



2003 annual report

CALIFORNIA DEPARTMENT OF INSURANCE
of the INSURANCE COMMISSIONER



2003 ANNUAL REPORT *of the* INSURANCE COMMISSIONER

For the year ending December 31, 2003

Containing data compiled from annual statements of insurers required by law, showing the condition and affairs of each insurer's business transactions under certificate of authority of the State of California and including a report of Conservation and Liquidation proceedings to December 31, 2003.

DEPARTMENT OF INSURANCE

OFFICE OF THE COMMISSIONER
300 CAPITOL MALL, SUITE 1700
SACRAMENTO, CA 95814
(916) 492-3500
(916) 445-5280 (FAX)
www.insurance.ca.gov



May 23, 2005

The Honorable Arnold Schwarzenegger
Governor, State of California
State Capitol
Sacramento, CA 95814

Dear Governor Schwarzenegger:

I am pleased to present to you the 2003 Annual Report of the Insurance Commissioner in accordance with the requirements of Section 12922 of the California Insurance Code.

Also included in this report is the information required by the following California Insurance Code Sections: 1060 (report on insurance business insolvency and delinquency proceedings, names of those persons proceeded against, and whether such persons have resumed business, been liquidated, or have been mutualized); 12921.1 (report on program to investigate complaints, respond to inquiries received, and bring enforcement actions against insurers); and 12921.4 (report on all actions taken with respect to patterns of complaints against insurance or production agencies).

This report provides a synopsis of the statements, which reflect the general condition of the insurance business in California, and a detailed statement of monies received by the California Department of Insurance in the calendar year 2003.

Sincerely,

A handwritten signature in black ink that reads "John Garamendi". The signature is fluid and cursive, with the first name "John" being particularly prominent and stylized.

JOHN GARAMENDI
Insurance Commissioner

State of California Insurance Commissioners

For the Years 1868 Through 2003

George W. Mowe	1868-1872
J.W. Foard	1872-1878
J.C. Maynard	1878-1882
George A. Knight	1882-1886
J.C.L. Wadsworth	1886-1890
J.N.E. Wilson	1890-1894
M.R. Higgins	1894-1897
Andrew J. Clunie	1897-1902
E. Myron Wolfe	1902-1910
E.C. Cooper	1910-1914
J.E. Phelps	1914-1917
Alexander McCabe	1917-1923
E.C. Cooper (Acting)	1923
George D. Squires	1923-1925
Charles R. Detrick	1925-1929
E. Forrest Mitchell	1929-1935
Samuel L. Carpenter, Jr.	1935-1938
Rex B. Goodcell	1938-1939
Anthony Caminetti, Jr.	1939-1943
Maynard Garrison	1943-1947
Wallace K. Downey	1947-1950
John R. Maloney	1951-1955
F. Britton McConnell	1955-1963
Stafford R. Grady	1963-1966
Richard S.L. Roddis	1966-1968
Anthony R. Pierno	1968

Richards D. Barger	1968-1972
Gleeson L. Payne	1972-1975
Wesley J. Kinder	1975-1980
Ansel Shapiro (Interim)	1981
Robert C. Quinn	1981-1983
Bruce Bunner	1983-1986
Roxani M. Gillespie	1986-1991
John Garamendi	1991-1994
Chuck Quackenbush	1994-2000
Clark Kelso	2000
Harry W. Low	2000-2003
John Garamendi	2003-Present

2003 Organizational Chart

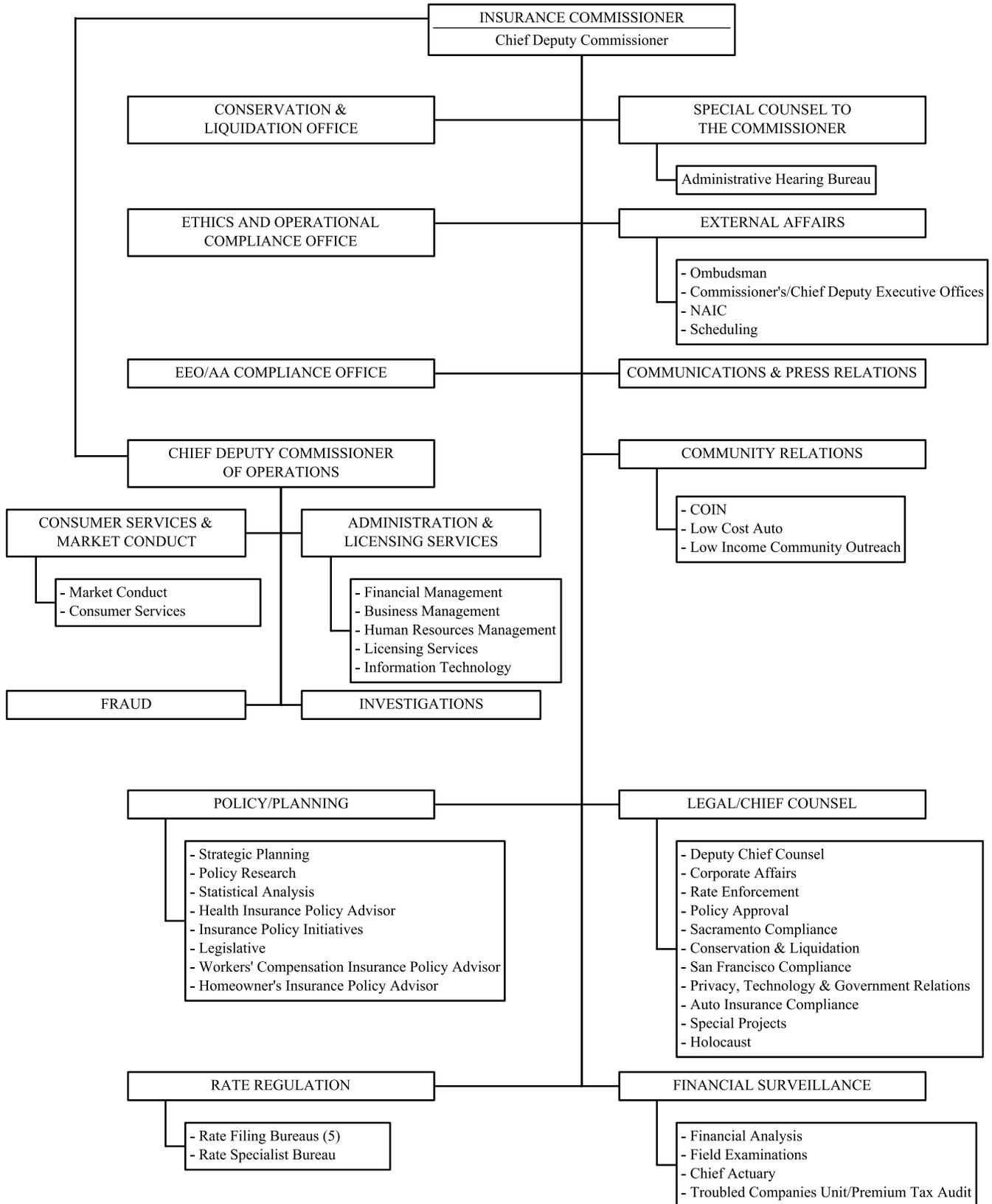


Table of Contents

California Insurance Commissioners	.iv
Organizational Chart	.vi

PART I

Office of Ethics & Operational Compliance	.3
Internal Audits Unit	.4
Information Security Office (ISO)	.4
Curriculum Compliance Audits Unit	.5
Ethics Office	.5
Administration & Licensing Services Branch	.7
Business Management Bureau (BMB)	.8
Human Resources Management Division (HRMD)	.8
Information Technology Division (ITD)	.8
Licensing Services Division (LSD)	.9
Producer Licensing Bureau (PLB)	.10
Licensing Background Bureau (LBB)	.12
Financial Management Division (FMD)	.13
Conservation & Liquidation Office	.21
Status of Open Estates	.24
Consumer Services & Market Conduct Branch	.43
Consumer Services Division (CSB)	.44
Consumer Communications Bureau (CCB)	.44
Claims Services Bureau (CSB)	.45
Rating and Underwriting Services Bureau (RUSB)	.46
Market Conduct Division (MCD)	.46
Field Claims Bureau (FCD)	.47
Field Rating and Underwriting Services Bureau (FRUB)	.48
Fraud Division	.49
Fraud Investigation	.50
Automobile Insurance Fraud	.50
Organized Automobile Fraud Activity Interdiction	.51
Workers' Compensation	.52
Property and Casualty Fraud	.53
Special Investigative Unit Compliance Review Office	.53

Investigation Division55

 Investigations Related to Automobile Insurance56

Financial Surveillance Branch (FSD)59

 Financial Analysis Division (FAD)60

 Field Examination Division (FED)61

 Actuarial Office61

 Troubled Companies Unit (TCU)61

 Premium Tax Audit Bureau61

 Insurance Taxes61

 Basis of Tax62

 Rate of Tax62

 Retaliatory Taxes62

 Surplus Line Taxes62

Legislative Office63

Legal Division67

 Conservation and Liquidation Bureau (CLB)68

 Corporate Affairs Bureau (CAB)69

 Policy Approval Bureau (PAB)80

 Rate Enforcement Bureau81

 Fraud Liaison Bureau (FLO)83

 Compliance Bureaus Auto - Sacramento and San Francisco84

 Auto Compliance Bureau87

 Office of the Public Advisor88

 Holocaust ERA Insurance89

 Armenian Genocide89

 Slavery Insurance89

Office of External Affairs91

 The Ombudsman’s Office92

 California Organized Investment Network (COIN)92

 Community Relations Branch94

Rate Regulation Branch97

 Rate Filing Bureaus98

 Rate Specialist Bureau (RSB)99

 Companies Ceasing to Offer a Particular Line of Coverage100

Special Data Call on Classes of Insurance Designated	
by the Commissioner as Unavailable or Unaffordable in California	102
Child Care Liability Insurance	102
Malpractice/Public Entity Liability Insurance	112
Public Entity Liability Insurance	112
Strategic Planning, Policy & Research Branch	119
Strategic Planning Office	120
Policy Research Division	120
Statistical Analysis Division	121

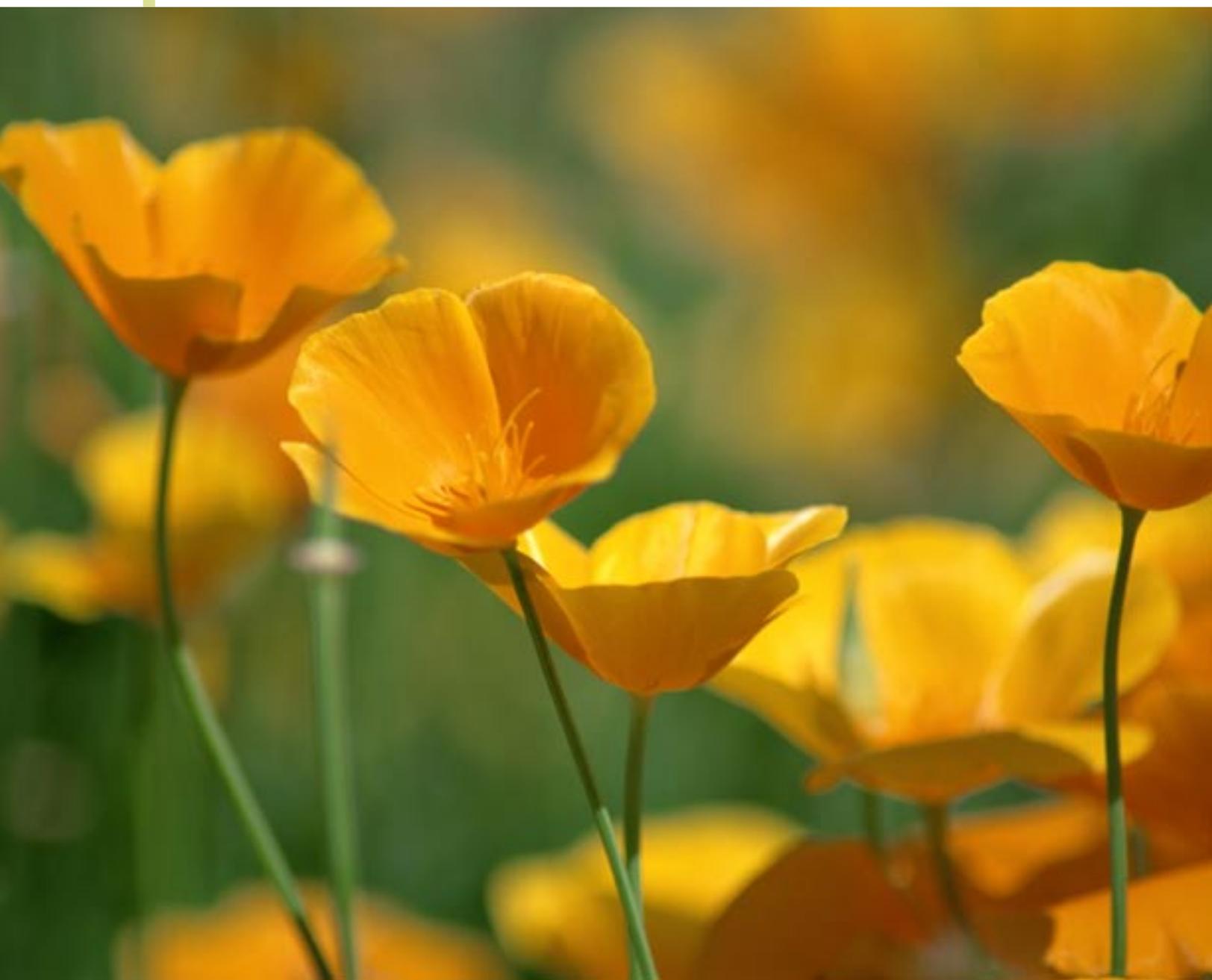
PART II – STATISTICAL TABLES

Statistical Tables	125
Summary Reconciliation 2003	127
Direct Premiums Written 2003	128
Fraternal California Direct Premiums Written 2003	129
Life California Direct Premiums Written 2003	131
Property and Casualty Insurers Assets & Liabilities as of December 31, 2003	142
Real Estate Title Insurers Assets & Liabilities as of December 31, 2003	160
Fair Plan Report 2003 Direct Written Less Dividends to policyholder	161
Direct Premiums Written 2003 All Casualty Lines	194

REPORT

PART I

2003 ANNUAL REPORT *of the* INSURANCE COMMISSIONER



Ethics & Operational Compliance Office

The Ethics and Operational Compliance Office provides management of the California Department of Insurance with independent, objective, accurate and timely information necessary to make policy decisions. We assist management in their efforts to increase operational and program efficiency and effectiveness by providing them with analysis, appraisals, recommendations and technical assistance.

We are independent but team-oriented, and we are committed to providing timely, professional and objective services to satisfy customer needs. We do our job right the first time by taking personal responsibility for our work and by meeting the standards of professional competence.

The Ethics and Operational Compliance Office is composed of four distinct functions with seven staff members reporting to the Chief Deputy Commissioner:

- Internal Audits Unit
- Information Security Office
- Curriculum Compliance Audits Unit
- Ethics Office

INTERNAL AUDITS UNIT

The Internal Audits Unit was established in 1994 to ensure compliance with management's goals and objectives and adherence to federal, state, and departmental mandates, policies and procedures. The professional audit staff conducts internal audits and special projects in the California Department of Insurance and Conservation and Liquidation Office according to standards established by the Institute of Internal Auditors.

The audit staff assists executive management by conducting performance audits and program effectiveness and efficiency reviews. The staff also performs a variety of special projects that include: research and fact finding, project consultation, post-implementation evaluations, reviews of automated projects, reviews of proposed changes to policies and procedures, and participation in various workgroups.

We owe a responsibility to management to provide information about the adequacy and effectiveness of the Department's system of internal control and the quality of performance.

INFORMATION SECURITY OFFICE (ISO)

The Information Security Office provides oversight to ensure that the Department's data is protected against unauthorized use, modifications and deletions. Our functions and specific activities are varied and diversified.

Each state agency that uses, receives or provides information technology services designates an Information Security Officer with responsibility for implementing state policies and standards regarding the confidentiality and security of information. The state-wide policies and standards include, but are not limited to, strict controls to prevent unauthorized access to data maintained in computer files, program documentation, data processing systems and data processing equipment physically located in the agency.

The Information Security Officer has oversight responsibility for the Department's compliance with these state-wide requirements as listed in State Administrative Manual Section 4841:

- Oversight responsibility for ensuring the integrity and security of automated information that is produced and used in the Department's operations.
- Oversight responsibility for the security of information technology facilities, software and equipment that is utilized for automated information processing.
- Oversight of compliance with state audit and reporting requirements relating to the integrity of information assets.
- Oversight of the development and maintenance of the Department's Operational Recovery Plan.
- Oversight responsibility for the Department's information technology risk management program.

CURRICULUM COMPLIANCE AUDITS UNIT

The Curriculum Compliance Audits Unit conducts reviews of insurance education providers' pre-licensing and continuing education courses to ensure the curriculum and provider operations adhere to California's Insurance Code and Code of Regulations. The audit findings are intended for use by the Licensing Services Division to assist them in reviewing the quality of education to ensure adequate training for the licensing and continuing education requirements of insurance agents and brokers.

The auditor also reports quarterly to the Curriculum Board on the progress of the audit function, audit production plans and common audit findings. Any significant fraudulent or criminal activity discovered during an audit would be referred to the Enforcement Division for further review and investigation.

ETHICS OFFICE

The Ethics Office was created in 2000 to provide private, secure and confidential communications and investigations. We receive and research complaints regarding employees' conflicts with the Political Reform Act and the department's Incompatible Activities Statements such as misuse of state property, inappropriate acceptance of gifts, and abuse of authority.

This is an independent office where the department's employees can confidentially obtain answers to questions regarding proper conduct and report improper governmental activities by telephone, letter or e-mail. The Ethics Office investigates claims of suspicious activities as required by State Administrative Manual Section 20080. We also oversee ethics orientation training for the department's employees and advise them of their rights and responsibilities under the Whistleblowers' Protection Act.

Administration & Licensing Services Branch

The mission of the Administration and Licensing Services Branch is to protect insurance consumers and maintain the integrity of the insurance industry by assisting with the implementation and enforcement of insurance licensing laws, and by providing professional, quality support services to each of the California Department of Insurance's (CDI) programs.

This Branch consists of the Business Management Bureau, the Human Resources Management Division, the Information Technology Division, the Licensing Services Division and the Financial Management Division.

BUSINESS MANAGEMENT BUREAU (BMB)

The Business Management Bureau is a multidisciplinary team consisting of 25 employees (17 in Sacramento, five in Los Angeles, and three in San Francisco) who are responsible for carrying out the following responsibilities:

- Preparation, coordination and processing of all contracts and purchase documents in accordance with State law, policies and procedures (Sacramento BMB).
- Providing mail services and supplies at the three largest CDI work-sites: Sacramento, San Francisco, and Los Angeles.
- Overseeing and managing all facilities projects, issues and leases at each of the 16 CDI addresses and locations.
- Managing records retention, fixed assets, forms, transportation, Conflict of Interest, and reproduction programs/processes.

HUMAN RESOURCES MANAGEMENT DIVISION (HRMD)

The Human Resources Management Division consists of four units, the Labor Relations, Health and Safety and Workers' Compensation Unit; the Selection, Training and Merit Issues Unit; Personnel Transactions Unit and the Personnel Operations Unit.

- The Labor Relations, Health and Safety and Workers' Compensation Unit is responsible for labor contract implementation issues, including grievance processing; updating emergency evacuation plans and teams and providing evacuation and safety training; responding to reasonable accommodation requests; providing information and advice on ergonomic compliance and managing Workers' Compensation claims filed by CDI employees.
- The Selection, Training, and Merit Issues Unit administers civil service exams, coordinates training for departmental employees, investigates merit issue complaints and appeals, and manages the various departmental awards programs.
- The Personnel Transactions Unit is responsible for issues related to payroll, employee benefits, leave balances, and access to employee personnel files.
- The Personnel Operations Unit provides departmental managers and supervisors with consultative services and assistance with various human resources related subject areas including but not limited to hiring, employee discipline, classification and compensation, recruitment, employee assistance, the Family and Medical Leave Act, bilingual services and employee performance.

INFORMATION TECHNOLOGY DIVISION (ITD)

The Information Technology Division (ITD) consists of three bureaus: the Statewide Network Support Bureau, the Application Development and Maintenance Bureau, and the Project Coordination and Administrative Support Bureau.

- The Statewide Network Support Bureau (SNSB) provides technical support for CDI's computer network including the Local Area Network (LAN), Wide Area Network (WAN), Internet, Intranet; telecommunications

network, and CDI's personal computers including hardware & software installation and maintenance. SNSB has technical support staff in CDI's three main sites. This staff provides technical support for the three main sites and for CDI's 11 satellite sites.

- The Application Development and Maintenance (ADAM) Bureau provides continuous optimization, maintenance and custom software development to meet the business needs of CDI, including the Integrated Database, the Fraud Integrated Database system, Internet/Intranet development, and custom interfaces. ADAM is responsible for keeping abreast of the latest advancements in application tools and technology. ADAM monitors and maintains the Oracle Application Server, commonly referred to as the 'middle tier', and works with Data Administrators at the Teale Data Center where CDI's departmental data is stored.
- The Project Coordination and Administrative Support Bureau is the home of the Project Management Office (PMO) for information technology related projects, supporting CDI program area strategies, and the Administrative Support Unit (ASU). The PMO provides leadership in project management methodologies and ensures compliance with control agency requirements for IT projects. The ASU provides coordination of IT related hardware and software procurements, IT requests for service, and organizational support to the ITD.

MAJOR TECHNOLOGY ACCOMPLISHMENTS IN 2003

- Developed and implemented the Fast License Application System. This web-enabled Internet application allows license applicants to apply for an agent/broker license via the Internet as opposed to mailing the hardcopy applications to the Department.
- Implemented the Electronic Suspected Fraudulent Claims (eFD-1) System. This system allows insurance carriers, self-insured companies, and third party administrators to electronically submit and amend suspected fraudulent claims via the Internet.
- Implemented Oracle Discoverer for the Fraud Integrated Database (FIDB). This allows Fraud staff to examine and analyze database information contained in FIDB to produce ad-hoc reports to meet their daily business needs.

LICENSING SERVICES DIVISION (LSD)

The Licensing Services Division (LSD), under the authority of the California Insurance Code, protects insurance consumers and maintains the integrity of the insurance industry by determining the qualifications and eligibility of applicants for licenses. The Division consists of two Bureaus, the Producer Licensing Bureau and the Licensing Background Bureau.

The Producer Licensing Bureau (PLB) is primarily responsible for issuing, maintaining and updating records of all insurance producer licenses; preparing and administering written qualifying insurance examinations; and the review and approval of education courses submitted by insurance companies, educational institutions, and others.

The Licensing Background Bureau (LBB) is responsible for obtaining information and documentary evidence

regarding criminal convictions and other adverse actions in the backgrounds of insurance producers, licensing applicants, and organizations seeking authority to transact insurance in California. The LBB analyzes the evidence and recommends a course of action against the licensee/applicant.

ACCOMPLISHMENTS IN 2003

PRODUCER LICENSING BUREAU (PLB)

During 2003, the PLB continued to complete several projects encompassing e-government initiatives, customer service improvement projects, and implementing new legislation.

ON-LINE LICENSE APPLICATION FOR AGENTS

In August 2003, the CDI launched a new license application service that enables individuals to apply on-line for a license to act as an insurance agent or broker. This service, entitled Fast Licensing Application Service is Here (FLASH), allow applicants to use their credit card to pay for their license-filing fee. There are no surcharges or special fees to use FLASH. Within 24 hours, the applicant will receive an e-mail confirming that the CDI received the FLASH application. The e-mail also provides the applicant with a link to the CDI's on-line examination scheduling service that allows the applicant to schedule a time and place to take their license examination.

FLASH provides quicker license issuance, immediate update of license records, reduction of processing errors, and lower license processing operating costs. During 2003, 7,800 individuals submitted their applications using FLASH.

EXAMINATION RESCHEDULING AVAILABLE AT EXAMINATION SITES

During November 2003, the CDI began a new service to assist applicants who failed their insurance license examination. The CDI placed "examination rescheduling" computers at the Los Angeles, Sacramento, San Diego, and San Francisco examination sites. These computers provide applicants with the option to quickly and securely reschedule their examination while at the examination site. This service works in the same manner as the online scheduling service that has been available through the CDI Website since December 2002.

COMPUTER-GENERATED IDENTIFICATION CARDS FOR BAIL AGENTS AND INSURANCE ADJUSTERS

In 2003, the CDI implemented a new computer program that prints statutorily required identification cards for Bail Agents and Insurance Adjusters. This new computer process is much faster than the manual method and allows the license and identification card to be issued and mailed timely to the agent.

CUSTOMER SERVICE IMPROVEMENT PROJECTS

Other improvements to producer licensing services were implemented such as:

- During 2003, established "Hot Line" voicemail services for specialty lines, such as Business Entity, Bail,

Adjusters, Education, and Examinations. These specialty telephone contact numbers allow the public direct contact with staff specializing in these areas.

- During 2003, the PLB developed and placed on the CDI website, pages specifically dealing with the process of filing business entity applications. The web pages provide the specific requirements for applying for the business entity license, fictitious business names (DBA), and name reservations. These web pages assisted to reduce the number of telephone calls received and also assisted to reduce the time needed to issue business entity licenses, as applicants for these license types are making less errors on the license applications.
- In October 2003, accepted American Express credit card for payment to submit online applications and to schedule examinations.

NEW LICENSING REQUIREMENTS

The PLB successfully completed the following steps to implement legislation (AB 2857, Chapter 437, statues of 2002), which created a new license type for Communication Equipment Vendors that sell insurance to cover the loss, theft, and mechanical failure, malfunction, or damage to communications equipment.

- Promulgated emergency regulations;
- Developed a new license application that incorporates the new requirements;
- Developed a web page on the CDI's web site that details all of the changes in licensing requirements.

STATISTICS

The chart below compares key workload statistics between calendar years 2002 and 2003.

STATISTIC	TOTAL- CY 2002	TOTAL- CY 2003	PERCENTAGE CHANGE
License Applications Received	51,849	61,377	+18%
License Examinations Scheduled	51,600	55,374	+7%
New Licenses Issued	45,989	46,671	+1%
Licenses Renewed	100,241	106,171	+6%
Insurance Company Appointments and Terminations	462,621	663,200	+43%
Bonds Processed	7,559	8,899	+18%
Telephone Calls Handled by Producer Licensing Staff	227,433	212,443	-7%

LICENSING BACKGROUND BUREAU (LBB)

During 2003, the LBB completed several projects that both improved the integrity of the licensing background process as well as improved customer service.

SIGNIFICANT ACCOMPLISHMENTS IN 2003

- The LBB successfully completed the following steps to implement regulations setting forth the process and requirements for requesting written consent under the federal Violent Crime Control and Law Enforcement Act of 1994, Public Law 1033. Individuals who have been convicted of a felony involving dishonesty or breach of trust or any violation of 18 U.S.C. § 1033, must first obtain the written consent of the appropriate regulatory official prior to engaging or participating in the business of insurance.
 - Developed an application to request written consent to engage in the business of insurance in California.
 - Developed a web page on the CDI's web site that details all of the requirements, including who must obtain written consent from the Insurance Commissioner.
- Established and implemented electronic fingerprinting of insurance company officers and directors. The use of electronic fingerprinting, known as "live scan," expedites the background review process associated with these individuals. Live scan fingerprinting substantially reduces the number of "fingerprint rejects" associated with the manual taking of fingerprints on cards. When a fingerprint is rejected, the individual must obtain their fingerprints again, thereby delaying the background review process.
- Took over the duties associated with the surplus lines filing function from the CDI's Investigation Division. These filings pertain to any foreign or alien insurer seeking new or continued surplus lines eligibility in California.

STATISTICS:

The chart below compares key workload statistics between calendar years 2002 and 2003.

STATISTIC	TOTAL- CY 2002	TOTAL- CY 2003	PERCENTAGE CHANGE*
Background Review Requests Received	4,760	8,792	+85%
Background Reviews Completed	4,178	4,634	+11%
Cases Referred to Legal Division for Formal Disciplinary Action	311	307	-1%
Cases Concluded Under the Alternative Resolution Program	392	566	+44%
*The percentage change compares five months of data during CY 2002 (August through December) with the entire CY 2003.			

CASEWORK:

LBB's casework is derived from three sources:

- The Producer Licensing Bureau refers license applications wherein the applicant has answered affirmatively to a background question in the license application.
- The State Department of Justice provides on-going criminal history information on license applicants and current licensees based on fingerprints submitted during the initial licensing process.
- The CDI Legal Branch requires background reviews of persons serving as an officer or controlling person of an insurance company doing or proposing to do business in this state.

ALTERNATIVE RESOLUTION PROGRAM:

The LBB handles many of its cases under the CDI's Alternative Resolution Program, which consists of having LBB analysts, rather than attorneys, offer sanctions with subjects and prepare the necessary legal documents to impose discipline. The Alternative Resolution Program saves thousands of hours of valuable attorney time and enables CDI's attorneys to focus their attention to more serious types of cases. The Alternative Resolution Program also helps expedite the licensing process for applicants.

Certain criminal convictions and previous regulatory actions have a direct bearing on the qualification of persons applying for licenses. Violent crimes and serious economic crimes, such as assault, rape, forgery, embezzlement, and theft, are of particular concern; and, are grounds for the Commissioner to deny or revoke a license. The background information collected by the LBB is used to evaluate an applicant's background and, when appropriate, to present as evidence in legal proceedings to deny or revoke a license.

FINANCIAL MANAGEMENT DIVISION (FMD)

The Financial Management Division consists of three bureaus and one unit, the Accounting Services Bureau, the Administrative Systems Unit, the Budget and Revenue Management Bureau, and the Earthquake Grants and Loans Bureau.

- The Budget and Revenue Management Bureau develops CDI's Annual Budget including the preparation and submission of all Supplementary Schedules required by the Department of Finance (DOF) for creation of the Governor's Budget. The CDI's Fiscal Year 2003-04 proposed budget is \$173 million and supports 1232 positions.
- The Budget and Revenue Management Bureau coordinates and prepares a quarterly fiscal analysis. The analysis includes the reconciliation of allotments to authorized appropriations, the monitoring of program allotments and their comparison to the actual levels of expenditure, the distribution of monthly expenditure data, and the projection of expenditures for the remainder of the current Fiscal Year.

- The Administrative Systems Unit is responsible for overseeing the operations of the CDI's Time Activity Reporting System (TARS), providing TARS training and technical assistance to all CDI staff, providing technical financial support to users of various fiscal systems including CALSTARS, establishing of new program cost accounts, updating of cost allocation plan, and developing specialized financial related management reports.
- The Accounting Services Bureau (ASB) is responsible for a full range of accounting functions including payables, receivables, revolving fund, cashiering, general ledger, security deposits and gross premium and surplus line tax collection. Approximately \$1.77 billion in tax revenue was collected for Fiscal Year 2002/03 to support the State's General Fund. The ASB maintains centralized records of the CDI's appropriations, financial activities, and cash flow to ensure effective management of the CDI's financial affairs and to provide accurate financial reports to state control agencies.
- The Earthquake Grants and Loans Bureau is responsible for implementing a program to structurally retrofit homes owned by low to moderate income homeowners. The program provides funding for structurally changing at-risk homes to adhere to proven earthquake mitigation procedures.

EARTHQUAKE GRANTS AND LOAN BUREAU

Since the inception of the Earthquake Grants and Loans Program in 1996, approximately 2,064 homes have been retrofitted in 29 Seismic Safety Zone 4 counties. Eighteen of the homes were retrofitted in Napa County just before the September 3, 2000 Napa earthquake. The retrofitted homes were not damaged although they were located near the Yountville epicenter while many non-retrofitted homes nearby were damaged.

Grants can be used for a variety of earthquake retrofit procedures for site built homes such as bolting a home to the foundation, strengthening cripple walls, strapping hot water heaters, installing automatic gas shut-off valves, and installing earthquake resistant bracing systems for mobile homes. In some cases, site built homes may need foundation repair or replacement.

EGL grants can only be used for **owner-occupied**, low to moderate income homeowners to retrofit their single-family site built or mobile home. Applicants must meet eligibility requirements and receive approval from CDI to receive grant funds. Applicants who do not meet eligibility requirements or have an existing certified retrofit system are not eligible to receive grant funds.

Grant limits are: Mobile Home maximum amount up to \$4,000 and single family site built maximum amount up to \$8,000/\$30,000 if foundation repair or replacement is needed. Severity of repair or replacement of the foundation is included in a contractor's bid proposal and may require structural or civil engineer plans. In some instances, a bid proposal may exceed the maximum limit and are reviewed by EGL program staff on a case-by-case basis.

The following chart summarizes the quantifiable accomplishments of the grant program over the last seven years.

FISCAL YEAR	EXPENDITURES	HOMES RETROFITTED
1996/97	\$ 102,000	0
1997/98	\$ 261,000	36
1998/99	\$ 976,000	310
1999/00	\$1,212,000	335
2000/01	\$2,336,000	484
2001/02	\$1,895,000	440
2002/03*	\$1,658,000	459
TOTAL	\$8,440,000	2,064

TAX COLLECTION

One of the Financial Management Division's (FMD) functions is to ensure the timely processing of tax returns filed by insurers and surplus line brokers and the timely collection and reporting of all appropriate taxes. The timeframes for remitting tax payments to the CDI are monthly, quarterly, or annually depending upon the tax liability of each insurer/surplus line broker.

Pursuant to California Insurance Code Section 1775.1, every surplus line broker whose annual tax for the preceding calendar year was Five Thousand Dollars (\$5,000) or more shall make monthly installment payments on account of the annual tax on business done during the calendar year.

Pursuant to California Revenue and Taxation Code Section 12251, insurers transacting insurance in this state and whose annual tax for the preceding calendar year was Five Thousand Dollars (\$5,000) or more shall make quarterly prepayments of the annual tax for the current calendar year.

For the tax year 2002, the Accounting Services Bureau processed a total of 2,574 tax returns during 2003.

INSURANCE TYPE	NUMBER OF ANNUAL TAX RETURNS	TAX RATE	LAW REFERENCE
Surplus Line	556	3%	California Insurance Code 1775.5
Property & Casualty	866	2.35%	California Revenue & Taxation Code 12202
Ocean Marine	587	5%	California Revenue & Taxation Code 12101
Life	532	2.35% or 0.5%	California Revenue & Taxation Code 12202
Title	22	2.35%	California Revenue & Taxation Code 12202
Home	11	2.35%	California Revenue & Taxation Code 12202
Total	2,574		

CALIFORNIA DEPARTMENT OF INSURANCE
A FIVE YEAR SUMMARY OF PREMIUM AND SURPLUS LINES

TAXES COLLECTED BY THE DEPARTMENT OF INSURANCE FOR THE STATE OF CALIFORNIA

Ending June 30	Fiscal Year
1999	\$1,248,304,000
2000	\$1,303,348,500
2001	\$1,475,740,000
2002	\$1,584,295,000
2003	\$1,767,842,000*

*Collection as of January 31, 2005

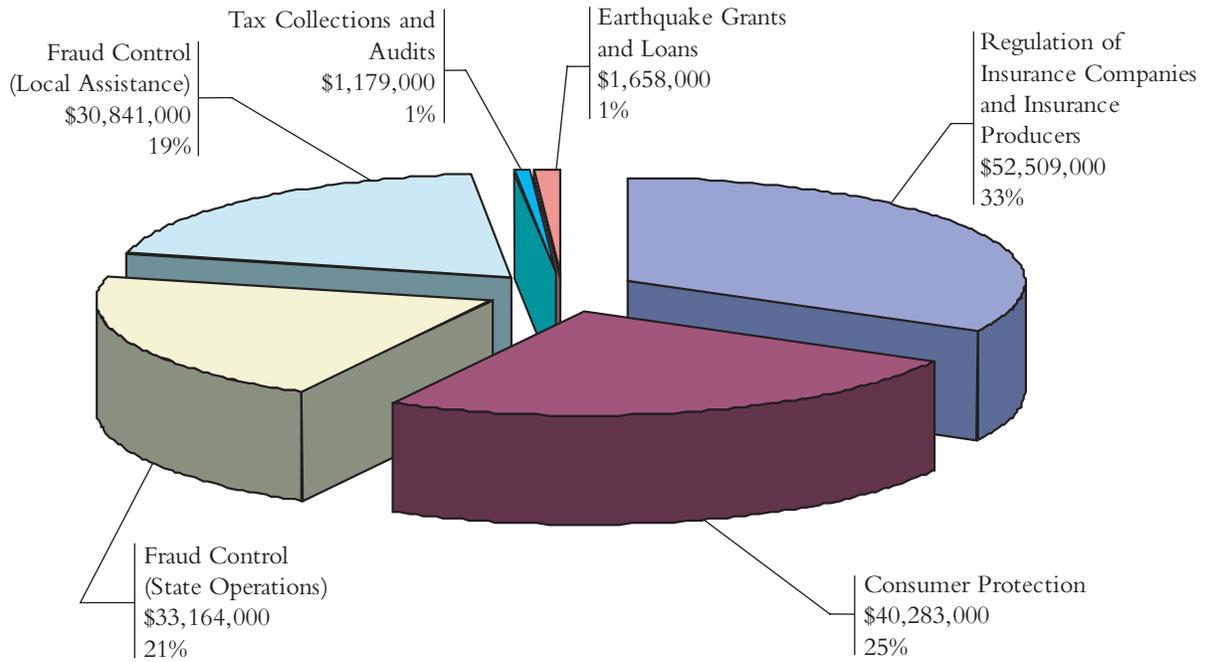
CDI BUDGET

CDI's budget consists of the following five programs:

- **Regulation of Insurance Companies and Insurance Producers (Program 10)** - In FY 2002/03, \$52,509,000 was expended by this program which aims to prevent losses to policyholders, beneficiaries or the public due to the insolvency of insurers, and to prevent unlawful or unfair practices by insurers and producers.
- **Consumer Protection (Program 12)** - \$40,283,000 of the FY 2002/03 budget was spent by the program to provide direct service to California consumers by protecting insurance policy holders and other parties involved in insurance transactions against unfair or illegal practices with respect to claims handling, rating or underwriting by insurers; and to protect consumers from illegal and fraudulent practices in the sale of insurance.
- **Fraud Control (Program 20)** - \$33,164,000 was spent for state operations and \$30,481,000 for local assistance in FY 2002/03. The program protects the public from economic loss and distress by actively investigating and arresting those who commit insurance fraud and to reduce the overall incidence of insurance fraud through anti-fraud outreach to the public, private and governmental sectors. For local assistance, as an example, district attorneys receive funding to implement the Organized Automobile Fraud Activity Interdiction program.
- **Tax Collections and Audits (Program 30)** - \$1,179,000 was spent performing tax collection, accounting and tax audits of insurance companies and surplus line brokers. This program collects \$1.77 billion for the State's General Fund.
- **Earthquake Grants and Loans (Program 40)** - \$1,658,000 was spent by this program providing residential grants and loans to retrofit high-risk residential dwellings, owned or occupied by low to moderate income households to minimize the risk of future earthquake damage to those dwellings.

