1,421,911	58,468	4.11%
		20281	Federal Ins Co	86,342	0.0004%	97,519	-1,236	-1.27%
				15,338,320	**0.0796%**	**15,592,694**	**5,675,535**	**36.40%**
54	127		AMERICAN MODERN INS GRP					
		23450	American Family Home Ins Co	7,467,419	0.0388%	6,542,595	2,552,861	39.02%
		23469	American Modern Home Ins Co	7,087,311	0.0368%	6,290,141	2,454,651	39.02%
				14,554,730	**0.0755%**	**12,832,736**	**5,007,512**	**39.02%**
55	83		GRANGE INS					
		22101	Grange Ins Assn	14,036,631	0.0728%	14,263,531	7,393,153	51.83%
				14,036,631	**0.0728%**	**14,263,531**	**7,393,153**	**51.83%**
56	3098		Millea Holdings Inc					
		12904	Tokio Marine & Nichido Fire Ins Co	13,869,808	0.0720%	13,915,037	6,722,455	48.31%
				13,869,808	**0.0720%**	**13,915,037**	**6,722,455**	**48.31%**
57	670		FIDELITY NATL FIN INC					
		25180	Fidelity Natl Ins Co	13,504,418	0.0701%	13,094,067	12,003,652	91.67%
				13,504,418	**0.0701%**	**13,094,067**	**12,003,652**	**91.67%**

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58	852		GENERAL AGENTS GRP					
		40150	MGA Ins Co Inc	10,134,937	0.0526%	4,750,287	2,799,846	58.94%
				10,134,937	**0.0526%**	**4,750,287**	**2,799,846**	**58.94%**
59	225		IAT Reins Co Grp					
		23248	Occidental Fire & Cas Co Of NC	10,001,677	0.0519%	9,028,973	5,502,108	60.94%
				10,001,677	**0.0519%**	**9,028,973**	**5,502,108**	**60.94%**
60	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	9,741,884	0.0506%	9,731,857	5,997,277	61.63%
				9,741,884	**0.0506%**	**9,731,857**	**5,997,277**	**61.63%**
61	10920		Alliance United Ins Co					
		10920	Alliance United Ins Co	8,798,602	0.0457%	8,597,383	5,435,501	63.22%
				8,798,602	**0.0457%**	**8,597,383**	**5,435,501**	**63.22%**
62	313		AEGIS GRP					
		33898	Aegis Security Ins Co	8,658,638	0.0449%	8,661,886	3,392,826	39.17%
				8,658,638	**0.0449%**	**8,661,886**	**3,392,826**	**39.17%**
63	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	5,501,868	0.0286%	9,613,573	1,508,739	15.69%
		19615	American Reliable Ins Co	1,415,378	0.0073%	1,483,412	818,465	55.17%
				6,917,246	**0.0359%**	**11,096,985**	**2,327,204**	**20.97%**
64	26905		Century-Natl Ins Co					
		26905	Century-Natl Ins Co	6,604,713	0.0343%	6,685,146	4,052,194	60.61%
				6,604,713	**0.0343%**	**6,685,146**	**4,052,194**	**60.61%**
65	31968		Merastar Ins Co					
		31968	Merastar Ins Co	6,202,285	0.0322%	6,199,232	3,926,228	63.33%
				6,202,285	**0.0322%**	**6,199,232**	**3,926,228**	**63.33%**
66	57		ELECTRIC INS GRP					
		21261	Electric Ins Co	4,937,270	0.0256%	5,088,387	2,856,680	56.14%
				4,937,270	**0.0256%**	**5,088,387**	**2,856,680**	**56.14%**
67	98		WR Berkley Corp					
		40045	Starnet Ins Co	4,605,404	0.0239%	5,551,695	3,470,274	62.51%
				4,605,404	**0.0239%**	**5,551,695**	**3,470,274**	**62.51%**
68	1279		Arch Ins Grp					
		11150	Arch Ins Co	3,746,073	0.0194%	4,821,708	1,564,681	32.45%
				3,746,073	**0.0194%**	**4,821,708**	**1,564,681**	**32.45%**
69	645		OREGON MUT INS					
		14907	Oregon Mut Ins Co	3,664,767	0.0190%	3,861,380	2,009,280	52.04%
				3,664,767	**0.0190%**	**3,861,380**	**2,009,280**	**52.04%**
70	968		AXA INS GRP					
		11835	AXA Re Amer Ins Co	3,555,791	0.0185%	5,396,911	1,880,207	34.84%
				3,555,791	**0.0185%**	**5,396,911**	**1,880,207**	**34.84%**

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71	3596	Affirmative Ins Grp						
		42609	Affirmative Ins Co	3,147,886	0.0163%	1,584,228	964,250	60.87%
				3,147,886	**0.0163%**	**1,584,228**	**964,250**	**60.87%**
72	1234	RESPONSE INS GRP						
		26050	Response Worldwide Ins Co	1,978,308	0.0103%	1,965,503	1,153,062	58.66%
		10970	Response Ind Co Of CA	667,271	0.0035%	641,140	386,000	60.21%
		43044	Response Ins Co	405,267	0.0021%	310,133	285,264	91.98%
				3,050,846	**0.0158%**	**2,916,776**	**1,824,326**	**62.55%**
73	3489	Republic Companies Grp						
		19216	Southern Ins Co	2,792,492	0.0145%	3,250,107	2,109,758	64.91%
				2,792,492	**0.0145%**	**3,250,107**	**2,109,758**	**64.91%**
74	785	MARKEL CORP GRP						
		28932	Markel American Ins Co	1,998,004	0.0104%	1,854,435	1,123,448	60.58%
				1,998,004	**0.0104%**	**1,854,435**	**1,123,448**	**60.58%**
75	1285	X L AMER						
		22322	Greenwich Ins Co	1,974,044	0.0102%	1,974,043	-4,033,710	-204.34%
				1,974,044	**0.0102%**	**1,974,043**	**-4,033,710**	**-204.34%**
76	11711	Access Ins Co						
		11711	Access Ins Co	1,822,461	0.0095%	157,578	105,670	67.06%
				1,822,461	**0.0095%**	**157,578**	**105,670**	**67.06%**
77	218	CNA INS GRP						
		10201	Galway Ins Co	1,755,432	0.0091%	2,056,179	282,707	13.75%
				1,755,432	**0.0091%**	**2,056,179**	**282,707**	**13.75%**
78	317	AON CORP						
		40827	Virginia Surety Co Inc	1,588,776	0.0082%	1,444,449	583,435	40.39%
				1,588,776	**0.0082%**	**1,444,449**	**583,435**	**40.39%**
79	32107	Sutter Ins Co						
		32107	Sutter Ins Co	819,319	0.0043%	1,272,011	637,901	50.15%
				819,319	**0.0043%**	**1,272,011**	**637,901**	**50.15%**