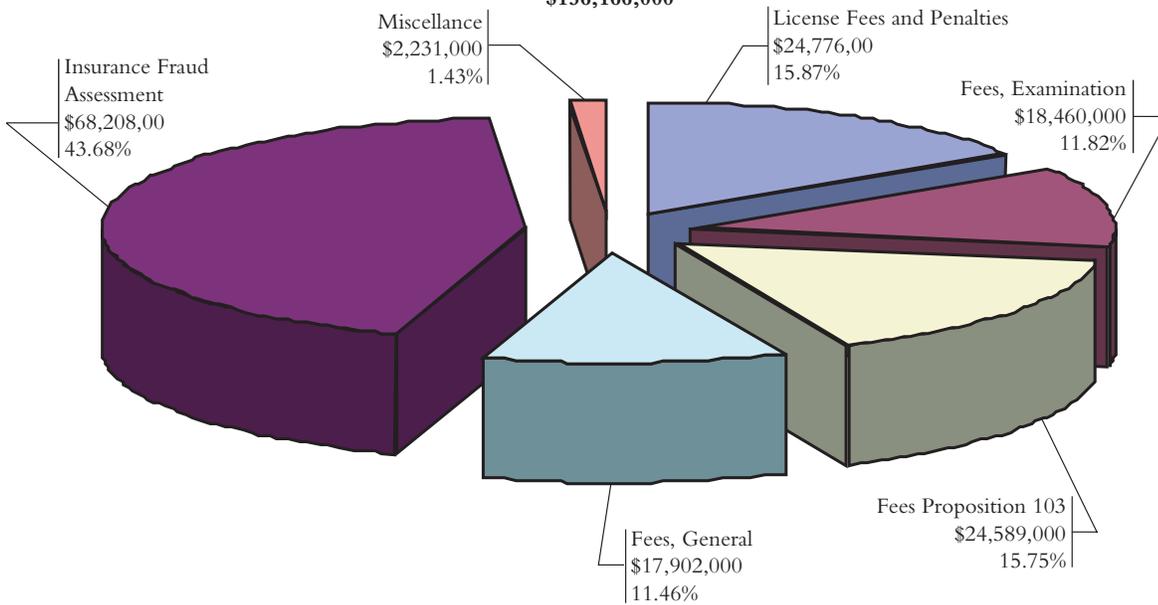
DEPARTMENT OF INSURANCE TOTAL EXPENDITURES BY PROGRAM

FISCAL YEAR 2002/2003
\$159,634,000



DEPARTMENT OF INSURANCE: INSURANCE FUND

FISCAL YEAR 2002/2003
\$156,166,000



REVENUES

In Fiscal Year 2002/03, the CDI received 99 percent of its revenue from the Insurance Fund. Insurance Fund receipts are generally received from the insurance companies and producers that the CDI services and regulates. There are approximately 1,400 insurers and 250,000 active insurance producers and adjusters operating in the State of California. Both insurers and producers pay license, filing, and other fees. Insurance companies pay assessments for Proposition 103, Workers' Compensation Fraud, Auto Fraud and General Fraud. Insurance companies also pay for periodic examinations to determine the financial stability of the company, and to evaluate insurance practices and market conduct.

Types of Revenue	Amount	% to Total
License Fees and Penalties	\$ 24,776,000	15.87%
Fees, Examination	18,460,000	11.82%
Fees, Proposition 103	24,589,000	15.75%
Fees, General	17,902,000	11.46%
Insurance Fraud Assessment	68,208,000	43.68%
Miscellaneous	2,231,000	1.43%
TOTAL INSURANCE FUND REVENUE	\$ 156,166,000	100.0%

- **License Fees and Penalties** - This is revenue collected to cover the cost of licensing and regulating licensees of CDI. All insurers and insurance producers doing business in the State of California must be licensed.
- **Examination Fees** - This is revenue collected to cover the cost of performing examinations to ensure that insurers are financially stable and operating in compliance with the insurance code.
- **Proposition 103** - This is a voter-approved initiative that requires the CDI to review and approve certain insurance rates. An annual assessment is calculated to recover the actual costs of administering Proposition 103.
- **Filing and Other Fees, General** - These fees include Action Notices, Policy Approval, Insurer Certifications, Annual Statements and Worker's Compensation Rate Filings.
- **Fraud Assessment** - This revenue is collected from three sources:
 1. Worker's Compensation assessment is determined by the Fraud Assessment Commission and levied by the Department of Industrial Relations to the insurers.
 2. Fraud auto assessment is a \$1.80 fee that an insurer has to pay for each vehicle it insures. Part of the assessment collected is distributed to the California Highway Patrol and to county District Attorneys. \$0.30 of the auto assessment fee is allocated to maintaining and improving the consumer functions of the department related to automobile insurance.
 3. Fraud general assessment is the annual billing of \$1,300 to each insurer doing business in the state.

- **Miscellaneous** - These are services to the public which include charges for photo copying, microfilm, first class mail, computer listing of agents and admitted companies and penalties for unauthorized use of forms. The department also recovers the cost for assisting the Conservation and Liquidation Office in Legal and other administrative matters. It also includes revenues from restitution in enforcement cases.

DISBURSEMENTS

The chart below illustrates the CDI's disbursements by category and funding source for FY 2002-03:

	INSURANCE FUND	EARTHQUAKE FUND	TOTAL DISBURSEMENT	PERSONAL SERVICES
Personal Services	87,292,726	161,274	87,454,000	These are payments made for services performed by CDI staff to implement government pro-
Operating Expenses and Equipment	39,816,933	97,067	39,914,000	
Local Assistance	30,841,000	1,425,000	32,266,000	
TOTAL DISTRIBUTED	\$157,976,000	\$1,658,000	\$159,634,000	

grams. This includes salaries and wages, and staff benefits.

OPERATING EXPENSES AND EQUIPMENT (OE&E)

This includes costs of goods and services (other than personal services previously defined) that are used by the CDI to support its programs.

LOCAL ASSISTANCE

Local assistance includes funds provided to local entities (e.g., counties, cities, municipalities, special districts, etc.) in support of the CDI's programs.

Conservation & Liquidation Office

The Conservation & Liquidation Office's (CLO's) role is to conserve, rehabilitate or liquidate statutorily-impaired insurers licensed to do business in California under appointment by the courts, thereby helping to protect consumer interests and provide for a stable, consistent insurance market.

The purpose of the CLO is to protect policyholders whose insurance companies are experiencing severe financial problems. In order to assist insurance consumers, the Commissioner applied to the Superior Court of California for a conservation order to place a financially-troubled company in conservatorship. When the Commissioner becomes the conservator of a company, an investigation by the CLO is initiated to determine if the company can be rehabilitated. Every effort is made to enable the company to regain a strong financial footing. If it appears that the company cannot be saved at the time of conservation or at a later date, the Commissioner then applies for a court order to liquidate the company.

When a liquidation order is issued, the insurance company is closed, all outstanding policies are cancelled, and the process of marshalling the company's assets begins. The goal of liquidation is to maximize the distribution of the company's assets to pay the company's outstanding insurance claims and creditors.

The following table summarizes the activity of the Insurance Commissioner regarding insurance companies or agencies under his direction and control as Conservator or Liquidator, and shows estates opened and closed during 2003 and estates open at December 31, 2003. Following the tabulations are summary paragraphs describing the status of each estate.

CONSERVATION OR LIQUIDATION ESTATES OPENED DURING THE YEAR 2003

Estate Name	Conservation	Liquidation
Fremont Indemnity Company	06/04/03	07/02/03
Pacific National Ins. Co.	05/14/03	08/05/03
Western Growers Ins. Co.		01/17/03

CONSERVATION OR LIQUIDATION ESTATES CLOSED DURING THE YEAR 2003

Estate Name Domestic	Conservation	Liquidation	Closure
First Capital Life Ins. Co.	05/14/91		06/05/03
Homestead Title Corporation	08/29/94	07/10/02	10/14/03
Pacific States Casualty Company	03/01/93	07/01/93	12/29/03
Premier Title Company	05/05/94	06/16/94	07/17/03
Western Carriers Ins. Exch./Und.	04/27/83	05/12/83	04/04/03
Winfield Title Company	03/05/81	05/15/81	04/29/03
World Title Company	06/15/95	06/15/95	10/25/03
Foreign			
American Star Ins. Co. (re-opened)	12/03/92	01/30/02	12/12/03
ANA Ins. Group		07/07/94	04/24/03
Professional Prototype I	09/04/96	06/05/97	08/06/03

CALIFORNIA INSURERS - ESTATES IN LIQUIDATION OR CONSERVATION DECEMBER 31, 2003

Estate Name	Date Conserved	Date Liquidated
Alistar Insurance Company	04/11/02	10/24/02
C-F (Cal-Farm) Insurance Company	03/29/85	12/18/85
California Compensation Ins. Co.	03/06/00	09/26/00
Citation General Insurance Company	07/21/95	08/24/95
Coastal Insurance Company	02/02/89	03/06/89
Combined Benefits Ins. Co.	03/06/00	09/26/00
Commercial Compensation Cas. Co.	06/09/00	09/26/00
Enterprise Insurance Company	11/26/85	02/24/87
Executive Life Insurance Company	04/11/91	12/06/91

First California P&C Insurance Company	09/06/89	10/30/89
Fremont Indemnity Company	06/04/03	07/02/03
Frontier Pacific Insurance Company	09/07/04	11/30/01
Golden Eagle Insurance Company	01/31/97	02/01/98
Great States Insurance Company	03/30/01	05/08/01
HIH America Comp. & Liab. Ins. Co.	03/30/01	05/08/01
Homeland Insurance Company	05/06/87	09/25/87
Interco Underwriters Corp./Exchange	01/18/83	02/24/83
KD Excess & Surplus Ins. Services	05/27/94	08/29/94
Lifeguard Life Insurance Company	09/27/02	
Mission Insurance Company	10/31/85	02/24/87
Mission National Insurance Company	10/31/85	02/24/87
National Automobile Casualty Ins. Co.	03/15/02	04/23/02
National Service Insurance Company	02/16/89	05/04/89
Pacific National Ins. Co.	05/14/03	08/05/03
Paula Insurance Company	04/26/02	06/21/02
Premier Alliance Insurance Company	02/18/94	08/02/94
S&H Insurance Company	01/28/85	04/16/85
Sable Insurance Company	05/10/01	07/17/01
Sacramento Title Company	02/07/00	09/26/00
Signal Insurance Company	09/23/75	01/10/78
Superior National Ins. Co.	03/06/00	09/26/00
Superior Pacific Casualty Co.	03/06/00	09/26/00
Surety Insurance Company of CA	05/23/84	08/20/84
Thriftco Insurance Company	03/13/90	07/24/90
Trico Title Company	08/18/94	
Universal Title Company	02/08/00	08/25/00
Western Employers Insurance Company	04/02/91	04/19/91
Western Employers Ins. Co. of America	04/25/91	05/07/91
Western Growers Ins. Co.		01/17/03
Western International Insurance Company	08/10/92	09/09/92

**INSURERS DOMICILED IN FOREIGN STATES -
ESTATES IN LIQUIDATION OR CONSERVATION DECEMBER 31, 2003**

Estate Name	Date Conserved	Date Liquidated
American Bonding Company	01/31/95	
ANA Insurance Group	12/11/92	07/07/94
Holland America Insurance Company	11/26/85	02/24/87

Legion Insurance Company	05/30/02	04/25/03
Mission Reinsurance Company	11/26/85	02/24/87
National American Life Ins. Co. of PA	03/26/97	
Villanova Insurance Company	05/30/02	04/25/03
Western Star Insurance Company	08/29/94	08/29/94

STATUS OF OPEN ESTATES

Alistar Insurance Company

Conservation Order: April 11, 2002

Liquidation Order: October 24, 2002

Alistar, an insurance company domiciled in California, was a non-standard Automobile and Workers' Compensation insurance company. Alistar also wrote bail bond business that is being converted to Lincoln General Insurance. The "Claims Bar date", or the final date to submit a claim against the estate, was July 31, 2003. The Commissioner released \$1.7 million to the California Insurance Guaranty Association on September 5, 2003. The CLO continues to assess the bail bond forfeiture exposure and will make all efforts to seek recovery of the lost assets.

American Bonding Company (Ancillary)

Conservation Order: January 31, 1995

American Bonding Company transacted Property and Casualty insurance business. The company was domiciled in Arizona, but a large percentage of its business was in California.

A conservation order was obtained against American Bonding Company on January 31, 1995 due to evidence that continued operation of American Bonding Company would be hazardous to policyholders. In accordance with the terms of the Receiver's Agreement between the Insurance Commissioners of California and Arizona, all claims are being paid in Arizona. The estate is expected to close second quarter, 2004.

American Star Insurance Company (Ancillary)

Conservation Order: December 3, 1992

Liquidation Order: December 3, 1992

Date of Closure: October 24, 1996

Reopened: January, 2002

Date of 2nd Closure: December 12, 2003

American Star Insurance Company is domiciled in Wisconsin. It was a Property and Casualty company that wrote business in four states with most of its business being written in California. American Star was put into liquidation in Wisconsin on November 16 1992. California was appointed ancillary liquidator by the Receivership Court on December 3, 1992 primarily to provide California Insurance Guarantee Association access to California claimants.

This estate was reopened in January 2002 to accommodate a Proposition 103 distribution from Wisconsin. The estate closed fourth quarter, 2003.

ANA Insurance Group (Ancillary)

Liquidation Order: July 7, 1994
Date of Closure: April 24, 2003

ANA Insurance Group was licensed in Louisiana to transact Automobile insurance and Commercial Vehicle insurance. ANA began selling Non-Admitted Automobile insurance in California in 1990. Unlawful activities in California ultimately resulted in a Stipulated Ex Parte Order appointing the Commissioner as ancillary liquidator on July 7, 1994. The California ancillary closed second quarter, 2003.

Citation General Insurance Company

Conservation Order: July 21, 1995
Liquidation Order: August 24, 1995

Citation General Insurance Company was the successor of Canadian Insurance Company and Canadian Insurance Company of California via an Assumption Agreement dated February 13, 1986. This company primarily wrote Medical Malpractice, Workers' Compensation and Healthcare insurance. Citation also wrote Contractors' General Liability policies, covering construction defects and other losses. Citation was licensed to conduct business in California, Nevada, Arizona, South Dakota and Washington. Claims in the Contractors' General Liability line may continue to be received for five more years; therefore, the estate is expected to remain open for a period beyond 2005 to adjust claims and collect reinsurance recoverables.

Coastal Insurance Company

Conservation Order: February 2, 1989
Liquidation Order: March 6, 1989

A conservation order on Coastal Insurance Company was obtained after a financial examination determined that there was an insolvency of approximately \$40 million. Of that amount, \$26 million was due from affiliates. Subsequent developments revealed that the amount due from affiliates was closer to \$60 million. Coastal wrote primarily Automobile Liability insurance in California, with nearly 200,000 insureds. In addition, it wrote a Medical Malpractice book of business in California and in other states as a Surplus Line carrier. Coastal's parent company, Advent Management Corporation, is in bankruptcy. Litigation was settled against the former officers and directors of Coastal for their role in the insolvency of the company.

The Liquidator will complete a final distribution of approximately \$ 38 Million in March 2004 and will be discharged from his duties upon filing of a Declaration of Compliance in October, 2004.

Executive Life Insurance Company

Conservation Order: April 11, 1991
Liquidation Order: December 6, 1991

Executive Life Insurance Company (ELIC) was placed into conservatorship partly due to a decline in value of its multi-billion dollar investment in "junk bonds." A comprehensive rehabilitation plan was adopted and became effective on September 3, 1993. As a part of the plan, ELIC policyholders either elected to accept new coverage

(“Opt-In”) from Aurora National Life Assurance Company (“Aurora”) or elected to opt-out and surrendered their policies for cash. Over the years, enhancement trusts were established as a part of the liquidation of ELIC collected assets, which at various times have been distributed to policyholders that opted-out, or to Aurora to enhance the policy values of the ELIC policyholder that opted-in. Additional funds will become available for future distributions. There is ongoing work related to the rehabilitation plan.

In February 1999, the Commissioner commenced a lawsuit entitled *Insurance Commissioner v. Altus Finance S.A. et. al.*, U.S.D.C. (C.D. Cal) 99-02829 AHM (CWx), against the entities that purchased the junk bonds from ELIC during the rehabilitation, Aurora and the other entities that were purported owners of Aurora’s holding company, New California Life Holdings, Inc. (“New Cal.”). The suit alleged that the defendants intentionally deceived the Commissioner in order to gain control of ELIC’s junk bonds and insurance policies. The suit seeks disgorgement of all profit gained by them and, alternatively, all damages caused by their deceit. The lawsuit against the defendants is scheduled for trial on February 15, 2005. Recoveries from the lawsuit would go to the policyholders. The Commissioner recently received \$110 million from USAO representing partial settlement proceeds from the lawsuit *United States v. Credit Lyonnais S.A. et al.* These proceeds will be distributed to former ELIC policyholders in accordance with the court approved rehabilitation plan.

First California Property & Casualty Insurance Company

Conservation Order: September 6, 1989

Liquidation Order: October 30, 1989

First California primarily wrote Automobile insurance and some Commercial Multi-Peril insurance in California. Shortly before the company was placed in conservatorship, it wrote Disability insurance through two third-party administrators for several months. The California Insurance Guarantee Association is processing the Automobile and Commercial Multi-Peril claims. A final distribution is anticipated by March 2005.

First Capital Life Insurance Company

Conservation Order: May 14, 1991

Date of Closure: June 5, 2003

First Capital was rehabilitated and Pacific Corinthian Life Insurance Company was merged into Pacific Mutual Life Insurance Company, which assumed its policies. All policyholders and general creditors were paid in full. A partial distribution of residual funds (equity) in the estate to FC Group, First Capital’s immediate parent company was made in July 2002. A final distribution is scheduled for early 2003. This Estate closed second quarter, 2003.

Fremont Indemnity

Conservation Order: June 04, 2003

Liquidation Order: July 02, 2003

Fremont Indemnity Company (Fremont) was placed into conservation on June 4, 2003. The Commissioner filed a consolidated application for liquidation. The hearing on the liquidation application was held on July 2, 2003, and Fremont was ordered into liquidation on that date.

Fremont was authorized as a multi-line property & casualty insurer, but operated effectively as a “monoline” workers’ compensation insurer writing only workers compensation and employer liability coverage both within and outside of California. Fremont is the successor by merger of a six affiliate insurers that were under the common ownership of Fremont Compensation Insurance Group, Inc. (FCIG), Fremont’s immediate parent company. FCIG is wholly owned by a publicly traded holding company, Fremont General Corporation (FGC). Approximately 65% of Fremont’s workers’ compensation claims are attributable to business written in California, with the balance (35%) being on non-California claims. Following the entry of the Liquidation Order, all claims files were transferred to the respective insurance guaranty associations for handling. The deadline for filing proofs of claim was set for June 30, 2004.

Undisputed reinsurance is being billed as claims payment data is received from the guaranty associations. Several reinsurers are disputing their obligations and at least one (Gerling) has initiated arbitration. In addition to reinsurance collection, the liquidator is collecting audit premium and premiums on retrospectively rated policies, collecting items of salvage and subrogation, and has initiated a first phase of litigation against FCIG, FGC and others.

Frontier Pacific Insurance Company

Conservation Order: September 7, 2001

Liquidation Order: November 30, 2001

Frontier Pacific (“FPIC”) is a California-domiciled wholly owned subsidiary of the New York-based parent company, Frontier Insurance Company (“FIC”). In August 2001, FIC voluntarily placed itself in rehabilitation with the New York Department of Insurance. As a result of the rehabilitation, FIC cut off certain monies to FPIC. This prompted the California Department of Insurance to examine FPIC and it was determined that the company was insolvent, thus placing it into conservation on September 7, 2001.

The Liquidation Order was signed on November 30, 2001, requiring policy cancellations to be mailed for FPIC policies in effect as of December 30, 2001. The files and data within the various systems increased the complexity of disengaging from the FIC organization, determining a separation of co-mingled electronic and hardcopy files, and establishing a process to handle all claims issues, particularly in the reinsurance arena.

Due to the volume of necessary cancellations and problems with FPIC data integrity, not all cancellations met the deadline, and the cancellation process was not completed until March 2002. It was discovered that the insureds, which had FPIC surety bonds as a condition of their licensure by the State of California, would be affected by license cancellations. Therefore, the Commissioner obtained an order extending the cancellation date to January 30, 2002.

Complicated issues surround reinsurance, including surety bond cancellations as a result of co-mingled files between FIC and FPIC. Reinsurance notices and billings have not been processed since the liquidation date and the reinsurance accounting records require analysis and reconciliation. Moreover, there is a concern that funds intended for Frontier Pacific are being retained by Frontier Pacific’s affiliate, Frontier Insurance Company. There is a plethora of other reinsurance-related concerns that need to be addressed with officials from the New York Liquidation Bureau. Continuing efforts to sort out the differences are underway to resolve claims and collect reinsurance monies.

Golden Eagle Insurance Company

Conservation Order: January 31, 1997

Liquidation Order*

The Golden Eagle Insurance Company Liquidating Trust handles the management and administration of the liquidation of Golden Eagle Insurance Company. The Trust was created effective as of the entry of the Liquidation Order.

* The Liquidation Order does not contain a formal finding of insolvency, and thus the obligations of the California Insurance Guaranty Association have not been triggered.

The Commissioner is the Trustee of the Trust and three Deputy Trustees manage its day-to-day matters. The Trust is responsible for the managing the third party claims administrator and reinsurers (affiliates of Liberty Mutual Insurance Company) responsible for the payment of covered policyholder claims. The Trust also manages the residual assets of the liquidation estate and administers proofs of claims filed by general creditors.

Of the 9,033 proof of claims received by the bar date of February 27, 1998, as of December 31, 2003 the number of claims closed is 9,003. Thirty (30) claims are pending and open. Of those 30 open claims:

- 1 claim has been rejected with an Order to Show Cause (OSC) Proceedings filed and pending;
- 4 claims were rejected but the statutory time to file an OSC Proceeding had not yet run (subsequent to December 31, none of those 4 claimants filed OSC applications, so those files are now closed);
- 1 claim is on appeal after an unsuccessful OSC;
- 1 claim is pending a final determination by the Deputy Trustees (subsequent to December 31, that claim was partially allowed and partially rejected, no OSC was filed and the Trust is in the process of paying the allowed portion of that claim);
- 1 is under legal review; and
- 22 are contingent and unliquidated (protective) claims.

The reinsurance available for covered claims has an aggregate limit, which the Trust now expects will be exceeded by the ultimate amount of covered claim payments. The residual liability above the limit is borne by the Trust.

The net assets of the Trust decreased somewhat during 2003 as a result of further adverse loss development on covered policyholder claims. The net adverse development for 2003 was \$10.5 million, bringing the net assets of the Trust (on an undiscounted basis and after certain other adjustments) to <\$18,919.013>. That negative number does not reflect the anticipated portfolio earnings on the Trust's invested assets.

The Trust is owed in excess of \$80 million on contingent and unsecured promissory notes issued by GEIC's shareholder, John C. Mabee. The Deputy Trustees entered into a forbearance agreement with Mabee to delay the process of calling some or all of the notes until such time as the Trust is better able to assess its ability to pay all remaining covered policyholder and general creditor claims in full. The Deputy Trustees may terminate the forbearance agreement at any time, on 30 days' notice, and may thereafter seek to collect on the Mabee Notes.

Great States Insurance Company

Conservation Order: March 30, 2001

Liquidation Order: May 8, 2001

Great States Insurance Company was domiciled in California and was licensed to transact business in 14 states. Great States offered only Workers' Compensation insurance concentrated in the states of Arizona, Colorado, and Nevada and wrote a minimal amount in California and Illinois. In 2000, Great States experienced significant adverse loss and loss adjustment expense deterioration. Ongoing litigation requires the estate to remain open.

HIH America Compensation & Liability Company

Conservation Order: March 30, 2001

Liquidation Order: May 8, 2001

HIH America Compensation Liability Insurance Company was domiciled in California and was licensed to transact business in 31 states. HIH wrote only Workers' Compensation insurance. The principal states where HIH conducted business were California, Illinois, Michigan, Hawaii, Nevada, Colorado and Wisconsin. An early access distribution of approximately \$25 million to the insurance guarantee associations is planned for second quarter, 2004.

**Holland America Insurance Company (Ancillary)
(Subsidiary of Mission Ins. Co.)**

Conservation Order: November 26, 1985

Liquidation Order: February 24, 1987

This Missouri domiciled company's liquidation continues along with its affiliates and other subsidiary of Mission Insurance Companies. Mission Insurance Company has an approved general creditor Proof of Claim for approximately \$93 million. We expect to receive a distribution as this estate approaches closing by the Missouri liquidator. Closing of this ancillary is expected in 2004.

Homeland Insurance Company

Conservation Order: May 6, 1987

Liquidation Order: September 25, 1987

Homeland Insurance Company was licensed to transact Workers' Compensation insurance and Property and Casualty insurance in California, Oklahoma, Texas, Virginia and Guam. The company was placed into conservation after it was determined that its Workers' Compensation insurance business in Texas and Oklahoma made the company insolvent. Early access distributions of over \$30 million have been made to the guarantee associations. Settlements with remaining reinsurers are in process and when completed, the estate will be closed.

Homestead Title Corporation

Conservation Order: August 29, 1994

Liquidation Order: July 10, 2002

Date of Closure: October 14, 2003

Homestead Title Corporation was an underwritten title company transacting business in San Luis Obispo County. The company was seized after it was discovered that there were escrow shortages in the trust accounts. We successfully

recovered assets and were able to complete a 100% distribution to the known escrow depositors. This Estate closed fourth quarter, 2003.

Interco Underwriters Corporation

Interco Underwriters Exchange

Conservation Order: February 18, 1983

Liquidation Order: February 24, 1983

Date of Closure: March 18, 2003

Interco Underwriters Exchange and its Attorney-in-Fact were placed into conservation after its officers requested a joint conservatorship. A subsequent review of the Exchange's books and records revealed that the company was going to be insolvent. The Exchange insured a number of truck lines, taxicabs and car rental companies. The California Insurance Guarantee Association paid all policy claims. All work was completed and a final distribution made. This Estate closed in the first quarter of 2003.

K.D. Excess & Surplus Insurance Services

Conservation Order: May 27, 1994

Liquidation Order: August 29, 1994

K.D. Excess & Surplus Insurance Services (and related companies) were liquidated in August 1994. A lack of data integrity made it difficult and time consuming to determine the population of policyholders to receive proof of claim forms. All claims have been adjusted, a final distribution to claimants was made in 2003 and the estate is scheduled to close by first quarter, 2004.

Legion Insurance Company (Ancillary)

Villanova Insurance Company

Conservation Order: May 2, 2002

Liquidation Order: April 25, 2003

The Pennsylvania Insurance Commissioner placed Legion and Villanova Insurance Companies into Rehabilitation effective April 1, 2002, indicating that the actions were being taken with the consent of the companies, in an attempt to halt further financial deterioration and to ensure that the policyholders were protected.

Legion and Villanova Insurance Companies are headquartered in Philadelphia, and are a part of the Legion Insurance Group. The Legion Insurance Group, which has \$1.3 billion in admitted assets, is owned by Mutual Risk Management, LTD (MRM). MRM is a publicly held holding company organized in Bermuda and is listed on the New York Stock Exchange.

The Legion Group transacts insurance business in all 50 states. The group writes mainly Commercial Insurance Lines, including Workers' Compensation, Medical Malpractice, General Liability, Group Accident and Health, and Property coverages. A large portion of the Group's business involves structuring self-insured programs for mid-sized corporations and associations.

On May 2, 2002, the Insurance Commissioner of California obtained an order appointing the commissioner as an Ancillary Receiver over the Legion and Villanova Insurance Companies in the state of California. As a result, the Commissioner was able to collect the statutory deposits held in California and make the funds available for the continuing payment of worker's compensations claims. To facilitate the payment of said claims, the Commissioner engaged the services of the California Guarantee Association to handle the administration of the California claims.

An ancillary liquidation order was entered in California on April 25, 2003. The Pennsylvania Insurance Department is the domiciliary liquidator of Legion, and all claims-related questions, other than CIGA covered claims, and all other questions should be referred to the following: Statutory Liquidator, Legion Insurance Company in Liquidation, One Logan Square, Philadelphia, PA 19103; The Legion claims bar date is June 30, 2005.

Pennsylvania, as the domiciliary state, has control over Legion's assets and affairs. There are no assets, offices or claims handling (with the exception of CIGA covered claims) in California.

The Commissioner intends to file a proof of claim to reimburse the California Insurance Fund for administrative cost incurred for administering the ancillary liquidation. The ancillary liquidation is scheduled to close in 2004.

Lifeguard Life Insurance Company

Conservation Order: September 27, 2002

Order Releasing Conservator: August 8, 2003

The Department of Managed Care placed Lifeguard, Inc., the parent company of Lifeguard Life Insurance Company (LLIC), into conservation in September 2002 due to its failure to maintain adequate financial reserves. Since LLIC's administrative and operational services were provided by its parent, LLIC was conserved to protect its policyholders and ensure an orderly transition of LLIC policies to other insurers. LLIC offered preferred provider health care and pharmaceutical coverage to employer groups. In August 2003, LLIC was released from conservation, placed into rehabilitation and into administrative supervision while it completes its resolution of open claims. The Rehabilitation Agreement for LLIC contains a provision allowing distributions to the parent company on a quarterly basis, beginning second quarter, 2003. Distributions made to LLIC's parent company in 2003 exceeded \$11 million.

Mission Insurance Companies

(Mission Insurance Company, Mission National Insurance Company, Enterprise Insurance Company)

Conservation Order: October 31, 1985

Liquidation Order: February 24, 1987

The insolvency of Mission Insurance Company and affiliated insurers was the largest Property and Casualty insurer failure at the time of conservation. The Mission companies wrote complicated Primary, Excess and Surplus insurance and reinsurance, much of which is of a long-tail nature.

Mission Insurance Company ("MIC"), Mission National Insurance Company ("MNIC") and Enterprise Insurance Company ("EIC") are California domiciled companies, which primarily wrote P&C business. Holland-America Insurance Company ("HAIC") and Mission Reinsurance Corporation ("MRC") are domiciled in Missouri. HAIC

wrote P&C business while MRC reinsured P&C business. These companies are direct or indirect subsidiaries of the Mission Insurance Group, Inc., which was later, renamed as Danielson Holding Corporation (“DHC”).

The Mission Insurance companies’ insolvency proceedings began with a court ordered conservation on October 31, 1985 due to their hazardous financial condition. Efforts to rehabilitate the companies did not succeed and on February 24, 1987 the companies were ordered into liquidation. Ancillary proceedings in California for HAIC and MRC were initiated concurrently with the Missouri Insurance Director’s obtaining a receivership order.

The California Insurance Commissioner entered into an Agreement of Reorganization, Rehabilitation, and Restructuring in 1989, which was approved by the court on August 15, 1990. This agreement resulted in the transfer of assets and liabilities of the Mission companies into individual liquidating trusts. The effect was to legally separate the assets and liabilities from their corporate charters and licenses, which in turn preserved certain tax advantages inuring to the benefit of claimants.

In an effort to accelerate the closure of the estate, the Commissioner adopted an Amended Final Liquidation Dividend Plan, which required claimants who have previously filed timely contingent and unliquidated claims, to file amended proofs of claim quantifying their claims by August 18, 1995. The Commissioner’s Amended Final Liquidation Dividend Plan was approved on January 9, 1997 and affirmed upon appeal in 1998.

A comprehensive plan has been developed for closing the Mission companies was filed with the Los Angeles Superior Court on August 2, 2002.

On October 7, 2003, the Los Angeles Superior Court approved the Commissioner’s motion to set December 31, 2003, as the valuation date by which all claims must be liquidated and made certain pursuant to section 1025 of the California Insurance Code. A similar motion that applies to general creditors will be filed in 2004.

As of December 31, 2003, six Early Access and four Interim distributions have been made to date for MIC and MNIC, while EIC has completed 6 Early Access and 3 Interim Distributions.

It is anticipated that the closing of Enterprise will occur in two phases, with the Final Distribution projected for the third quarter, 2004.

Mission Reinsurance Corporation (Ancillary)
(Subsidiary of Mission Ins. Co.)

Conservation Order: November 26, 1985

Liquidation Order: February 24, 1987

A Missouri domiciled company and subsidiary of Mission Insurance Companies’ Trust, this company’s business line consisted of reinsurance only. Mission Insurance Company had an approved Proof of Claim with this insolvency. The CA domiciled Mission companies expect to receive a further distribution as the business of this estate is wound up by the Missouri liquidator. Closing of this ancillary is expected in 2004.

Municipal Mutual Insurance Company

Supervision Agreement Date: August 18, 2003

Municipal Mutual Insurance Company, a Liability and Workers' Compensation insurance company, was placed in informal administrative supervision in August of 2003. The company ceased writing business in April of 2003 and is currently in run-off.

National American Life Insurance Co. of Pennsylvania (Ancillary)

Conservation Order: March 26, 1997

An ancillary receivership was opened upon the request of the Pennsylvania Insurance Commissioner to assist the latter in staying California litigation against the company. This matter is expected to remain open until the California litigation matters are resolved. The Court has dismissed the original action against Ernst & Young. We have received payments for any remaining administrative expenses and expect to close this estate by first quarter, 2004.

Legion Insurance Company (Ancillary)**Villanova Insurance Company**

Conservation Order: May 2, 2002

Liquidation Order: April 25, 2003

Date of Closure: February 19, 2004

The Pennsylvania Insurance Commissioner placed Legion and Villanova Insurance Companies into Rehabilitation effective April 1, 2002, indicating that the actions were being taken with the consent of the companies, in an attempt to halt further financial deterioration and to ensure that the policyholders were protected.

Legion and Villanova Insurance Companies are headquartered in Philadelphia, and are a part of the Legion Insurance Group. The Legion Insurance Group, which has \$1.3 billion in admitted assets, is owned by Mutual Risk Management, LTD (MRM). MRM is a publicly held holding company organized in Bermuda and is listed on the New York Stock Exchange.

The Legion Group transacts insurance business in all 50 states. The group writes mainly Commercial Insurance Lines, including Workers' Compensation, Medical Malpractice, General Liability, Group Accident and Health, and Property coverages. A large portion of the Group's business involves structuring self-insured programs for mid-sized corporations and associations.

On May 2, 2002, the Insurance Commissioner of California obtained an order appointing the commissioner as an Ancillary Receiver over the Legion and Villanova Insurance Companies in the state of California. As a result, the Commissioner was able to collect the statutory deposits held in California and make the funds available for the continuing payment of worker's compensations claims. To facilitate the payment of said claims, the Commissioner engaged the services of the California Guarantee Association to handle the administration of the California claims.

An ancillary liquidation order was entered in California on April 25, 2003. The Pennsylvania Insurance Department is the domiciliary liquidator of Legion, and all claims-related questions, other than CIGA covered claims, and all other questions should be referred to the following: Statutory Liquidator, legion Insurance Company in Liquidation, One Logan Square, Philadelphia, PA 19103; The Legion claims bar date is June 30, 2005.

Pennsylvania, as the domiciliary state, has control over Legion's assets and affairs. There are no assets, offices or claims handling (with the exception of CIGA covered claims) in California.

The Commissioner intends to file a proof of claim to reimburse the California Insurance Fund for administrative cost incurred for administering the ancillary liquidation. The ancillary liquidation is scheduled to close in 2004.

National Automobile & Casualty Insurance Company

Conservation Order: March 15, 2002

Liquidation Order: April 23, 2002

National Automobile & Casualty Insurance Company specialized in Private Passenger Automobile Liability and Physical Damage insurance and Homeowner insurance, but also wrote Fire, Liability, Common Carrier Liability, Surety and other miscellaneous classes of insurance. The Liquidation Order called for all policies to be cancelled immediately and California Insurance Guarantee Association is returning unearned premium to policyholders.