80	1169	GENERALI GRP						
		11231	Generali Us Branch	474,668	0.0025%	457,876	71,659	15.65%
				474,668	**0.0025%**	**457,876**	**71,659**	**15.65%**
81	3219	Sompo Japan Ins Grp						
		11126	Sompo Japan Ins Co of Amer	474,182	0.0025%	471,056	145,958	30.99%
				474,182	**0.0025%**	**471,056**	**145,958**	**30.99%**
82	553	ROYAL & SUN ALLIANCE USA						
		24678	Royal Ind Co	455,335	0.0024%	455,542	209,854	46.07%
		24902	Security Ins Co Of Hartford	9,876	0.0001%	13,771	-35,504	-257.82%
				465,211	**0.0024%**	**469,313**	**174,350**	**37.15%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database | Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
83	3636		Lancer Ins Grp					
		26077	Lancer Ins Co	342,965	0.0018%	342,965	1,691,975	493.34%
				342,965	**0.0018%**	**342,965**	**1,691,975**	**493.34%**
84	40550		Pacific Pioneer Ins Co					
		40550	Pacific Pioneer Ins Co	331,440	0.0017%	448,107	46,539	10.39%
				331,440	**0.0017%**	**448,107**	**46,539**	**10.39%**
85	24		ATLANTIC CO					
		19909	Centennial Ins Co	195,536	0.0010%	208,729	22,579	10.82%
		19895	Atlantic Mut Ins Co	102,667	0.0005%	111,438	625,632	561.42%
				298,203	**0.0015%**	**320,167**	**648,211**	**202.46%**
86	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	284,710	0.0015%	292,190	94,889	32.48%
				284,710	**0.0015%**	**292,190**	**94,889**	**32.48%**
87	3018		Converium Holding Grp					
		22730	Converium Ins North Amer Inc	275,280	0.0014%	321,280	381,928	118.88%
				275,280	**0.0014%**	**321,280**	**381,928**	**118.88%**
88	2558		Nipponkoa Ins Co Ltd					
		27073	Nipponkoa Ins Co Ltd U.S. Branch	230,021	0.0012%	202,084	149,130	73.80%
				230,021	**0.0012%**	**202,084**	**149,130**	**73.80%**
89	831		DOCTORS CO GRP					
		34495	Doctors Co An Interins Exchn	200,217	0.0010%	212,333	66,205	31.18%
				200,217	**0.0010%**	**212,333**	**66,205**	**31.18%**
90	920		UNITED NATL GRP					
		42048	Diamond State Ins Co	188,915	0.0010%	214,884	-98,914	-46.03%
				188,915	**0.0010%**	**214,884**	**-98,914**	**-46.03%**
91	108		LUMBERMENS MUT CAS GRP					
		30562	American Manufacturers Mut Ins Co	177,715	0.0009%	258,276	1,893,398	733.09%
		22918	American Motorists Ins Co	247	0.0000%	3,289	-4,074	-123.87%
				177,962	**0.0009%**	**261,565**	**1,889,324**	**722.32%**
92	50		Country Ins & Financial Services Grp					
		23647	Mutual Service Cas Ins Co	130,065	0.0007%	232,714	-862,928	-370.81%
				130,065	**0.0007%**	**232,714**	**-862,928**	**-370.81%**
93	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	88,279	0.0005%	95,719	48,727	50.91%
				88,279	**0.0005%**	**95,719**	**48,727**	**50.91%**
94	40800		American Sterling Ins Co					
		40800	American Sterling Ins Co	78,922	0.0004%	93,736	-11,631	-12.41%
				78,922	**0.0004%**	**93,736**	**-11,631**	**-12.41%**
95	253		HARLEYSVILLE GRP					
		14168	Harleysville Mut Ins Co	51,836	0.0003%	113,377	-883,921	-779.63%
				51,836	**0.0003%**	**113,377**	**-883,921**	**-779.63%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

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Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
96	626		ACE LTD					
		22667	Ace American Ins Co	26,430	0.0001%	613,431	378,556	61.71%
		43575	Indemnity Ins Co Of North Amer	14,388	0.0001%	63,477	5,851	9.22%
				40,818	**0.0002%**	**676,908**	**384,407**	**56.79%**
97	1346		AMERICAN SAFETY HOLDING GRP					
		39969	American Safety Cas Ins Co	37,570	0.0002%	42,006	-118,639	-282.43%
				37,570	**0.0002%**	**42,006**	**-118,639**	**-282.43%**
98	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	11,070	0.0001%	17,139	24,004	140.05%
				11,070	**0.0001%**	**17,139**	**24,004**	**140.05%**
99	70		FIRST AMN TITLE					
		34525	First American Specilaty Ins Co	585	0.0000%	11,811	-6,840	-57.91%
				585	**0.0000%**	**11,811**	**-6,840**	**-57.91%**
100	959		CENTURY SURETY GRP					
		21903	Procentury Ins Co	109	0.0000%	109	-433,663	397855.96%
				109	**0.0000%**	**109**	**-433,663**	**397855.96%**
101	574		AMERCO CORP					
		31089	Republic Western Ins Co	1	0.0000%	1	-204,272	27200.00%
				1	**0.0000%**	**1**	**-204,272**	**27200.00%**
			Line Total:	**19,268,038,463**	**100.0000%**	**19,058,153,426**	**10,501,454,298**	**55.10%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
1	155	PROGRESSIVE GRP						
		24260	Progressive Cas Ins Co	245,022,875	8.2019%	227,332,916	101,892,855	44.82%
		10243	National Continental Ins Co	26,159,527	0.8757%	27,043,809	15,072,705	55.73%
				271,182,402	**9.0775%**	**254,376,725**	**116,965,560**	**45.98%**
2	212	ZURICH INS GRP						
		16535	Zurich American Ins Co	60,918,547	2.0392%	60,665,433	27,798,794	45.82%
		21326	Empire Fire & Marine Ins Co	38,929,951	1.3031%	36,439,936	11,101,884	30.47%
		21709	Truck Ins Exch	36,537,951	1.2231%	35,285,851	16,197,661	45.90%
		41181	Universal Underwriters Ins Co	34,101,426	1.1415%	34,290,627	25,428,490	74.16%