Furniture, fixtures and equipment were sold, and the remaining IT equipment and accounting functions have been consolidated into the CLO. We closed the sale of the Arcadia building on February 19, 2003. This building was sold "as-is" for approximately \$3.3 million. The Commissioner has received a closed a commutation valued at \$3.8 million and expects to complete reinsurance recoveries in the next 12 to 18 months. The estate has commenced final distribution planning and will seek to fund the final distribution and close the estate by year end 2005.

National Service Insurance Company

Conservation Order: February 16, 1989

Liquidation Order: May 4, 1989

National Service Insurance Company was seized and liquidated along with its affiliate, Coastal Insurance Company, because neither company could produce audited financial statements. National wrote the Automobile Physical Damage insurance portion of the liability policies written by Coastal. The California Insurance Guarantee Association, with funds received from an early access distribution, paid all policyholder claims. We have reviewed a claim filed by the Coastal Estate and determined it was properly assigned to the National Service estate. A final distribution was made on July 7, 2003, and closure of the estate is anticipated in February, 2004.

Pacific Automobile Insurance Company/Pacific National Insurance Company

Conservation Order: May 14, 2003

Liquidation Order: August 5, 2003

Pacific Auto Insurance Company (PAIC) is a wholly-owned subsidiary of Pacific National Insurance Company (PNIC). PNIC is owned by Northwestern National Holding Co. which in turn is owned by American Reliance Inc., a subsidiary of the Highlands Insurance Group. The companies' principal lines include Workers' Compensation, commercial multiple-peril, general liability and commercial automobile.

In December 2001, Highlands Insurance Group ceased issuing any new or renewal business for all its insurance subsidiaries including PAIC and PNIC. As a result, California issued a Cease and Desist Order to PNIC & PAIC to immediately cease writing any new or renewal insurance business (except for renewal business that was contractually or statutorily mandated.) On February 22, 2002, the Texas Department of Insurance placed Highlands' Texas insurance subsidiaries under supervision. By the end of October 2002, Highlands Insurance Group and five of its non-insurance subsidiaries commenced Chapter 11 bankruptcy proceedings in the U.S. Bankruptcy Court of the District of Delaware.

On March 28, 2003 PNIC & PAIC filed an application with California to merge PAIC into PNIC effective April 3, 2003. On May 14, 2003, the Commissioner was appointed as conservator of PNIC by the Orange County Superior Court and on August 5, 2003, the court appointed the Commissioner as liquidator of PNIC. Upon liquidation, the only remaining CA office in Tustin was closed and all Workers' Compensation claims were transferred to CIGA.

Highlands Insurance Company in New Jersey, a subsidiary of Highlands Insurance Group, continues to handle routine administrative services for PNIC under the intercompany agreement.

We anticipate a statutory deposit transfer of approximately \$23 million to CIGA by early 2004.

Pacific States Casualty Company

Conservation Order: March 1, 1993

Liquidation Order: July 1, 1993

Date of Closure: December 29, 2003

Pacific States Casualty Company (PSSC) primarily wrote Workers' Compensation and Surety insurance. A rehabilitation plan for this company was approved by the Los Angeles County Superior Court and took effect on July 15, 1993. After PSSC went into conservation on March 1, 1993, the Receivership Court approved an Assumption Agreement on June 15, 1993 between the California Commissioner as Liquidator of PSSC, Ulico Casualty Company ("ULICO") and Ulico Standard of America Casualty Company (USACC"), which became effective on July 1, 1993, the date PSSC went into liquidation. As part of that plan, ULICO assumed Pacific States' Workers' Compensation policies and certain surety bonds. The Workers' Compensation claims that were incurred prior to liquidation were obligations of the California Insurance Guarantee Association (CIGA) and, until late 2000, were handled by ULICO as a third party administrator for CIGA. The surety bond claims on bonds that were not assumed by ULICO were claims against the estate and subject to the proof of claims process. ULICO handled these surety claims on behalf of the Commissioner. A final distribution of approximately \$1.5 million was made and the Estate closed fourth quarter of 2003.

Paula Insurance Company

Conservation Order: April 26, 2002

Liquidation Order: June 21, 2002

Paula Insurance Company, a wholly owned subsidiary of Paula Financial, specialized in the underwriting and servicing of Workers' Compensation coverage for labor-intensive agri-businesses located throughout the major growing areas of the country. Paula was licensed to write business in 8 states.

At the time of PAULA's liquidation, there were approximately 8,700 workers' compensation policies in force. Upon the Court's Liquidation Order and a finding of PAULA's insolvency, the insurance guarantee association ("IGA") in each state in which PAULA issued policies became responsible for administering covered claims of that state's residents. In accordance with the liquidation order, all Paula policies were cancelled as of July 21, 2002.

Field offices and out of state offices were closed by August 2002. The main office in Pasadena was closed in May 2003 and the remaining operational functions were consolidated into the CLO.

During the first quarter, the Commissioner mailed approximately 60,000 Proof Of Claim ("POC") forms to persons who might be interested in PAULA's assets. Over 6,000 POC's were timely filed. Claims not covered by the guarantee associations of the respective state will be reviewed by the CLO claims department staff.

An early access (statutory deposit) distribution of \$12.5 million to the California Insurance Guarantee Association was made in October 2002. From April through August 2003, four additional distributions were made to California, totaling \$39.4 million. In September 2003, a secured loan for the amount of \$500,000 was distributed to the Alaska Insurance Guaranty Association.

PAULA had three main reinsurance contracts at the time of liquidation. The Commissioner is in the process of negotiating commutation agreements with these companies.

During the first quarter 2003 the Commissioner completed final audits on all 8,700 policies. Billing for additional premiums resulting from these audits was also completed. However, the Commissioner will continue to pursue collections and perform premium audits, as needed, to collect delinquent amounts.

Premier Alliance Insurance Company

Conservation Order: February 18, 1994

Liquidation Order: August 2, 1994

Premier Alliance Insurance Company primarily wrote Medical Malpractice, Workers' Compensation and Hospital Liability insurance. The Commissioner continues to adjust the non-guarantee association covered claims. To date, early access distributions have been made totaling approximately \$18.7 million to 29 guarantee associations. A final distribution is projected in the first quarter of 2005.

Premier Title Company

Conservation Order: May 5, 1994

Liquidation Order: June 16, 1994

Date of Closure: July 17, 2003

Premier Title Company was an underwritten title company placed into conservation after it was determined that the company was insolvent. There are no assets in this estate. We received permission to terminate the 401(k) plans of Premier in May 2002, and continued with estate closure in July 2003.

Professionals Prototype I Insurance Company, LTD

Conservation Order: September 4, 1996
Liquidation Order: June 5, 1997
Date of Closure: August 6, 2003

Professionals Prototype I Insurance Company wrote Legal Malpractice coverage on a non-admitted basis and, therefore, no guarantee association coverage was available to claimants. Partial distributions paying 33% of the amount of allowed claims were made in August 2000 and June 2001. All claims have been resolved and a final distribution of \$4.883 million was completed in September 2002. The Estate closed in third quarter of 2003.

S & H Insurance Company

Conservation Order: January 28, 1985
Liquidation Order: April 16, 1985

S & H Insurance Company wrote Surety and Property and Casualty insurance and became insolvent when its unimpaired capital was less than \$1 million and the former president of the company then won a judgment against the company in the amount of \$8 million. This resulted in an insolvency of more than \$5.9 million. Early access distributions in the amount of approximately \$9.8 million have been made to ten guarantee associations. Continuing efforts are being made to complete a final distribution in 2004 and close the estate in 2005.

Sable Insurance Company

Conservation Order: May 10, 2001
Liquidation Order: July 17, 2001

Sable Insurance Company is a California-domiciled wholly owned subsidiary of Sable Insurance Holding Company, which, in turn, is held by Reliance National Indemnity (47%) and Reliance Insurance Company (53%). Sable Insurance Company wrote Workers' Compensation and Property and Casualty insurance.

The first early access distribution in the amount of \$3.65 million was completed in November 2002. The second early access distribution of \$2.92 million was approved by the courts on December 30, 2003. Distributions to the California Insurance Guarantee Association, Illinois Insurance Guaranty Fund, and the Missouri Property and Casualty Insurance Guarantee Association, is anticipated in early 2004. Concurrently, the courts approved a \$75 thousand Workers' Compensation Statutory Deposit transfer to the California Insurance Guarantee Association. This transfer is also scheduled for early 2004.

Sacramento Title Company

Conservation Order: February 7, 2000
Liquidation Order: September 26, 2000

Sacramento Title Company, an affiliate of Universal Title Company, conducted operations at three locations in Northern California. Business operations were shut down in May 2000. Over 860 escrow transactions have been closed, resulting in the payment of over \$3.1 million to escrow holders. The estate is scheduled to close in fourth quarter of 2004.

Signal Insurance Company

Conservation Order: September 23, 1975

Liquidation Order: January 10, 1978

Signal Insurance Company was domiciled in California and was the parent company of Imperial Insurance Company, which was also placed into conservation and liquidation due to insolvency. Signal primarily wrote Auto Liability, but also wrote Professional Malpractice, Product Liability, Environmental Exposure and other long-tail policies. This company was ordered closed by the Los Angeles County Superior Court in 1997, however, due to unresolved litigation, the estate remained open. The Los Angeles litigation has now been completed and the CLO has made an application to the Court to close the estate and distribute the remaining funds to creditors. A final distribution is scheduled for third quarter of 2004.

Superior National Insurance Companies In Liquidation (SNICIL)

(California Compensation Insurance Company, Combined Benefits Insurance Company, Commercial Compensation Casualty Company, Superior National Insurance Company, and Superior Pacific Casualty Company)

Conservation Order March 6, 2000

Liquidation Order September 26, 2000

On March 6, 2000, the Los Angeles Superior Court appointed the Commissioner as Conservator of Superior National Insurance Company, Superior Pacific Casualty Company, California Compensation Insurance Company, and Combined Benefits Insurance Company. On June 9, 2000, the Court appointed the Commissioner as Conservator of Commercial Compensation Casualty Company. On September 26, 2000, the Court appointed the Commissioner as Liquidator for these five insurance companies (collectively, the "Superior National Insurance Companies in Liquidation" or "SNICIL"). The value of the property and assets of the SNICIL entities exceeded approximately \$1.4 billion.

On August 17, 2000, the Commissioner and Lumbermen's Mutual Casualty Company, an Illinois corporation doing business as Kemper Insurance Companies ("Kemper"), among other parties, entered into the Superior National Insurance Companies Rehabilitation Agreement ("Rehabilitation Agreement"). The Commissioner agreed therein to provide certain assets to Kemper upon Court confirmation of the Rehabilitation Agreement and the closing of the transactions contemplated thereunder. On September 26, 2000, the Los Angeles County Superior Court issued the Final Order Approving the Rehabilitation Plan.

The Insolvent Companies' Calabasas and Campbell, California, offices have been closed. All remaining operations by the Insolvent Companies were consolidated into the Commissioner's Conservation and Liquidation Office located in San Francisco ("CLO") on September 30, 2003. All of the Insolvent Companies' employees have been released. The Insolvent Companies' remaining Furniture, Fixtures & Equipment were successfully sold at public auction on October 2 and 3, 2003.

The Liquidator continues to believe that even under the most optimistic estimates of reinsurance recoveries and other asset disposition, the Insolvent Companies will not have sufficient assets to fully pay the approved Class 2 claimants. Consequently, once asset recoveries and liabilities are sufficiently known, the Liquidator intends to seek court approval for authorization to reject all potential Class 3 through 9 claimants on the ground that no payments will be made to these classes.

Surety Insurance Company of California

Conservation Order: May 23, 1984
Liquidation Order: August 20, 1984

Surety Insurance Company of California was domiciled in California as a domestic stock company and wrote various lines of insurance in sixteen states. The process of marshalling Surety Insurance assets, many of which were outside of California, and adjudication process of the bail and civil bond claims were completed. All outstanding claims issues have been resolved and a final distribution was made in 2003. The CLO expects to close the estate in January, 2004.

Thriftco Insurance Company

Conservation Order: March 13, 1990
Liquidation Order: July 24, 1990
Date of Closure: February 18, 2003

Thriftco Insurance Company wrote Automobile and Liability insurance, primarily in Southern California. The California Insurance Guarantee Association (CIGA) has completed the adjustment of all claims. CIGA is the only claimant in the policyholder priority. A final distribution was made to CIGA and the estate closed February, 2003.

Trans-Cal Title Company

Conservation Order: March 25, 1991
Liquidation Order: May 21, 1991
Date of Closure: June 21, 2002

Trans-Cal Title Company's underwriter, Title Insurance Company of Minnesota (TIM) assumed all of Trans-Cal's escrow liabilities, and its open title and escrow orders were transferred to an affiliate of TIM, Lincoln Title Company. There were no assets available for distribution. The estate closed in 2002 however, due to banking matters one escrow account remained and subsequently closed in 2003.

Trico Title Company

Conservation Order: August 18, 1994

Trico Title Company was conserved in 1994 after discovery of escrow shortages of \$2.8 million. There are no assets in the estate and all the company's assets have been liquidated. An order was filed with the Court to forego the proof of claim process pursuant to California Insurance Code Section 1021 and the estate is projected to close during third quarter of 2004.

Universal Title Company

Conservation Order: February 8, 2000
Liquidation Order: August 25, 2000

Universal Title Company, affiliated with Sacramento Title Company, conducted operations in nineteen locations throughout California. The Commissioner identified a cash shortfall in the escrow trust accounts of approximately \$1.5 million that was covered by three underwriting companies. Business operations were shut down in September 2000 and 2,252 open escrows were closed, with more than \$13.9 million distributed. Litigation to recover the shortfall from the underwriters was resolved at the end of 2003. After resolution of pending litigation, the estate will be closed.

Western Carriers Insurance Exchange**Western Carriers Insurance Underwriters**

Conservation Order: April 27, 1983

Liquidation Order: May 12, 1983

Date of Closure: April 4, 2003

Western Carriers Insurance Exchange and Western Carriers Insurance Underwriters primarily wrote Long Haul Trucking in California, Idaho and Oregon. Each of the guarantee associations completed adjustment of all claims coverage, and final distribution occurred in September 2002. The Estate closed in the second quarter of 2003.

Western Employers Insurance Company

Conservation Order: April 2, 1991

Liquidation Order: April 19, 1991

Western Employers Insurance Company of America

Conservation Order: April 25, 1991

Liquidation Order: May 7, 1991

After four years of self-liquidation, Western Employers Insurance Company (WEIC) and Western Employers Insurance Company of America (WEICA) determined they could no longer proceed without the assistance of the California Department of Insurance. WEIC is a wholly owned subsidiary of WEICA.

WEIC was once a New York domiciled insurer known as Letherby Insurance Company and was re-domesticated to California in the late 1970's. The company was licensed in 38 states and primarily wrote Workers' Compensation and Commercial Multi-Peril insurance. New claims continue to be reported on both companies, and we continue to process and collect reinsurance on claims being settled by the guarantee associations. WEIC has significant exposure in tobacco claim litigation.

Western Growers Insurance Company

Liquidation Order: January 17, 2003

January 17, 2003 - Orange County - The Orange County Superior Court signed an Order of Liquidation for Western Growers Insurance Company due to the company's insolvency. The court appointed the California Insurance Commissioner as Liquidator of the company. Western Growers Association did not object to the liquidation. Upon Liquidation, Insurance Guarantee Association were triggered to pay claims of behalf of Western Growers Insurance Company. The Commissioner has obtained a court order to forego the full Proof of Claim process saving the estate significant cost yet still protects all the recovery rights and value to the participating guaranty associations (California and Arizona).

Western International Insurance Company

Conservation Order: August 10, 1992

Liquidation Order: September 9, 1992

Western International Insurance Company was determined to be insolvent after payment of a settlement between the company and a former officer of the company. Shortly after the payment was made, the company sustained

significant losses as a result of the Los Angeles riots in May 1992. Settlement discussions with reinsurers are in process and delay closing the estate.

Western Star Insurance Company (Ancillary)

Liquidation Order: August 29, 1994

The Florida Department of Insurance was appointed domiciliary receiver of this company on June 14, 1994. There is no insurance guarantee coverage for some 18,000 claimants and policyholders, mainly from California, of this company. The estate has no assets, but has been kept open due to a potential recovery upon a favorable outcome of a pending lawsuit against J.P. Morgan Chase. Currently, Chase has appealed the receivership court's denials of Motions for Summary Judgment. Trial is scheduled mid year 2004. We anticipate this estate to remain open pending resolution of the litigation.

Westland Title Company

Conservation Order: November 15, 1994

Liquidation Order: January 13, 1995

Date of Closure: August 16, 2002

Westland Title Company was an underwritten title company that was determined to be insolvent. A distribution was made in 1998 to escrow claimants. The estate was closed in August 2002. The final Form 5500 was filed with the IRS in 2003 on 401(k) payouts to former Westland employees.

Winfield Title Company

Conservation Order: March 5, 1981

Liquidation Order: May 15, 1981

Date of Closure: April 29, 2003

Winfield Title Company was an underwritten title company for which all escrows have been paid and a restricted account of approximately \$6,000 remains to be disbursed. The Estate closed second quarter, 2003.

World Title Company

Conservation Order: June 15, 1995

Liquidation Order: June 15, 1995

Date of Closure: October 25, 2003

World Title Company was an underwritten title company transacting business in Orange, San Diego, Alameda, Fresno, San Joaquin, San Bernardino, and Los Angeles counties. Prior to liquidation, World Title Company transferred all open escrows to American Title at time of liquidation and all the company's assets have been liquidated. A final distribution was made and the Estate closed fourth quarter, 2003.

Consumer Services & Market Conduct Branch

The Consumer Services and Market Conduct Branch's (CSMCB) focus is consumer protection, and it accomplishes this by educating consumers, mediating complaints against insurers, and enforcing applicable insurance laws. CSMCB enforces applicable insurance laws during the investigation of individual consumer complaints against insurers and through on-site examinations of insurer claims and underwriting files. CSMCB constantly strives to improve the services and information provided to California's insurance consumers.

CSMCB consists of two divisions and six bureaus:

CONSUMER SERVICES DIVISION (CSD)

- Consumer Communications Bureau (CCB)
- Claims Services Bureau (CSB)
- Rating and Underwriting Services Bureau (RUSB)

MARKET CONDUCT DIVISION (MCD)

- Field Claims Bureau (FCB)
- Field Rating and Underwriting Bureau (FRUB) - SAC/LA
- Field Rating and Underwriting Bureau (FRUB) - SF/LA

Calendar Year 2003

Consumer Services Division (CSD)	
Consumer Telephone Calls Received	340,157
Cases Opened	44,274 ¹
Cases Closed	46,198 ¹
Total Amount of Consumer Dollars Recovered	\$41,210,653
Market Conduct Division (MCD)	
Number of Exams Adopted by the Commissioner	360 ²
Total Amount of Claims Dollars Recovered or Premium Returned to Consumers	\$5,721,897
Penalties Resulting from Legal Branch Actions in 2003	\$1,264,157
CSMCB Grand Total Amount (Consumer Dollars Recovered, Claims Dollars Recovered or Premium Returned to Consumers, and Penalties Resulting from Legal Branch Actions in 2003)	\$48,196,707

CONSUMER SERVICES DIVISION (CSD)

The Consumer Services Division (CSD) is responsible for gathering and responding to consumer inquiries regarding insurance company or producer activities. CSD maintains separate bureaus to handle telephone inquiries, respond to consumer complaints on claims handling practices, and respond to rating and underwriting based consumer complaints. The goal of CSD is primarily to protect California insurance consumers through enforcement of the California Insurance Code and related laws and regulations.

The Consumer Services Division (Tony Cignarale, Chief) is a member of the Consumer Services and Market Conduct Branch (Jim Johnson, Deputy Commissioner).

CONSUMER COMMUNICATIONS BUREAU (CCB)

Cases Opened	7,569 ¹
Cases Closed	7,589 ¹
Telephone Calls Received	340,157
Consumer Dollars Recovered	\$980,593

The Consumer Communications Bureau (CCB) Consumer Hotline is often referred to as the Commissioner's "eyes & ears" on the issues and concerns that affect California's insurance consumer. The California Department of

¹ "Cases Opened" is the total number of cases started during the reporting period (in this case Calendar Year 2003). "Cases Closed" is the total number of cases that have been closed during the reporting period. These closed cases may have been opened during the reporting period or carried over from the prior reporting period. As a result, the cases closed total will almost always be different from the cases opened total.

² "Number of Exams Adopted by the Commissioner" is the total number of examinations that have been adopted during the reporting period. These adopted examinations may have been opened during the reporting period or carried over from the prior reporting period.

Insurance's (CDI) statewide toll-free Consumer Hotline 800- 927-**HELP** (4357) provides callers with immediate access to constantly updated information on insurance related issues. The Hotline is staffed by knowledgeable insurance professionals whose years of expertise, combined with their dedication to consumers, enables them to provide immediate assistance on time sensitive issues. Among other things, the Hotline staff provides the caller with the license status of his/her insurer, agent or broker and answers questions on insurance claims and underwriting practices.

CCB administers CDI's Earthquake Mediation Program. For Calendar Year 2003, the Earthquake Mediation Program had a total of \$750,000 in recoveries. Since this program's inception in 1996 through December 31, 2003, CCB has recovered a total of \$9,132,181 for victims of the devastating 1994 Northridge Earthquake.

Educational material, such as auto premium and homeowners premium surveys, company complaint comparisons, as well as brochures on auto, health, life, long-term-care and homeowners information are provided free of charge. CCB strives to continue educating California insurance consumers through the CDI's Consumer Education and Outreach Program. CCB makes it possible to communicate with all California consumers no matter what language they speak. Over-the-phone interpretation of more than 140 languages are available to insurance consumers seeking assistance.

CLAIMS SERVICES BUREAU (CSB)

Cases Opened	22,590 ¹
Cases Closed	23,927 ¹
Consumer Dollars Recovered	\$32,655,058

The Claims Services Bureau (CSB) investigates consumer allegations of improper claims handling by insurers. These written requests for assistance include, but are not limited to, wrongful denial of claims, payments less than amounts claimed, and delays in claims handling.

CSB has actively participated in CDI task forces on proposed amendments to California Insurance Code (CIC) Section 790.03 —Fair Claims Settlement Practices Regulations (this includes participation in several hearings in connection with the proposed amendments). CSB participated in the development of current legislative proposals and proposed new insurance legislation in a variety of consumer insurance areas. CSB has participated in the implementation of SB 1899 (Northridge Earthquake 1994) and AB 55 (Independent Medical Review). CSB has also participated in various speaking engagements and staffed Local Assistance Centers in response to disaster area emergencies (i.e. Southern California Wildfires, Central Valley Earthquake, etc.). In collaboration with CCB, CSB serves in the Earthquake Mediation Program appeals process by handling the appeals from insurers and consumers. CSB continues to assist in the detection, investigation and prosecution of abusive insurance business practices that are in noncompliance with the CIC and other insurance-related laws and statutes, as well as, the insurance contract.

¹ "Cases Opened" is the total number of cases started during the reporting period (in this case Calendar Year 2003). "Cases Closed" is the total number of cases that have been closed during the reporting period. These closed cases may have been opened during the reporting period or carried over from the prior reporting period. As a result, the cases closed total will almost always be different from the cases opened total.

RATING & UNDERWRITING SERVICES BUREAU (RUSB)

Cases Opened	14,115 ¹
Cases Closed	14,682 ¹
Consumer Dollars Recovered	\$7,575,002

The Rating and Underwriting Services Bureau (RUSB) is responsible for investigating, evaluating and resolving all consumer rate & underwriting complaints involving automobile, life, disability, workers compensation, and the property & casualty lines of insurance. Individual files are opened on behalf of the consumer for each inquiry and complaint. RUSB staff then evaluates each issue to verify that insurance companies, agents and brokers are complying with the California Insurance Code, the California Code of Regulations and other applicable laws and statutes, as well as the insurance contract, filed rates, class plans and underwriting guidelines.

Examples of the types of inquiries handled by RUSB include cancellation or non-renewal of insurance policies, refusal to insure, billing problems, agent misrepresentation and/or mishandling, and premium misquotes. In addition, RUSB also handled inquiries related to general rate increase complaints, general liability and workers' compensation audit disputes, dividend disputes, policy surcharges, title insurance & escrow fee inquiries, Proposition 103 rebate inquiries, and complaints regarding refund of collateral on bail bonds and broker's fees.

MARKET CONDUCT DIVISION (MCD)

The Market Conduct Division (MCD) is responsible for the examination of insurance company practices on behalf of the California Insurance Department. There are over 1,400 insurance companies and advisory organizations subject to market conduct examination in California. MCD maintains separate bureaus to conduct claims handling practices exams and rating and underwriting exams, a reflection of a division of operations in the insurance industry and in the laws regulating claims from sales practices. The goal of any market conduct examination is to reduce the frequency and severity of insurance practices that are unfair to policyholders and claimants, and to evaluate compliance with statutes and regulations relative to the business of insurance.

The following is a summary of MCD's accomplishments for the year 2003. The list covers different areas of accomplishment, including exams completed, dollars returned to consumers, industry and community interactions, and legal actions taken.

The Market Conduct Division (Joel Laucher, Chief) is a member of the Consumer Services and Market Conduct Branch (Jim Johnson, Deputy Commissioner).

¹ "Cases Opened" is the total number of cases started during the reporting period (in this case Calendar Year 2003). "Cases Closed" is the total number of cases that have been closed during the reporting period. These closed cases may have been opened during the reporting period or carried over from the prior reporting period. As a result, the cases closed total will almost always be different from the cases opened total.

MARKET CONDUCT DIVISION RESULTS FOR 2003

Category	Field Claims Bureau	Field Rating & Underwriting Bureaus	MCD Totals
Examination Results			
Number of Exams Adopted by the Commissioner	215	145	360
Amount of Claims Dollars Recovered or Premium Returned to Consumers	\$1,871,012	\$3,850,885	\$5,721,897
Legal Actions & Penalties			
No. of Actions Finalized by Legal Branch due to MCD Exam Findings	6	5	11
No. of Companies Involved in Final Legal Actions	13	22	35
Penalties Resulting from Legal Branch Actions in 2003	\$378,000	\$886,157	\$1,264,157

FIELD CLAIMS BUREAU (FCB)

Number of Exams Adopted by the Commissioner 215²

Amount of Claims Recovered for Consumers \$1,871,012

The Field Claims Bureau (FCB) conducts market conduct examinations of the claims practices of all licensed California insurers. These examinations are generally based on a fixed schedule of examinations, scheduled re-examinations and reviews of consumer complaint data. The focus is on compliance with the California Insurance Code and the California Fair Claims Settlement Practices regulations. FCB seeks to ensure equitable treatment of policyholders and claimants in accordance with insurance contracts and California law. The California Insurance Code sections cited in FCB examinations vary by line of insurance. However, those that are common to both life & disability and property & casualty insurance involve delay, documentation, and improper handling, which may include improper settlement, failure to pursue investigation, and improper denial. FCB obtains thousands of remedial claim actions from insurers each year as a result of the examinations it conducts. Many of the issues which lead to these actions are displayed in our reports which are published in the Department's website.

² "Number of Exams Adopted by the Commissioner" is the total number of examinations that have been adopted during the reporting period. These adopted examinations may have been opened during the reporting period or carried over from the prior reporting period.

FIELD RATING & UNDERWRITING BUREAU (FRUB)

Field Rating and Underwriting Bureau (SAC/LA)

Field Rating and Underwriting Bureau (SF/LA)

Number of Exams Adopted by the Commissioner	145 ²
Amount of Premium Returned to Consumers due to FRUB Exams	\$3,850,885

The two Field Rating and Underwriting Bureaus (FRUB) conduct market conduct examinations of insurer rating and underwriting practices. FRUB reviews the advertising, marketing, risk selection and declination, underwriting, pricing, and policy termination practices of life, health, property, and casualty insurers. This review seeks to ensure that all California consumers are treated fairly, and that insurers are selling and servicing policies in compliance with law. The market conduct examinations conducted by FRUB advance the availability and affordability of insurance in the marketplace.

FRUB examinations focus on compliance with rate filing requirements, consistency within the insurer's adopted rating processes, and overall conformity of rating and underwriting with California law. FRUB examiners verify that the insurer's adopted rates have been filed and approved, and are applied consistently. This requires that underwriting be adequately documented and not unfairly discriminatory. Exams are generally conducted in the insurer's offices, located nationwide.

² "Number of Exams Adopted by the Commissioner" is the total number of examinations that have been adopted during the reporting period. These adopted examinations may have been opened during the reporting period or carried over from the prior reporting period.

FRAUD DIVISION

The California Department of Insurance, Fraud Division has the responsibility of ensuring the provisions outlined in Chapter 12 of the California Insurance Code, “The Insurance Frauds Prevention Act,” and Penal Code section 550 are enforced throughout the State of California. The mission statement of the Fraud Division is “To protect the public from economic loss and distress by actively investigating and arresting those who commit insurance fraud and to reduce the overall incidence of insurance fraud through anti-fraud outreach to the public, private and governmental sectors.”

The Fraud Division, formerly the Bureau of Fraudulent Claims, has grown significantly over the past 24 years both in staffing and program responsibility to meet its legislative mandates. Starting in 1979 with only ten employees, the Fraud Division has expanded to nine regional locations with **284.3** positions supporting investigations, audits, and support functions.

BUDGET AND STAFFING

Fiscal Year 2002/2003 Fraud Division Budgeted/Revenue/Expenditures by Program and Fiscal Year Staffing level:

Fraud Auto Revenues: ¹	\$28,777,000
Insurance Fraud Assessment, Automobile (includes AB 1050)	
Budgeted Levels:	\$33,605,000
District Attorneys' Auto Distribution:	\$15,961,000
State Operations Auto Expenditures:	\$16,263,000
Insurance Fraud Assessment, Workers' Compensation	
Budgeted Levels:	\$31,000,000
District Attorneys' Workers' Compensation Distribution:	\$16,236,000
State Operations Workers' Compensation Expenditures:	\$15,095,000
Insurance Fraud Assessment, General Budgeted Levels:	\$ 1,808,000
State Operations General Assessment Expenditures:	\$ 1,806,000
Fiscal Year 2002/2003 Fraud Division Positions:	284.3

FRAUD INVESTIGATION

The Fraud Division provides all investigative and supporting services necessary to implement and manage the Automobile, Workers' Compensation, Property, and Casualty Fraud Programs.

AUTOMOBILE INSURANCE FRAUD

The Fraud Division coordinates automobile insurance fraud investigations statewide, provides assistance to law enforcement agencies, and presents prosecutable automobile fraud cases to district attorney's offices and the US Attorney's office. Since the inception of the Automobile Insurance Fraud Program, the Fraud Division has assigned criminal investigators to enforce the provisions of the California Insurance Code Section 1871.4 and California Penal Code Sections 549 and 550. Often, investigations are conducted on fraud mills operated by doctors and lawyers who work with "cappers," those who solicit clients for fabricated and exaggerated claims. These mill cases can require thousands of hours of intensive investigation over a two to three year period in order to prosecute. The Fraud Division has identified five major categories of automobile insurance fraud activities. They are medical mills, auto property, staged accident rings, paper accidents, and false auto theft claims. Organized criminal elements have and continue to use these types of schemes.

During Fiscal Year 2002/2003, the Fraud Division identified and reported 12,970 Suspected Fraudulent Claims (SFC); assigned 891 new cases and made 303 arrests.

¹ Auto revenues exclude the \$0.30 assessment per SB 940 which is not used for Fraud Division programs.

DISTRICT ATTORNEYS PROGRAM

In Fiscal Year 2002/2003, thirty three (33) counties received funding totaling \$10,055,000 through the Department's Auto Fraud Grant Program. The amount of financial support funded to each county revolved around two variables: county population and the number of suspected fraudulent claims reported. For Fiscal Year 2002/2003, the District Attorneys reported 790 convictions and 990 arrests, which also included a majority of Fraud Division arrests.

ORGANIZED AUTOMOBILE FRAUD ACTIVITY INTERDICTION

The Legislature finds that organized automobile fraud activity operating in the major urban centers of the state represents a significant portion of all individual fraud-related automobile insurance cases. These cases result in artificially higher insurance premiums for core urban areas and low-income areas of the state than for other areas of the state. Only a focused, coordinated effort by all appropriate agencies and organizations can effectively deal with this problem. With the passage of AB 1050 (Wright) chaptered October 10, 1999, the Organized Automobile Fraud Activity Interdiction ("Urban Grant") Program was created in Fiscal Year 2000/2001. The California Insurance Code Section 1874.8 mandates the Insurance Commissioner award three to ten grants for a coordinated program targeted at the successful prosecution and elimination of organized automobile fraud activity. As the name suggests, the primary focus of the new program is directed at the organized criminal activity that occurs in urban areas and which often involves the staging of automobile accidents and the filing of fraudulent automobile accident or damage claims. Traditionally, legal and medical professionals or their associates mastermind these cases. In recent years, evidence of highly sophisticated and ethnically diverse groups who engage in insurance fraud have captured the attention of the Fraud Division, prosecutors and allied law enforcement.

The investigation of organized criminal activity, especially involving white-collar crimes, is recognized as the most difficult to successfully investigate and prosecute. Insurance fraud investigations are often the most difficult cases to investigate due to professionals who are key to these organized criminal enterprises. These dishonest professionals use the cover of their attorney/client or doctor/patient relationships to provide the specter of legitimacy when pursuing fraudulent claims. During Fiscal Year 2002/2003, the Fraud Division opened and assigned 169 new cases and made 269 arrests.

DISTRICT ATTORNEYS' PROGRAM

Beginning in Fiscal Year 2000-01, the Legislature also authorized \$4,806,000 per year be distributed to eight grant-funded counties over a three-year period. In FY 2002-03, the grant-awarded District Attorneys reported 310 arrests, which also included many of the Fraud Division arrests. District Attorneys prosecuted 186 cases involving 320 defendants with chargeable fraud totaling \$6,187,860. District Attorney outcomes totaled 109 convictions.

WORKERS' COMPENSATION

District Attorneys' Workers' Compensation Distribution: \$16,236,000

During the 1920s, most states, including California, accepted a new social insurance program known as workers' compensation. In California, workers' compensation insurance is a no-fault system. Injured employees need not prove the injury was someone else's fault in order to receive workers' compensation benefits for an on-the-job injury. The National Insurance Crime Bureau estimated in the year of 2000 that workers' compensation insurance fraud is the fastest-growing insurance scam in the nation, costing the industry \$5 billion per year by what many people consider a victimless crime. The thievery happens in medical clinics, law offices and even your neighbor's home. Often white-collar criminals, including doctors and lawyers, have the quickest hands. Insurance companies pick up the tab, passing the cost onto policyholders, taxpayers and the general public.

Hardly a victimless crime, insurance fraud is often organized crime. The increase in insurance fraud particularly during the early 1990's had led many to regard insurance fraud as the crime of the 90s. Workers' Compensation insurance fraud came to a forefront as a focused insurance fraud problem in the late 1980's when people who lined up in the unemployment line in the Employment Development Department were recruited by cappers to file for workers' compensation stress claims.

The program in California to combat workers' compensation fraud was established in 1991 through the passage of SB 1218 (Chapter 116). The law made workers' compensation fraud a felony, required insurers to report suspected fraud, and established a mechanism for funding enforcement and prosecution activities. SB 1218 also established the Fraud Assessment Commission to determine the level of assessments to fund investigation and prosecution of workers' compensation insurance fraud. The funding comes from California employers who are legally required to be insured or self-insured.

During Fiscal Year 2002-2003, the Fraud Division received 3,544 SFCs, assigned 827 new cases and made 199 arrests.

As the Workers' Compensation Insurance Fraud Program moves into FY 2003-04, some success has been realized in turning the corner on workers' compensation insurance fraud. Difficult and long investigations are finally paying off with convictions. The number of medical and/or legal workers' compensation mills have been reduced in Southern California. Premium fraud cases have been investigated and prosecuted. During FY 2002/2003, the California Department of Insurance continued to participate as a member of the "Underground Economy Strike Force", per Assembly Bill 202. Participation on the Strike Force helps the Fraud Division and District Attorneys to investigate and prosecute those premium fraud cases, which most significantly impact the California economy and business climate.

Evidence suggests that the aggressive anti-fraud campaign by the Department, the District Attorneys, the insurance industry and California employers continues to play a substantial role in reducing crime and helped to lower workers' compensation premiums for employers statewide.

DISTRICT ATTORNEYS' PROGRAM

In Fiscal Year 2002/2003, the District Attorneys report a total of 366 arrests, which also included the majority of Fraud Division arrests. During the same timeframe, District Attorneys prosecuted 660 cases with 739 suspects, resulting in 292 convictions. Restitution in the amount of \$12,473,590 was ordered on these convictions with \$4,001,009 being collected during the year. The total chargeable fraud was \$54.6 million, representing only a small portion of actual fraud since many fraudulent activities had not been identified or investigated.

PROPERTY AND CASUALTY FRAUD

Funding for the property and casualty fraud program is derived from an annual assessment at \$1,300 per licensed insurance company. This funding supports criminal investigations by the Fraud Division of suspected fraud involving health, life, property, and all other cases not involving automobile or workers' compensation insurance fraud. Murder or faked deaths for insurance; arson, inflated pharmacy billings, and dilution of prescribed drugs are just a few of the types of insurance fraud cases reported and investigated in this program.

During Fiscal Year 2002/2003, the Fraud Division identified and reported 3,199 SFCs; assigned 245 new cases and made 97 arrests.