		21687	Mid-Century Ins Co	20,671,596	0.6920%	22,700,335	11,791,694	51.95%
		21652	Farmers Ins Exch	14,479,905	0.4847%	14,946,039	5,385,613	36.03%
		27855	Zurich American Ins Co Of IL	10,853,706	0.3633%	8,790,473	3,658,699	41.62%
		19356	Maryland Cas Co	5,365,200	0.1796%	4,618,558	2,306,618	49.94%
		40142	American Zurich Ins Co	3,802,899	0.1273%	6,444,762	1,803,794	27.99%
		26247	American Guarantee & Liability Ins	3,339,192	0.1118%	2,985,618	-275,099	-9.21%
		19372	Northern Ins Co Of NY	2,103,078	0.0704%	5,384,082	-451,938	-8.39%
		39306	Fidelity & Deposit Co Of MD	686,901	0.0230%	693,977	238,194	34.32%
		10315	Civic Property & Cas Co	93,196	0.0031%	57,923	9,505	16.41%
		10318	Exact Prop & Cas Co Inc	53,516	0.0018%	39,323	11,635	29.59%
		19305	Assurance Co Of Amer	50,378	0.0017%	75,704	-1,291,702	-1706.25%
		10317	Neighborhood Spirit Prop & Cas Co	46,520	0.0016%	56,284	27,083	48.12%
				232,033,962	**7.7671%**	**233,474,925**	**103,740,925**	**44.43%**
3	3548	St Paul Travelers Grp						
		25674	Travelers Property Cas Co Of Amer	105,164,233	3.5203%	95,870,693	28,038,902	29.25%
		24767	St Paul Fire & Marine Ins Co	28,330,609	0.9483%	42,679,586	27,121,224	63.55%
		24015	Northland Ins Co	25,089,309	0.8398%	24,367,240	18,416,786	75.58%
		36463	Discover Prop & Cas Ins Co	19,067,755	0.6383%	24,110,408	23,744,519	98.48%
		25682	Travelers Ind Co Of CT	16,789,879	0.5620%	17,285,460	2,938,786	17.00%
		24791	St Paul Mercury Ins Co	4,130,524	0.1383%	6,586,228	5,076,157	77.07%
		25887	US Fidelity & Guaranty Co	3,470,897	0.1162%	4,488,418	15,961,072	355.61%
		35386	Fidelity & Guaranty Ins Co	2,713,930	0.0908%	3,549,127	-3,040,072	-85.66%
		25879	Fidelity & Guaranty Ins Underwriters	941,402	0.0315%	1,394,149	590,192	42.33%
		22233	Select Ins Co	104,357	0.0035%	285,736	836,134	292.62%
		10819	American Equity Specialty Ins Co	53,858	0.0018%	31,665	6,506	20.55%
		19038	Travelers Cas & Surety Co	35,277	0.0012%	35,277	-113,951	-323.02%
		25658	Travelers Ind Co	16,949	0.0006%	198,527	-256,228	-129.06%
		24775	St Paul Guardian Ins Co	8,767	0.0003%	74,481	40,611	54.53%
				205,917,746	**6.8929%**	**220,956,995**	**119,360,638**	**54.02%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
4	111	LIBERTY MUT GRP						
		24198	Peerless Ins Co	74,199,806	2.4838%	71,826,354	33,589,616	46.77%
		24171	Netherlands Ins Co The	37,047,775	1.2401%	34,564,919	16,487,721	47.70%
		23043	Liberty Mut Ins Co	25,637,148	0.8582%	26,616,051	-4,845,448	-18.20%
		23035	Liberty Mut Fire Ins Co	21,339,155	0.7143%	23,950,570	5,922,561	24.73%
		10836	Golden Eagle Ins Corp	4,991,851	0.1671%	4,253,749	2,192,015	51.53%
		21458	Employers Ins of Wausau	4,940,336	0.1654%	5,178,816	-2,814,606	-54.35%
		42404	Liberty Ins Corp	4,599,791	0.1540%	4,230,194	2,594,634	61.34%
		26042	Wausau Underwriters Ins Co	3,072,613	0.1029%	2,392,239	801,530	33.51%
		26069	Wausau Business Ins Co	901,142	0.0302%	482,806	316,555	65.57%
		33600	LM Ins Corp	112,309	0.0038%	86,758	27,391	31.57%
		18333	Peerless Ind Ins Co	14,772	0.0005%	7,651	277	3.62%
		33588	First Liberty Ins Corp	7,207	0.0002%	2,696	2,584	95.85%
				176,863,905	**5.9203%**	**173,592,803**	**54,274,830**	**31.27%**
5	12	AMERICAN INTRNL GRP						
		19429	Insurance Co Of The State Of PA	66,049,939	2.2109%	64,158,716	49,183,964	76.66%
		19445	National Union Fire Ins Co Of Pitts	34,332,395	1.1492%	30,637,348	14,451,818	47.17%
		19380	American Home Assur Co	33,109,505	1.1083%	28,779,078	33,238,092	115.49%
		23841	New Hampshire Ins Co	11,785,964	0.3945%	11,766,862	2,595,395	22.06%
		19410	Commerce & Industry Ins Co	6,450,276	0.2159%	6,394,371	2,865,108	44.81%
		24376	American General Ind Co	5,194,993	0.1739%	3,534,466	3,104,619	87.84%
		23809	Granite State Ins Co	4,965,811	0.1662%	4,345,062	1,734,612	39.92%
		26220	Yosemite Ins Co	2,383,941	0.0798%	2,323,615	498,742	21.46%
		20796	AIG Premier Ins Co	1,393,069	0.0466%	451,300	317,178	70.28%
		19402	Birmingham Fire Ins Co Of PA	67,185	0.0022%	79,597	40,403	50.76%
				165,733,078	**5.5477%**	**152,470,415**	**108,029,931**	**70.85%**
6	176	STATE FARM IL						
		25178	State Farm Mut Auto Ins Co	123,201,054	4.1240%	121,117,513	64,361,534	53.14%
		25143	State Farm Fire And Cas Co	7,445,463	0.2492%	7,126,449	5,484,308	76.96%
				130,646,517	**4.3732%**	**128,243,962**	**69,845,842**	**54.46%**
7	140	NATIONWIDE CORP						
		23787	Nationwide Mut Ins Co	79,087,691	2.6474%	69,141,900	34,581,531	50.02%
		28223	Nationwide Agribusiness Ins Co	13,387,750	0.4481%	12,923,642	5,994,531	46.38%
		15580	Scottsdale Ind Co	9,365,714	0.3135%	9,503,562	2,571,797	27.06%
		19100	Amco Ins Co	8,076,499	0.2704%	7,608,308	4,744,059	62.35%
		11991	National Cas Co	7,889,888	0.2641%	7,132,661	4,248,189	59.56%
		13838	Farmland Mut Ins Co	267,968	0.0090%	264,153	103,404	39.15%
		42889	Victoria Fire & Cas Co	235,253	0.0079%	20,550	1,673	8.14%
		25453	Nationwide Ins Co Of Amer	15,014	0.0005%	629	0	0.00%
				118,325,777	**3.9608%**	**106,595,405**	**52,245,184**	**49.01%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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8	163	SAFECO INS GRP						
		19704	American States Ins Co	35,432,361	1.1861%	37,394,599	12,893,820	34.48%
		24732	General Ins Co Of Amer	35,324,063	1.1824%	26,189,684	11,063,402	42.24%
		19690	American Economy Ins Co	13,365,252	0.4474%	20,353,909	5,706,466	28.04%
		24724	First Natl Ins Co Of Amer	13,103,800	0.4386%	13,069,770	4,576,060	35.01%
				97,225,476	**3.2545%**	**97,007,962**	**34,239,748**	**35.30%**
9	91	HARTFORD FIRE & CAS GRP						
		19682	Hartford Fire In Co	46,321,399	1.5506%	46,994,692	23,435,080	49.87%
		29424	Hartford Cas Ins Co	31,620,432	1.0585%	35,521,967	22,688,790	63.87%
		30104	Hartford Underwriters Ins Co	7,656,713	0.2563%	2,890,729	1,316,459	45.54%
		29459	Twin City Fire Ins Co Co	4,586,315	0.1535%	5,322,590	2,387,645	44.86%
		34690	Property & Cas Ins Co Of Hartford	1,954,670	0.0654%	295,791	52,119	17.62%
		22357	Hartford Accid & Ind Co	276,215	0.0092%	231,192	178,159	77.06%
				92,415,744	**3.0935%**	**91,256,961**	**50,058,252**	**54.85%**
10	1326	KINGSWAY GRP						
		33855	Lincoln General Ins Co	81,424,128	2.7256%	85,491,425	56,213,863	65.75%
		42862	Universal Cas Co	672,761	0.0225%	109,505	50,260	45.90%
				82,096,889	**2.7481%**	**85,600,930**	**56,264,123**	**65.73%**
11	660	MERCURY GEN GRP						
		11908	Mercury Cas Co	81,511,623	2.7285%	76,553,572	35,497,139	46.37%
				81,511,623	**2.7285%**	**76,553,572**	**35,497,139**	**46.37%**
12	1330	Balboa Ins Grp						
		24821	Meritplan Ins Co	52,691,532	1.7638%	50,271,985	21,668,163	43.10%
		24813	Balboa Ins Co	20,425,813	0.6837%	16,355,328	8,849,230	54.11%
		24848	Newport Ins Co	2,659,577	0.0890%	2,668,132	1,560,578	58.49%
				75,776,922	**2.5365%**	**69,295,445**	**32,077,971**	**46.29%**
13	225	IAT Reins Co Grp						
		13234	Wilshire Ins Co	31,211,570	1.0448%	31,328,456	17,598,306	56.17%
		20010	Acceptance Ind Ins Co	18,806,051	0.6295%	22,339,845	13,520,247	60.52%
		26433	Harco Natl Ins Co	18,724,398	0.6268%	17,445,016	16,635,031	95.36%
		28886	Transguard Ins Co Of Amer Inc	5,752,216	0.1925%	6,498,692	4,619,942	71.09%
				74,494,235	**2.4936%**	**77,612,009**	**52,373,526**	**67.48%**
14	26905	Century-Natl Ins Co						
		26905	Century-Natl Ins Co	70,833,161	2.3711%	75,077,320	33,399,848	44.49%
				70,833,161	**2.3711%**	**75,077,320**	**33,399,848**	**44.49%**
15	93	TEXAS ST NATL GRP						
		12831	State Natl Ins Co Inc	61,443,773	2.0568%	54,884,312	24,808,546	45.20%
		22608	National Specialty Ins Co	7,876,205	0.2636%	7,318,509	2,343,417	32.02%
				69,319,978	**2.3204%**	**62,202,821**	**27,151,963**	**43.65%**

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16	218	CNA INS GRP						
		20427	American Cas Co Of Reading PA	24,594,645	0.8233%	28,383,286	6,598,875	23.25%
		20443	Continental Cas Co	14,291,545	0.4784%	17,255,565	13,965,988	80.94%
		20494	Transportation Ins Co	11,501,025	0.3850%	10,424,478	9,326,344	89.47%
		20486	Transcontinental Ins Co	5,886,112	0.1970%	4,844,174	1,586,059	32.74%
		20508	Valley Forge Ins Co	2,516,822	0.0842%	1,909,497	2,326,291	121.83%
		20478	National Fire Ins Co Of Hartford	1,382,618	0.0463%	1,091,240	883,685	80.98%
		35289	Continental Ins Co	98,637	0.0033%	105,512	-2,898,813	-2747.38%
				60,271,404	**2.0175%**	**64,013,752**	**31,788,429**	**49.66%**
17	517	HANNOVER GRP						
		20532	Clarendon Natl Ins Co	56,284,469	1.8841%	49,417,613	28,555,894	57.78%
		37257	Insurance Corp Of Hannover	729,785	0.0244%	1,425,736	-8,738,974	-612.94%
				57,014,254	**1.9085%**	**50,843,349**	**19,816,920**	**38.98%**
18	215	UNITRIN GRP						
		19852	Financial Ind Co	48,904,722	1.6370%	48,998,606	25,717,472	52.49%
		14133	Valley Ins Co	3,434,038	0.1150%	3,684,957	1,640,457	44.52%
		16063	Unitrin Auto & Home Ins Co	14,825	0.0005%	14,825	-1,453,729	-9805.93%
				52,353,585	**1.7525%**	**52,698,388**	**25,904,200**	**49.16%**
19	8	ALLSTATE INS GRP						
		19232	Allstate Ins Co	48,022,626	1.6075%	47,481,498	23,667,834	49.85%
		19240	Allstate Ind Co	4,188,811	0.1402%	4,275,750	388,088	9.08%
		10358	Encompass Ins Co	1,494	0.0001%	757	0	0.00%
				52,212,931	**1.7478%**	**51,758,005**	**24,055,922**	**46.48%**
20	98	WR Berkley Corp						
		10510	Carolina Cas Ins Co	45,636,359	1.5276%	45,741,960	29,691,170	64.91%
		36684	Riverport Ins Co	3,278,996	0.1098%	3,320,055	872,293	26.27%
		40045	Starnet Ins Co	1,508,819	0.0505%	1,702,132	201,932	11.86%
		25224	Great Divide Ins Co	580,840	0.0194%	314,443	375,132	119.30%
				51,005,014	**1.7073%**	**51,078,590**	**31,140,527**	**60.97%**
21	748	Meadowbrook Ins Grp						
		25780	Williamsburg Natl Ins Co	34,767,466	1.1638%	35,406,693	18,117,551	51.17%
		18023	Star Ins Co	12,802,035	0.4285%	11,889,924	7,149,894	60.13%
				47,569,501	**1.5923%**	**47,296,617**	**25,267,445**	**53.42%**