SPECIAL INVESTIGATIVE UNIT COMPLIANCE REVIEW OFFICE

The Fraud Division's Special Investigative Unit (SIU) Compliance Office inspects insurance companies to ensure compliance with California law and the California Code of Regulations, which govern the maintenance and operations of Special Investigative Units. These provisions require insurance companies licensed to conduct business in California to have viable SIUs operating within regulatory parameters. There are over 1,300 companies licensed to conduct insurance business in California who are subject to these provisions. Each insurance company must submit an annual report of their anti-fraud operations and procedures to the Fraud Division SIU Compliance Office. This office provides an annual report format and evaluates the completeness of the report to the Fraud Division that is submitted annually or biennially by these insurance companies.

During Fiscal Year 2002/2003, the Fraud Division's Special Investigative Unit (SIU) Compliance Office conducted 52 compliance reviews of insurers conducting business in California. These reviews encompassed insurers in all lines of insurance including Workers' Compensation and Automobile.

The function of the compliance review is to identify areas of regulatory noncompliance and operational weakness, and to provide technical assistance to the insurer SIU personnel. If applicable, a report of findings that articulates any findings of noncompliance and observations for strengthening of the insurers SIU operations is issued to the insurer at the conclusion of the review. In addition, the Fraud Division's SIU Compliance Office continues to redevelop the current regulations governing SIUs in an effort to clarify, organize and strengthen those regulations.

Investigation Division

The Investigation Division is charged with enforcing applicable provisions of the California Insurance Code under authority granted by Section 12921 and to certify crimes of which the Insurance Commissioner has knowledge to a prosecuting authority pursuant to Insurance Code Sections 12928 and 12930. In 2002, the Division implemented Penal Code Section 830.11 which empowers their investigators to exercise power of arrest and power to serve warrants as specified in Sections 1523 and 1530 during the course and within the scope of their employment. As part of the Operations Branch, the Investigation Division has been charged by the Insurance Commissioner to take steps to protect California policyholders from insurance related crimes committed by businesses and individuals. The public and the insurance industry are both safeguarded when the Investigation Division investigates crimes and violations and seeks criminal prosecutions and disciplinary actions where warranted by the evidence. In this way, those who break the law can be disciplined or removed from the industry when warranted and future crimes and violations are deterred.

The Insurance Commissioner established case handling priorities for the Investigation Division, including premium theft, senior citizen abuse, bogus insurance companies, viatical settlement fraud, deceptive sales practices by insurance companies, consumer abuse by automobile insurance agents, title insurance rebates, consumer abuse by public adjusters, and insider fraud.

INVESTIGATIONS (JANUARY 2003 TO DECEMBER 2003)

Opened:	919
Completed:	821
In progress as of December 31, 2003:	880
Reports of Suspected Violation:	656

CRIMINAL CASES (JANUARY 2003 TO DECEMBER 2003)

Assisted Law Enforcement Agencies	177
Referred to Prosecutor	76
Prosecutor Rejected	6
Filing/Arrests/Indictments	96
Search Warrants Served	61
Convictions	79

INVESTIGATIONS RELATED TO AUTOMOBILE INSURANCE

Effective July 1, 2000, the Investigation Division, Legal Branch Compliance Bureau and Consumer Services and Market Conduct Branch Consumer Services Bureau were charged with implementing Senate Bill 940 (SB 940). SB 940 (Chapter 884, Statutes of 1999) establishes Section 1872.81 which requires each insurer doing business in California to pay to the Insurance Commissioner an annual fee of thirty-cents for each insured vehicle under an insurance policy it issues in the state. SB 940 limits the expenditure of this revenue to maintaining and improving consumer service functions of the department that are related to automobile insurance. The legislation specifically requires that the highest priority for use of these revenues shall be to eliminate the backlog of consumer complaints relative to automobile insurance and the insurers, agents and brokers selling those policies.

INVESTIGATIONS (JANUARY 2003 TO DECEMBER 2003)¹

Opened:	209
Completed:	190
In progress as of December 31, 2003:	195
Reports of Suspected Violation:	103

¹ This data is included in the overall Division case information shown on the previous page.

The following are among the most significant regulatory and criminal cases completed in 2003. The Investigation Division was either the primary investigation agency for the case, or played a major role in a joint criminal investigation. Among the Investigation Division's many cases, the following are the most noteworthy:

Lawrence Deovlet, Bassem Btadina, Dessie Ryan and Robert Ryan: Lawrence John Deovlet, aka: John Hartonian, of Westlake Village; Bassem M. Btadini of Tarzana; Dessie Loree Ryan and husband Robert Edward Ryan of San Juan Capistrano were arrested on multiple felony charges. The four are charged with unlawful sales of securities to senior citizens. The complaint alleges over 40 elderly victims were persuaded by Btadini and Deovlet to liquidate their investments and life savings in order to purchase securities described as nine-month promissory notes. The complaint alleges Deovlet and Btadini together sold over \$3,000,000 of the unqualified and unregistered securities to elder consumers. Dessie and Robert Ryan contracted and paid commissions to the agents to sell the promissory notes. If convicted, the suspects could each face up to 10 years in state prison and pay fines of up to \$1,000,000. The cases are pending prosecution.

Steven Tidwell and David Tidwell: A joint investigation of alleged bail agent misconduct with San Bernardino Sheriff's Office (SBSO) resulted in search warrants being served on 12 locations. The Tidwells were bail agents and were being investigated due to allegations they illegally paid jail inmates for soliciting on their behalf. The named Tidwells are the sons of once San Bernardino Sheriff, Floyd Tidwell. During the searches, missing weapons belonging to the Sheriff's Office were found. The cases are pending prosecution.

David Alfred Tetley: A former licensed Life Agent, surrendered to authorities at the Los Angeles Criminal Court on 40 felony charges of Financial Elder Abuse, Grand Theft and Forgery. The charges are a result of joint investigative efforts by Hawaii law enforcement officials and the California Department of Insurance (CDI) Investigation Division. The Los Angeles County District Attorney Elder Abuse Unit is prosecuting the case.

Patrick James Murphy: Murphy of Norco pled no contest in Los Angeles Superior Court, on May 15, 2003 to 39 felony counts, including grand theft and elder abuse. Murphy defrauded 31 insurance clients, including senior citizens, by collecting premiums and issuing false insurance certificates for commercial, auto, home and workers' compensation, when no insurance existed at all. Murphy was sentenced to four years in state prison and ordered to pay \$328,639.96 in restitution to his victims.

Richard White, Gary Miller and Monique Martinez: The three were ordered to pay more than \$125,000 in restitution after pleading guilty to insurance fraud. AEBA marketed an illegal package as an "alternative to workers' compensation insurance." Businesses that bought the insurance were left without coverage when employees filed claims and were also subject to fines for not having valid insurance. Both White and Miller were sentenced to five years probation. White was fined \$92,609 and Miller \$1,286. The two men were also ordered to pay \$27,602 in restitution to two of the victims.

Titi Susomboon aka Akarat Rattanapapit: Susomboon pled guilty to seven counts of grand theft and three counts of petty theft in Los Angeles. Investigation found that he was an unlicensed insurance broker who collected and diverted premiums from unsuspecting victims by issued bogus automobile insurance identification cards. He targeted primarily the Thai community. As part of his scheme, he had victims send payments to credit card companies, unaware that they were actually paying Mr. Susomboon's credit card debt. The case is pending prosecution.

Paul Howe Noe II, Dina Dae Payne, Estate Planning, Inc., EPI, and EPI-Estate Planning, Inc.: The Department issued a Cease and Desist Order prohibiting the continued operation of an unlicensed agency. The parties are believed to have engaged in unlicensed annuity sales in California since at least 2000. Investigation revealed that Paul Noe was acting as an insurance agent/broker without holding a license by heavily marketing annuities to senior citizens. Paul Howe Noe II was convicted of five felony counts of aiding and abetting wire fraud in 1989.

South Coast Title Corporation: Received an 18-month license restriction in all California counties, a two-year restriction in San Diego County and was fined \$1 million. The settlement of charges agreed to by South Coast action marked the first restricted license of a title insurer. The company was the subject of consumer complaints that it was offering illegal kickbacks to real estate agents and brokers.

Terry Lowell Ballard: Ballard was charged in San Joaquin County with 95 felonies including grand theft, forgery, and false or fraudulent claims or statements. Ballard collected premiums from consumers and failed to remit those premiums to the insurance companies. He issued phony insurance certificates and binders of insurance to consumers. Several contractors and other businesses operated unwittingly without insurance coverage. Potential losses to his victims exceed \$500,000. The case is pending prosecution.

Manuel Antonio Mendez and Jeffrey Warren Ferguson: Between March 1999 and August 2001, Mendez and Ferguson sold the fraudulent insurance policies to more than 500 unsuspecting consumers primarily in the Hispanic community. They pled guilty to eight counts of grand theft and conspiracy. Mendez was sentenced to six years in prison and Ferguson to one year in county jail.

FINANCIAL SURVEILLANCE BRANCH

The Financial Surveillance Branch (FSB) is responsible for overseeing the financial condition of the insurance industry to ensure it can provide the benefits and protection promised to California citizens. FSB's function is to assure that all insurers licensed to do business in California (as well as those insurers operating on a non-admitted or surplus lines basis) maintain the financial stability and viability necessary to provide the benefits and protection they have promised the California policyholders.

The FSB is composed of the Financial Analysis Division (FAD), the Field Examination Division (FED), the Actuarial Office, the Troubled Companies Unit (TCU), and the Premium Tax Audit Bureau (PTAB).

The FAD evaluates and monitors the financial condition of insurance companies to identify financially distressed companies and takes corrective actions or recommends regulatory actions to assure insurer solvency for the protection of California consumers.

The FED is responsible for conducting comprehensive financial examinations of California's domiciled insurance companies and other insurance organizations to determine their financial solvency and capacity to meet policyholder obligations. The examinations also serve to protect policyholder interests by including a review of insurance management, operations, investments, advertising and claims settlement practices.

The Actuarial Office formulates actuarial policy within the CDI and assists in the drafting of legislation and regulations.

The TCU is responsible for overseeing those insurers identified by the CDI's Early Warning System.

The PTAB is responsible for auditing all premium tax returns filed by insurers and surplus lines brokers.

The FSB developed an Early Warning System to provide advance warning of insurers headed toward financial hazard and to provide automated analytical tools for its employees.

In 1998, the California Department of Insurance, Financial Surveillance Branch, was re-accredited by the National Association of Insurance Commissioners (NAIC) for a five-year period. Accreditation by the NAIC signifies that the financial surveillance performed by the FSB meets all of the financial regulation standards established by the NAIC.

FINANCIAL ANALYSIS DIVISION (FAD)

The FAD analyzes and maintains ongoing surveillance of admitted insurers, fraternal benefit associations, grants and annuities societies, underwritten title companies, home protection companies, motor clubs, risk retention groups, surplus line insurers and Lloyd's syndicates. The purpose is to identify companies in or approaching hazardous financial condition and to recommend corrective action when necessary. The FAD analyzes holding company transactions and acquisitions pursuant to the Insurance Holding Company System Regulatory Act. In addition, the FAD assists the CDI Legal Division by providing financial analysis of applications for certificates of authority, amended certificates of authority, securities permits, variable contract qualifications, underwritten title company licenses and various other corporate affairs matters. The FAD coordinates and develops reinsurance regulatory policies and performs reinsurance audits and analyses. The FAD also provides information and assistance to other divisions relative to reinsurance practices and procedures, surplus line insurers, captive insurers and risk retention groups.

The workload performed by the FAD is distributed among four bureaus: FAD 1 (Property and Casualty Bureau I), FAD 2 (Property and Casualty Bureau II), FAD 3 (Life Bureau), and FAD 4 (Actuarial Analysis Bureau). Most of the solvency surveillance of insurance companies is performed by all but the Actuarial Analysis Bureau, which focuses primarily on life and health reserving issues. The solvency surveillance workload of the bureaus is as follows:

WORKLOAD PERFORMED FOR THE YEAR 2003

	Number Reviewed	
	Annual	Quarterly
Financial Statements		
Life and P & C	602	1,200
Other Entities	248	241
Surplus Lines	120	360
Corporate Affairs Applications		
Certificate of Authority	69	
Holding Company Matters	217	
All Others	231	
Actuarial Reviews		
Reinsurance Reviews	25	
Rate Filing	376	
Actuarial Memorandum/Executive Summaries	104	

FIELD EXAMINATION DIVISION (FED)

Under the provisions of Section 730 of the California Insurance Code, the Insurance Commissioner must examine the business and affairs of every admitted insurer, whenever deemed necessary, to determine its financial condition and compliance with applicable laws. Unless financial or other conditions warrant an immediate examination, domestic insurers are usually examined triennially and foreign insurers are usually examined in accordance with the NAIC's Association Plan of Examination.

It is the responsibility of the FED to determine the financial condition of insurance companies according to certain legal guidelines required by the California Insurance Code and prescribed accounting practices as promulgated by the NAIC.

During 2003, FED initiated 49 new financial examinations and a total of 40 Reports of Examinations were filed. In addition to the examination functions, FED also provides financial and actuarial support to other divisions within the Department of Insurance.

ACTUARIAL OFFICE

The Actuarial Office is responsible for formulating actuarial policy and providing technical assistance within the FSB. The Actuarial Office also assists with the drafting of new legislation, regulations, and bulletins regarding actuarial matters and provides responses to requests for actuarial analysis. Furthermore, the Actuarial Office reviews annual company illustration filings containing actuarial and officer certifications and reviews Medicare supplement and other accident & health rate filings.

TROUBLED COMPANIES UNIT (TCU)

The TCU is responsible for overseeing those insurers identified by the CDI's Early Warning System (EWS) as being financially troubled. The TCU also provides complete administrative support for the Early Warning Team, which is responsible for monitoring insurers determined to be in financial difficulty or troubled.

PREMIUM TAX AUDIT BUREAU**INSURANCE TAXES**

Insurance taxes assessed on business during 2003 other than retaliatory and surplus line taxes, amounted to \$1,837,269,830. This represents an increase in assessments of \$191,877,196 or 11.66 percent over the previous year. Refunds of \$73,841,103 were granted during the year.

Additional assessments proposed by the Insurance Commissioner to the Board of Equalization and the State Controller's Office totaled \$8,046,903.

BASIS OF TAX

The basis of tax is the amount of “gross premiums” received, less return premiums, upon business done in the State, with the exception of title insurance and ocean marine insurance. Insurers transacting title insurance are taxed upon all income received in this State, with the exception of income arising out of investments. Ocean marine insurers are taxed upon underwriting profits.

RATE OF TAX

A tax rate of 2.35 percent is imposed on “gross premiums” received, with the exception that a lower rate of 0.50 percent is applied to premiums received under pension and profit sharing plan contracts which are “qualified” under certain sections of the United States Internal Revenue Code. Title insurers are also taxed at a rate of 2.35 percent of “income”. Ocean marine insurers are taxed at a rate of five percent of underwriting profits.

RETALIATORY TAXES

The retaliatory tax is a method of equalizing the higher tax rate paid by California domiciled insurers writing business in those states that have a higher tax rate than the California tax rate. Insurers domiciled in states with a higher tax rate than California must pay a “retaliatory tax” to California equal to the difference in the tax rate of their state of domicile and the tax rate of the state of California.

Retaliatory taxes assessed on business done during 2003 totaled \$3,873,093. This is an increase of \$513,588 or 15.29 percent over the previous year.

SURPLUS LINE TAXES

The non-admitted insurance companies writing business in California for the surplus line market (business not typically written by licensed insurers) usually have their business placed by surplus line brokers. It is the responsibility of the surplus line broker to pay the surplus line tax on this business.

The surplus line tax rate is three percent and is assessed on surplus line premiums pursuant to California Insurance Code Section 1775.5 Surplus line taxes for the calendar year 2003 totaled \$156,903,239, an increase of \$43,778,846 or 38.7 percent over the previous year.

Legislative Office

The Legislative Office represents the Commissioner and the Department of Insurance in all matters before the California Legislature. Its staff is responsible for advancing the Department's legislative agenda, establishing effective working relationships with all stakeholders in the legislative process, and providing technical assistance to the Legislature on insurance-related issues.

The staff of the Legislative Office is responsible for coordinating Departmental legislative proposals and analysis of all introduced legislation with potential impact on the Department. The staff also coordinates and prepares testimony and materials for legislative hearings and participates in meetings with authors, sponsors, and advocates of legislation affecting the Department. In addition, staff conducts in-house training sessions on legislative bill analysis and the legislative process.

At the end of each session, the Legislative Office provides a summary of insurance-related legislation chaptered into law, and coordinates the development of workplans for implementation of new legislative requirements.

HOMEOWNER'S BILL OF RIGHTS

AB 1727 - Assembly Insurance Committee Bill

Advance Notice of Cancellation

Signed - Chapter 148

Requires insurers to give homeowner policyholders a 20-day advance notice of any insurer-initiated cancellation of a policy, as is required for automobile insurance. Does not apply to cases of non-payment of premium or fraud. Ensures that any homeowner will have a reasonable amount of time in which to purchase a replacement policy, without a lapse in coverage, in the event that the insurer cancels coverage.

WORKERS' COMPENSATION

AB 1099 - Assembly Member Negrete-McLeod

Underground Economy Task Force

Signed - Chapter 636

Includes the Employment Development Department (EDD) as an "authorized governmental agency" as defined in Insurance Code Section 1877.1. This broadens the definition so departments can share information needed to assist in the investigation of workers' compensation premium fraud.

AB 1262 - Assembly Member Matthews

Workers' Compensation Insurance Study

Signed - Ch 637

Requires certification by insurers that their claims adjusters meet minimum standards, as set forth in regulations adopted by the Department of Insurance.

AB 1357 - Assembly Member Matthews

State Compensation Fund Study

Removes the requirement that all SCIF Board members be SCIF policyholders.

SENIOR ISSUES

AB 1103 - Assembly Member Laird

Viatical and Life Settlements

Expands the Commissioner's regulatory jurisdiction of all life insurance settlements, not just viatical settlements, where the insured (often elderly) sells his or her policy for a percentage of the cash value.

AB 1600 - Assembly Member Nakano

Life and Annuity Products Research Authority

Signed - Ch 166

This bill extends the period of time that life and disability insurers must maintain records relating to the activities of their agents, authorizes the State Insurance Commissioner (IC) to collect and report data relating to life and disability insurance, and establishes civil penalties for failure to comply with the IC's request for information.

SB 618 - Senator Scott

Unfair Acts by an Insurance Agent

Signed - Ch 618

Authorizes the Insurance Commissioner to suspend or revoke the license of any insurance agent who commits specified abusive acts toward consumers, particularly those, such as the elderly, who are the most vulnerable.

AUTOMOBILE INSURANCE**AB 1181 - Assembly Member Ridley-Thomas**

Disclosure of Auto Rating Factors

Signed - Ch 360

Requires that automobile insurers identify all of the rating elements that are applied to a specific vehicle on the declaration page of the policy. Rating elements include disclosure of the years of driving experience, annual miles driven, driver's safety record, type of usage, etc. that are applied for each vehicle rated on the policy.

OTHER DEPARTMENT-SPONSORED BILLS**AB 1252 - Assembly Member Jackson**

Gramm-Leach-Bliley Act Clean-Up

Signed - Ch 217

The producer licensing provisions of AB 2984 (Assembly Insurance Committee, 2002 Legislative Session) were introduced in an effort to conform California law with the nonresident licensing provisions of the Gramm-Leach-Bliley Act of 1999 (GLBA) and the National Association of Insurance Commissioner's producer licensing model act. This bill corrects a "chapering-out" issue, which occurred with the passage of AB 2984 (Assembly Insurance Committee) and SB 1613 (Senator Dunn) of last year.

AB 1598 - Assembly Member Corbett

Earthquake Retrofit Grant Program

Signed - Ch 448

Seeks legislative authority to utilize \$2.9 million, and all interest calculated daily, currently unencumbered in the California Residential Earthquake Recovery Fund (CRERF) to retrofit homes through the Department of Insurance's Earthquake Retrofit Grant Program. The funds are already in the CRERF, but the Earthquake Retrofit Grant Program lacks the legislative authority to use them. Also, extends the sunset date of the program from December 1, 2004 to July 1, 2007.

AB 1729 - Assembly Insurance Committee Bill

Definition of Insolvency

Adds an additional definition of "insolvency" to Insurance Code Section 985. By amending this section, California's definition of insolvency will conform to the National Association of Insurance Commissioner's definition of insolvency. Was later amended to include provisions related to automobile "portable persistency".

Legal Division

The primary duty of the California Department of Insurance (CDI) Legal Division is to enforce compliance with the California Insurance Code (CIC) by all admitted insurers, insurance producers and any other person or organization engaging or applying to engage in the business of insurance in California. The Legal Division serves as the backbone of CDI by providing legal review and undertaking of enforcement actions, policy approvals, Certificate of Authority approvals, promulgating regulations, and many more necessary tasks. A team of attorneys and support staff carefully ensures that the insurance industry complies with California's statutes and regulations. The Legal Division consists of the Auto Compliance Bureau, Compliance Bureau-Sacramento, Compliance Bureau-San Francisco, Conservation and Liquidation Bureau, Corporate Affairs Bureau, Policy Approval Bureau, Rate Enforcement Bureau, and the Special Projects Bureau.

CONSERVATION & LIQUIDATION BUREAU (CLB)

The Conservation and Liquidation Bureau (CLB) provides legal support to the CDI's Conservation and Liquidation Office (CLO) in the conservation and subsequent liquidation or rehabilitation of an insolvent insurance carrier. Such support is provided by the CLB from the seizure or conservation of a company up to the point in time when estate assets, if any, are distributed and the estate is closed. The CLB also performs in-house legal functions for the CLO, completing contacts and special legal projects on an as needed basis.

Number of estate open as of 1/1/2003	54
Number of new estates in 2003	4
Number of estates closed in 2003	12
Total estates open as of 12/31/2003	46

CLO DISTRIBUTION REPORT

Distribution Information

Pacific States Casualty	00122	1,403,109
KD Excess CFG	00141	907,144
Western Carriers Insurance	00154	24,510,920
National Services Insurance	00168	15,853,316
Mission National Insurance	00170	6,665,281
Paula Insurance Co.	00290	39,401,405
California Compensation	00301	143,277,019
Combined Benefits Ins. Co.	00302	5,920,245
Superior Pacific Casualty	00305	8,814,097
Commercial Compensation	00306	25,073,032
First Capital Life Company	00411	254,906
Interco Underwriters Exc	00432	636,240
Western Employers Insura	00433	555,923
Western Emp. Ins. Co. of	00434	263,588
Sable Insurance	00501	25,265
ELIC Holdback Trust	00614	14,039
ELIC Opt Out Trust	00615	2,052,644
ELIC-FEC Litigation Trust	00616	16,830
Mission Insurance Company	00672	35,246,180
Western Growers Insurance Company	00698	1,076,245
Holland America Insurance Company	00756	4,170,585
Surety Insurance Company	00833	42,966
World Title Company	00920	125,767

Alistar Insurance Company	00935	1,412,795
S & H Insurance Company	00942	44,505
Fremont	00950	269,375,146
Thriftco Insurance Company	00997	295,070
Totals		587,434,262

CORPORATE AFFAIRS BUREAU (CAB)

The mission of the California Department of Insurance (CDI) Corporate Affairs Bureau (CAB) is to protect California consumers by effectively exercising licensing, oversight, and certain enforcement functions to achieve the objectives that insurers remain solvent and conduct their affairs in accordance with law. Among the most critical tasks of the CAB in carrying out its mission is the processing of all insurance company corporate filings and applications, including certificate of authority applications.

Such applications and filings generally include working with the Financial Analysis Division (FAD), the Investigation Bureau and others as appropriate. Decisions on applications may result in litigation in the Superior Courts, in which CAB attorneys assist the Attorneys General in representing the CDI.

CAB has been actively involved in the CDI's troubled companies' activities since the inception of the program in 1993. The Chief of the CAB is on the Early Warning Team and selects attorneys to take assignments from the Team to take action as appropriate. Additionally, CAB counsel provides general legal advice to the FAD and Field Examination Division (FED) regarding regulatory issues. Those regulatory issues include questions on and requests for legal opinions from field examiners and financial analysts regarding permissible investment practices; management arrangements; custodial arrangements; adequacy of reinsurance contracts; and holding company issues. CAB attorneys likewise serve as counsel to CDI task forces, as well as NAIC task forces, on subject matters within their fields of expertise, such as surety insurance, reinsurance, and uniform state admission practices. They also assist CDI legislative counsel in the analysis and recommendation of state statutes within their area of proficiency.

CORPORATE AFFAIRS BUREAU (JANUARY 1, 2003 THROUGH DECEMBER 31, 2003)

Breakdown of Closed Matters

Amended Certificates of Authority	109
Amended Certificate of Authority as a Grants	03
Amended Stock Permit	02
Amended Underwritten Title Company License	15
Amended Underwritten Title Company Permit	01
Approval of Trust	01
Certificate of Authority	24
Certificate of Authority as a Status Filing CIC Section (700C)	02

Certificate of Authority as a Grants & Annuities Society	28
Certificate of Exemption	05
Custodian Qualification	01
Custody Agreement	05
Holding Company Acquisition	08
1215.4 Extraordinary Transaction	13
1215.5(b)(1) Sales, Purchases Loans, etc.	10
1215.5(b)(3) Reinsurance	44
1215.5(b)(4) Mtg. Service/Cost Sharing Agreements	82
1215.5(b)(6) Investments	01
1515.5(E) Investments	01
1215.4(l) Disclaimer of Affiliation	05
1215.4(f) Exemption Request	13
1215.13 Exemption Request	02
1215.5(g) Prior Notice Dividend	51
Lesli	25
Merger	41
Miscellaneous Filing	291
Motor Club License	02
Motor Club Service Contract (810)	04
Name Qualifications	110
Organizational Permit	03
Purchasing Group	26
Purchasing Group Renewal	253
Reinsurance Sale & Purchase, Transfer & Assumption	28
Reinsurer Accreditation	27
Risk Purchasing Group	05
Risk Purchasing Group Renewal	52
S810	02
Stock Permit	08
Transfer of Stock Insurer Shares	01
Transfer of Underwritten Title Company Shares	10
Underwritten Title Company License	05
Underwritten Title Company Organizational Permit	04
Withdrawal	07
Workers' Compensation Depository Agreement	12
Total	1342

KEY TO CLASSES OF INSURANCE AUTHORIZED

1. Life	9. Workers' Compensation	17. Mortgage
2. Fire	10. Common Carrier Liability	18. Aircraft
3. Marine	11. Boiler and Machinery	19. Mortgage Guaranty
4. Title	12. Burglary	19.6 Legal Insurance
5. Surety	13. Credit	20. Miscellaneous
6. Disability	14. Sprinkler	24. Financial Guaranty
7. Plate Glass	15. Team and Vehicle	
8. Liability	16. Automobile	

(For Definitions of the Above Classes of Insurance, See Sections 101-120 of the Insurance Code)

CERTIFICATES OF AUTHORITY ISSUED FOR 2003

Name of Insurer	Home State	Classes of Insurance	Effective Date
Minnesota Lawyers Mutual Insurance Company	MN	8	01-07-2003
Washington Mutual Life Insurance Company of California, a stock insurer	CA	1, 6	Issued 02-14-2003 Eff. 02-10-2003
The Leukemia & Lymphoma Society, Inc.	NY	Grants and Annuities Society	02-26-2003
California-Nevada United Methodist Foundation	CA	Grants and Annuities Society	02-26-2003
University of San Francisco	CA	Grants and Annuities Society	02-28-2003
Christian Children's Fund, Incorporated	VA	Grants and Annuities Society	02-28-2003
ChildNet Youth and Family Services, Inc.	CA	Grants and Annuities Society	02-28-2003
National Foundation for Cancer Research, Inc.	MD	Grants and Annuities Society	03-12-2003
Hanna Boys Center	CA	Grants and Annuities Society	03-14-2003
Palomar Pomerado Health Foundation	CA	Grants and Annuities Society	03-17-2003
United Way of America	NY	Grants and Annuities Society	04-04-2003
United National Casualty Insurance Company	IN	2, 3, 5, 7, 8, 12, 14, 16, 20	04-10-2003
National Christian Charitable Foundation, Inc.	GA	Grants and Annuities Society	04-21-2003
Amnesty International of the U.S.A., Inc.	NY	Grants and Annuities Society	06-06-2003
Sompo Japan Fire & Marine Insurance Company of America	NY	2, 3, 5, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 18, 20	06-27-2003

Name of Insurer	Home State	Classes of Insurance	Effective Date
Radian Asset Assurance Inc.	NY	24	07-02-2003
In Defense of Animals	CA	Grants and Annuities Society	07-07-2003
Adventist Frontier Missions, Inc.	MI	Grants and Annuities Society	07-09-2003
Samaritan's Purse	NC	Grants and Annuities Society	08-11-2003
Trustees of Union College	NY	Grants and Annuities Society	08-22-2003
Pacific Symphony Association	CA	Grants and Annuities Society	08-29-2003
San Francisco Symphony	CA	Grants and Annuities Society	09-10-2003
Bar Plan Mutual Insurance Company (The) dba Court Bond Mutual Insurance Company	MO	5	09-02-2003 Eff. 08-29-2003
Christian Medical & Dental Society	IL	Grants and Annuities Society	10-24-2003
National Spiritual Assembly of the Baha'is of the United States	IL	Grants and Annuities Society	10-23-2003
Epilepsy Foundation of America dba Epilepsy Foundation	DE	Grants and Annuities Society	10-27-2003
The San Diego Foundation	CA	Grants and Annuities Society	10-29-2003
General Fire & Casualty Company	ID	2, 3, 5, 7, 8, 10, 11, 12, 14, 15, 16	11-20-2003
America's Second Harvest	IL	Grants and Annuities Society	12-03-2003
United States Fire Insurance Company	DE	2, 3, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 18, 20	12-31-2003

CERTIFICATE OF REINSURER ACCREDITATION

Name of Company	Home State	Effective Date
Endurance Reinsurance Corporation of America	NY	11-17-2003
Mid-Century Insurance Company of Texas	TX	11-19-2003
Platinum Underwriters Reinsurance, Inc.	MD	11-17-2003
Tudor Insurance Company	NH	11-17-2003
Western World Insurance Company	NH	11-17-2003

VIATICAL SETTLEMENTS COMPANIES/BROKERS LICENSES ISSUED

Name of Company	Home State	Effective Date
Coventry First LLC, a Life and Viatical Settlement Company	PA	11-05-2003
Welcome Funds Inc., a Viatical Settlement Brokerage	FL	11-25-2003

CERTIFICATE OF AUTHORITY, CANCELED, REVOKED, SURRENDERED, OR EXPIRED

Name of Company	Home State	Effective Date
Assured Lifetime Benefits of Illinois dba Assured Lifetime Benefits of Illinois, a Viatical Settlement Company	IL	04-09-2003
Western Continental Insurance Company	TX	06-30-2003

REDOMESTICATION OF INSURERS

Name of Company	Effective Date
Greenwich Insurance Company from California to Delaware	Issued 02-10-2003 Eff. 12-24-2002
CNA Group Life Assurance Company (formerly known as American Continental Life Insurance Company) from Missouri to Illinois	Eff. 02-26-2003
Chase Life & Annuity Company from Ohio to Delaware	Eff. 03-11-2003
QBE Insurance Corporation from Delaware to Pennsylvania	Eff. 03-25-2003
Great American Contemporary Insurance Company from Illinois to Ohio	Eff. 03-27-2003
Northwestern National Casualty Company from Wisconsin to Texas	Eff. 06-18-2003
Allied World Assurance Company (U.S.) Inc. from California to Delaware	Eff. 07-16-2003
Liberty Insurance Corporation from Vermont to Illinois	Eff. 07-24-2003
Delta Dental Insurance Company from Illinois to Delaware	Eff. 08-20-2003
AXA Re America Insurance Company from Massachusetts to Delaware	Eff. 08-25-2003
Progressive Marathon Insurance Company from California to Ohio	Eff. 08-26-2003
Progressive West Insurance Company from California to Ohio	Eff. 08-26-2003
American Surety Company from California to Indiana	Eff. 09-08-2003
United Financial Casualty Company from Missouri to Ohio	Eff. 09-19-2003
Acacia National Life Insurance Company from Virginia to District of Columbia	Eff. 10-03-2003
Mapfre Reinsurance Corporation from California to New Jersey	Eff. 04-12-2002
XL Insurance America, Inc., from Wisconsin to Delaware	Eff. 10-27-2003
Provantis Insurance Company (formerly known as Western Security Life Insurance Company) from Arizona to Delaware	Eff. 12-02-2003
CalFarm Insurance Company from California to Ohio	Eff. 12-15-2003
United Life & Annuity Insurance Company from Texas to Iowa	Issued 12-23-2003 Eff. 12-31-2001

MERGERS, CONSOLIDATIONS, DOMESTICATIONS

Name of Company	Home State	Surviving Company	Home Date	Effective State
International Insurance Company	IL	TIG Insurance Company	CA	12-16-2002
All American Life Insurance Company	IL	American General Life Insurance Company	TX	Issued 01-07-2003 Eff. 12-31-2002
Comstock Insurance Company	CA	Fremont Indemnity Company	CA	Issued 03-07-2003 Eff. 03-13-2003
Pacific Automobile Insurance Company	CA	Pacific National Insurance Company	CA	Issued 03-28-2003 Eff. 04-03-2003
Old Line Life Insurance Company of America	WI	American General Life Insurance Company	TX	Issued 04-01-2003 Eff. 03-31-2003
Investors Life Insurance Company of Indiana	IN	Investors Life Insurance Company of North America	WA	Issued 04-04-2003 Eff. 02-19-2002
Swiss-Am Reassurance Company	DE	Swiss Re Life & Health America Inc.	DE	Issued 04-04-2003 Eff. 01-01-2003
Health Providers Insurance Company	IL	American Continental Insurance Company	MO	Issued 05-06-2003 Eff. 10-22-1999
American Continental Insurance Company	MO	St. Paul Fire and Marine Insurance Company	MN	Issued 05-06-2003 Eff. 07-01-2002
Northern Life Insurance Company	WA	Reliastar Life Insurance Company	MN	Issued 06-10-2003 Eff. 10-01-2003
Conseco Medical Insurance Company	IL	Washington National Insurance Company	IL	Issued 07-14-2003 Eff. 07-01-2003
Pioneer Life Insurance Company	IL	Washington National Insurance Company	IL	Issued 07-14-2003 Eff. 07-01-2003
Ameribest Life Insurance Company	GA	Equitable Life Insurance Company of Iowa	IA	Issued 07-15-2003
First Columbine Life Insurance Company (nonadmitted)	CO	Security Life of Denver Insurance Company	CO	Issued 07-15-2003 Eff. 12-31-2002
Delta Life and Annuity Company	KS	American Investors Life Insurance Company	KS	Issued 09-03-2003 Eff. 12-31-2002
Underwriters Re Group, Inc. (nonadmitted)	DE	Underwriters Reinsurance Company	NH	Issued 09-05-2003 Eff. 10-01-2003

Name of Company	Home State	Surviving Company	Home Date	Effective State
First Variable Life Insurance Company	AR	Protective Life Insurance Company	TN Issued 10-27-2003 Eff. 01-01-2004	
CNA Group Life Assurance Company	IL	American Continental Life Insurance Company (now known as CNA Group Life Assurance Company)	IL 10-23-2003	
IL Annuity and Insurance Company	KS	Indianapolis Life Insurance Company	IN Issued 11-06-2003 Eff. 06-30-2003	
Security Equity Life Insurance Company	NY	Metropolitan Life Insurance Company	NY Issued 11-03-2003 Eff. 10-31-2003	
MetLife Security Insurance Company	LA	Metropolitan Life Insurance Company	NY Issued 11-03-2003 Eff. 10-31-2003	
Protected Home Mutual Life Insurance Company	PA	National Guardian Life Insurance Company	WI Issued 11-24-2003 Eff. 11-25-2003	
Eagle Acquisition Corporation	PA	Provident Mutual Life Insurance Company	PA Issued 12-04-2003 Eff. 10-01-2002	
TIG Insurance Company of Texas	TX	TIG Insurance Company	CA Issued 12-17-2003 Eff. 12-31-2003	
TIG Insurance Company of Colorado	CO	TIG Insurance Company	CA Issued 12-17-2003 Eff. 12-31-2003	
TIG Insurance Company of New York	NY	TIG Insurance Company	CA Issued 12-17-2003 Eff. 12-31-2003	
TIG Insurance Corporation of America	MI	TIG Insurance Company	CA Issued 12-17-2003 Eff. 12-31-2003	
Security-Connecticut Life Insurance Company	MN	ReliaStar Life Insurance Company	MN Issued 12-23-2003 Eff. 10-01-2003	
United States Fire Insurance Company	NY	MJR Fire Insurance Company	DE Issued 12-30-2003 Eff. 12-31-2003	
TIG Insurance Company of Texas	TX	TIG Insurance Company	CA Issued 12-17-2003 Eff. 12-31-2003	
Keyport Life Insurance Company	RI	Sun Life Assurance Company of Canada (U.S.)	DE Issued 12-17-2003 Eff. 12-31-2003	

REINSURANCES AND SALES AND PURCHASES

Ceding, Selling Transforming Company	Home State	Reinsuring, Purchasing, Transformed Company	Home State	Effective Date
Esurance Property and Casualty Insurance Company	CA	OneBeacon Insurance Company	PA	Issued 01-03-2003 Eff. 12-31-2002
Columbia Universal Life Insurance Company	TX	Allstate Life Insurance Company	IL	06-06-2003
Anthem Life Insurance Company	IN	Anthem Health & Life Insurance Company	IN	12-18-2003