22	38	CHUBB & SON INC						
		20281	Federal Ins Co	39,144,880	1.3103%	40,188,936	14,635,625	36.42%
		20303	Great Northern Ins Co	1,147,789	0.0384%	1,100,402	272,979	24.81%
		20346	Pacific Ind Co	335,456	0.0112%	369,916	406,721	109.95%
		20397	Vigilant Ins Co	194,922	0.0065%	212,401	65,967	31.06%
		20338	Northwestern Pacific Ind Co	15,140	0.0005%	14,508	-107,702	-742.36%
				40,838,187	**1.3670%**	**41,886,163**	**15,273,590**	**36.46%**
23	27502	Western General Ins Co						
		27502	Western General Ins Co	34,502,043	1.1549%	36,827,985	15,817,264	42.95%
				34,502,043	**1.1549%**	**36,827,985**	**15,817,264**	**42.95%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

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24	84	American Financial Grp						
		32620	National Interstate Ins Co	18,539,033	0.6206%	15,275,742	7,392,081	48.39%
		26344	Great American Assur Co	8,264,916	0.2767%	9,328,454	3,582,691	38.41%
		16691	Great American Ins Co	4,145,577	0.1388%	5,341,541	362,472	6.79%
		22136	Great American Ins Co of NY	671,874	0.0225%	548,573	48,601	8.86%
		26832	Great American Alliance Ins Co	149,161	0.0050%	77,522	-96,450	-124.42%
				31,770,561	**1.0635%**	**30,571,832**	**11,289,395**	**36.93%**
25	626	ACE LTD						
		22667	Ace American Ins Co	24,165,400	0.8089%	23,662,855	10,377,577	43.86%
		21121	Westchester Fire Ins Co	3,940,035	0.1319%	3,837,909	-68,915	-1.80%
		20699	Ace Prop & Cas Ins Co	1,453,233	0.0486%	1,656,946	591,063	35.67%
		20702	Ace Fire Underwriters Ins Co	959,699	0.0321%	921,420	878,734	95.37%
		43575	Indemnity Ins Co Of North Amer	482,963	0.0162%	515,075	346,044	67.18%
		22748	Pacific Employers Ins Co	53,871	0.0018%	74,782	3,352,667	4483.25%
				31,055,201	**1.0395%**	**30,668,987**	**15,477,170**	**50.47%**
26	761	ALLIANZ INS GRP						
		22837	Interstate Ind Co	12,384,669	0.4146%	15,108,477	10,039,130	66.45%
		21857	American Ins Co	6,177,348	0.2068%	6,745,037	6,684,353	99.10%
		21849	American Automobile Ins Co	5,915,409	0.1980%	5,697,604	1,425,567	25.02%
		21881	National Surety Corp	2,985,235	0.0999%	2,605,864	570,942	21.91%
		21865	Associated Ind Corp	2,125,993	0.0712%	2,584,226	1,397,438	54.08%
		21873	Firemans Fund Ins Co	1,417,214	0.0474%	1,365,874	2,843,373	208.17%
		22810	Chicago Ins Co	97	0.0000%	97	201,467	207697.94%
		35300	Allianz Global Risks US Ins Co	1	0.0000%	1	0	0.00%
				31,005,966	**1.0379%**	**34,107,180**	**23,162,270**	**67.91%**
27	400	CREDIT SUISSE GRP						
		25747	Unigard Ins Co	29,750,753	0.9959%	29,765,892	13,215,304	44.40%
		25798	Unigard Ind Co	895,451	0.0300%	1,054,605	24,955	2.37%
		24414	General Cas Co Of WI	111,260	0.0037%	142,279	26,772	18.82%
		24449	Regent Ins Co	22,807	0.0008%	27,426	-18,928	-69.01%
				30,780,271	**1.0303%**	**30,990,202**	**13,248,103**	**42.75%**
28	169	SENTRY INS GRP						
		21180	Sentry Select Ins Co	21,935,887	0.7343%	22,812,625	6,206,874	27.21%
		24988	Sentry Ins A Mut Co	7,913,199	0.2649%	8,119,730	2,115,843	26.06%
		23434	Middlesex Ins Co	2,077	0.0001%	2,114	10,707	506.48%
				29,851,163	**0.9992%**	**30,934,469**	**8,333,424**	**26.94%**
29	150	OLD REPUBLIC GRP						
		11371	Great West Cas Co	24,309,084	0.8137%	23,574,573	12,638,917	53.61%
		24147	Old Republic Ins Co	5,472,657	0.1832%	5,390,423	2,737,771	50.79%
				29,781,741	**0.9969%**	**28,964,996**	**15,376,688**	**53.09%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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30	802	Capital Ins Group						
		23540	Monterey Ins Co	14,009,196	0.4689%	13,508,019	8,136,902	60.24%
		12890	Eagle West Ins Co	7,975,085	0.2670%	8,028,156	4,615,499	57.49%
		13544	California Capital Ins Co	7,293,306	0.2441%	6,339,063	2,566,852	40.49%
				29,277,587	**0.9800%**	**27,875,238**	**15,319,253**	**54.96%**
31	158	FAIRFAX FINANCIAL						
		21113	United States Fire Ins Co	21,258,145	0.7116%	22,893,832	9,028,548	39.44%
		25054	Hudson Ins Co	5,488,231	0.1837%	2,071,439	1,614,738	77.95%
		24384	Fairmont Specialty Ins Co	553,204	0.0185%	1,311,600	-224,494	-17.12%
		25070	Clearwater Ins Co	263,320	0.0088%	263,320	189,905	72.12%
		21105	North River Ins Co	18,009	0.0006%	41,130	33,589	81.67%
				27,580,909	**0.9232%**	**26,581,321**	**10,642,286**	**40.04%**
32	7	FEDERATED MUT						
		13935	Federated Mut Ins Co	24,639,888	0.8248%	24,967,977	12,278,546	49.18%
		28304	Federated Service Ins Co	1,180,807	0.0395%	1,171,587	1,138,579	97.18%
				25,820,695	**0.8643%**	**26,139,564**	**13,417,125**	**51.33%**
33	31	BERKSHIRE HATHAWAY						
		20052	National Liab & Fire Ins Co	11,822,969	0.3958%	12,827,155	6,104,042	47.59%
		11673	Redwood Fire & Cas Ins Co	5,908,336	0.1978%	5,464,343	2,533,783	46.37%
		27812	Columbia Ins Co	4,306,510	0.1442%	4,349,775	2,451,137	56.35%
		20087	National Ind Co	29,521	0.0010%	25,841	-10,363	-40.10%
				22,067,336	**0.7387%**	**22,667,114**	**11,078,599**	**48.88%**
34	161	TOPA EQUITIES LTD						
		18031	Topa Ins Co	21,317,444	0.7136%	21,362,931	9,117,074	42.68%
				21,317,444	**0.7136%**	**21,362,931**	**9,117,074**	**42.68%**
35	32107	Sutter Ins Co						
		32107	Sutter Ins Co	18,370,449	0.6149%	21,300,384	11,601,199	54.46%
				18,370,449	**0.6149%**	**21,300,384**	**11,601,199**	**54.46%**
36	3636	Lancer Ins Grp						
		26077	Lancer Ins Co	18,355,005	0.6144%	18,748,358	13,206,315	70.44%
				18,355,005	**0.6144%**	**18,748,358**	**13,206,315**	**70.44%**
37	3098	Millea Holdings Inc						
		12904	Tokio Marine & Nichido Fire Ins Co	17,445,008	0.5840%	18,827,438	11,995,011	63.71%
				17,445,008	**0.5840%**	**18,827,438**	**11,995,011**	**63.71%**
38	1129	WHITE MOUNTAINS GRP						
		27154	Atlantic Specialty Ins Co	8,825,695	0.2954%	9,118,609	3,495,878	38.34%
		20621	OneBeacon America Ins Co	4,041,894	0.1353%	3,573,700	1,452,767	40.65%
		20648	Employers Fire Ins Co	1,242,252	0.0416%	1,091,243	702,907	64.41%
		21962	Pennsylvania General Ins Co	1,096,357	0.0367%	559,032	-106,452	-19.04%
		21970	OneBeacon Ins Co	1,026,541	0.0344%	1,782,768	1,911,242	107.21%
		35408	Sirius Amer Ins Co	21,788	0.0007%	374,698	-196,620	-52.47%
				16,254,527	**0.5441%**	**16,500,050**	**7,259,722**	**44.00%**

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39	306		CUNA MUT GRP					
		10847	Cumis Ins Society Inc	14,935,519	0.4999%	14,940,168	8,623,030	57.72%
				14,935,519	**0.4999%**	**14,940,168**	**8,623,030**	**57.72%**
40	1114		MERCER INS GRP					
		31453	Financial Pacific Ins Co	14,815,835	0.4959%	14,622,786	7,417,681	50.73%
				14,815,835	**0.4959%**	**14,622,786**	**7,417,681**	**50.73%**
41	79		GMAC INS HOLDING					
		38601	MIC Prop & Cas Ins Corp	6,227,085	0.2084%	3,478,654	1,339,333	38.50%
		31488	Integon Preferred Ins Co	4,351,894	0.1457%	4,031,623	2,100,974	52.11%
		22012	Motors Ins Corp	4,071,408	0.1363%	4,071,408	2,410,249	59.20%
				14,650,387	**0.4904%**	**11,581,685**	**5,850,556**	**50.52%**
42	1325		RHINE RE GRP					
		24899	Alea North America Ins Co	14,612,801	0.4891%	9,025,849	4,128,683	45.74%
				14,612,801	**0.4891%**	**9,025,849**	**4,128,683**	**45.74%**
43	1279		Arch Ins Grp					
		11150	Arch Ins Co	13,317,976	0.4458%	17,597,479	9,646,966	54.82%
				13,317,976	**0.4458%**	**17,597,479**	**9,646,966**	**54.82%**
44	1285		X L AMER					
		22322	Greenwich Ins Co	8,252,368	0.2762%	7,127,047	2,277,699	31.96%
		37885	XL Specialty Ins Co	3,319,873	0.1111%	2,597,006	-245,947	-9.47%
				11,572,241	**0.3874%**	**9,724,053**	**2,031,752**	**20.89%**
45	240		DAIMLER CHRYSLER GRP					
		10499	DaimlerChrysler Ins Co	10,545,780	0.3530%	10,812,660	4,878,940	45.12%
				10,545,780	**0.3530%**	**10,812,660**	**4,878,940**	**45.12%**
46	317		AON CORP					
		40827	Virginia Surety Co Inc	10,052,271	0.3365%	9,243,424	2,386,112	25.81%
				10,052,271	**0.3365%**	**9,243,424**	**2,386,112**	**25.81%**
47	816		COMMERCE GRP INC					
		13161	Commerce West Ins Co	9,974,322	0.3339%	9,596,901	5,424,793	56.53%
				9,974,322	**0.3339%**	**9,596,901**	**5,424,793**	**56.53%**
48	62		EMC INS CO					
		21415	Employers Mut Cas Co	9,799,403	0.3280%	10,053,133	3,584,048	35.65%
				9,799,403	**0.3280%**	**10,053,133**	**3,584,048**	**35.65%**
49	922		ICW GROUP					
		40029	Explorer Ins Co	9,269,203	0.3103%	9,297,730	3,527,946	37.94%
		27847	Insurance Co Of The West	87,866	0.0029%	89,366	-147,328	-164.86%
				9,357,069	**0.3132%**	**9,387,096**	**3,380,618**	**36.01%**
50	361		MUNICH AMERICAN HOLDING CORP					
		19720	American Alt Ins Corp	8,885,322	0.2974%	8,665,785	4,983,488	57.51%
				8,885,322	**0.2974%**	**8,665,785**	**4,983,488**	**57.51%**

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51	291		MOTORISTS MUT					
		13331	American Hardware Mut Ins Co	8,556,262	0.2864%	8,684,074	-1,788,207	-20.59%
				8,556,262	**0.2864%**	**8,684,074**	**-1,788,207**	**-20.59%**
52	3495		Infinity Prop & Cas Ins Grp					
		11738	Leader Ins Co	7,259,923	0.2430%	6,040,210	563,367	9.33%
				7,259,923	**0.2430%**	**6,040,210**	**563,367**	**9.33%**
53	2978		Mitsui Sumitomo Ins Grp					
		20362	Mitsui Sumitomo Ins Co of Amer	6,292,421	0.2106%	7,016,057	3,162,190	45.07%
		22551	Mitsui Sumitomo Ins USA Inc	858,287	0.0287%	779,206	379,151	48.66%
				7,150,708	**0.2394%**	**7,795,263**	**3,541,341**	**45.43%**
54	21172		Vanliner Ins Co					
		21172	Vanliner Ins Co	6,545,964	0.2191%	6,166,594	3,512,981	56.97%
				6,545,964	**0.2191%**	**6,166,594**	**3,512,981**	**56.97%**
55	783		RLI INS GRP					
		13056	RLI Ins Co	5,921,398	0.1982%	7,426,880	5,653,985	76.13%
				5,921,398	**0.1982%**	**7,426,880**	**5,653,985**	**76.13%**
56	9		JPMorgan Chase & Co Grp					
		22985	Sequoia Ins Co	5,831,136	0.1952%	6,230,831	3,997,689	64.16%
				5,831,136	**0.1952%**	**6,230,831**	**3,997,689**	**64.16%**
57	19		Assurant Inc Grp					
		10111	American Bankers Ins Co Of FL	3,517,186	0.1177%	3,104,021	1,699,775	54.76%