NAME CHANGES

Old Name	New Name	Home State	Effective Date
Underwriters Insurance Company	Platte River Insurance Company	NE	02-25-2003
Anchor National Life Insurance Company	AIG SunAmerica Life Assurance Company	AZ	02-28-2003
CGU Life Insurance Company of America	Aviva Life Insurance Company	DE	03-27-2003
Conseco Variable Insurance Company	Jefferson National Life Insurance Company	TX	Issued 04-25-2003 Eff. 05-01-2003
American Risk Funding Insurance Company	ACIG Insurance Company	IL	04-28-2003
AUSA Life Insurance Company, Inc.	Transamerica Financial Life Insurance Company	NY	04-29-2003
Allianz Insurance Company	Allianz Global Risks US Insurance Company	CA	07-09-2003
Combined Specialty Insurance Company	Virginia Surety Company, Inc.	IL	07-24-2003
General Security Insurance Company	Unitrin Auto and Home Insurance Company	NY	07-24-2003
Worldwide Insurance Company	Response Worldwide Insurance Company	OH	08-05-2003
CPIC Life Insurance Company	Blue Shield of California Life and Health Insurance Company	CA	08-26-2003
Northbrook Property and Casualty Insurance Company	St. Paul Protective Insurance Company	IL	09-05-2003
American Transcontinental Life Insurance Company	Healthy Alliance Life Insurance Company	AZ	09-16-2003
Croatian Catholic Union of U.S.A. & Canada	Croatian Catholic Union of USA	IN	10-03-2003

Old Name	New Name	Home State	Effective Date
Supreme Lodge of the Sons of Norway (The)	Sons of Norway	MN	10-07-2003
Mitsui Marine and Fire Insurance Company of America	Mitsui Sumitomo Insurance USA Inc.	NY	10-17-2003
Sumitomo Marine & Fire Insurance Company of America	Mitsui Sumitomo Insurance Company of America	NY	10-17-2003
Winterthur International America Insurance Company	XL Insurance America, Inc.	WI	10-27-2003
Fremont Employers Insurance Company	Employers Compensation Insurance Company	CA	11-04-2003
Western Security Life Insurance Company	Provantis Insurance Company	AZ	12-02-2003
Lutheran Brotherhood Variable Insurance Products Company	Thrivent Life Insurance Company	MN	12-02-2003
Gerling Global Life Reinsurance Company	Revios Reinsurance U.S. Inc.	CA	12-23-2003
Neuma, Inc. dba Neuma Inc., A Viatical Settlement Company	Neuma, Inc., A Viatical and Life Settlement Company	IL	12-29-2003

WITHDRAWALS

Name of Insurer	Home State	Effective Date
Safeco Insurance Company of Pennsylvania	PA	Issued 03-04-2003 Eff. 02-28-2003
Nissan Fire & Marine Insurance Company, Limited (The) (United States Branch)	Japan	07-02-2003 Eff. 06-27-2003
ViatiCare Capital L.P. a Viatical Settlement Company	MN	10-16-2003
ViatiCare Financial Services, L.L.C. a Viatical Settlement Company	MN	10-16-2003
San Pedro and Peninsula Hospital Foundation	CA	10-08-2003
Vanguard Underwriters Insurance Company Renfrew Financial a Viatical Settlement Brokerage & Consultancy	OK	12-04-2003

PERMITS TO ISSUE SECURITIES

Permit Number	Name of Company	Effective Date
SF-2058	Pacific Life Corp	08-27-2003
SF-2066	Doctors' Company, An Interinsurance Exchange	12-11-2003

AMENDMENTS TO PERMITS

During 2003, two amendments to permit were issued

UNDERWRITTEN TITLE COMPANIES LICENSES ISSUED OR REISSUED

Name of Company	Effective Date
Advantage Title, Inc. (to change name from ATI Title Company of California)	02-25-2003
Ticor Title Company of California (to change name from American Title Company)	05-21-2003
Priority Title Company (to transact in San Bernardino County)	06-24-2003
Community Title Company (to transact in San Bernardino County)	08-14-2003
Alliance Title Company (to add Kern, Los Angeles, Orange, Riverside, San Bernardino, San Diego, San Luis Obispo, Santa Barbara, Ventura)	Issued 10-29-2003 Eff. 10-27-2003
Old Republic Title Company (to add Alpine, Amador, Butte, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Imperial, Inyo, Kern, Kings, Lake, Lassen, Mariposa, Mendocino, Modoc, Nevada, Plumas, San Luis Obispo, Santa Barbara, Shasta, Sierra, Siskiyou, Solano, Sutter, Trinity, Tuolumne, Yuba)	10-31-2003
Commerce Title Company (to add Fresno, Kern, Madera, Santa Barbara, Stanislaus, Tulare, San Luis Obispo)	Issued 11-17-2003 Eff. 11-14-2003
Orange Coast Title Company of the Inland Empire (to change name from Orange Coast Title Company of Riverside and add San Bernardino County)	12-16-2003
Saddleback Title Company (to transact in Orange County)	12-18-2003
National Title Company of Southern California (to transact in San Diego County)	12-22-2003
Stewart Title of California, Inc. (to transact in Kings County)	12-29-2003
California Title Company (to add Ventura County)	12-30-2003
Placer Title Company (to add Amador and San Joaquin counties)	12-31-2003

Financial Title Company (to add Amador, Butte, Humboldt, Imperial, Lake, Lassen, Mariposa, Mendocino, San Luis Obispo, Siskiyou, Tehama, Tuolumne counties)	12-31-2003
First American Title Coimpany (to add Alameda, Contra Costa, Santa Clara, Solano, San Benito counties)	12-31-2003

PERMISSION TO TRANSACT VARIABLE ANNUITY AND LIFE BUSINESS

Name of Company	Home State	Effective Date
Indianapolis Life Insurance Company (variable annuity and variable life)	IN	11-06-2003

HOLDING COMPANY SYSTEM ACT

Acquisitions and Registrations

Filings	9
Approved	6
Withdrawn	2
Pending	2

OTHER HOLDING COMPANY TRANSACTIONS NEEDING APPROVALS:

Affiliate Transaction 1215.5(5)		Exemptions and Disclaimers	
Filings/applications	128	Filings	26
Closed/approved	128	Approved	16
Withdrawn	10	Withdrawn	4
Pending	1	Pending	0
Extraordinary Dividends		Ordinary Dividends	
Filings	13	Filings	50
Approved	12	Closed	49
Withdrawn	1	Withdrawn	1
Pending	0		

WORKERS' COMPENSATION DEPOSITORY AGREEMENTS APPROVED

Name of Company	Date Issued
Valiant Insurance Company	02-19-2003
Zurich American Insurance Company of Illinois	02-19-2003
Employers Compensation Insurance Company	02-28-2003
Orion Insurance Company	03-01-2003
Nipponkoa Insurance Company, Limited	07-29-2003
Fidelity and Guaranty Insurance Company	08-15-2003
Fidelity and Guaranty Insurance Underwriters, Inc.	08-15-2003
St. Paul Guardian Insurance Company	08-15-2003
St. Paul Mercury Insurance Company	08-15-2003
Indemnity Insurance Company of North America	09-04-2003
Arch Reinsurance Company	10-21-2003
Sagamore Insurance Company	11-19-2003

POLICY APPROVAL BUREAU

The Policy Approval Bureau (PAB) of the California Department of Insurance (CDI) performs most of the Legal Division functions involving life, disability (accident and health), and workers' compensation insurance products. The PAB reviews policy forms of those lines of insurance when required by law. It advises the public, other government and CDI personnel and legislators on statutes and regulations pertaining to life, disability and workers' compensation insurance. It develops and administers CDI regulations and bulletins on life and disability insurance product design, advertising and administration. Bureau staff members also administer the CDI's lifestyle discrimination regulations and hear appeals from Workers' Compensation Insurance Rating Bureau classification decisions.

POLICY APPROVAL BUREAU STATISTICS (JAN. 1, 2003 THROUGH DEC. 31, 2003)

PRODUCT	Submissions Received	Submissions Closed
Group Non-Health	264	246
Supplemental Life Insurance	271	242
Variable Contracts	641	625
Group & Individual Health Insurance	565	575
Medicare Supplement	268	295
Unclassified	93	149
Individual, Non-health	107	81

Individual & Group Credit Insurance	42	71
Long Term Care Insurance	425	585
Workers' Compensation	276	369
VARIABLE PRODUCT QUALIFICATIONS:		
Variable Annuity Qualifications	2	4
Variable Life Qualifications	2	6
Amended Variable Annuity	129	190
Amended Variable Life	77	119
Modified Guarantee	4	3
Annuity Qualification		
VIATICAL SETTLEMENT CONTRACTS:		
Viatical Settlement	3	1
Contract License		
Viatical Settlement Broker	5	1
Other viatical settlement activities	10	11
OTHER ACTIVITIES		
Regulations	1	1
Legal Opinions	4	4

RATE ENFORCEMENT BUREAU

The Rate Enforcement Bureau oversees and enforces the provisions of Proposition 103 and other laws pertaining to the availability and affordability of insurance (including insurance in underserved communities) and to rating and underwriting practices. This includes the prosecution of rating noncompliance matters and prior approval rate hearings.

RATE ENFORCEMENT BUREAU ACTIONS (JAN. 1, 2003 - DEC. 31, 2003)

Prior Approval

Petitions for Hearing Received	6
Petitions for Hearing Granted	1
Petitions for Hearing Denied	1
Notices of Hearing Issued	6
Hearings in Progress	1

Hearings Concluded	1
Matters Resolved Without Hearing	12

Rollback

Administrative Cases Pending	1
Cases Resolved	2
Rollback Litigation Pending	1

Section 1858 Complaints

Complaints Filed	3
Complaints Concluded	5

Noncompliance

Matters Opened	9
Matters Concluded	19

Requests for Legal Action

Requests Opened	49
Requests Concluded	73

Regulations

Regulations Drafted	3
Regulations Approved	3
Requests for Regulatory Determination Concluded	1
Petitions for Rulemaking Received	1
Petitions for Rulemaking Granted	1

Civil Litigation

Cases Opened	7
Cases Concluded	9

CAARP

Appeals Opened	2
----------------	---

Appeal Decisions Issued	2
Producer Peer Review Decisions Issued	12
Producer Peer Review Matters Opened	10
Rate Decisions Issued	2
Endorsements Received	3
Endorsements Approved	3
Regulations Drafted	3
Regulations Approved	2
Applications Approved	2

Low Cost Auto

Regulations Drafted	6
Regulations Approved	8
Rate Proceedings Opened	2
Rate Proceedings Concluded	2

Legislative Analyses

Matters Opened	23
Matters Concluded	22

FRAUD LIAISON BUREAU (FLB)

The Fraud Liaison Bureau (FLB) provides legal support to several CDI program areas. The bureau provides legal support to the Criminal Investigations Branch (CIB) in the investigation, prevention of fraud in the business of insurance within the state. The bureau also monitors the development, coordination, and tracking of the rulemaking activities and projects leading to promulgation of regulations applicable to the business of insurance within the state. This involves the coordination of activities throughout the various CDI programs areas, and within the Legal Division. It also develops and maintains relations with the Office of Administrative Law (OAL).

**LEGAL SUPPORT TO THE CRIMINAL INVESTIGATIONS BRANCH
(JAN. 1, 2003 THROUGH DEC. 31, 2003)****1. Number of *Qui Tam* (whistleblower civil litigation lawsuits) matters**

A. Pending in 01/03	5
B. Opened in 2003	5
C. Closed in 2003	14

2. Civil Litigation other than *qui tam* matters in 2003

A. Pending in 02/03	0
B. Opened in 2003	2
C. Closed in 2003	1

3. Number of Legal Service Requests during 2003

A. Pending (as of 01/01/03)	2
B. Opened	22
C. Closed	22
D. Pending (as of 12/31/03)	2

RULEMAKING PROJECTS IN 2003 (JAN 1, 2003, THROUGH DEC. 31, 2003)

The FLB oversees the scores of regulation projects that are ongoing in the CDI at any given time. Currently, the CDI is in the process of promulgating over 30 separate sets of regulations; additionally, over 15 prospective rulemaking projects are in the evaluation and planning stages. The FLB tracks the progress of each project, from inception through filing with the Secretary of State, of permanent regulations for publication in the California Code of Regulations (CCRs). The FLB developed a uniform set of protocols to be used throughout the Department in the development of regulations, and relations with the Office of Administrative law (OAL) to ensure compliance with the rulemaking provisions of the Government Code.

1. Completed Rulemaking Projects Year 2003	22
(a) Permanent Regulations	17
(b) Emergency Regulations	5
2. Current Rulemaking Projects as of Dec. 31, 2003	37
(a) Permanent Regulations	30
(b) Emergency Regulations	7
3. Prospective Rulemaking Projects as of Dec. 31, 2003	23

COMPLIANCE BUREAUS-AUTO, SACRAMENTO AND SAN FRANCISCO

The Compliance Bureaus are primarily responsible for providing legal opinions to the various divisions and bureaus of the department regarding examinations and investigations of insurers holding certificates of authority to transact insurance in the State of California and licensing and disciplinary matters pertaining to production agents. Where necessary, the bureaus' staffs prepare and file pleadings in connection with disciplinary actions against insurers and the

denial of licenses and disciplinary actions against existing licensees, and represent the department in the administrative proceedings that follow. The staffs of the Compliance Bureaus also represent the CDI in administrative proceedings involving the transaction of the business of insurance by unlicensed persons. The bureaus additionally provide opinions to insurers, production agents, attorneys and the public in connection with complaints lodged against insurers, the licensing of production agents, and respond to inquiries regarding the application of the California Insurance Code. The Auto Compliance Bureau, formed in February 2001, performs the same functions as set for above, but in the area of automobile insurance issues (other than rating and underwriting).

**COMPLIANCE BUREAU-SACRAMENTO
DISPOSITION OF COMPLETED CASES (JAN. 1, 2003 THROUGH DEC. 31, 2003)**

611 Enforcement Matters Closed

CONSENT

Order of Issuance of Rest. License/Stipulated Judgment	2
Order of Stipulation/Issue Restricted License	3
Order for Monetary Penalty &/or Reimbursement	56
Order of Immediate Suspension	6
Order to Cease & Desist	2
Order Removing Restrictions	38
Miscellaneous Orders	16
Order of Dismissal/Application Withdrawn	2
Order of Denial	6
Order Denial/Issuance of Restricted License	86
Order of Revocation	18
Order of Revocation/Issuance of Restricted License	44
Order of Dismissal/Surrender of License	6
Order of Dismissal	2

DEFAULT

Order of Revocation	46
Order of Denial	17

HEARINGS

Miscellaneous	1
Order of Denial	16
Order of Denial/Issuance of Restricted License	4
Order of Revocation	15
Order of Revocation/Issuance of Restricted License	4

INFORMAL ACTIONS

Warning	14
Voluntary Withdrawal of Application	1
Voluntary Surrender of License	3
No Disciplinary Action Warranted	6
Order of Summary Denial	59
Order of Summary Denial/Issuance of Restricted License	48
Order of Summary Revocation	82
Order of Summary Revocation/Issuance of Restricted License	8

CUSTODIAN OF RECORDS

	Received	Closed
Public Records Act Request	637	574
Subpoenas-Opened	622	539
Service on the Commissioner	81	15
Service of Process	32	32
Litigation Matters-Opened	6	0

**COMPLIANCE BUREAU-SAN FRANCISCO
ACTIVITIES (JAN. 1, 2003 THROUGH DEC. 31, 2003)**

During the year, 146 cases were received and action was completed on 100 cases.

Order of Revocation	19
Order of Revocation/Issuance of Restricted License	9
Order of Denial	5
Order of Denial/Issuance of Restricted License	5
Order of Immediate Suspension	1
Order for Monetary Penalty In Lieu of Suspension	2
Order for Monetary Penalty &/or Reimbursement	1
Order of Dismissal	8
Order Removing Restrictions	8
Miscellaneous Orders	9
Warning	2
No Disciplinary Action Warranted	13
Order of Summary Revocation	3
Order of Summary Denial	2
Order to Cease & Desist	1
Unfair Practices Act Matters Closed	12

AUTO COMPLIANCE BUREAU

The Compliance Bureaus protect policyholders, prospective policyholders, consumers, and the California insurance marketplace by ensuring that insurance producers and insurers comply with the Insurance Code and other laws and regulations that apply to the business of insurance. The bureaus provide legal opinions to the Commissioner and to the various divisions of the Department regarding insurance producer licensing and disciplinary matters. The bureaus also provide investigations and examinations of insurers and other entities engaged in the business of insurance in California. Where necessary, the bureaus' staff prepare and file pleadings in connection with the denial of licenses and disciplinary actions against existing producer licenses and insurers, and represents the Department in any related administrative proceedings. Compliance staff also handle proceedings involving the unlicensed transaction of insurance, and are responsible for all employee adverse action litigation, the promulgation of regulations falling within the bureaus' subject matter areas, and title insurer and underwritten title company compliance matters.

AUTO COMPLIANCE BUREAU: 2003

Matter Type	Matters Opened	Matters Closed
Disciplinary	130	69
Vehicle Service Contract	70	46
Unfair practices Act	14	7
Legal Opinion	13	8
Legislative Analysis (pending bill)	9	4
Alternative Resolution	7	1
Miscellaneous	4	2
Human Resources	3	5
Regulations	1	1
Cease & Desist Order	1	1
Non-Compliance	1	0
Litigation	0	1
Emergency Regulation	0	1
Overview	0	0
Service on Commissioner	0	0
Total	253	146

SIGNIFICANT MATTERS:

Mercury Insurance Group DISPO3027545

ACB Staff Counsel is monitoring a private lawsuit against Mercury regarding illegal broker fees (broker fees charged by de facto agents). The issues are addressed by AB 1297, and would significantly affect enforcement actions.

- The Department intends to file an amicus brief in support of plaintiffs.

Bail Regs RH00009544

- issue involves fees charged by bail agents. Current regulations allow fees. The fees appear to be contrary to law which require only a 10% commission.

Nationwide Life Insurance Company

“Insurance Code Section 10127.15(a)(1) requires that health insurers offering hospital, medical, or surgical benefits in the individual market in California offer a policy in the guaranteed coverage program. An insurer in either of the following categories must offer a standard benefit plan:

- Insurers writing individual health policies
- Insurers writing health policies to associations which include individuals” (6-25-03 CDI Notice to Insurers).

Nationwide has refused to comply by filing an individual policy for review. Their assertion is that they offer an association plan and therefore are not in “the individual market”. CDI has determined that they market their plan to individuals, underwrite to individuals, etc. to the extent that for purposes of AB 1401, they are “in the individual market”. Other companies similarly situated have complied.

By not filing they will miss the initial wave of MRMIP graduates, and cause the other participating companies to bear the full burden. This is an unfair method of competition or constitutes unfair or deceptive acts or practices.

AB 984 (2003) Vehicle Service Contracts:

- requires licensing for entities offering service contracts.
- codifies current procedures for review and approval of service contract providers
- license required by 07-04-04. We expect at least 30 to 50 license applications, which may result in a substantial increase in workload, and may require extra personnel. The review by ACB will involve compliance with statutory provisions regarding what is and what is not insurance, entity management, etc.

OFFICE OF THE PUBLIC ADVISOR

The Office of the Public Advisor (Office) implements the consumer participation provisions of Proposition 103 (California Insurance Code (CIC) Section 1861.01 et seq., and California Code of Regulations Sections 2661.1 et seq.) CIC Section 1861.10 provides for consumer participation in Departmental proceedings conducted pursuant to Proposition 103.

Proposition 103 also provides for the award of reasonable advocacy fees and expenses to those representing the interests of consumers before the Department. The Office facilitates consumer participation in Department proceedings; makes findings and determinations regarding Intervenor eligibility to participate; reviews the work product of Intervenor and makes findings and determinations regarding Intervenor Requests for Awards.

Intervenor activity has been steadily increasing as a result of continued insurance market hardening as insurers file for rate increases in personal lines rates. Currently, the Office is facilitating the intervention of Consumers Union,

Economic Empowerment Foundation, Foundation for Taxpayer and Consumer Rights, The Greenlining Institute and Southern Christian Leadership Conference, among others.

HOLOCAUST ERA INSURANCE

The Holocaust era insurance project is responsible for advocating on behalf of Holocaust survivors and their families and heirs in their efforts to collect on life insurance policies issued before the war and never paid. California Insurance Code Section 12965 directs the Department to advocate for these claimants and the Department has done so through its work on the International Commission on Holocaust Era Insurance Claims (ICHEIC) and its outreach and claimant assistance work in California. The Insurance Commissioner has a seat on the ICHEIC (a group formed in 1997 to work out a way to evaluate and pay these claims) and has been a strong advocate for claimants in that group. The ICHEIC is comprised of European insurers, U.S. and European regulators, survivor organizations, and the State of Israel. The ICHEIC claims deadline was December 31, 2003. In June 2003, the Holocaust Victims Insurance Relief Act of 1999 (California Insurance Code Section 13800 et. seq.) which would have required insurers to provide the Department with information regarding policies they wrote to persons in Europe between 1920 and 1945, was found unconstitutional by the United States Supreme Court. The United States District Court has ruled that Plaintiff insurers in that action are not entitled to attorneys fees from the Department.

ARMENIAN GENOCIDE

California Code of Civil Procedure Section 354.4 permits venue in California for suits brought by heirs of relatives of victims of the Armenian Genocide and extends that statute of limitations to 2010. In February 2004, Plaintiffs and New York Life got the United States District Court's approval of a \$20 million settlement of approximately 2,400 potential claims on unpaid insurance policies. The settlement includes \$3 million for charitable organizations.

SLAVERY INSURANCE

Prior to 1865 it was not uncommon for American slave owners to take out life insurance on the lives of their African slaves. California Insurance Code Section 13810 et. seq. (September 2000) directs insurers licensed to do business in California to submit to the Department all documents having to do with slavery era insurance, together with the names of all slaves and slaveholders found in those documents. The Department has made public the database of slave and slaveholder names, together with a summary of the documents received, in its May 2002 Report to the California Legislature. All of the documents received are publicly available at the Department's Public Viewing Rooms in Los Angeles and San Francisco and were also sent to the California State Library as well as to selected University of California and county libraries across the state.

Office of External Affairs

The Office of External Affairs handles special projects for the Insurance Commissioner and works proactively with stakeholder and constituent groups to ensure that all insurance consumers regardless of race, gender, ethnicity, income levels, and age are treated fairly and equitably in the insurance marketplace.

To accomplish these goals, the office works closely with consumer organizations, industry groups, and community organizations, with a special emphasis on traditionally underserved communities, to make sure that all California consumers receive useful and timely information about insurance products and services.

The Office of External Affairs is composed of the Ombudsman's Office, the California Organized Investment Network, and the Community Outreach Unit.

THE OMBUDSMAN'S OFFICE

The Ombudsman's Office provides a variety of services that support the Insurance Commissioner's commitment to serve and protect California insurance consumers. The office handles appeals of insurance disputes when consumers want a second-level review of their request for assistance with insurance problems. The office also handles requests for assistance from insurance brokers and agents. Additionally, the Ombudsman's Office serves as the department's administrative liaison to the National Association of Insurance Commissioners and administers the Commissioner's appointments to various insurance advisory boards and committees.

2003 HIGHLIGHTS

- The Ombudsman's Office regularly responds to appeals of insurance disputes and requests for assistance from consumers and insurance brokers and agents. During 2003, the Ombudsman's Office responded to nearly 1,000 such inquiries.
- During 2003, the Ombudsman's Office coordinated Department of Insurance participation in four national meetings of the National Association of Insurance Commissioners and dozens of meetings of association working groups and task forces, and special meetings and conference calls to address insurance issues.
- Participated in the following education and outreach activities: Professional Business Women of California (PBWC) Conference; KRON-TV Consumer Fair; and Governor's Conference for Women.
- Coordinated community outreach and consumer communications activities relative to the workers' compensation, and other significant issues before the Commissioner.

CALIFORNIA ORGANIZED INVESTMENT NETWORK (COIN)

The California Organized Investment Network is a first-in-the-nation program that encourages and facilitates voluntary insurance industry investment in traditionally underserved low-income urban and rural communities. COIN does this by matching nonprofit organizations, community economic development agencies, affordable housing groups, and local governments either directly or through intermediaries with insurance industry investment capital.

- COIN was established in 1996 at the behest of the insurance industry as a collaborative effort between the industry, the Insurance Commissioner, and advocates for investment in low-income communities. COIN's mission is to provide leadership in increasing the level of insurance industry capital in safe and sound investments that provide fair returns to investors and social and economic benefits to traditionally underserved communities. These investments typically support economic development and affordable housing in low-income urban and rural communities throughout California.
- The COIN Advisory Board provides policy advice to the Commissioner. The board also provides a valuable forum for exchange of information as well as assisting COIN in disseminating information and removing obstacles that might hinder the goals of the program. The board is made up of legislators, insurance industry representatives, consumer advocates, and practitioners in affordable housing and community economic development throughout the State of California.

- COIN works with community development organizations that are seeking investment capital by preparing “COIN Bulletins” to communicate investment proposals to potential investors. In order to reach as many potential investors as possible, COIN Bulletins are primarily disseminated to insurers via mailings to companies and insurance industry trade associations, and posted on the Department of Insurance Web site at <http://www.insurance.ca.gov/COIN>.
- COIN also administers the California Community Development Financial Institution (CDFI) Tax Credit Program. CDFIs are private financial institutions such as community development banks, loan funds, credit unions, microenterprise funds, corporation-based lenders, or venture funds that promote community development by making investments or loans in traditionally underserved, low-income urban and rural communities.
- The CDFI Tax Credit Program provides a one-year 20 percent tax credit for zero interest deposits or loans, equity investments, or equity-like debt instruments of \$50,000 or more invested for a minimum of 60 months in California CDFIs by individuals, partnerships, and corporations. Insurers that make qualifying investments receive a premium tax credit.
- In October 2001, Governor Gray Davis signed SB 409 (Ch. 535, Statutes of 2001), which was sponsored by Insurance Commissioner Harry W. Low and authored by Senator Edward Vincent. The legislation expanded and clarified the definition of qualified investments, extended the tax credit program for five more years, and provided for a carry-over of any unused credit to future years.

2003 HIGHLIGHTS

- During 2003, as reported to COIN, insurers made 100 COIN-qualifying community development investments totaling \$129.8 million. Between 1997-2003, as reported to COIN, insurers made a cumulative total of 693 COIN-qualifying community development investments totaling \$1.51 billion.
- During 2003, COIN certified three new CDFIs, resulting in a total of 57 community development organizations being eligible for tax credit investments under the program as of December 31, 2003. During 2003, 23 investments were certified for \$765,000 in tax credits, resulting in capital investments of \$3.83 million in California’s low-income communities. From the inception of the CDFI Tax Credit program in 1997 through 2003, 100 investments have been certified for a cumulative total of \$7.55 million in tax credits, resulting in capital investments of \$37.7 million in California’s low-income communities.
- COIN coordinated and sponsored a **Community Investment Made Easy** seminar held in conjunction with the NAIC Winter Meeting in Anaheim in December 2003. The workshop was co-sponsored by the Association of California Life and Health Insurance Companies (ACLHIC), the Personal Insurance Federation of California (PIFC), the American Council of Life Insurers (ACLI), the American Insurance Association (AIA), and the Association of California Insurance Companies (ACIC). The seminar featured panels of insurance industry investment personnel as well as community development practitioners and subject matter experts. Participant evaluations indicated that the seminar was well-received and successfully served its purpose to provide participating insurers with useful information about the many types of community investments available as well as a forum for valuable information exchange.

SUMMARY OF COIN ACTIVITIES

Insurer Community Development Investment Program	Total # of Investments CY 2003	Total Dollars Invested CY 2003	Cumulative Total # of Investments CY 1997-2003	Cumulative Total Dollars Invested CY 1997-2003
COIN-Qualifying Investments Reported	100	\$129,833,011	693	\$1,506,684,453
CDFI Tax Credit Program*:				
CDFI Tax Credit Qualified Investments*	23	\$3,825,000	100	\$37,728,685
<i>* All Taxpayers; Insurers Not Eligible For Tax Credit Until 2000</i>				

COMMUNITY RELATIONS BRANCH

The Community Outreach Unit develops and conducts consumer education and outreach programs to better inform insurance consumers on the products and services provided by the California Department of Insurance. One of the unit's main goals in 2003 was to raise consumer awareness of the availability of the California Low Cost Automobile Insurance program.

The California Low Cost Automobile Insurance (CLCA) pilot program was established by the Legislature in 1999 to provide an affordable automobile liability insurance policy for low-income good drivers who reside in Los Angeles County and the City and County of San Francisco. CLCA program eligibility is limited to good drivers with an annual household income that does not exceed 250 percent of the federal poverty level.

The department provides consumer outreach and education for CLCA and the California Automobile Assigned Risk Plan administers the program.

2003 HIGHLIGHTS

Submitted the 2003 Outreach Plan/Report signed by the Commissioner to the CA Senate Insurance Committee as was mandated in the legislation.

CDI typically provides program information and training through targeted local government and community organizations for dissemination to their clientele.

- Developed and distributed over 400,000 LCA Consumer Education Brochures to over 1200 participating organizations servicing clientele within LCA's targeted population. The brochures were printed in English, Spanish, Chinese, Armenian, Vietnamese, Korean, Russian, and Cambodian. The number of consumer inquiries received in the full month immediately following the distribution doubled the previous month's activity.

- Developed 8,000 CLCA informational posters and distributed 6,000 to community-based organizations and government agency public service centers in Los Angeles and San Francisco Counties.
- Presented CLCA program information to 250 workforce development and faith-based organizations, which deliver services in Los Angeles and San Francisco counties.
- Updated program regulations, program Web site and developed an industry fact sheet as a result of changes resulting from the passage of SB1500 (Speier).

Rate Regulation Branch

The Rate Regulation Branch (RRB) analyzes filings submitted by property and casualty insurers and other insurance organizations under California's prior approval statutes for most property and casualty lines of business. In addition, the RRB analyzes filings submitted by property and casualty insurers and other insurance organizations under California's file and use statutes for a limited number of property and casualty lines of business. The passage of Proposition 103 in 1988 required the RRB to begin reviewing rates for most property and casualty lines of business before property and casualty companies could use them. This process, mandated by the California Insurance Code (CIC) Section 1861.05, requires the RRB to ensure that the rates contained in an insurer's filing are not excessive, inadequate or unfairly discriminatory prior to those rates being approved for use by the insurer.

The Branch, through the Rate Specialist Bureau, provides technical expertise in the rate filing process, Workers' Compensation classification and rating issues, and generates detailed reports of the Insurance Industry for use by the branch and other areas within the California Department of Insurance.

RATE FILING BUREAUS

The Rate Regulation Branch has five filing bureaus (two in San Francisco and three in Los Angeles) that receive and review filings from 793 property and casualty companies in the state. The Intake Unit in the San Francisco office is responsible for processing all filing applications except for Workers Compensation and Title companies and providing copies of all filings to the Public Viewing Rooms maintained in San Francisco and Los Angeles for public access.

In conjunction with the National Association of Insurance Commissioners (NAIC), Rate Regulation is continuing its participation in the System for Electronic Rate and Form Filings (SERFF) project. This system is designed to enable companies to send and states to receive, comment on, approve or reject insurance industry rate and form filings. The electronic aspects of this project will help increase the efficiency and facilitate communication between the Rate Filing Bureaus and insurers. During 2003, over five percent of all filings received were received through SERFF.

In addition to prior approval filing applications, the Rate Filing Bureaus are responsible for the review of other required filings as follows:

Private Passenger Auto Class Plans - California Department of Insurance regulations require all insurance companies writing private passenger automobile insurance to submit a Classification Plan (Class Plans). Class Plans provide the Department with the rating methodology each company will develop or adopt in order to comply with the provisions of Proposition 103 that mandates the use of certain specific rating factors.

Advisory Organizations - California Insurance Code Section 1855.5 requires that all policy or bond forms intended for use members of an advisory organization must first be filed with the Commissioner for review and approval prior to being used by member insurance companies.

Workers' Compensation - In 1993 and 1994, the workers' compensation minimum rate law was replaced with a competitive rating system which took effect in 1995. Under the competitive rating law, codified in California Insurance Code Section 11735, insurers are free to develop their own rates based on advisory pure premiums (loss costs) and company developed loss cost multipliers. However, all company rates, rating plans, and rating rules must be filed with the Rate Regulation Branch prior to use. In 2003, 711 workers' compensation rate filings were reviewed.

Title Insurance - California Insurance Code Section 12401.1 requires title insurers and underwritten title companies to file their title and escrow rates with the Department prior to their use. In 2003, 56 title insurance rate filings were reviewed.

Types of Filings Received During 2003:

Private Passenger Automobile	779
Homeowner	258
Other Personal Lines Products	366
Title	56
Workers' Compensation	711
Medical Malpractice	56
Other Commercial Lines Products	4783
Total	7009

In addition, approximately 20,381 filings were inspected in the Public Viewing Rooms in Los Angeles and San Francisco.

RATE SPECIALIST BUREAU (RSB)

The Rate Specialist Bureau (RSB) provides technical advice and support to the Commissioner, executive staff, and other CDI Branch Managers with regard to underwriting, rating, profitability, and rate-of-return issues. The following is a list of the projects and duties handled in 2003.

1. During 2003, RSB continued to participate in the Prior Approval Working Group with regard to the preparation of key rate components for the prior-approval regulations. In support of these regulations, RSB promulgated supporting data and reports that were used by the CDI and the rate analysts in the review of rate filings for Proposition 103 lines of insurance. Report topics include: Efficiency Standards; Loss Development Factors; Leverage Factors by line; Reserve-to-Earned premiums; industry Rate-of>Returns; Credibility standards analysis; Projected Yields; Capital Gains ratios; Investment Income; CPI Index for expense trend factors; the Federal Income Tax; and California and Countrywide Profitability.

RSB also compiled: the California Market Share Reports; a Directory of all California licensed insurers and their Annual Statement state page data; summaries of the Investment Schedules for California licensed P&C insurers; and the Supplemental Executive Compensation Exhibits data.
2. RSB participated in the CDI's Workers' Compensation Task Force. RSB also completed various projects in relation to workers' compensation insurance such as producing the insurers' quarterly solvency reports, preparing market share reports and historical premium, loss and dividend comparisons, and compiling the "Overview of Workers' Compensation Insurance" for CDI's website.
3. RSB continued to collect data concerning credit property and credit unemployment insurance pursuant to (CIC §779.36, amended by Statute 199, Chapter 413, Section 1). RSB updated the Credit Property and Credit Unemployment Insurance Experience Report (1998-2000) to reflect 2001 to 2003 results, which served as support documentation for the determination of the prima facie rates.

4. RSB promulgated the Proposition 103 Administration Fees for property & casualty companies, and the workers' compensation filing fee charges for the Accounting Division.
5. RSB collected, compiled, and analyzed data as required by various sections of the California Insurance Code. (i.e. child care liability, medical and legal professional liability, credit property & credit unemployment insurance)
6. RSB collected and compiled earthquake probable maximum loss (PML) data via the annual data call. RSB also published the "California Earthquake Zoning and Probable Maximum Loss Evaluation Program" report for 1997 to 2001. An abridged consumers' edition and a complete version were released, and the report was posted to CDI's website.
7. During 2003, RSB continued to work with the CDI Legal staff with regard to the remaining Proposition 103 rollback cases. RSB provided rollback calculations and support documents for the hearings. To date, all rollback cases have been settled. However, there is one rollback being contested that is still in the hearing process awaiting the courts' decision. Total refunds, including interest from 1991 to December 2003, for 149 companies/groups, amounted to approximately \$1.43 billion. Subsequent to the rollback settlements, RSB monitored the insurers' refunding process and worked with the State Controller's Office on the insurers' rollback activities.
8. RSB reviewed Insurance Services Office (ISO) and National Association of Independent Insurers (NAII) submitted Fast Track data, and promulgated private passenger automobile and homeowners' insurance trend factors. RSB also compiled the commercial line fast track historical data, and was involved in other rate component determination research.
9. RSB acted as liaison to the Workers' Compensation Insurance Rating Bureau (WCIRB), attending the WCIRB's Classification and Rating Committee meetings. RSB also participated in the California FAIR Plan's rating and underwriting appeals proceedings and attended its Governing Committee meetings.

RSB is also responsible for reporting data under the following California Insurance Code (CIC) Sections:

CIC §674.5 & §674.6:	Ceasing to Offer a Particular Line of Coverage
CIC §1857.9:	Special Data Call on Classes of Insurance Designated by the Insurance Commissioner as Unavailable or Unaffordable in California
CIC §1864:	Child Care Liability Insurance
CIC §1155.2:	Malpractice Insurance - Dental, Medical, and Legal
CIC §12963:	Public Entity Liability Insurance

CIC §674.5 & §674.6: COMPANIES CEASING TO OFFER A PARTICULAR LINE OF COVERAGE

Under CIC §674.5, an insurer ceasing to offer any particular class of commercial liability insurance must provide prior notification of its intent to the commissioner. Likewise, under CIC §674.6, an insurer offering policies of commercial liability and most types of property/casualty insurance, must provide prior notification to the commissioner of its intent to withdraw wholly or substantially from the specified line of insurance. The following is the list of notifications that the Department received:

**PRIOR WITHDRAWAL & CEASE-WRITING NOTICES RECEIVED
BY THE INSURANCE COMMISSIONER DURING 2003.**

Company Name	Group No.	Group Name	Date of Notice	Effective Date	Company's Proposed Action
Chicago Insurance Company	761	Allianz Ins. Group	01/10/2003	03/15/2003	Withdraw from real estate errors & omissions insurance.
Diamond State Insurance Co.	920	United National Group	01/20/2003	03/20/2003	Discontinue writing W.E. Love commercial trucking program.
United National Specialty Insurance Company	920	United National Group	01/20/2003	03/20/2003	Discontinue writing W.E. Love commercial trucking program.
TIG Insurance Company	158	Fairfax Financial	01/22/2003	03/22/2003	Substantial withdrawal from all commercial lines insurance.
TIG Premier Insurance Co.	158	Fairfax Financial	01/22/2003	03/22/2003	Substantial withdrawal from all commercial lines insurance.
TIG Indemnity Co.	158	Fairfax Financial	01/22/2003	03/22/2003	Substantial withdrawal from all commercial lines insurance.
Fairmont Insurance Co.	158	Fairfax Financial	01/22/2003	03/22/2003	Substantial withdrawal from all commercial lines insurance.
TIG Insurance Co. of Texas	158	Fairfax Financial	01/22/2003	03/22/2003	Substantial withdrawal from all commercial lines insurance.
TIG Specialty Insurance Co.	158	Fairfax Financial	01/22/2003	03/22/2003	Substantial withdrawal from all commercial lines insurance.
Chicago Insurance Company	761	Allianz Ins. Group	02/21/2003	04/21/2003	Withdraw from social workers' product (professional liability).
Lumbermen's Underwriting Alliance	0	Lumbermen's Underwriting Alliance	03/14/2003	upon renewal	Withdraw commercial auto program; nonrenew policies at next anniversary date.
Lumbermen's Underwriting Alliance	0	Lumbermen's Underwriting Alliance	03/14/2003	upon renewal	Withdraw commercial auto program; nonrenew policies at next anniversary date.
Lumbermen's Underwriting Alliance	0	Lumbermen's Underwriting Alliance	03/14/2003	upon renewal	Withdraw commercial program; nonrenew policies at next anniversary date.
Chicago Insurance Company	761	Allianz Ins. Group	03/21/2003	05/21/2003	Withdraw from Associations of Small Foundations Product writings - professional liability.
Farmers Home Mutual Insurance Company	249	Farmers Home Mutual	03/24/2003	08/01/2003	Cease underwriting personal lines insurance.
Western Home Insurance Co.	249	Farmers Home Mutual	03/24/2003	08/01/2003	Cease underwriting personal lines insurance.
California State Auto Association Inter-Insurance Bureau	1278	California State Auto. Group	03/31/2003	upon renewal	Effective 04/01/03, CSAA discontinued offering mobile homeowners policy Special Form MO-5 to new business. Effective 08/01/03, Co. discontinued offering renewals to existing policyholders.
National Fire Insurance Company of Hartford	218	CNA Insurance Group	04/23/2003	07/01/2003	Discontinue its California physician & surgeon medical malpractice program.
Twin City Fire Insurance Co.	91	Hartford Fire & Casualty Group	05/07/2003	07/01/2003	Cease to offer "GAP" policies that provide coverage to financial institutions that lease or provide loans for covered collateral.
Westport Insurance Corp.	350	GE Global Group	05/13/2003	07/13/2003	Non-renew workers' compensation policies.
Coregis Insurance Co.	350	GE Global Group	05/20/2003	07/20/2003	Non-renew workers' compensation policies.
Crusader Insurance Company	0	Crusader Insurance Co.	05/23/2003	08/16/2003	Discontinue writing business under the following classifications: basic bars/taverns, preferred bars/taverns, small bars/taverns, basic food establishments, preferred food establishments, small food establishments, mechanics SS, AB & AR.
Omaha Property & Casualty Insurance Company	261	Mutual of Omaha	06/06/2003	08/06/2003	Terminate writing National Flood Insurance coverage (personal & commercial).
Crusader Insurance Company	0	Crusader Insurance Co.	06/19/2003	08/06/2003	Discontinue writing apartment building insurance.
Insurance Corp. of Hanover	517	Hanover Group	07/18/2003		Non-renew certain book of business consisting of commercial multi-peril & commercial auto lines for primarily larger commercial agribusiness policyholders written by Command Insurance Managers. Hanover will continue writing CMP & commercial auto through other program administrators.

Company Name	Group No.	Group Name	Date of Notice	Effective Date	Company's Proposed Action
Great American Security Insurance Company	84	Great American Excess & Surplus Ins. Co.	07/22/2003	10/01/2003	Cease writing personal lines homeowners, dwelling fire, allied lines, inland marine, & umbrella business.
Great American Spirit Insurance Company	84	Great American Excess & Surplus Ins. Co.	07/22/2003	10/01/2003	Cease writing personal lines homeowners, dwelling fire, allied lines, inland marine, & umbrella business.
Great American Insurance Company of New York	84	Great American Excess & Surplus Ins. Co.	07/22/2003	10/01/2003	Cease writing personal lines homeowners, dwelling fire, allied lines, inland marine, & umbrella business.
Financial Indemnity Co.	84	Unitrin Group	09/15/2003	12/01/2003	Withdraw from writing motor homes/trailers insurance.
Interstate Indemnity Company	761	Allianz Ins. Group	09/18/2003	12/18/2003	Substantial withdrawal from fire, inland marine & commercial auto physical damage insurance.
Cumis Insurance Society, Inc.	306	Cuna Mutl Group	10/27/2003	10/27/2003	Withdraw the Special Insurance Package program.
AXA Re Property and Casualty Insurance Company	968	AXA Ins Group	11/05/2003	12/09/2003	Withdraw from writing commercial general liability & commercial property insurance
Coregis Insurance Company	350	GE Global Group	11/17/2003	01/17/2004	Cease writing public entities insurance.
Truck Insurance Exchange	212	Zurich Insurance Group	12/09/2003	04/15/2004	Discontinue writing professional liability insurance. Co. also terminating the agency appointment of James & Gable effective 04/15/04.
Mid-Century Insurance Company	212	Zurich Insurance Group	12/09/2003	04/15/2004	Discontinue writing professional liability insurance. (see above)
Farmers Insurance Exchange	212	Zurich Insurance Group	12/09/2003	04/15/2004	Discontinue writing professional liability insurance. (see above)
General Star National Insurance Company	31	Berkshire Hathaway	12/16/2003	02/16/2004	Non-renew animal mortality & farmowner insurance policies.
Northland Insurance Company	3321	Travelers Property Casualty Corp. Grp	12/23/2003	03/01/2004	Discontinue writing Antique Dealers Class of commercial insurance.

CIC §1857.9: SPECIAL DATA CALL ON CLASSES OF INSURANCE DESIGNATED BY THE COMMISSIONER AS UNAVAILABLE OR UNAFFORDABLE IN CALIFORNIA

The Insurance Commissioner did not designate any classes of insurance in 2002–2003.

CIC §1864: CHILD CARE LIABILITY INSURANCE

Section 1864 was added to the Insurance Code as of January 1, 1986. This section requires that on or before May 1 of each year, each insurer engaged in writing child care liability insurance in California submits a report of its child care liability premium and loss experience for the preceding calendar year. A call for the prescribed statistics is sent to all insurers licensed to transact liability insurance in California, and the reports are categorized by licensed Family Day Care (FDC) Homes and licensed Child Care (CC) Centers. FDC Home business is further broken into Small FDC Homes (licensed for one to six children) and Large FDC Homes (licensed for seven to 12 children). The following is aggregate summary of the data submitted for calendar years 2002 and 2003.

For calendar year 2003, 29 property-casualty companies/groups admitted to do business in California submitted data under CIC §1864 requirements. Sixteen of these insurers submitted data for FDC Homes insured either on a separate liability policy or as an endorsement to the homeowners' policy. Twenty insurers submitted data for licensed CC Centers. For calendar year 2002, 31 property-casualty insurers submitted data. Eighteen of these insurers submitted data for FDC Homes insured either on a separate liability policy or as an endorsement to the homeowners' policy, while twenty insurers submitted data for licensed CC Centers.

Policy Writing Activity For Family Day Care Homes

Of the 16 companies/groups reporting data for FDC Homes in 2003, only four insurers had direct written premium exceeding \$100,000. These four insurers provided coverage for 12,699 FDC Home providers, approximately 94.10% of all the FDC business insured.

Of these 16 insurers: six carriers insured from 0 to 10 providers each; four carriers insured between 11 and 100 providers each; 1 carrier insured between 101 to 450 providers; and five carriers insured over 450 providers each.

INSURERS REPORTING DATA FOR FAMILY DAY CARE (FDC) HOMES: PART 1

Range: Insured Count	# of Companies Writing		# of FDC Homes (Providers) Insured		% of Total
	2002	2003	2002	2003	
From 0 - 10 FDC providers	6	6	28	21	0.16%
From 11 - 100 FDC providers	6	4	156	77	0.57%
From 100 - 450 FDC providers	1	1	302	152	1.13%
Over 450 providers	5	5	13,256	13,245	98.15%
TOTAL	18	16	13,752	13,495	100.00%

INSURERS REPORTING DATA FOR FAMILY DAY CARE (FDC) HOMES: PART 2

Calendar Year:	# of Cos. Writing		# of FDC Homes (Providers) Insured			
	2002	2003	2002	2003		
Small FDC Homes (1- 6 children)	16	13	9,679	70.38%	8,983	66.57%
Large FDC Homes (7-12 children)	4	4	4,073	29.62%	4,512	33.43%
Total Insurers Providing Coverage	18	16	13,752	100.00%	13,495	100.00%

Of the 16 insurers that wrote child care liability insurance for FDC Homes in 2003, 13 insurers wrote coverage for Small FDC Homes (licensed for one to 6 children) and four insurers wrote coverage for Large FDC Homes (licensed for seven to 12 children).

Of the 13 insurers reporting data for Small FDC Homes, three insurers had direct written premium exceeding \$100,000; they insured approximately 91.22% of the Small FDC Homes. Of the four insurers reporting child care liability insurance data for Large FDC Homes, only one (1) had direct written premium exceeding \$100,000; insuring about 99.8% of the Large FDC Homes.

Policy Writing Activity For Child Care Centers

Of the 20 companies/groups which submitted data for licensed Child Care Centers in 2003, 12 insurers had direct written premium exceeding \$100,000. These 12 carriers insured approximately 97.70% of the CC Center business.

Of the 20 insurers submitting data: 4 carriers insured from 0 to 10 CC Centers each; six carriers insured between 11 and 100 Centers each; seven carriers insured between 101 and 400 Centers; and three insurers wrote more than 400 CC Centers in 2003.

INSURERS REPORTING DATA FOR CHILD CARE CENTERS (CCC) - 2003

Range: Insured Count	# of Cos. Writing		# of Child Care Centers (Providers) Insured			
	2002	2003	~~ 2002 ~~		~~ 2001 ~~	
From 0 - 10	3	4	10	0.28%	9	0.26%
From 11 - 50	5	5	155	4.40%	116	3.34%
From 51 - 200	7	5	827	23.46%	714	20.56%
201+ providers	5	6	2,533	71.86%	2,636	75.86%
TOTAL	20	20	3,525	100.00%	3,475	100.00%

INSURERS' ACTIVITY IN 2003

From the information provided for calendar year 2003, there was an overall decrease in the total number of child care providers insured; both the number of Family Day Care Homes (FDC) and Child Care Centers (CCC) insured decreased. The number of carriers reporting data for 2003 also decreased from that in the previous year. Likewise, the number of policies in-force at the end of the year for both FDC Homes and CC Centers decreased. The majority of the coverage being written in California is still being provided by only a handful of insurers particularly with regard to FDC Homes. The following exhibits were developed from the data provided by the insurers in their filing under CIC §1864.

Exhibit I compares how the volume of business written changed from the end of 2002 to the end of 2003. Exhibit II is a summary of the different types of policy limits and coverage which the companies offered during 2003. Exhibit III lists the insurers that reported data for calendar year 2002 and 2003.

EXHIBIT I: COMPARISON OF INSURERS' PARTICIPATION IN THE CHILD CARE LIABILITY INSURANCE MARKET

Calendar Year:	Family Day Care (FDC) Homes		Child Care (CC) Centers	
	2002	2003	2002	2003
# Insurers Reporting Data	18	16	20	20
# Policies In-Force at Beginning of Year	12,910	12,494	3,087	3,506
# Policies In-Force at End of Year	13,066	12,548	3,579	3,550
Change in # of Policies In-Force at End of Year	-1.21%	-0.43%	15.94%	1.25%
# of Insurers with Zero (0) Policies In-Force at End of Year	1	0	1	0

EXHIBIT II: BREAKDOWN OF FORM AND COVERAGE TYPES WRITTEN DURING 2002 & 2003

FAMILY DAY CARE HOMES (Licensed for 1-6 or 7-12 children):

18 insurers reported data for calendar year 2002; 16 insurers reported data for calendar year 2003

Family Day Care Homes:	# of Companies Writing	
FORM TYPE:	2002	2003
Occurrence Policy	16	15
Claims-Made Policy	1	1
Both Occurrence & Claims-Made Policy	0	0
Company did not provide information	1	0

Family Day Care Homes:	# of Companies Writing	
COVERAGE/LIMITS:	2002	2003
100/300 limit, OL&T	0	2
300 CSL, OL&T	1	0
Endorsement to Homeowners Policy	9	8
Both Liability Policies & HO Endorsement	0	0
Up to \$1 Mil+ CSL	7	5
Various Limits (from 100 CSL to 500 CSL)	1	1

CHILD CARE CENTERS (Licensed for 13+ children):

20 insurers reported data for calendar year 2002; 20 insurers reported data for calendar year 2003

Family Day Care Homes:	# of Companies Writing	
FORM TYPE:	2002	2003
Occurrence Policy	17	17
Claims-Made Policy	1	1
Both Occurrence & Claims-Made Policy	2	2

Family Day Care Homes:	# of Companies Writing	
COVERAGE/LIMITS:	2002	2003
100/300 limit, OL&T	1	2
300 CSL, OL&T	1	0
Various Limits (below \$1 Mil)	1	1
Various Limits (up to & above \$1 Mil CSL)	15	17
Various - Not Specified	2	0

**EXHIBIT III: LIST OF INSURERS REPORTING CHILD CARE DATA
FOR CALENDAR YEAR 2002 VS. 2003**

INSURERS SUBMITTING CHILD CARE LIABILITY INSURANCE DATA per CIC §1864

CALENDAR YEAR INSURERS REPORTING	2002		2003		Notes	Policy Type
	FDC Home	CC Center	FDC Home	CC Center		
American Equity Specialty Ins Co	X	—	—	X		OC
American Alternative Insurance Corp	—	X	—	X		OC
Armed Forces Insurance Exchange	X	—	—	—		OC
California Casualty Insurance Cos.	X	—	X	—		OC
Church Mutual Insurance Co.	X	X	—	X		OC
Country Ins & Financial Service	X	—	X	—		OC
Empire Fire & Marine Ins. Co.	X	—	X	—		OC
Farmers Insurance Group	X	—	X	—		OC
Fireman's Fund Insurance Cos.	—	X	—	X		CL/OC
General Star Indemnity Co.	—	X	—	—		OC
Grange Insurance Group	X	—	X	—		OC
Great American Insurance Group	—	X	—	X		CL/OC
Great Divide Insurance Co.	—	X	—	X		OC
GuideOne Insurance Group	X	X	—	X		OC
Lumbermens Mutual Cas Grp (Kemper)	—	X	—	—	*1	OC
Markel Insurance Co.	X	X	X	X		OC
Mitsui Sumitomo Ins. Co	—	—	—	X		OC
National Casualty Company	X	—	X	—		OC
North American Specialty Ins. Co.	—	X	—	—		OC
Pacific Property & Casualty Co.	X	—	X	—		OC
Penn-America Ins. Co.	X	X	X	X		OC
Philadelphia Indemnity Ins. Co.	—	X	—	X		OC
Riverport Insurance Co. of CA	—	X	—	X		OC
SAFECO Insurance Group	X	X	X	X		CL
State Farm Insurance Cos.	X	X	X	X		OC
St. Paul Insurance Cos.	—	X	X	X		OC
Stonington Insurance Co.	—	—	X	X		OC
TIG Insurance Group	—	X	—	X		OC
TOPA Insurance Company	X	X	X	X		OC
Travelers Property & Casualty Grp	—	X	—	X		OC
Unigard Insurance Group	X	—	X	—		OC
Zurich American Ins. Group	—	X	—	X		OC
# of Insurers Submitting Data	18	20	16	20		
Total # of Insurers Submitting Data	31		29			

*1: Lumbermens Casualty Cas. Co. / Kemper Cos: are under a Cease & Desist Order issued July 25, 2003 (effective August 1, 2003) by the Illinois Department of Insurance.

ANALYSIS OF SUBMITTED STATISTICS

EXHIBIT IV:

California Child Care Providers Liability Insurance Report for All Family Day Care (FDC) Homes and Child Care Centers (CCC)

Premium and Loss Experience

For calendar year 2003, the total premium written for FDC Homes was \$3,188,139 (up from \$3,116,033 in 2002). The total premium earned also increased, from \$3,138,117 in 2002 to \$3,212,618 in 2003. Losses incurred increased from \$469,644 in 2002 to \$1,260,443 in 2003. The total losses incurred plus loss adjustment expense (LAE) for FDC Homes was \$1,660,859 in 2003 (as compared to \$753,380 in 2002); resulting in a combined Loss + LAE ratio of 51.70% for 2003 (as compared to 24.01% in 2002).

The total premium written for CC Centers in calendar year 2003 was \$6,277,669 (up from \$5,324,696 in 2002). Total premium earned also rose from \$4,886,165 in 2002 to \$6,103,478 in 2003. Losses incurred increased greatly from \$1,355,219 in 2002 to \$4,033,230 in 2003. The total losses incurred plus LAE was \$5,823,589 (as compared to \$2,193,718 in 2002); resulting in a combined Loss + LAE ratio of 95.41% for 2003 (as compared to 44.90% in 2002).

Net Income

Based on the submitted data, the overall experience for child care liability insurance declined, with the experience for both FDC Homes and CC Centers going down. For calendar year 2003, there was a net underwriting gain of \$607,744 for FDC Homes and a net "loss" of \$1,501,076 for CC Centers. For 2002, there was a net underwriting gain of \$1,627,249 for FDC Homes and a gain of \$1,256,933 for CC Centers. The combined net income/(loss) after investment income generated a net gain of \$759,551 for FDC Homes and a net "loss" of \$252,035 for CC Centers in 2003. For 2002, the combined net income/(loss) after investment income generated a net gain of \$1,757,544 for FDC Homes and \$1,801,079 for CC Centers.

Overall, the experience for calendar year 2003 showed that the combined net underwriting gain/(loss) for all FDC Homes and CC Centers dropped from a net "gain" of \$2,884,182 in 2002 to a combined net "loss" of \$893,332. The combined net income after investment for FDC Homes and CC Centers combined decreased from a net gain of \$3,558,623 in 2002 to \$507,516 in 2003.

EXHIBIT V:

California Child Care Providers Liability Insurance Report for Small and Large Family Day Care (FDC) Homes

The data reported for family day care homes (FDC) has been compiled separately for Small FDC Homes (licensed for 1 to 6 children) and Large FDC Homes (licensed for 7 to 12 children).

Premium and Loss Experience

For calendar year 2003, the total written premium for Small FDC Homes was \$1,225,850; the total earned premium was \$1,116,644. For 2002, the total written premium for Small FDC Homes was \$1,380,048; the total earned premium was \$1,324,746. The total losses incurred plus loss adjustment expense (LAE) was \$284,532 in 2003; resulting in a combined Loss + LAE ratio of 25.48%. The 2002 total losses incurred plus LAE was \$112,094; resulting in a combined Loss + LAE ratio of 8.46%.

The total written premium for Large FDC Homes in 2003 was \$1,962,289; the total earned premium was \$2,095,974. The total losses incurred plus LAE was \$1,376,327; resulting in a combined Loss + LAE ratio of 65.67%. In 2002, the total written premium for Large FDC Homes in 2002 was \$1,735,985; the total earned premium was \$1,813,371. The total losses incurred plus LAE was \$641,286; resulting in a combined Loss plus LAE ratio of 35.36%.

Net Income

For calendar year 2003, there was a net underwriting gain of \$514,924 for Small FDC Homes and a net underwriting gain of \$92,819 for Large FDC Homes. In 2002, small FDC Homes had a net underwriting gain of \$852,859 while Large FDC Homes had a net underwriting gain of \$774,389. The combined net income/(loss) after investment income generated a net gain of \$588,409 for Small FDC Homes and a net gain of \$171,141 for Large FDC Homes in 2003. In 2002, there had been a net gain of \$924,384 for Small FDC Homes and a net gain of \$833,159 for Large FDC Homes.

EXHIBIT IV:

California Child Care Providers Liability Insurance Report (CIC Sec. 1864) — Licensed Family Day Care (FDC) Homes & Child Care Centers (CCC)

CALENDAR YEAR	FAMILY DAY CARE HOMES		CHILD CARE CENTERS		COMBINED DATA	
	Licensed for 1-6 or 7-12 Children		Licensed for 13 or more Children		FDC Homes & CC Centers	
	2002	2003	2002	2003	2002	2003
# Insurers Reporting Child Care Data	18	16	20	20	31	29
1) PREMIUMS EARNED	\$3,138,117	\$3,212,618	\$4,886,165	\$6,103,478	\$8,024,282	\$9,316,096
2) PREMIUMS WRITTEN	\$3,116,033	\$3,188,139	\$5,324,696	\$6,277,669	\$8,440,729	\$9,465,808
NUMBER OF CLAIMS:						
3) OUTSTANDING AT BEGINNING OF YEAR	89	75	85	114	174	189
4) NEW - During Reporting Period	61	48	197	446	258	494
5) CLOSED During Reporting Period	71	3	180	270	251	307
6) OUTSTANDING at End of Year	79	86	102	290	181	376
7) TOTAL LOSSES INCURRED	\$469,644	\$1,260,443	\$1,355,219	\$4,033,230	\$1,824,863	\$5,293,673
8) LOSS RATIO (7)/(1)	14.97%	39.23%	27.74%	66.08%	22.74%	56.82%
9) LOSS ADJUSTMENT EXPS (LAE)	\$283,736	\$400,416	\$838,499	\$1,790,359	\$1,122,235	\$2,190,775
10) TOTAL LOSSES INCURRED + LAE	\$753,380	\$1,660,859	\$2,193,718	\$5,823,589	\$2,947,098	\$7,484,448
11) LOSS & LAE RATIO (10)/(1)	24.01%	51.70%	44.90%	95.41%	36.73%	80.34%
NUMBER OF POLICIES:						
12) IN-FORCE at Beginning of Year	12,910	12,494	3,087	3,506	15,997	16,000
13) WRITTEN During the Year	5,970	5,745	1,752 ^{*1}	1,459 ^{*2}	7,722	7,204
14) CANCELLED During the Year	835	942	502 ^{*1}	410	1,337	1,352
15) NONRENEWED During the Year	4,979	4,749	758 ^{*1}	1,005	5,737	5,754
16) IN-FORCE at End of Year	13,066	12,548	3,579	3,550	16,645	16,098
17) ALLOCATION OF EXPENSES:						
A. Commissions	\$388,940	\$597,254	\$800,464	\$1,021,579	\$1,189,404	\$1,618,833
B. Other Acquisition Costs	\$151,824	\$134,070	\$245,181	\$309,455	\$397,005	\$443,525
C. General Expenses	\$126,802	\$122,192	\$246,678	\$263,176	\$373,480	\$385,368
D. Taxes, Licenses, Fees	\$89,922	\$90,499	\$143,191	\$186,755	\$233,113	\$277,254
18) Total Underwriting Expenses	\$757,488	\$944,015	\$1,435,514	\$1,780,965	\$2,193,002	\$2,724,980
TOTAL EXPENSE RATIO [(18)/(1)]	24.14%	29.38%	29.38%	29.18%	27.33%	29.25%
19) COMBINED LOSS & EXPENSE RATIO	48.15%	81.08%	74.28%	124.59%	64.06%	109.59%
20) NET UNDERWRITING GAIN OR (LOSS) [(1)-(10)-(18)]	\$1,627,249	\$607,744	\$1,256,933	(\$1,501,076)	\$2,884,182	(\$893,332)
21) ALLOCATED INVESTMENT INCM/(LOSS)	\$130,295	\$151,807	\$544,146	\$1,249,041	\$674,441	\$1,400,848
22) NET INCOME/(LOSS) AFTER INVSTMENT [(20)+(21)]	\$1,757,544	\$759,551	\$1,801,079	(\$252,035)	\$3,558,623	\$507,516

*1 - data not available from one company

*2 - data not available from two companies

EXHIBIT V:

CALIFORNIA CHILD CARE PROVIDERS LIABILITY INSURANCE REPORT (CIC Sec. 1864)

DATA REPORTED FOR LICENSED FAMILY DAY CARE HOMES

CALENDAR YEAR	SMALL FDC HOMES		LARGE FDC HOMES	
	Licensed for 1-6 Children		Licensed for 7-12 Children	
	2002	2003	2002	2003
# OF INSURERS REPORTING FDC INFO.	16	13	4	4
1) PREMIUMS EARNED	\$1,324,746	\$1,116,644	\$1,813,371	\$2,095,974
2) PREMIUMS WRITTEN	\$1,380,048	\$1,225,850	\$1,735,985	\$1,962,289
NUMBER OF CLAIMS:				
3) OUTSTANDING at Beginning of Year	19	11	70	64
4) NEW - During Reporting Period	13	15	4	33
5) CLOSED During Reporting Period	18	6	53	31
6) OUTSTANDING at End of Year	14	20	65	66
7) TOTAL LOSSES INCURRED	\$49,834	\$203,751	\$419,810	\$1,056,692
8) LOSS RATIO (7)/(1)	3.76%	18.25%	23.15%	50.42%
9) LOSS ADJUSTMENT EXPENSES (LAE)	\$62,260	\$80,781	\$221,476	\$319,635
10) TOTAL LOSSES INCURRED + LAE	\$112,094	\$284,532	\$641,286	\$1,376,327
11) LOSS & LAE RATIO (10)/(1)	8.46%	25.48%	35.36%	65.67%
NUMBER OF POLICIES:				
12) IN-FORCE at Beginning of Year	9,221	8,481	3,689	4,013
13) WRITTEN During the Year	4,324	3,848	1,646	1,897
14) CANCELLED During the Year	782	796	53	146
15) NONRENEWED During the Year	3,760	3,447	1,219	1,302
16) IN-FORCE at END of YEAR	9,003	8,086	4,063	4,462
17) Allocation of Expenses:				
A. Commissions	\$174,879	\$148,630	\$214,061	\$448,624
B. Other Acquisition Costs	\$99,585	\$86,951	\$52,239	\$47,119
C. General Expenses	\$50,742	\$51,725	\$76,061	\$70,467
D. Taxes, Licenses, Fees	\$34,587	\$29,882	\$55,335	\$60,618
18) TOTAL UNDERWRITING EXPENSES	\$359,793	\$317,188	\$397,696	\$626,828
TOTAL EXPENSE RATIO [(18)/(1)]	27.16%	28.41%	21.93%	29.91%
19) COMBINED LOSS & EXPENSE RATIO	35.62%	53.89%	57.30%	95.57%
20) NET UNDERWRITING GAIN OR (LOSS) [(1)-(10)-(18)]	\$852,859	\$514,924	\$774,389	\$92,819
21) ALLOCATED INVESTMENT INCOME/(LOSS)	\$71,525	\$73,485	\$58,770	\$78,322
22) NET INCOME/(LOSS) AFTER INVSTMENT [(20)+(21)]	\$924,384	\$588,409	\$833,159	\$171,141

AVERAGE WRITTEN PREMIUM PER POLICY

The rates that an insurer charges for a child care liability insurance policy or a homeowners' endorsement are not required to be filed under this section of the Insurance Code. Subsequently, we are able to calculate only a rough estimate of the average written premium (AWP) per policy written based on the information submitted.

Exhibit VI summarizes the AWP for a FDC Home (Small and Large) policy and for a CC Center policy, based on available data from 1991 to 2003. The AWP's were calculated after removing the direct written premium for insurers that could not provide a policy written count.

EXHIBIT VI: ESTIMATED AVERAGE WRITTEN PREMIUM - FDC HOMES & CC CENTERS

Year	Small FDC Homes	Large FDC Homes	~Combined ~ FDC Homes	Child Care Centers
1991	\$145.38	\$1,585.55	\$195.07	\$4,279.45
1992	\$141.76	\$1,627.52	\$196.39	\$4,381.62
1993	\$130.99	\$1,964.52	\$187.47	\$3,962.19
1994	\$297.53	\$481.10	\$315.53	\$5,855.41
1995	\$316.01	\$474.64	\$357.11	\$6,511.77
1996	\$340.03	\$479.12	\$383.54	\$3,749.25
1997	\$134.05	\$9,822.00	\$140.51	\$5,413.13
1998	\$210.11	\$1,212.69	\$309.20	\$2,940.58
1999	\$228.40	\$1,910.40	\$232.46	\$4,350.53
2000*	\$212.11	\$490.75	\$298.47	\$2,775.13
2001*	\$227.75	\$764.92	\$242.08	\$2,093.76
2002	\$319.16	\$1,054.67	\$521.95	\$3,036.13
2003	\$318.57	\$1,034.42	\$554.94	\$4,297.50

Note for Child Care Centers:

- 1991: The AWP was calculated without the premium from 1 insurer that was not able to provide a policies written count. Data were from 32 of 33 insurers, with direct written premium (DWP) of \$5,520,486 and policies written of 1,290.
- 1992: AWP calculation was based on data from 30 of 31 insurers with DWP of \$4,951,232 and policies written of 1,130.
- 1993: AWP was calculated based on data from 29 of 30 insurers, with DWP of \$4,746,711 and policies written of 1,198.
- 1994: AWP was calculated based on data from 23 of 26 insurers, with DWP of \$5,345,995 and policies written of 913.
- 1995: AWP was calculated based on data from 25 of 28 insurers, with DWP of \$6,746,194 and policies written of 1,036.
- 1996: AWP was calculated based on data from 20 of 23 insurers with DWP of \$4,859,034 and policies written of 1,296.
- 1997: AWP was calculated based on data from 23 of 24 insurers with DWP of \$4,741,919 and policies written of 876.
- 1998: AWP was calculated based on data from 22 of 24 insurers with DWP of \$4,299,031 and policies written of 1,462.
- 1999: AWP was calculated based on data from 26 of 27 insurers with DWP of \$4,050,351 and policies written of 931.
- 2000: AWP was calculated based on data from 26 of 27 insurers with DWP of \$4,104,022 and policies written of 1,479.
- 2001: AWP was calculated based on data from 24 of 25 insurers with DWP of \$4,380,155 and policies written of 2,092.
- 2002: AWP was calculated based on data from 19 of 20 insurers with DWP of \$5,319,299 and policies written of 1,752.
- 2003: AWP was calculated based on data from 16 of 18 insurers with DWP of \$6,270,046 and policies written of 1,459.

* Missing 1 insurer's data in 2001 - possibly 2000 also.

CIC §11555.2: MALPRACTICE INSURANCE - DENTAL, MEDICAL, AND LEGAL**CIC §12963: PUBLIC ENTITY LIABILITY INSURANCE**

Under CIC §11555.2, insurers transacting insurance covering liability for malpractice of any person licensed under the Dental Practice Act, the Medical Practice Act, or the State Bar Act, shall report specified statistics to the commissioner, by profession and by medical specialty, upon request of the commissioner. Likewise, under CIC §12963, each insurer transacting insurance covering liability for any public entity shall report specified data to the commissioner by type of claim, upon request of the commissioner. For 2002 and 2003, data calls were issued for California Legal and Medical Professional Liability Insurance. A data call was “not” requested for Public Entity Liability Insurance.

CALIFORNIA LEGAL PROFESSIONAL LIABILITY INSURANCE REPORT FOR: 2002 AND 2003

In October 2001, the Department resumed collecting the California Legal Professional Liability Insurance Report.

CIC §11555.2 requires each insurer transacting insurance covering liability for malpractice of any person licensed under the State Bar Act (Chapter 4 [commencing with Section 6000] of Division 3 of the Business and Professions Code) to file this report. The amounts reported reflect only direct business written in California and are filed on a group basis.

For 2003, data had been received from 18 California licensed companies/groups that wrote legal professional liability insurance. Fourteen insurers reported that they wrote on a claims-made basis; two on an occurrence basis; one wrote both; and one insurer did not write any new policies. For 2002, data had also been received from 18 insurers, 15 that wrote on a claims-made basis, two on an occurrence basis; and one that wrote both.

The following shows the top 10 legal professional liability writers that reported data for calendar year 2002 and 2003.

CALIFORNIA LEGAL PROFESSIONAL LIABILITY INSURANCE: TOP 10 WRITERS - 2003

GROUP / COMPANY NAME SORT BY MARKET SHARE	MARKET SHARE	WRITTEN PREMIUM	EARNED PREMIUM	INCURRED LOSSES	LOSS RATIO
1) Lawyers' Mutual Ins. Co.	25.69%	\$45,559,000	\$37,892,000	\$14,533,000	38.35%
2) Carolina Casualty Ins Co	19.13%	\$33,937,218	\$31,029,983	\$19,474,764	62.76%
3) CNA Insurance Group	15.77%	\$27,961,991	\$15,905,948	\$7,437,880	46.76%
4) Zurich-American Ins. Group	10.03%	\$17,786,732	\$13,919,061	\$8,869,178	63.72%
5) TIG Insurance Grp	4.73%	\$8,394,788	\$15,301,411	\$3,848,671	25.15%
6) Great American Ins. Co.	4.57%	\$8,113,637	\$7,001,416	\$505,635	7.22%
7) Clarendon National Ins Co	4.55%	\$8,061,696	\$4,496,767	\$90,006	2.00%
8) Underwriter for the Professions	3.85%	\$6,830,785	\$6,621,675	\$2,986,503	45.10%
9) Executive Risk Indemnity Inc.	3.46%	\$6,142,865	\$6,019,839	\$707,476	11.75%
10) Hartford Fire & Casualty Grp	3.03%	\$5,366,841	\$4,281,174	\$0	0.00%
2003: Top 10 Insurers	94.81%	\$168,155,553	\$142,469,274	\$58,453,113	41.03%

CALIFORNIA LEGAL PROFESSIONAL LIABILITY INSURANCE: TOP 10 WRITERS - 2002

GROUP / COMPANY NAME SORT BY MARKET SHARE	MARKET SHARE	WRITTEN PREMIUM	EARNED PREMIUM	INCURRED LOSSES	LOSS RATIO
1) Lawyers' Mutual Ins. Co.	20.60%	\$26,891,000	\$24,097,000	\$5,020,000	20.83%
2) Carolina Casualty Ins Co	19.38%	\$25,294,785	\$20,647,895	\$16,185,064	78.39%
3) TIG Insurance Grp	14.88%	\$19,425,935	\$19,171,968	\$10,388,634	54.19%
4) CNA Insurance Group	12.25%	\$15,982,961	\$8,246,076	\$87,018,974	1055.28%
5) Zurich-American Ins. Group	4.74%	\$6,190,201	\$5,771,519	\$3,894,560	67.48%
6) Clarendon National Ins Co	4.59%	\$5,995,887	\$2,928,994	\$104,514	3.57%
7) Kemper Insurance Cos	4.45%	\$5,804,371	\$4,609,333	\$3,855,431	83.64%
8) Great American Ins. Co.	4.32%	\$5,637,349	\$4,711,051	\$2,170,937	46.08%
9) Underwriter for the Professions	3.72%	\$4,861,408	\$3,167,368	\$344,692	10.88%
10) St. Paul Companies (The)	2.91%	\$3,801,039	\$4,838,190	\$4,722,557	97.61%
2002: Top 10 Insurers	91.85%	\$119,884,936	\$98,189,394	\$133,705,363	136.17%

The following is an aggregate of the data received from all insurers for calendar years 2002 and 2003.

CALENDAR YEAR:	2002	2003
# Companies/Groups Reporting	18	18
# Companies/Groups w/ DWP > \$5Million	8	11
1. Direct Premiums Written - ALL Insurers	\$130,520,220	\$177,364,977
2. Direct Premiums Earned	\$111,368,625	\$152,095,340
3. Direct Losses Incurred	\$142,462,834	\$76,768,041
Loss Ratio = (3) / (2)	127.92%	50.47%
1a. Dir Prems Written – Cos. w/ DWP > \$5Mil	\$111,222,489	\$173,259,988
2a. Direct Premiums Earned	\$90,183,836	\$145,640,183
3a. Direct Losses Incurred	\$128,638,114	\$60,009,027
Loss Ratio = (3a) / (2a)	142.64%	41.20%
% of Business Written by \$5 Million+ Insurers	85.21%	97.69%
LOSS ADJUSTMENT EXPENSES - ALL INSURERS:		
4a. Defense & Cost Containment Exp Incurred	\$36,532,358	\$29,926,438
4b. Adjusting & Other Expenses Incurred	\$11,646,554	\$8,198,993
5. Total Loss Adjustment Expenses:	\$48,178,912	\$38,125,431
LAE Ratio = (4a + 4b) / (2)	43.26%	25.07%
Loss + LAE Ratio = (3 + 5) / (2)	171.18%	75.54%
UNDERWRITING EXPENSES - ALL INSURERS:		
6. Commissions & Brokerage Expenses	\$14,962,247	\$19,888,522
7. Taxes, Licenses & Fees Incurred	\$2,464,121	\$3,700,274
8. Other Acquisitions, Field Supervision Exp	\$1,398,143	\$1,700,338
9. General Expenses Incurred	\$9,095,548	\$9,957,287
10. Total Underwriting Expenses	\$27,920,059	\$35,246,422
Underwriting Expense Ratio = (10) / (2)	25.07%	23.17%
Combined Ratio = (Losses + Expenses) / EP	196.25%	98.71%
Net Underwriting Gain / (Loss)	(\$107,193,180)	\$1,955,446
= (EP - Loss - LAE - Exp)		

Notes: Defense and Cost Containment Expenses (DCCE) were formerly known as Allocated Loss Adjustment Expenses (ALAE).
Adjusting and Other Expenses (AOE) were formerly known as Unallocated Loss Adjustment Expenses (ULAE).