		42978	American Security Ins Co	2,175,805	0.0728%	768,441	291,260	37.90%
		19615	American Reliable Ins Co	4,382	0.0001%	964	-1,761,226	82699.79%
				5,697,373	**0.1907%**	**3,873,426**	**229,809**	**5.93%**
58	1331		Glencoe US Holdings Inc					
		10340	Stonington Ins Co	5,231,813	0.1751%	4,480,218	1,904,804	42.52%
				5,231,813	**0.1751%**	**4,480,218**	**1,904,804**	**42.52%**
59	3018		Converium Holding Grp					
		22730	Converium Ins North Amer Inc	5,169,802	0.1731%	10,134,919	541,187	5.34%
				5,169,802	**0.1731%**	**10,134,919**	**541,187**	**5.34%**
60	303		GUIDEONE INS GRP					
		15032	Guideone Mut Ins Co	5,120,807	0.1714%	5,154,348	1,175,919	22.81%
				5,120,807	**0.1714%**	**5,154,348**	**1,175,919**	**22.81%**
61	785		MARKEL CORP GRP					
		38970	Markel Ins Co	4,700,025	0.1573%	4,247,780	1,215,899	28.62%
		28932	Markel American Ins Co	262,543	0.0088%	301,011	-118,110	-39.24%
				4,962,568	**0.1661%**	**4,548,791**	**1,097,789**	**24.13%**
62	1120		EVEREST REIN HOL INC					
		10120	Everest Natl Ins Co	4,758,677	0.1593%	4,253,575	3,218,928	75.68%
				4,758,677	**0.1593%**	**4,253,575**	**3,218,928**	**75.68%**

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63	3219		Sompo Japan Ins Grp					
		11126	Sompo Japan Ins Co of Amer	4,144,179	0.1387%	4,421,317	1,879,557	42.51%
				4,144,179	**0.1387%**	**4,421,317**	**1,879,557**	**42.51%**
64	39861		Golden Bear Ins Co					
		39861	Golden Bear Ins Co	3,828,837	0.1282%	3,545,517	1,150,000	32.44%
				3,828,837	**0.1282%**	**3,545,517**	**1,150,000**	**32.44%**
65	408		AMERICAN NATL FNCL GRP					
		28401	American Natl Prop & Cas Co	2,169,679	0.0726%	2,169,679	819,601	37.78%
		39942	American Natl General Ins Co	1,410,193	0.0472%	0	212,423	0.00%
				3,579,872	**0.1198%**	**2,169,679**	**1,032,024**	**47.57%**
66	11948		Global Hawk Ins Co RRG					
		11948	Global Hawk Ins Co RRG	3,424,349	0.1146%	1,557,435	513,953	33.00%
				3,424,349	**0.1146%**	**1,557,435**	**513,953**	**33.00%**
67	349		FLORISTS MUT					
		13978	Florists Mut Ins Co	3,344,062	0.1119%	3,531,785	376,062	10.65%
				3,344,062	**0.1119%**	**3,531,785**	**376,062**	**10.65%**
68	677		MAGUIRE CORP GRP					
		18058	Philadelphia Ind Ins Co	3,076,374	0.1030%	3,154,840	1,798,155	57.00%
				3,076,374	**0.1030%**	**3,154,840**	**1,798,155**	**57.00%**
69	18767		Church Mut Ins Co					
		18767	Church Mut Ins Co	2,837,674	0.0950%	2,856,767	1,632,807	57.16%
				2,837,674	**0.0950%**	**2,856,767**	**1,632,807**	**57.16%**
70	866		WESTERN WORLD GRP					
		40436	Stratford Ins Co	2,707,846	0.0906%	2,609,318	690,159	26.45%
				2,707,846	**0.0906%**	**2,609,318**	**690,159**	**26.45%**
71	920		UNITED NATL GRP					
		13064	United Natl Ins Co	2,698,706	0.0903%	2,875,827	539,698	18.77%
				2,698,706	**0.0903%**	**2,875,827**	**539,698**	**18.77%**
72	37931		General Fire & Cas Co					
		37931	General Fire & Cas Co	2,295,935	0.0769%	4,781,026	2,740,687	57.32%
				2,295,935	**0.0769%**	**4,781,026**	**2,740,687**	**57.32%**
73	350		GE GLOBAL GRP					
		34207	Westport Ins Corp	1,987,254	0.0665%	2,538,046	540,552	21.30%
				1,987,254	**0.0665%**	**2,538,046**	**540,552**	**21.30%**
74	457		ARGONAUT GRP					
		19801	Argonaut Ins Co	849,194	0.0284%	1,017,777	5,415,872	532.13%
		19860	Argonaut Great Central Ins Co	699,555	0.0234%	585,651	267,946	45.75%
		19828	Argonaut-Midwest Ins Co	408,742	0.0137%	197,084	84,156	42.70%
				1,957,491	**0.0655%**	**1,800,512**	**5,767,974**	**320.35%**

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75	36790	Springfield Ins Co Inc						
		36790	Springfield Ins Co Inc	1,931,577	0.0647%	1,927,699	5,521	0.29%
				1,931,577	**0.0647%**	**1,927,699**	**5,521**	**0.29%**
76	127	AMERICAN MODERN INS GRP						
		23469	American Modern Home Ins Co	1,706,083	0.0571%	1,706,083	403,456	23.65%
				1,706,083	**0.0571%**	**1,706,083**	**403,456**	**23.65%**
77	83	GRANGE INS						
		22101	Grange Ins Assn	1,426,771	0.0478%	1,420,935	815,240	57.37%
		22128	Rocky Mountain Fire & Cas Co	116	0.0000%	986	-33,727	-3420.59%
				1,426,887	**0.0478%**	**1,421,921**	**781,513**	**54.96%**
78	968	AXA INS GRP						
		11835	AXA Re Amer Ins Co	1,325,980	0.0444%	2,317,352	1,172,534	50.60%
		16187	AXA Re Prop & Cas Ins Co	86,037	0.0029%	362,345	-1,419,610	-391.78%
				1,412,017	**0.0473%**	**2,679,697**	**-247,076**	**-9.22%**
79	645	OREGON MUT INS						
		14907	Oregon Mut Ins Co	1,383,344	0.0463%	1,239,617	1,757,537	141.78%
				1,383,344	**0.0463%**	**1,239,617**	**1,757,537**	**141.78%**
80	57	ELECTRIC INS GRP						
		21261	Electric Ins Co	1,207,864	0.0404%	1,207,864	867,032	71.78%
				1,207,864	**0.0404%**	**1,207,864**	**867,032**	**71.78%**
81	867	PROTECTIVE INS GRP						
		40460	Sagamore Ins Co	1,194,589	0.0400%	1,332,372	401,789	30.16%
		12416	Protective Ins Co	1	0.0000%	1	0	0.00%
				1,194,590	**0.0400%**	**1,332,373**	**401,789**	**30.16%**
82	40134	SUA Ins Co						
		40134	SUA Ins Co	1,149,568	0.0385%	378,450	141,679	37.44%