CALIFORNIA MEDICAL PROFESSIONAL LIABILITY INSURANCE REPORT FOR: 2002 AND 2003

In June 2003, the Department resumed collecting the California Medical Professional Liability Insurance Report. CIC §11555.2 requires each insurer transacting insurance covering liability for malpractice of any person licensed under the Dental Practice Act (Chapter 4 [commencing with Section 1600] of Division 2 of the Business and Professions Code) or under the Medical Practice Act (Chapter 5 [commencing with Section 2000] of Division 2 of the Business and Professions Code) to file this report. The amounts reported reflect only business written in California and are filed on a group basis. All amounts reported are direct liability with no deduction for reinsurance.

A separate report is required for the following designated type of health care providers as defined in Supplement A to Schedule T of the Annual Statement:

- (a) Physicians - including Surgeons and Osteopaths
- (b) Hospitals
- (c) Other Health Care Professionals - including Dentists
- (d) Other Health Care Facilities

For 2003, reports had been received from 38 California licensed companies/groups that wrote medical professional liability insurance. Of these 38 insurers, 22 reported data for Physicians; 18 insurers reported data for Hospitals; 24 insurers reported data for Other Health Care Professionals (OHCP); and 13 insurers reported data for Other Health Care Facilities (OHCF).

For 2002, data had been received from 40 insurers, of which 29 reported data for Physicians; 20 insurers reported data for Hospitals; 21 insurers reported data for Other Health Care Professionals (OHCP); and 13 insurers reported data for Other Health Care Facilities (OHCF).

The exhibits on the next page show the total premiums and losses as reported by the insurers in their Annual Statements to the NAIC database under Line 11 - Medical Malpractice. For 2003, 103 California admitted companies had reported data under this line, although of this amount, only 51 companies had written premium greater than \$0. Of these 51 companies, only 19 had direct written premium greater than \$5,000,000. The top 10 insurers for 2002 and 2003 wrote approximately 84 - 85 percent of all California medical malpractice business written by admitted insurers.

The last two exhibits show the aggregate summary of the premiums, losses, and expenses as reported for medical professional liability insurance under CIC §11555.2 for the four specified categories. As noted, 38 companies/groups submitted reports for 2003.

CALIFORNIA MEDICAL MALPRACTICE LIABILITY INSURANCE

Source: NAIC Database

	# OF COMPANY REPORTING	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO (DLI/EP%)
2003	51 Companies w/ DWP > \$0	100.00%	\$716,109,806	\$697,072,664	\$326,628,942	46.86%
2003	GRAND TOTAL: 103 Companies		\$715,261,633	\$701,413,216	\$319,099,706	45.49%
2002	52 Companies w/ DWP > \$0	100.00%	\$649,019,958	\$657,029,612	\$334,545,327	50.92%
2002	GRAND TOTAL: 103 Companies		\$649,001,188	\$657,059,960	\$336,225,427	51.17%

TOP 10 MEDICAL PROFESSIONAL LIABILITY WRITERS IN CALIFORNIA: YEAR 2003

Source: NAIC Database

	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO (DLI/EP%)
1	Norcal Mutual Insurance Co	26.14%	\$187,200,550	\$189,222,089	\$85,763,846	45.32%
2	Doctors Co An Interins Exchn	17.02%	\$121,913,209	\$117,505,240	\$59,853,318	50.94%
3	SCPIE Indemnity Co	14.10%	\$100,946,733	\$97,925,098	\$36,392,392	37.16%
4	Truck Insurance Exchange	6.14%	\$43,942,221	\$48,855,111	\$30,902,147	63.25%
5	Medical Ins Exchange of CA	4.52%	\$32,389,734	\$30,282,931	\$48,727,441	160.91%
6	American Healthcare Ind Co	4.38%	\$31,392,311	\$29,875,581	\$16,774,034	56.15%
7	Professional Undrwtrs Liab Ins Co	3.86%	\$27,664,415	\$24,224,732	\$6,132,935	25.32%
8	Medical Protective Co	3.57%	\$25,550,860	\$24,001,164	\$7,907,066	32.94%
9	Dentists Insurance Co	3.26%	\$23,350,396	\$22,732,671	\$4,949,749	21.77%
10	TIG Ins Co	2.43%	\$17,408,018	\$17,713,376	\$278,523	1.57%
	Total: Top 10 Med Mal Writers	85.43%	\$611,758,447	\$602,337,993	\$297,681,451	49.42%

TOP 10 MEDICAL PROFESSIONAL LIABILITY WRITERS IN CALIFORNIA: YEAR 2002

Source: NAIC Database

	COMPANY NAME	MARKET SHARE	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO (DLI/EP%)
1	Norcal Mutual Insurance Co	25.06%	\$162,656,320	\$160,780,715	\$63,582,970	39.55%
2	Doctors Co An Interins Exchn	16.03%	\$104,046,582	\$129,179,598	\$70,957,478	54.93%
3	SCPIE Indemnity Co	15.44%	\$100,198,768	\$99,506,043	\$42,931,213	43.14%
4	Truck Insurance Exchn	7.02%	\$45,554,888	\$45,558,291	\$38,726,983	85.01%
5	Medical Ins Exch Of CA	4.50%	\$29,235,058	\$29,060,810	\$18,608,820	64.03%
6	American Healthcare Ind Co	4.06%	\$26,374,051	\$24,735,788	\$18,535,083	74.93%
7	TIG Insurance Co	3.72%	\$24,170,829	\$19,428,793	\$26,779,425	137.83%
8	Dentists Insurance Co	3.41%	\$22,108,969	\$21,519,173	\$7,821,851	36.35%
9	Medical Protective Co	2.69%	\$17,473,175	\$12,990,511	\$9,550,675	73.52%
10	Professional Undrwtrs Liab Ins Co	2.45%	\$15,891,876	\$12,276,232	\$2,235,764	18.21%
	Top 10 Med Mal Writers Total:	84.39%	\$547,710,516	\$555,035,954	\$299,730,262	54.00%

The following is an aggregate of the data received for calendar years 2002 and 2003.

MEDICAL PROFESSIONAL LIABILITY INSURANCE BY TYPE

Category:	Physicians		Hospitals		Other Health Care Professionals	
	2002	2003	2002	2003	2002	2003
# Cos/Grps Reporting	29	22	20	18	21	24
# Cos/Grps w/ DWP > \$0	23	15	14	8	19	20
# Cos/Grps w/ DWP > \$5M	9	10	3	3	5	5
1. Direct Premiums Written						
- ALL Insurers	\$492,205,863	\$548,907,594	\$58,244,072	\$60,318,482	\$74,726,240	\$84,139,453
2. Direct Premiums Earned						
	\$496,648,966	\$532,698,391	\$60,076,348	\$68,600,675	\$74,581,678	\$79,946,760
3. Direct Losses Incurred						
	\$243,948,101	\$275,655,337	\$37,476,222	\$34,069,649	\$22,406,244	\$13,694,620
Loss Ratio = (3) / (2)	49.12%	51.75%	62.38%	49.66%	30.04%	17.13%
1a. Dir Prems Written						
- Cos. w/ DWP > \$5Mil	\$477,355,554	\$544,840,858	\$45,098,117	\$54,583,265	\$60,310,878	\$67,170,132
2a. Direct Premiums Earned						
	\$479,424,728	\$526,263,116	\$46,584,842	\$59,676,114	\$57,485,044	\$63,795,226
3a. Direct Losses Incurred						
	\$225,475,752	\$278,307,633	\$38,701,028	\$41,712,362	\$13,671,139	\$6,166,257
Loss Ratio = (3a) / (2a)	47.03%	52.88%	83.08%	69.90%	23.78%	9.67%
% of Business Written by \$5M+ Cos	96.98%	99.26%	77.43%	90.49%	80.71%	79.83%
LOSS ADJUSTMENT EXPENSES - ALL INSURERS:						
4a. Defns & Cost Contnmnt	\$191,925,373	\$186,443,870	\$22,052,924	\$7,150,538	\$13,627,783	\$32,170,921
4b. Adjusting & Other Exp	\$41,170,382	\$41,836,211	\$1,512,347	\$3,397,311	\$4,932,058	\$5,812,099
5. Total Loss Adjstmnt Exps:	\$233,095,755	\$228,280,081	\$23,565,271	\$10,547,849	\$18,559,841	\$37,983,019
LAE Ratio = (4a+4b)/(2)	46.93%	42.85%	39.23%	15.38%	24.89%	47.51%
Loss+LAE % = (3+ 5)/(2)	96.05%	94.60%	101.61%	65.04%	54.93%	64.64%
UNDERWRITING EXPENSES - ALL INSURERS:						
6. Commsns & Brokrg Exp	\$24,907,298	\$20,957,853	\$5,765,717	\$3,732,445	\$11,664,681	\$12,815,975
7. Taxes, Lic, & Fees Inc'd	\$11,643,504	\$14,247,589	\$1,289,445	\$1,406,070	\$1,974,120	\$3,047,484
8. Othr Acqs, Fld Suprvsns	\$11,754,180	\$15,297,288	\$2,683,032	\$3,449,090	\$1,326,212	\$1,131,673
9. General Exp Incurred	\$37,635,815	\$42,061,391	\$2,706,837	\$4,120,350	\$10,469,904	\$9,820,706
10. Total Underwriting Exps	\$85,940,798	\$92,564,120	\$12,445,031	\$12,707,955	\$25,434,917	\$26,815,838
Underwriting Exp Ratio = (10) / (2)	17.30%	17.38%	20.72%	18.52%	34.10%	33.54%
Combined Ratio = (3 + 5 + 10) / (2)	113.36%	111.98%	122.32%	83.56%	89.03%	98.18%
Net Underwrtg Gn / (Lss)	(\$66,335,687)	(\$63,801,147)	(\$13,410,176)	\$11,275,222	\$8,180,676	\$1,453,284
= (EP-Loss-LAE-Exp)						

Notes: Defense and Cost Containment Expenses (DCCE) were formerly known as Allocated Loss Adjustment Expenses (ALAE).

**SUMMARY OF ALL COMPANIES / GROUPS REPORTING UNDER CIC § 11555.2:
MEDICAL PROFESSIONAL LIABILITY INSURANCE BY TYPE**

Category: Calendar Year:	Other Health Care Facilities		ALL INSURERS' DATA	
	2002	2003	2002	2003
# Cos/Groups Reporting	13	13	40	38
# Cos/Groups w/ DWP > \$0	11	13	34	31
# Cos/Groups w/ DWP > \$5Mil	2	2	15	19
1. Direct Premiums Written				
- ALL Insurers	\$30,886,764	\$29,491,744	\$656,062,939	\$722,857,273
2. Direct Premiums Earned	\$32,408,505	\$27,891,746	\$663,715,497	\$709,137,572
3. Direct Losses Incurred	\$31,171,844	-\$3,161,590	\$335,002,411	\$320,258,016
Loss Ratio = (3) / (2)	96.18%	-11.34%	50.47%	45.16%
1a. Direct Premiums Written				
- Cos. w/ DWP > \$5Mil	\$12,479,949	\$13,319,748	\$625,760,048	\$712,395,964
2a. Direct Premiums Earned	\$14,418,678	\$12,208,952	\$632,170,363	\$697,854,106
3a. Direct Losses Incurred	\$23,163,662	\$6,921,300	\$308,399,233	\$315,915,083
Loss Ratio = (3a) / (2a)	160.65%	56.69%	48.78%	45.27%
% of Business Written by \$5M+ Cos.	40.41%	45.16%	95.38%	98.55%
LOSS ADJUSTMENT EXPENSES - ALL INSURERS:				
4a. Defense & Cost Containmnt Exp	\$15,435,511	\$6,655,356	\$243,041,591	\$232,420,684
4b. Adjusting & Other Exps Incurred	\$1,398,661	\$1,736,514	\$49,013,449	\$52,782,134
5. Total Loss Adjustment Exps:	\$16,834,173	\$8,391,869	\$292,055,039	\$285,202,818
LAE Ratio = (4a+4b)/(2)	51.94%	30.09%	44.00%	40.22%
Loss + LAE Ratio = (3+5)/(2)	148.13%	18.75%	94.48%	85.38%
UNDERWRITING EXPENSES - ALL INSURERS:				
6. Commissions & Brkrg Exps	\$2,690,284	\$2,759,659	\$45,027,981	\$40,265,932
7. Taxes, Licenses & Fees Inc'd	\$848,282	\$1,109,581	\$15,755,351	\$19,810,723
8. Other Acquisitions, Fld Sprvsns	\$1,109,090	\$1,086,613	\$16,872,513	\$20,964,663
9. General Expenses Incurred	\$1,037,881	\$920,854	\$51,850,437	\$56,923,301
10. Total Underwriting Expenses	\$5,685,537	\$5,876,707	\$129,506,282	\$137,964,619
Underwriting Exp Ratio = (10) / (2)	17.54%	21.07%	19.51%	19.46%
Combined Ratio = (3 + 5 + 10) / (2)	165.67%	39.82%	113.99%	104.84%
Net Underwriting Gain / (Loss)	(\$21,283,048)	\$16,784,760	(\$92,848,236)	(\$34,287,882)
= (EP - Loss - LAE - Exp)				

Notes: Defense and Cost Containment Expenses (DCCE) were formerly known as Allocated Loss Adjustment Expenses (ALAE).

Adjusting and Other Expenses (AOE) were formerly known as Unallocated Loss Adjustment Expenses (ULAE).

Strategic Planning, Policy & Research Branch

The Strategic Planning, Policy & Research Branch of the California Department of Insurance provides the public and insurance client groups with analysis of industry data and strategic policy research that will support a healthy and fair marketplace. This Branch consists of the Strategic Planning Office, the Policy Research Division, the Statistical Analysis Division, the Insurance Policy Initiatives Office and the Commissioner's Advisor on Disability Insurance and Health Care Issues. The Branch provides leadership in the development of the enterprise-wide organizational plan to support the Values, Vision, Mission, and Goals of the Department, tracks the Department's progress in meeting goals and objectives, and supports management initiatives in training and development. Additionally, the Branch coordinates the Department's involvement in the National Association of Insurance Commissioners' (NAIC) Gramm-Leach-Bliley Act (GLBA) Working Groups. The Commissioner's Advisor on Disability Insurance and Health Care Issues provides oversight on legislative and policy issues and coordinates the Department's regulatory efforts in the disability and health care insurance arenas.

STRATEGIC PLANNING OFFICE

Upon taking office in 2000, Commissioner Harry W. Low made the development of a Department-wide strategic plan a key initiative of his administration.

The Strategic Planning Office is charged with guiding the Department's management team in the continuing development and execution of an effective strategic plan. The 2002 Strategic Plan contains 98 objectives that support of the Values, Vision, Mission and Goals of the Department. To ensure that these objectives are accomplished in a timely manner, the Strategic Planning Office coordinates tracking efforts among the Department's thirteen branches and offices. Additionally, two branches are required to present updates on their Strategic Plan objectives to the Commissioner and the Executive Team at weekly executive meetings.

In addition to the execution of the Strategic Plan, this office is responsible for tracking other enterprise-wide priorities, such as legislation and regulations. To accomplish these goals and to foster a sense of productivity and teamwork, the Strategic Planning Office works to open the lines of communication between the Executive Office, the many organizational branches, and the 1,300+ employees of the Department.

On a regular basis, the Strategic Planning Office sponsors Executive and Management Team Off-Site Meetings, which provide a forum for discussion on departmental priorities, strategic planning issues, internal communication, budget, and legislative issues.

The Strategic Planning Office also is charged with developing a comprehensive internal communications report, and coordinating the department's transition effort to the next administration.

POLICY RESEARCH DIVISION

The Policy Research Division produces studies of proposed and existing public policies affecting the Department of Insurance, consumers and the insurance industry. The Division conducts long-term insurance policy and statistical research, including specialized economic studies that may guide the Department's regulatory and legislative agenda.

The Policy Research Division also collects and analyzes information to provide recommendations to the executive management team about emerging public policy issues. The Policy Research Division is responsible for complex data research, analysis, and reports that can provide the Department with a strong factual foundation upon which to support the decision-making process.

In 2003, the Policy Research Division completed the following reports and research notes:

- The Financial Performance of the Homeowners Insurance Industry in California
- An Annotated Bibliography of Selected Credit Scoring Literature
- A Selected Review of Credit Scoring Legislation
- Random Sampling of Closed Claims for Special Investigation Unit Audits
- Comments on CCC's Total Loss Valuation Methodology
- Comments on ISO's Sequential Analysis Method.

STATISTICAL ANALYSIS DIVISION

The Statistical Analysis Division collects, analyzes and reports market trend data. This data provides the Department with recent market information upon which to evaluate the conditions of various insurance lines of business. In addition, the Statistical Analysis Division collects and reports information and research on the insurance industry, market conditions and other issues related to the California insurance market.

The Statistical Analysis Division is a project-oriented unit that produces reports and consumer-oriented studies for the Department and the public. Various Department divisions use the databases, studies and programs created for these units, such as the Consumer Services and Market Conduct Branch, the Criminal Investigations Branch, the Rate Regulation Branch, and the Communications Office. In addition, the Statistical Analysis Division analyzes and develops legislation related to the collection of data by the Department of Insurance and how it can help support a healthy insurance marketplace and provide consumers with useful information.

The Statistical Analysis Division maintains computer systems to collect data, and conduct in-depth analysis on millions of data elements submitted by the insurance industry and other sources. These computer systems are used to evaluate, compare and interpret massive raw data and statistics and to maintain and update annual and semi-annual reports based on that data. The data provided by the Statistical Analysis Division is also used by the public, consumer groups, industry, the Legislature, the media, university students, teachers, and the Department's management team and employees.

1) DURING 2003, THE STATISTICAL ANALYSIS DIVISION DID EXTENSIVE ANALYSIS OF:

- Private Passenger Automobile Liability and Physical Damage Experience by Zip Code, as required by California Insurance Code Section 11628(a).
- Annual Private Passenger Automobile and Homeowners Premium Comparison surveys, in accordance with California Insurance Code Section 12959.
- Annual Consumer Complaint Ratio Study, in accordance with California Insurance Code Section 12921.1.
- Insurance Policies for the Holocaust Era Insurance Registry, as required by California Insurance Code Sections 13800-13807.
- Insurance policies for the Slavery Era Insurance Policy Registry, as required by California Insurance Codes Sections 13810-13813.
- Annual Long Term Care Insurance Consumer Rate & History Guide, as required by California Insurance Code Section 10234.6.
- Annual Long Term Care Insurance Experience Survey, in accordance with California Insurance Code Sections 10232.3 (h), 10234.86, 10234.95 (l), 10235.9.

- Medicare Supplement Insurance Consumer Rate Guide, in accordance with California Insurance Code Section 10192.20.
- Commissioner’s Report of Underserved Communities, in accordance with California Code of Regulations 2646.6
- Automobile Body Repair Inspection Data Call, as required by California Insurance Code Sections 1874.85 & 1874.86
- Accident & Health Covered Lives Data Call, conducted under the Insurance Commissioner’s general examination authority
- Title Insurance Basic Fee Survey, conducted under the authority of California Insurance Code 12959
- California Seismic Assessment Project, as required by California Insurance Code 10089.45
- Examination Under Oath Data Call, as required by California Insurance Code 2071.1 (b) & (c)

The Statistical Analysis Division also conducted several management-requested data collections during the year that support long-term insurance data trend analysis. For example, since 1996, the Division has collected premium and policy counts for personal earthquake coverage to be used by the Department and the California Earthquake Authority (CEA). In addition, the Division collected and analyzed personal property premiums and exposures broken down by policy form and coverage amounts, and provided this information to the National Association of Insurance Commissioners (NAIC) for their annual report.

2) SPECIAL PROJECTS REQUESTED BY EXECUTIVE STAFF/COMMISSIONER:

In addition to annual data calls, Statistical Analysis Division also conducts research and data collection for special projects. These special projects are a result of “hot topic” policy issues that the CDI executive staff faces throughout the year.

- **Personal Real Property Experience Study** — Performed at request of CDI Executive Staff. This was conducted in response to a question from Senator Speier on the frequency and severity of water damage and/or mold claims in California.
- **Loss Cost & Claim Frequency Study of Los Angeles & Alameda Counties** — Performed at request of CDI Executive Staff. Provided CDI Exec. Staff and Legal Div. with a report containing loss cost and claim frequency on private passenger auto by ZIP code in Los Angeles County and Alameda Counties.
- **AB 1401: HIPAA/Conversion Data Call** — Performed at request of CDI Executive Staff. Developed & collected HIPAA/Conversion plan information and related data per Assembly Bill 1401 (Thompson).
- **California Uninsured Motorist Rate Report & Website** — Performed at request of CDI Executive Staff. Calculated uninsured motorist rate by county and developed consumer website to distribute data & information.

3) RESEARCH CONSULTATION / DATABASE DEVELOPMENT:

At various times throughout the year, Statistical Analysis Division is requested by other branches to provide technical assistance in developing databases or assistance in conducting analyses of data. The following is a list of SAD's research consultation/database development activities during 2003:

- **Policy & Research Division's (PRD) Earthquake & Fire Data Call** — Assisted PRD with issues surrounding their Earthquake & Fire Data Call. Also provided research assistance in PRD's subsequent Market Concentration Index.
- **Office of Emergency Services** — Assisted Policy & Research Division and Consumer Communications Bureau in compiling personal property exposure data by ZIP code for delivery to OES.
- **Developed Database of Individual PPO Carriers** — developed for Health Insurance & Policy Advisor to assist with her future communications.
- **Developed Legislative Implementation Tracking Database** — developed for Legislative Office to facilitate tracking of 2003-2004 legislation affecting CDI.
- **Consultation Request from Department of Health Services (DHS)** — Statistical Analysis met with Department of Health Services to discuss technical support in regards to DHS data collection process under SB 686.
- **Automated Examination Letter Template for Field Claims Bureau (FCB)** — By request of FCB Bureau Chief, Statistical Analysis Division senior analyst developed electronic process for FCB's annual examination letters.

4) REQUEST FOR DATA / CONSUMER INQUIRIES RECEIVED FROM CDI CONSUMER HOTLINE:

At various times throughout the year, Statistical Analysis Division is requested to provide data by the public, and handles inquiries received by the CDI's Consumer Hotline.

With respect to data requests, Statistical Analysis Division fields requests for data from a wide spectrum of the public - from individual consumers, to other state & federal agencies, to university students & professors. **As of 2003, Statistical Analysis handled 54 requests for data.**

STATISTICAL TABLES

PART II

2003 ANNUAL REPORT *of the* INSURANCE COMMISSIONER



SUMMARY RECONCILIATION - 2003

Bonds Data not Included (000's omitted)

1) LIFE		
Life		11,839,079
Fraternal		124,513
	Total	11,963,592
2) ANNUITY		
Life		21,513,862
Fraternal		149,818
	Total	21,663,680
3a) ANNUITY DEPOSIT		
Life		5,177,997
3b) OTHER CONSIDERATIONS		
Life		8,043,845
4) DISABILITY		
Life		8,835,471
Property & Casualty		447,699
Fraternal		22,949
	Total	9,306,119
5) SURETY		
Financial Guaranty		457,235
Surety		532,663
Fidelity		130,080
Bonds		
	Total	1,119,978
6) ALLIED LINES		
Allied Lines		441,390
Multiple Peril Crop		157,369
	Total	598,759
7) OTHER LIABILITY		
Other		3,819,937
Products Liability		212,765
	Total	4,032,702

TABLE NO. 4**Direct Premiums Written - 2003**

Fraternal Data not Included (000's Omitted)

		Direct Premiums Written		Increase or Decrease	
		2003	2002	Amount	Percent
1) LIFE:					
	Life Premiums	11,839,079	11,720,846	118,233	1.01%
	Annuities	21,513,862	22,787,716	-1,273,854	-5.59%
	Annuity Deposit Funds	5,177,997	5,722,783	-544,786	-9.52%
	Other Considerations	8,043,845	7,067,068	976,777	13.82%
	Subtotal	46,574,783	47,298,413	-723,630	-0.28%
2) FIRE:		657,041	652,623	4,418	0.68%
	Earthquake	478,388	492,031	-13,643	-2.77%
	Allied Lines	598,759	590,707	8,052	1.36%
	MULTIPLE PERIL:				
	Farmowners	156,533	144,342	12,191	8.45%
	Homeowners	5,296,013	4,564,434	731,579	16.03%
	Commercial	4,029,787	3,568,227	461,560	12.94%
3) MARINE:					
	Ocean	233,478	218,823	14,655	6.70%
	Inland	1,329,763	1,239,717	90,046	7.26%
4) TITLE		3,336,797	2,551,409	785,388	30.78%
5) SURETY		1,119,978	1,049,780	70,198	6.69%
6) DISABILITY (Life and PC)		9,283,170	8,643,392	639,778	7.40%
7) LIABILITY:					
	Private Passenger Auto	10,430,575	9,475,441	955,134	10.08%
	Commercial Auto	2,069,346	1,932,942	136,404	7.06%
	Medical Malpractice	706,606	645,572	61,034	9.45%
	Other	4,032,702	3,867,222	165,480	4.28%
8) WORKERS' COMPENSATION		14,683,800	10,860,208	3,823,592	35.21%
9) BOILER AND MACHINERY		105,257	103,416	1,841	1.78%
10) BURGLARY		13,497	13,413	84	0.63%
11) CREDIT		79,115	78,937	178	0.23%
12) AUTO PHYSICAL DAMAGE:					
	Private Passenger	7,897,708	7,149,869	747,839	10.46%
	Commercial	739,907	733,095	6,812	0.93%
13) AIRCRAFT		230,408	199,440	30,968	15.53%
14) MORTGAGE GUARANTY		585,426	564,794	20,632	3.65%
15) MISCELLANEOUS		356,915	259,648	97,267	37.46%
16) FEDERAL FLOOD		116,744	109,176	7,568	6.93%
	Totals	115,142,496	107,007,071	8,135,425	7.60%

FRATERNAL CALIFORNIA DIRECT PREMIUMS WRITTEN - 2003 (000'S OMITTED)

Figures taken from Insurers 2003 Annual Statement - State Page

NAIC no.	Company Name	Life	Annuity	Disability	Report Total
Alien Insurers:					
58068	Independent Order of Foresters (The)	18,842	10,655	76	29,574
Total Alien Insurers: 1					
Total		18,842	10,655	76	29,574
California Insurers:					
57967	Luso-American Life Insurance Society	1,832	2,710	1	4,543
Total Domestic Insurers: 1					
Total		1,832	2,710	1	4,543
Foreign Insurers:					
56200	American Fraternal Union	18	0	0	18
57223	Baptist Life Association	56	3	0	59
56138	CSA Fraternal Life	25	162	0	187
56022	Catholic Family Life Insurance	390	454	5	848
56030	Catholic Knights	2	0	1	3
57487	Catholic Order of Foresters	128	46	0	174
57983	Croatian Catholic Union of USA	1	0	0	1
56634	Croatian Fraternal Union of America	109	5,029	5	5,143
57088	Degree of Honor Protective Association	92	2	0	94
56685	Greater Beneficial Union of Pittsburgh	6	2,815	0	2,821
56693	Greek Catholic Union of the U.S.A.	0	14	0	14
57770	Holy Family Society of U. S. A. (The)	633	0	0	633
56553	Hungarian Reformed Federation of Amer (The)	6	0	0	6
58033	Knights of Columbus	25,565	50	1,097	26,712
56758	Loyal Christian Benefit Association	10	73	0	83
57991	Mennonite Mutual Aid Association	116	822	837	1,775
57541	Modern Woodmen of America	7,916	6,679	9	14,603
57568	National Catholic Society of Foresters	19	25	0	45
56782	National Slovak Society of the Us of Amer	5	402	0	406
56375	North American Swiss Alliance	2	0	0	2
57320	Omaha Woodmen Life Insurance Society	4,837	890	44	5,772
56383	Order of United Commercial Travelers of Amer	253	0	219	472
58009	Police and Firemen's Insurance Association	152	9	172	334
57622	Polish Natl Alliance of the Us of North America	167	717	0	883
57630	Polish Roman Catholic Union of America	1	0	0	1
57649	Polish Women's Alliance of America	19	101	0	121
57657	Royal Neighbors of America	1,212	564	0	1,777
57673	Slovene National Benefit Society	159	1,251	1	1,411
57142	Sons of Norway	800	4,721	18	5,539
58181	Supreme Council of the Royal Arcanum	207	46	0	253
56014	Thrivent Financial for Lutherans	58,949	109,107	19,419	187,475
56006	Travelers Protective Assoc of America (The)	0	0	4	4
56456	US Letter Carriers' Mutual Benefit Assoc of and For the Natl Assoc of Letter Carriers	276	601	710	1,587
56413	United Transportation Union Ins Association	761	550	318	1,629
58017	Western Fraternal Life Association	39	0	0	39

Fraternal California Direct Premiums Written - 2003 *(continued)*

Figures taken from Insurers 2003 Annual Statement - State Page

NAIC no.	Company Name	Life	Annuity	Disability	Report Total
57010	William Penn Association	17	107	1	124
56170	Woman's Life Insurance Society	94	15	0	110
56499	Woodmen of the World	768	1,073	10	1,851
57290	Workmen's Benefit Fund of the Us of Amer	25	124	2	151
58084	Workmen's Circle (The)	1	0	0	17
Total Foreign Insurers: 40					
Total		103,838	136,453	22,873	263,164
Total Alien, California, and Foreign Insurers: 42					
Grand Total		124,513	149,818	22,949	297,280

TABLE NO. 1 - LIFE CALIFORNIA DIRECT PREMIUMS WRITTEN - 2003

Figures taken from Insurers 2003 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity Premiums	A & H Insurance Contract Funds	Deposit Type	Other	Report Total
Alien Insurers:							
80659	Canada Life Assurance Company (The)	32,422.52	6,674.48	34,228.91	3,575.61	0.00	76,901.52
80675	Crown Life Insurance Company	9,176.20	218.82	703.91	0.00	0.00	10,098.93
80705	Great-West Life Assurance Company (The)	3,152.50	0.00	1,951.99	0.00	0.00	5,104.49
84514	Industrial-Alliance Pacific Life Insurance Company	9,669.70	777.72	0.00	16,878.39	0.00	27,325.81
92673	Revios Reinsurance Canada Ltd.	0.00	0.00	0.00	0.00	0.00	0.00
80802	Sun Life Assurance Company of Canada	109,826.37	32.78	20,032.66	253.15	0.00	130,144.96
Total Alien Insurers: 6							
	Total	164,247.29	7,703.80	56,917.46	20,707.15	0.00	249,575.70
California Insurers:							
61182	Aurora National Life Assurance Company	15,877.60	0.00	0.00	-356.68	0.00	15,520.91
60256	Automobile Club of Southern California Life Ins Co	0.00	0.00	0.00	0.00	0.00	0.00
62825	BC Life & Health Insurance Company	34,235.93	0.00	1,393,452.05	0.00	0.00	1,427,687.99
68160	Balboa Life Insurance Company	778.41	0.00	3,459.44	0.00	0.00	4,237.86
61557	Blue Shield of California Life & Health Insurance Company	12,912.51	0.00	41,308.07	2,115.71	0.00	56,336.29
71331	CareAmerica Life Insurance Company	456.00	0.00	70.00	0.00	0.00	526.00
97853	Crocker Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
92444	Doctors' Life Insurance Company (The)	106.49	12.95	0.00	0.00	0.00	119.44
62154	Fremont Life Insurance Company	2.38	0.75	666.90	0.00	0.00	670.03
93521	General Fidelity Life Insurance Company	-7,299.47	0.00	-898.91	0.00	0.00	-8,198.38
66141	Health Net Life Insurance Company	2,838.28	0.00	485,898.32	0.00	0.00	488,736.60
64890	Investors Guaranty Life Insurance Company	6.72	0.00	0.00	0.00	0.00	6.72
60053	Kaiser Permanente Insurance Company	0.00	0.00	61,011.12	0.00	0.00	61,011.12
81620	MetLife Investors Insurance Company of California	3,453.69	207,740.73	14.69	281.00	0.00	211,490.11
67466	Pacific Life Insurance Company	400,273.01	51,783.73	5,223.20	72,043.84	604,250.38	1,133,574.16
81612	Pacific Union Assurance Company	143.23	0.00	0.00	0.00	0.00	143.23
60237	Premier Access Insurance Company	0.00	0.00	45,669.95	0.00	0.00	45,669.95
87017	Revios Reinsurance U.S. Inc.	0.00	0.00	0.00	0.00	0.00	0.00
73130	Rooney Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
79014	SafeHealth Life Insurance Company	0.00	0.00	24,442.94	0.00	0.00	24,442.94
71420	Sierra Health and Life Insurance Company, Inc.	0.00	0.00	278.67	0.00	0.00	278.67
77208	Sierra Pacific Life Insurance Company	-91.84	0.00	-4.22	0.00	0.00	-96.06
69566	Trans World Assurance Company	2,823.73	22.24	0.00	0.00	0.00	2,845.97
67423	UBS PaineWebber Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
11594	Washington Mutual Life Insurance Company of California, a stock insurer	0.00	0.00	0.00	0.00	0.00	0.00
Total California Insurers: 25							
	Total	466,516.65	259,560.40	2,060,592.24	74,083.87	604,250.38	3,465,003.55

Life California Direct Premiums Written - 2003 (continued)

Figures taken from Insurers 2003 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity Premiums	A & H Insurance Contract Funds	Deposit Type	Other	Report Total
Foreign Insurers:							
60879	American States Life Insurance Company	3,695.33	60.00	2.19	0.00	0.00	3,757.52
61140	American Travelers Assurance Company	0.00	0.00	0.00	0.00	0.00	0.00
60895	American United Life Insurance Company	7,245.26	86,171.87	1,872.39	585.20	0.00	95,874.72
68594	American-Amicable Life Insurance Company of Texas	5,004.95	90.55	0.00	0.00	0.00	5,095.50
61999	Americo Financial Life and Annuity Insurance Co	14,639.87	130,248.10	6.09	4,802.61	0.00	149,696.66
94471	Americom Life & Annuity Insurance Company	990.12	17,210.39	41.22	0.00	0.00	18,241.73
61301	Ameritas Life Insurance Corp.	7,330.96	1,127.48	38,585.80	6,135.14	0.00	53,179.37
97977	Ameritas Variable Life Insurance Company	13,741.33	13,400.01	0.00	225.54	0.00	27,366.88
72222	Amica Life Insurance Company	2,724.06	1,231.91	0.00	0.00	0.00	3,955.97
62421	Annuity & Life Reassurance America, Inc.	1,041.59	0.00	0.00	0.00	0.00	1,041.59
93661	Annuity Investors Life Insurance Company	0.00	60,607.00	0.00	1,926.16	0.00	62,533.15
85286	Anthem Alliance Health Insurance Co	42.16	0.00	72.57	0.00	0.00	114.73
61069	Anthem Life Insurance Company	3,806.25	0.00	8.20	0.00	0.00	3,814.45
71439	Assurity Life Insurance Company	2,480.15	1,700.80	2,113.80	305.06	0.00	6,599.81
84522	Auto Club Life Insurance Company	5,243.83	2,766.94	22.99	0.00	0.00	8,033.76
62898	Aviva Life Insurance Company	8,213.66	121,659.49	7.29	863.56	0.00	130,744.00
80985	BCS Life Insurance Company	1,523.61	0.00	363.31	17.11	0.00	1,904.03
61212	Baltimore Life Insurance Company (The)	4,499.89	0.60	2,426.93	0.00	0.00	6,927.42
61263	Bankers Life and Casualty Company	6,554.01	31,922.55	58,338.61	0.00	0.00	96,815.17
71900	Bankers National Life Insurance Company	1,881.09	3.07	2.86	6.09	0.00	1,893.10
94250	Banner Life Insurance Company	40,594.10	2.37	0.80	0.00	0.00	40,597.27
61395	Beneficial Life Insurance Company	29,217.45	29,305.11	55.77	0.65	0.00	58,578.97
62345	Berkshire Hathaway Life Ins Co of Nebraska	0.00	170.00	0.00	0.00	0.00	170.00
71714	Berkshire Life Insurance Co of America	13.12	0.00	214.63	0.00	0.00	227.75
90638	Best Life and Health Insurance Co	654.99	0.00	12,408.61	0.00	0.00	13,063.61
61476	Boston Mutual Life Insurance Company	4,749.41	0.00	4,382.78	0.00	0.00	9,132.19
61492	Business Men's Assurance Company of America	3,008.83	16,361.21	914.11	69.09	0.00	20,353.24
93432	C.M. Life Insurance Company	80,102.51	95,728.52	0.00	0.00	0.00	175,831.03
93629	CIGNA Life Insurance Company	0.00	4.99	0.00	0.00	0.00	4.99
74268	CNA Group Life Assurance Company	271.45	0.00	1,025.57	0.00	0.00	1,297.02
62626	CUNA Mutual Insurance Society	18,853.25	36,440.96	23,365.24	11.81	0.00	78,671.26
65749	CUNA Mutual Life Insurance Company	5,967.26	66,283.66	154.28	0.00	0.00	72,405.20
81060	Canada Life Insurance Company of America	641.30	9,672.64	0.00	0.00	0.00	10,313.95
61581	Capitol Life Insurance Company (The)	0.00	0.00	0.00	0.00	0.00	0.00
80799	Celtic Insurance Company	0.93	0.00	2,841.78	0.00	0.00	2,842.72
63541	Central Benefits National Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
61700	Central National Life Ins Co of Omaha (The)	43.12	0.00	30.11	0.02	0.00	73.25
61751	Central States Health & Life Co. of Omaha	3,596.96	0.00	1,220.93	0.03	0.00	4,817.92
61883	Central United Life Insurance Company	177.35	0.24	137.93	0.00	0.00	315.52
62383	Centurion Life Insurance Company	86.54	0.00	462.74	0.00	0.00	549.28
61808	Charter National Life Insurance Company	0.00	141.69	0.00	0.00	0.00	141.69
67164	Chase Life & Annuity Company	0.54	0.00	1.14	0.00	0.00	1.68
61832	Chesapeake Life Insurance Company (The)	185.37	223.71	446.48	0.48	0.00	856.03
76236	Cincinnati Life Insurance Company (The)	1,464.27	81.74	63.09	0.00	0.00	1,609.11
80322	Citicorp Life Insurance Company	80.37	23.99	90.18	284.36	0.00	478.90
70491	Clarica Life Insurance Company-U.S.	36,229.91	23,381.09	13.96	943.75	0.00	60,568.71
97071	Clarica Life Reinsurance Company	0.00	0.00	0.00	0.00	0.00	0.00
62049	Colonial Life & Accident Insurance Company	15,185.97	13.60	79,800.02	0.00	0.00	94,999.60
62065	Colonial Penn Life Insurance Company	12,318.99	0.00	728.34	0.00	0.00	13,047.33
84786	Colorado Bankers Life Insurance Company	3,577.11	2,010.96	450.40	22.03	0.00	6,060.49