				1,149,568	**0.0385%**	**378,450**	**141,679**	**37.44%**
83	11824	Intermodal Ins Co RRG						
		11824	Intermodal Ins Co RRG	1,002,327	0.0336%	2,059,700	546,749	26.55%
				1,002,327	**0.0336%**	**2,059,700**	**546,749**	**26.55%**
84	2558	Nipponkoa Ins Co Ltd						
		27073	Nipponkoa Ins Co Ltd U.S. Branch	864,615	0.0289%	904,411	466,841	51.62%
				864,615	**0.0289%**	**904,411**	**466,841**	**51.62%**
85	689	BANKERS INS GRP						
		33162	Bankers Ins Co	683,435	0.0229%	587,574	125,740	21.40%
				683,435	**0.0229%**	**587,574**	**125,740**	**21.40%**
86	244	CINCINNATI FNCL CP						
		10677	Cincinnati Ins Co	438,787	0.0147%	456,808	256,754	56.21%
				438,787	**0.0147%**	**456,808**	**256,754**	**56.21%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Market Share

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Earned Premium	Incurred Losses	Loss Ratio
87	201		UTICA NATL INS GRP					
		25976	Utica Mut Ins Co	228,708	0.0077%	371,976	73,468	19.75%
		25984	Graphic Arts Mut Ins Co	4,462	0.0001%	4,400	439	9.98%
				233,170	**0.0078%**	**376,376**	**73,907**	**19.64%**
88	88		The Hanover Ins Grp					
		22292	Hanover Ins Co	123,608	0.0041%	114,603	-570,601	-497.89%
		22306	Massachusetts Bay Ins Co	101,463	0.0034%	69,800	-179,930	-257.78%
				225,071	**0.0075%**	**184,403**	**-750,531**	**-407.01%**
89	18538		Bancinsure Inc					
		18538	Bancinsure Inc	211,693	0.0071%	190,504	166,306	87.30%
				211,693	**0.0071%**	**190,504**	**166,306**	**87.30%**
90	767		PENN MFR ASN INS					
		12262	Pennsylvania Manufacturers Asn Ins C	155,182	0.0052%	141,850	-19,120	-13.48%
		36897	Manufacturers Alliance Ins Co	10,515	0.0004%	4,820	1,009	20.93%
		41424	Pennsylvania Manufacturers Ind Co	1,612	0.0001%	898	150	16.70%
				167,309	**0.0056%**	**147,568**	**-17,961**	**-12.17%**
91	796		QBE INS GRP LTD					
		16217	National Farmers Union Prop & Cas	165,355	0.0055%	188,228	12,072	6.41%
		39217	QBE Ins Corp	1	0.0000%	1	-1,338,056	305600.00%
				165,356	**0.0055%**	**188,229**	**-1,325,984**	**-704.45%**
92	124		AMERISURE CO					
		23396	Amerisure Mut Ins Co	140,690	0.0047%	126,401	-8,990	-7.11%
				140,690	**0.0047%**	**126,401**	**-8,990**	**-7.11%**
93	961		FRONTIER INS GRP					
		34266	Frontier Ins Co	88,419	0.0030%	88,419	0	0.00%
				88,419	**0.0030%**	**88,419**	**0**	**0.00%**
94	50		Country Ins & Financial Services Grp					
		23647	Mutual Service Cas Ins Co	72,141	0.0024%	244,235	-348,675	-142.76%
				72,141	**0.0024%**	**244,235**	**-348,675**	**-142.76%**
95	38733		Alaska Nat Ins Co					
		38733	Alaska Nat Ins Co	58,361	0.0020%	226,273	12,927	5.71%
				58,361	**0.0020%**	**226,273**	**12,927**	**5.71%**
96	11118		Federated Rural Electric Ins Exch					
		11118	Federated Rural Electric Ins Exch	38,464	0.0013%	38,480	30,142	78.33%
				38,464	**0.0013%**	**38,480**	**30,142**	**78.33%**
97	458		PROTECTIVE LIFE INS GRP					
		35769	Lyndon Property Ins Co	33,543	0.0011%	19,507	-60	-0.31%
				33,543	**0.0011%**	**19,507**	**-60**	**-0.31%**

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Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
98	181	SWISS RE GRP						
		29700	North American Elite Ins Co	33,011	0.0011%	24,560	9,286	37.81%
		29874	North American Specialty Ins Co	355	0.0000%	355	255,271	71907.32%
				33,366	**0.0011%**	**24,915**	**264,557**	**1061.84%**
99	44598	College Liability Ins Co A Recip RRG						
		44598	College Liability Ins Co A Recip RRG	29,003	0.0010%	35,386	13,299	37.58%
				29,003	**0.0010%**	**35,386**	**13,299**	**37.58%**
100	41106	Triumphe Cas Co						
		41106	Triumphe Cas Co	9,937	0.0003%	38,954	65,228	167.45%
				9,937	**0.0003%**	**38,954**	**65,228**	**167.45%**
101	510	NAVIGATORS GRP INC						
		42307	Navigators Ins Co	5,623	0.0002%	2,773	2,467	88.97%
				5,623	**0.0002%**	**2,773**	**2,467**	**88.97%**
102	23663	National American Ins Co						
		23663	National American Ins Co	3,397	0.0001%	178,890	-8,431	-4.71%
				3,397	**0.0001%**	**178,890**	**-8,431**	**-4.71%**
103	37206	Contractors Bonding & Ins Co						
		37206	Contractors Bonding & Ins Co	1,255	0.0000%	1,269	-244,220	-19245.07%
				1,255	**0.0000%**	**1,269**	**-244,220**	**-19245.07%**
104	40398	American Fuji Fire & Marine Ins Co						
		40398	American Fuji Fire & Marine Ins Co	815	0.0000%	7,613	9,167	120.41%
				815	**0.0000%**	**7,613**	**9,167**	**120.41%**
105	108	LUMBERMENS MUT CAS GRP						
		22918	American Motorists Ins Co	174	0.0000%	174	2,385,508	370981.61%
				174	**0.0000%**	**174**	**2,385,508**	**370981.61%**
106	479	IFG CO						
		11177	First Financial Ins Co	100	0.0000%	51	11,107	21778.43%
				100	**0.0000%**	**51**	**11,107**	**21778.43%**
107	1169	GENERALI GRP						
		11231	Generali Us Branch	50	0.0000%	50	-139,361	278722.00%
				50	**0.0000%**	**50**	**-139,361**	**278722.00%**
			Line Total:	**2,987,405,164**	**100.0000%**	**2,950,866,047**	**1,435,459,235**	**48.65%**