Life California Direct Premiums Written - 2003 (continued)

Figures taken from Insurers 2003 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity Premiums	A & H Insurance Contract Funds	Deposit Type	Other	Report Total
Foreign Insurers:							
77720	Columbia Universal Life Insurance Company	1,646.62	1,113.32	6.29	0.00	0.00	2,766.23
76023	Columbian Life Insurance Company	2,307.45	0.00	52.43	0.00	0.00	2,359.88
62103	Columbian Mutual Life Insurance Company	356.20	0.00	0.38	0.00	0.00	356.58
99937	Columbus Life Insurance Company	15,411.74	269.94	27.51	0.00	0.00	15,709.18
62146	Combined Insurance Company of America	5,626.79	0.00	83,369.16	0.00	0.00	88,995.96
81426	Commercial Travelers Mutual Insurance Company	0.00	0.00	255.64	0.00	0.00	255.64
73504	Congress Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
62308	Connecticut General Life Insurance Company	89,163.70	16,449.43	587,680.72	544,323.88	0.00	1,237,617.72
60682	Conseco Annuity Assurance Company	2,812.99	14,330.24	472.71	0.00	0.00	17,615.94
78174	Conseco Health Insurance Co	165.90	0.00	15,229.97	0.00	0.00	15,395.87
65900	Conseco Life Insurance Company	79,062.15	904.22	501.78	2.22	0.00	80,470.37
76325	Conseco Senior Health Insurance Co	296.86	0.30	35,321.04	0.00	0.00	35,618.20
62359	Constitution Life Insurance Company	265.70	0.00	34.35	0.00	0.00	300.05
71730	Continental American Insurance Company	142.58	0.00	186.54	0.00	0.00	329.13
62413	Continental Assurance Company	27,075.26	943.95	13,598.70	4,585.63	0.00	46,203.54
71404	Continental General Insurance Company	194.64	75.85	1,822.74	0.00	0.00	2,093.23
81973	Coventry Health and Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
62634	Delaware American Life Insurance Company	447.97	0.00	482.11	0.00	0.00	930.07
81396	Delta Dental Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
78611	EBPLife Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
90670	ERC Life Reinsurance Corporation	0.00	0.00	0.00	0.00	0.00	0.00
94285	Empire General Life Assurance Corporation	41,383.56	0.00	0.00	0.00	0.00	41,383.56
84174	Employees Life Company (Mutual)	17.43	18,651.50	0.15	14,431.66	0.00	33,100.73
62928	Employers Modern Life Company	1,882.71	860.54	323.76	29.99	0.00	3,097.00
68276	Employers Reassurance Corporation	0.00	0.00	0.00	0.00	0.00	0.00
62944	Equitable Life Assurance Society of the US (The)	195,567.43	841,284.58	12,426.32	18.89	27,499.76	1,076,796.99
62979	Equitable Life Insurance Company of Iowa	5,060.72	8,529.74	86.54	0.00	0.00	13,677.00
62880	Equitable of Colorado, Inc. (The)	2,305.44	0.00	0.00	0.00	0.00	2,305.44
62510	Equitrust Life Insurance Company	11.70	94.24	0.00	0.00	0.00	105.94
77968	Family Heritage Life Ins Co of America	0.00	0.00	528.92	0.00	0.00	528.92
63053	Family Life Insurance Company	7,448.60	166.18	51.94	0.00	0.00	7,666.72
74004	Family Service Life Insurance Company	90.11	0.00	0.00	0.00	0.00	90.11
63177	Farmers New World Life Insurance Company	191,554.38	49,631.02	2,632.12	40,848.24	0.00	284,665.76
67695	Federal Home Life Insurance Company	2,034.67	178.33	2,378.62	0.00	0.00	4,591.62
63207	Federal Kemper Life Assurance Company	45,748.50	311.90	0.00	0.00	0.00	46,060.40
63223	Federal Life Insurance Company (Mutual)	2,465.87	187.98	65.36	26.93	0.00	2,746.1
63258	Federated Life Insurance Company	4,294.33	1,139.70	1,568.00	0.00	0.00	7,002.03
93696	Fidelity Investments Life Insurance Company	1,343.80	103,046.10	0.00	7,549.36	0.00	111,939.26
63290	Fidelity Life Assoc, A Mutual Legal Reserve Co	5,652.41	0.00	0.00	0.00	0.00	5,652.41
92908	Fidelity Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
71870	Fidelity Security Life Insurance Company	2,286.62	679.21	19,306.58	0.00	0.00	22,272.41
63274	Fidelity and Guaranty Life Insurance Company	43,863.38	209,271.31	0.00	7,051.42	0.00	260,186.12
71455	Financial American Life Insurance Co	0.00	0.00	0.00	0.00	0.00	0.00
98213	Financial Benefit Life Insurance Company	0.25	733.47	0.00	0.00	0.00	733.71
69140	First Allmerica Financial Life Insurance Company	1,980.27	56.04	144.87	15.04	0.00	2,196.21
63401	First Colony Life Insurance Company	157,620.56	42,517.59	23.21	8,314.54	0.00	208,475.89
64696	First Continental Life & Accident Insurance Co.	1.87	0.00	0.00	0.00	0.00	1.87
90328	First Health Life & Health Insurance Co	23.70	0.00	4,894.54	0.00	0.00	4,918.24
63495	First Investors Life Insurance Company	1,121.28	652.22	0.14	0.00	0.00	1,773.64
67652	First Penn-Pacific Life Insurance Company	40,730.16	2,766.59	7.62	0.00	0.00	43,504.37

Life California Direct Premiums Written - 2003 (continued)

Figures taken from Insurers 2003 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity Premiums	A & H Insurance Contract Funds	Deposit Type	Other	Report Total
Foreign Insurers:							
77984	First Variable Life Insurance Company	1,713.51	93.35	0.00	0.00	0.00	1,806.87
79677	Forethought Life Assurance Company	0.16	0.00	0.00	0.00	0.00	0.16
91642	Forethought Life Insurance Company	78,969.17	2.16	0.00	0.00	0.00	78,971.32
71129	Fort Dearborn Life Insurance Company	6,716.81	1,639.13	3,037.82	0.00	0.00	11,393.76
70408	Fortis Benefits Insurance Company	73,880.80	5,008.82	115,841.44	15,127.46	0.00	209,858.52
69477	Fortis Insurance Company	2,857.24	0.00	22,546.76	108.09	0.00	25,512.09
80926	GE Group Life Assurance Company	14,348.79	0.00	57,354.41	0.00	0.00	71,703.21
65536	GE Life and Annuity Assurance Company	15,830.30	176,821.07	10,128.98	0.00	0.00	202,780.35
63657	Garden State Life Insurance Company	2,994.80	0.00	14.10	0.00	0.00	3,008.91
86258	General & Cologne Life Re of America	0.00	0.00	0.00	0.00	0.00	0.00
63665	General American Life Insurance Company	110,223.44	287.24	3,900.71	32,448.08	0.00	146,859.46
70025	General Electric Capital Assurance Company	12,350.19	75,687.37	140,511.81	2,789.92	100,000.00	331,339.2
70939	Gerber Life Insurance Company	13,980.53	0.00	10,934.39	0.00	0.00	24,914.92
70092	Glenbrook Life and Annuity Company	35,198.82	228,673.64	0.00	0.00	0.00	263,872.46
91472	Globe Life and Accident Insurance Company	25,418.28	1.09	1,697.66	0.00	0.00	27,117.03
62286	Golden Rule Insurance Company	4,665.25	6,635.29	1,003.08	0.00	0.00	12,303.61
63967	Government Personnel Mutual Life Insurance Company	6,784.75	225.82	25.36	0.00	0.00	7,035.93
62200	Great American Life Assurance Company	0.00	0.00	0.00	0.00	0.00	0.00
63312	Great American Life Insurance Company	22,135.48	79,989.04	2,190.18	0.00	0.00	104,314.70
90212	Great Southern Life Insurance Company	10,023.46	10,182.81	166.53	1,883.75	0.00	22,256.54
71480	Great Western Insurance Company	15,145.58	0.00	0.00	0.00	0.00	15,145.58
68322	Great-West Life & Annuity Insurance Company	26,858.51	619,829.21	90,956.77	12,896.80	0.00	750,541.29
64211	Guarantee Trust Life Insurance Company	4,183.19	0.77	26,765.52	305.47	0.00	31,254.95
64238	Guaranty Income Life Insurance Company	16.99	3,968.99	0.77	0.00	0.00	3,986.74
78778	Guardian Insurance & Annuity Company, Inc. (The)	6,361.91	199,413.00	0.00	0.00	585.47	206,360.38
64246	Guardian Life Insurance Company of America (The)	130,712.02	2,736.65	313,001.63	0.00	0.00	446,450.29
92711	HCC Life Insurance Company	2,195.62	120.12	29,697.52	0.00	0.00	32,013.25
88340	Hannover Life Reassurance Company of America	0.00	0.00	0.00	0.00	0.00	0.00
60348	Hart Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
93505	Hartford International Life Reassurance Corp	0.00	0.00	0.00	0.00	0.00	0.00
88072	Hartford Life Insurance Company	36,688.09	22,394.94	36,901.94	272,258.96	1,099,781.17	1,468,025.10
70815	Hartford Life and Accident Insurance Company	62,898.17	1.88	103,130.98	0.00	11.80	166,042.83
71153	Hartford Life and Annuity Insurance Company	93,867.00	2,859.40	245.41	9,090.78	1,216,866.96	1,322,929.55
78972	Healthy Alliance Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
64394	Heritage Life Insurance Company	0.00	0.00	-0.01	0.00	0.00	-0.01
93440	Highmark Life Insurance Company	3,807.14	0.00	11,974.85	0.00	0.00	15,782.00
64467	Home Owners Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
64505	Homesteaders Life Company	21,746.73	272.98	0.00	0.00	0.00	22,019.71
64513	Horace Mann Life Insurance Company	2,915.74	4,734.15	121.43	0.00	0.00	7,771.31
93777	Household Life Insurance Company	-3,487.00	0.00	5,256.04	0.00	0.00	1,769.05
73288	Humana Insurance Company	1,046.21	0.00	37,140.09	0.00	0.00	38,186.29
70580	HumanaDental Insurance Company	356.73	143.92	30,385.57	0.00	0.00	30,886.23
65005	IDS Life Insurance Company	104,398.54	411,892.22	33,412.32	1,961.74	0.00	551,664.82
76953	ING Insurance Company of America	0.00	8.05	0.00	0.00	0.00	8.05
86509	ING Life Insurance and Annuity Company	28,144.97	687,489.49	62.16	3,280.66	127,777.83	846,755.09
80942	ING USA Annuity and Life Insurance Company	33.06	434,490.42	0.00	0.00	0.00	434,523.47
97764	IdeaLife Insurance Company	660.44	2.08	9.28	4.50	0.00	676.29
64580	Illinois Mutual Life Insurance Company	84.07	130.80	177.74	2.07	0.00	394.69
64602	Independence Life and Annuity Company	0.00	0.00	0.00	0.00	0.00	0.00
64645	Indianapolis Life Insurance Company	47,686.29	1,812.64	280.08	602.57	0.00	50,381.57

Life California Direct Premiums Written - 2003 (continued)

Figures taken from Insurers 2003 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity Premiums	A & H Insurance Contract Funds	Deposit Type	Other	Report Total
Foreign Insurers:							
81779	Individual Assurance Co, Life, Health & Accident	-0.56	0.00	56.40	0.00	0.00	55.84
74780	Integrity Life Insurance Company	0.83	26,888.15	0.00	1,689.23	0.00	28,578.21
64939	Investors Insurance Corporation	17.06	189,424.70	0.00	0.00	0.00	189,441.76
63487	Investors Life Insurance Company of North America	3,204.16	1,320.73	36.96	56.41	0.00	4,618.26
93610	Investors Partner Life Insurance Company	370.19	0.00	0.00	0.00	0.00	370.19
65056	Jackson National Life Insurance Company	79,471.02	963,729.37	0.00	0.00	0.00	1,043,200.39
64017	Jefferson National Life Insurance Company	2,315.04	8,420.45	162.15	1,488.52	0.00	12,386.16
70254	Jefferson Pilot Financial Insurance Company	92,104.58	3,536.37	53,228.15	0.00	0.00	148,869.10
62057	Jefferson Pilot LifeAmerica Insurance Company	71.69	2,854.52	23.75	0.00	0.00	2,949.96
67865	Jefferson-Pilot Life Insurance Company	99,459.07	51,094.98	50.54	0.00	0.00	150,604.59
65080	John Alden Life Insurance Company	1,577.26	29.58	1,400.99	0.00	48.57	3,056.40
65099	John Hancock Life Insurance Company	75,795.21	15,905.54	46,467.45	0.00	221,877.87	360,046.06
90204	John Hancock Variable Life Insurance Company	179,905.29	0.00	0.00	0.00	46,898.62	226,803.91
65110	Kanawha Insurance Company	15.54	0.00	2,698.79	0.00	0.00	2,714.32
65129	Kansas City Life Insurance Company	11,872.77	1,996.62	233.04	4,644.57	0.00	18,747.00
90557	Kemper Investors Life Insurance Company	26,744.02	61,330.78	10.79	0.00	0.00	88,085.59
90344	Keystone State Life Insurance Company	13.99	0.00	0.00	0.00	0.00	13.99
65242	Lafayette Life Insurance Company (The)	11,973.07	19,943.26	170.26	1,391.05	0.00	33,477.63
68543	Liberty Bankers Life Insurance Company	0.14	4,879.12	0.00	0.00	0.00	4,879.26
65315	Liberty Life Assurance Company of Boston	24,271.17	809.00	70,682.13	0.00	0.00	95,762.29
65323	Liberty Life Insurance Company	1,996.78	1.00	11,063.11	2.07	0.00	13,062.96
65331	Liberty National Life Insurance Company	8,289.49	1.91	97.60	0.00	0.00	8,389.00
65498	Life Insurance Company of North America	107,230.45	0.00	116,614.19	0.00	0.00	223,844.64
65528	Life Insurance Company of the Southwest	21,807.22	142,773.34	2.02	269.68	0.00	164,852.26
64130	Life Investors Insurance Company of America	20,724.35	9,656.12	38,243.42	67.70	0.00	68,691.59
94188	LifeWise Assurance Company	27.54	0.00	7.95	0.00	0.00	35.50
65595	Lincoln Benefit Life Company	122,620.56	252,200.15	19,531.25	8,371.08	0.00	402,723.03
65668	Lincoln Direct Life Insurance Co.	1,203.26	3.06	0.01	9.30	0.00	1,215.63
65927	Lincoln Heritage Life Insurance Co	22,419.42	236.32	10.89	0.00	0.00	22,666.64
69833	Lincoln Memorial Life Insurance Co	1,151.72	0.00	0.00	0.00	0.00	1,151.72
65676	Lincoln National Life Insurance Company (The)	301,857.92	813,959.92	3,624.52	0.00	0.00	1,119,442.36
76694	London Life Reinsurance Company	0.00	0.00	1.03	0.00	0.00	1.03
65722	Loyal American Life Insurance Company	214.46	15,416.89	1,128.74	0.00	0.00	16,760.09
97055	MEGA Life and Health Insurance Company (The)	1,462.44	169.90	83,768.52	5.65	0.00	85,406.51
86126	MEMBERS Life Insurance Company	431.33	0.00	0.31	0.00	0.00	431.64
85561	MIC Life Insurance Corporation	2.50	0.00	32.53	0.00	0.00	35.03
74209	MMA Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
70416	MML Bay State Life Insurance Company	12,894.29	2.00	0.00	0.00	0.00	12,896.29
78077	MONY Life Insurance Company of America	47,172.75	59,763.13	0.00	0.00	0.00	106,935.89
66427	MTL Insurance Company	5,476.77	1,079.76	60.18	562.88	0.00	7,179.60
65781	Madison National Life Insurance Company, Inc.	1,032.27	668.01	607.35	0.00	0.00	2,307.62
65870	Manhattan Life Insurance Company (The)	1,708.23	0.00	0.00	0.00	0.00	1,708.23
67083	Manhattan National Life Insurance Company	7,937.66	10.11	0.00	0.00	0.00	7,947.78
65838	Manufacturers Life Ins Co (U.S.A.) (The)	268,202.81	1,616,183.86	13.98	2,371.99	0.00	1,886,772.64
87793	Manufacturers Life Ins Co of America (The)	0.00	0.00	0.00	0.00	0.00	0.00
71072	Marquette National Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
80896	Massachusetts Casualty Insurance Company	0.00	0.00	6,800.25	0.00	0.00	6,800.25
65935	Massachusetts Mutual Life Insurance Company	287,563.77	76,538.89	36,469.29	428.56	658,904.24	1,059,904.74
87750	Mayflower National Life Insurance Company	8,099.47	0.00	0.00	0.00	0.00	8,099.47
69515	MedAmerica Insurance Company	0.00	0.00	447.89	0.00	0.00	447.89

Life California Direct Premiums Written - 2003 (continued)

Figures taken from Insurers 2003 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity Premiums	A & H Insurance Contract Funds	Deposit Type	Other	Report Total
Foreign Insurers:							
63762	Medco Containment Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
74217	Medical Savings Insurance Company	4.47	0.00	3,279.92	0.00	0.00	3,284.39
71471	Medico Life Insurance Company	80.17	0.10	2,881.88	0.00	0.00	2,962.15
65951	Merit Life Insurance Co.	3,169.08	0.00	4,972.52	0.00	0.00	8,141.60
79022	Merrill Lynch Life Insurance Company	3,716.30	93,066.58	0.00	0.00	0.00	96,782.88
93513	MetLife Investors Insurance Company	166.51	3,041.50	0.00	0.00	0.00	3,208.01
61050	MetLife Investors USA Insurance Company	1,396.36	366,681.57	0.00	0.00	0.00	368,077.93
86428	Metropolitan Insurance and Annuity Company	10,950.83	194.88	0.00	0.00	0.00	11,145.70
65978	Metropolitan Life Insurance Company	572,655.85	306,935.49	390,220.00	150,000.00	494,413.85	1,914,225.18
97136	Metropolitan Tower Life Insurance Company	124.96	0.00	0.00	0.00	0.00	124.96
66001	Mid-Continent Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
66087	Mid-West National Life Ins Co of Tennessee	2,418.55	126.80	56,195.07	0.49	0.00	58,740.91
66044	Midland National Life Insurance Company	37,398.13	312,709.67	-1.45	1,854.91	0.00	351,961.26
66109	Midwestern United Life Insurance Company	435.98	0.41	0.00	0.00	0.00	436.39
93742	Ministers Life Insurance Company (The)	327.19	1.20	1.81	0.00	0.00	330.21
66168	Minnesota Life Insurance Company	104,992.52	29,710.70	23,441.41	11,742.32	46,082.04	215,968.99
93726	Mission Life Insurance Company of America	951.91	0.00	0.00	0.00	0.00	951.91
66265	Monarch Life Insurance Company	422.66	0.60	4,155.91	0.00	0.00	4,579.17
66281	Monumental Life Insurance Company	23,203.79	17,918.93	33,403.00	7,158.61	13,838.21	95,522.55
66370	Mony Life Insurance Company	29,138.62	958.32	5,812.71	0.00	0.00	35,909.66
66346	Munich American Reassurance Company	0.00	0.00	0.00	0.00	0.00	0.00
31119	Mutual Protective Insurance Company	0.00	0.00	1,665.96	0.00	0.00	1,665.96
66419	Mutual Service Life Insurance Company	1,772.61	643.35	18.05	0.00	463.12	2,897.13
88668	Mutual of America Life Insurance Company	899.75	292.42	517.37	0.00	85,364.59	87,074.12
71412	Mutual of Omaha Insurance Company	0.00	0.00	56,311.98	0.00	0.00	56,311.98
97241	NGL American Life Insurance Company	336.76	1.84	1.17	0.00	0.00	339.77
81353	NYLIFE Insurance Company of Arizona	11,827.82	0.00	0.00	0.00	0.00	11,827.82
61409	National Benefit Life Insurance Company	3,216.56	0.00	164.42	0.00	0.00	3,380.98
66540	National Farmers Union Life Insurance Company	1,666.47	2.01	0.00	2.13	0.00	1,670.61
90956	National Financial Insurance Company	0.00	0.00	675.02	0.00	0.00	675.02
98205	National Foundation Life Insurance Company	27.39	0.00	1,456.07	0.00	0.00	1,483.47
66583	National Guardian Life Insurance Company	4,177.83	497.24	11.42	0.00	0.00	4,686.49
82538	National Health Insurance Company	1.54	18,229.68	1,099.43	0.00	0.00	19,330.65
66680	National Life Insurance Company	49,073.51	15,258.88	5,024.01	0.00	0.00	69,356.41
87963	National Teachers Associates Life Ins Co	0.53	0.00	7,980.72	0.00	0.00	7,981.25
66850	National Western Life Insurance Company	1,096.71	206,227.14	0.00	3,047.11	31.57	210,402.52
66869	Nationwide Life Insurance Company	167,029.95	11,840.14	119,430.74	0.00	1,116,459.96	1,414,760.78
68225	Nationwide Life Insurance Company of America	44,422.69	112.32	262.46	3,485.25	0.00	48,282.72
92657	Nationwide Life and Annuity Insurance Company	9,942.77	65.49	0.00	0.00	205,927.03	215,935.29
91626	New England Life Insurance Company	40,584.18	69,350.03	2,506.15	0.00	0.00	112,440.35
78743	New Era Life Insurance Company	5.46	3.24	4.26	0.93	0.00	13.90
69698	New Era Life Insurance Company of the Midwest	61.39	23.11	0.00	17.70	0.00	102.20
66915	New York Life Insurance Company	533,099.45	51,328.17	48,199.38	3,826.23	188,236.48	824,689.71
91596	New York Life Insurance and Annuity Corporation	245,932.79	472,428.75	0.00	0.00	0.00	718,361.54
97705	New York Life and Health Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
81264	Nippon Life Insurance Company of America	1,564.57	0.00	56,701.35	0.00	0.00	58,265.93
66974	North American Company for Life and Health Ins	49,521.00	98,627.15	11.32	870.69	0.00	149,030.15
67032	North Carolina Mutual Life Insurance Company	-50.84	0.00	481.38	0.00	0.00	430.54
67059	North Coast Life Insurance Company	2,299.09	260.13	0.79	0.00	0.00	2,560.01
69000	Northwestern Long Term Care Insurance Company	0.00	0.00	3,206.26	0.00	0.00	3,206.26

Life California Direct Premiums Written - 2003 (continued)

Figures taken from Insurers 2003 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity Premiums	A & H Insurance Contract Funds	Deposit Type	Other	Report Total
Foreign Insurers:							
67091	Northwestern Mutual Life Insurance Company (The)	539,325.23	34,057.30	58,494.07	311.43	618.09	632,806.12
63444	Nutmeg Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
67148	Occidental Life Ins Co of North Carolina	1,923.58	16.65	1,472.48	0.00	0.00	3,412.71
89206	Ohio National Life Assurance Corporation	21,335.01	379.21	2,581.05	0.00	0.00	24,295.27
67172	Ohio National Life Insurance Company (The)	4,274.80	164,657.26	1,184.31	12,615.60	3,897.33	186,629.31
67180	Ohio State Life Insurance Company (The)	5,535.11	3.86	7.58	564.32	0.00	6,110.87
67199	Old American Insurance Company	2,610.46	0.00	445.20	0.00	0.00	3,055.66
67261	Old Republic Life Insurance Company	4,663.29	0.00	1,081.88	0.00	0.00	5,745.17
76007	Old United Life Insurance Company	0.40	0.00	0.00	0.00	0.00	0.40
76791	Old West Annuity & Life Insurance Company	0.00	21,818.09	0.00	2,781.80	0.00	24,599.89
88099	Optimum Re Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
76112	Oxford Life Insurance Company	2,682.23	4,363.83	170.83	0.00	0.00	7,216.89
67393	Ozark National Life Insurance Company	194.75	3.34	2.76	0.00	0.00	200.85
93548	PHL Variable Insurance Company	13,346.12	80,855.72	0.00	475.75	0.00	94,677.59
84506	PacifiCare Life Assurance Company	13.15	0.00	0.00	0.00	0.00	13.15
70785	PacifiCare Life and Health Insurance Company	4,056.70	0.00	232,824.84	0.00	0.00	236,881.53
64343	Pacific Guardian Life Insurance Company, Limited	8,914.72	380.14	48.58	550.04	0.00	9,893.47
97268	Pacific Life & Annuity Company	8,129.93	82.83	59,250.07	0.00	0.00	67,462.83
93459	Pan-American Assurance Company	7,211.83	0.00	0.00	0.00	0.00	7,211.83
67539	Pan-American Life Insurance Company	1,301.06	108.07	7,741.87	0.00	0.00	9,151.01
93564	Paragon Life Insurance Company	15,694.60	0.00	0.00	0.00	0.00	15,694.60
60003	Park Avenue Life Insurance Company	1,920.90	0.00	0.00	0.00	0.00	1,920.90
64688	PartnerRe Life Insurance Company of the U.S.	0.00	0.00	0.00	0.00	0.00	0.00
67598	Paul Revere Life Insurance Company (The)	1,599.59	0.00	54,765.17	88.92	0.00	56,453.67
67601	Paul Revere Variable Annuity Ins Co (The)	441.55	0.00	0.00	18,339.59	0.00	18,781.14
67636	Peninsular Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
69337	Penn Diversified Insurance and Annuity Company	0.00	0.00	0.00	0.00	0.00	0.00
93262	Penn Insurance and Annuity Company (The)	1,781.53	48.46	0.00	37.46	138.69	2,006.13
67644	Penn Mutual Life Insurance Company (The)	39,458.84	1,179.95	1,902.23	964.39	30,322.93	73,828.04
63282	Penn Treaty Network America Insurance Company	228.80	0.57	46,009.85	0.00	0.00	46,239.22
67660	Pennsylvania Life Insurance Company	1,415.02	1,061.37	4,826.38	0.00	0.00	7,302.77
66605	Peoples Benefit Life Insurance Company	13,701.25	64,059.55	6,208.96	0.91	0.00	83,970.68
67784	Philadelphia American Life Insurance Company	11.66	0.00	19.15	0.00	0.00	30.81
67814	Phoenix Life Insurance Co	50,555.65	1,121.28	543.52	15,841.36	0.00	68,061.81
69647	Phoenix National Insurance Co	339.71	10.78	0.16	0.00	0.00	350.65
72125	Physicians Life Insurance Company	17,314.59	13,823.93	3.50	603.11	0.00	31,745.12
80578	Physicians Mutual Insurance Company	0.00	0.00	11,451.41	0.00	0.00	11,451.41
67873	Pioneer American Insurance Company	588.32	4.01	0.00	0.00	0.00	592.33
67911	Pioneer Mutual Life Insurance Company	8,732.82	498.52	0.00	44.63	0.00	9,275.97
67946	Pioneer Security Life Insurance Company	84.52	1.32	0.00	0.00	0.00	85.84
68039	Presidential Life Insurance Company	1,139.39	8,599.64	119.85	1,512.19	0.00	11,371.06
65919	Primerica Life Insurance Company	204,752.31	297.88	152.25	0.00	0.00	205,202.45
61271	Principal Life Insurance Company	129,076.86	95,652.04	193,537.26	1,315,005.06	4,427.93	1,737,699.15
68047	Professional Insurance Company	35.15	0.00	2,607.73	0.00	0.00	2,642.88
68136	Protective Life Insurance Company	58,910.84	15,885.05	2,108.52	7,500.00	0.00	84,404.41
88536	Protective Life and Annuity Insurance Co	54.95	0.00	0.19	0.00	0.00	55.14
73474	Provantis Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
67903	Provident American Life & Health Insurance Company	28.55	0.00	884.09	0.00	0.00	912.64
68195	Provident Life and Accident Insurance Company	21,349.84	0.00	105,790.07	0.00	0.00	127,139.92
70866	Provident National Assurance Company	0.00	27.20	0.00	0.00	0.00	27.20

Life California Direct Premiums Written - 2003 (continued)

Figures taken from Insurers 2003 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity Premiums	A & H Insurance Contract Funds	Deposit Type	Other	Report Total
Foreign Insurers:							
70750	Providentmutual Life and Annuity Co of America	733.75	1,003.91	0.00	0.00	0.00	1,737.66
79227	Pruco Life Insurance Company	116,972.24	107,789.85	0.00	1,179.56	0.00	225,941.65
68241	Prudential Insurance Company of America (The)	433,055.25	374,751.81	71,446.88	24,138.63	1,134,828.77	2,038,221.34
66133	Prudential Select Life Ins Co of America	0.00	0.00	0.00	0.00	0.00	0.00
68284	Pyramid Life Insurance Company (The)	42.44	0.00	191.67	0.00	0.00	234.11
93572	RGA Reinsurance Company	0.00	0.00	0.00	0.00	0.00	0.00
65765	Reassure America Life Insurance Co	43,371.22	421.21	23,469.04	0.00	0.00	67,261.46
67105	ReliaStar Life Insurance Company	147,503.85	210,095.69	44,767.00	23,711.17	0.00	426,077.71
61360	ReliaStar Life Insurance Company of New York	6,472.60	50.46	1,591.07	0.00	0.00	8,114.13
68357	Reliable Life Insurance Company (The)	83.76	0.00	1.87	0.00	0.00	85.63
72613	Reliance Life Insurance Company	-144.93	0.00	-2.85	0.00	0.00	-147.78
68381	Reliance Standard Life Insurance Company	39,804.29	13,091.64	53,075.00	0.00	0.00	105,970.93
68446	Republic-Vanguard Life Insurance Company	83.24	-6.35	19.39	0.00	0.00	96.29
61506	Resource Life Insurance Company	162.63	0.00	206.27	0.00	0.00	368.89
60183	S.USA Life Insurance Company, Inc.	1.65	0.00	0.00	0.00	0.00	1.65
68608	SAFECO Life Insurance Company	14,730.05	592,933.96	39,912.11	14,952.92	0.00	662,529.05
90581	SAFECO National Life Insurance Company	53.34	0.00	0.00	0.00	0.00	53.34
93246	Sage Life Assurance of America, Inc.	0.00	0.00	0.00	0.00	369.64	369.64
87572	Scottish Re (U.S.), Inc.	0.00	0.00	0.00	0.00	0.00	0.00
69914	Sears Life Insurance Company	3,579.66	0.00	9,390.70	0.00	0.00	12,970.36
68675	Security Benefit Life Insurance Company	2,677.65	126,457.12	0.00	65,000.00	0.00	194,134.76
68764	Security Financial Life Insurance Co.	5,243.69	301.04	673.24	1,238.67	0.00	7,456.63
68721	Security Life Insurance Company of America	4,031.62	6.32	13,104.85	0.00	0.00	17,142.79
68713	Security Life of Denver Insurance Company	118,833.59	13.56	0.00	800,000.00	11,700.00	930,547.15
68772	Security Mutual Life Insurance Company of New York	2,305.31	1,202.55	287.42	1.89	0.00	3,797.17
69485	Security National Life Insurance Company	335.53	86.27	8.72	3.29	0.00	433.81
68802	Sentinel Security Life Insurance Company	2,296.13	0.00	0.00	0.77	0.00	2,296.90
68810	Sentry Life Insurance Company	2,123.12	10,329.41	344.81	2.46	0.00	12,799.80
80586	Servus Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
68950	Southland Life Insurance Company	57,274.96	24.17	15.13	0.00	0.00	57,314.26
91391	Southwestern Life Insurance Company	7,402.05	1.21	24.45	15.13	0.00	7,442.85
69019	Standard Insurance Company	73,804.91	21,483.39	155,254.47	196.46	80,963.76	331,702.99
69051	Standard Life Insurance Company of Indiana	623.43	43,648.11	0.00	37,237.58	0.00	81,509.11
86355	Standard Life and Accident Insurance Company	2,418.20	234.86	10,521.29	0.00	0.00	13,174.34
69078	Standard Security Life Ins Co of New York	11.00	0.00	27,287.59	0.00	0.00	27,298.59
94498	State Farm Annuity and Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
69108	State Farm Life Insurance Company	265,004.35	53,984.58	0.00	74.52	0.00	319,063.45
69116	State Life Insurance Company (The)	4,746.05	1,060.92	3,741.33	0.00	0.00	9,548.30
89184	Sterling Investors Life Insurance Company	460.04	8.18	0.00	0.00	0.00	468.22
65021	Stonebridge Life Insurance Company	20,811.61	0.00	61,291.15	0.00	0.00	82,102.76
79065	Sun Life Assurance Company of Canada (U.S.)	20,023.29	370,884.80	0.00	2,437.20	0.00	393,345.30
69256	SunAmerica Life Insurance Company	9,437.32	6,012.66	50.01	0.00	0.00	15,499.98
69272	Sunset Life Insurance Company of America	14,192.34	80.00	4.48	1,221.17	0.00	15,498.00
69310	Surety Life Insurance Company	23,275.13	331.84	36.69	0.00	0.00	23,643.66
82627	Swiss Re Life & Health America Inc.	860.50	0.00	124.93	0.00	0.00	985.43
69345	Teachers Ins and Annuity Association of America	25,311.37	360,354.63	5,446.80	8,785.95	0.00	399,898.75
69604	Templeton Funds Annuity Company	0.00	0.00	0.00	0.00	0.00	0.00
69396	Texas Life Insurance Company	1,168.38	0.00	0.00	0.00	0.00	1,168.38
97721	Thrivent Life Insurance Company	4,481.41	77,785.94	0.00	0.00	0.00	82,267.35
60142	Tiaa-Cref Life Insurance Co	2,194.44	48,406.87	525.07	263,425.55	0.00	314,551.93

Life California Direct Premiums Written - 2003 (continued)

Figures taken from Insurers 2003 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity Premiums	A & H Insurance Contract Funds	Deposit Type	Other	Report Total
Foreign Insurers:							
80829	Transamerica Assurance Company	21,466.74	0.00	971.45	0.00	0.00	22,438.19
70688	Transamerica Financial Life Insurance Company	276.83	139,679.21	143.08	0.00	8,208.98	148,308.10
86231	Transamerica Life Insurance Company	131,549.89	446,474.37	9,928.24	43.19	6.87	588,002.56
69507	Transamerica Life Insurance and Annuity Company	157.26	177,521.84	0.00	250,618.24	456,790.38	885,087.72
67121	Transamerica Occidental Life Insurance Company	299,485.93	65,453.48	31,649.35	194,263.31	52,209.84	643,061.91
87726	Travelers Insurance Company (The)	89,348.31	78,757.40	23,265.54	567,672.53	0.00	759,043.77
80950	Travelers Life and Annuity Company (The)	98,836.88	349,485.21	0.00	1,226.55	0.00	449,548.64
71768	Trigon Health and Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
61425	Trustmark Insurance Company	5,151.84	24.97	12,987.28	0.00	0.00	18,164.09
62863	Trustmark Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
84530	U.S. Financial Life Insurance Company	15,715.89	0.00	0.00	0.00	0.00	15,715.89
86371	ULLICO Life Insurance Company	193.15	0.00	0.00	0.00	0.00	193.15
62235	UNUM Life Insurance Company of America	129,350.43	70.26	360,385.12	204.86	0.00	490,010.67
70955	USA Life One Insurance Company of Indiana	3.39	0.00	0.00	0.00	0.00	3.39
69663	USAA Life Insurance Company	54,541.07	65,857.76	12,445.56	1,212.25	0.00	134,056.63
94358	USAble Life	0.00	0.00	0.00	0.00	0.00	0.00
61247	USG Annuity & Life Company	1,458.99	144,664.65	0.00	0.00	0.00	146,123.63
80314	UniCARE Life & Health Insurance Company	8,192.51	0.00	44,459.63	0.00	0.00	52,652.14
69701	Union Bankers Insurance Company	13.20	0.54	249.94	0.00	0.00	263.69
80837	Union Central Life Insurance Company (The)	27,457.21	65,977.95	4,314.05	585.18	0.00	98,334.39
62596	Union Fidelity Life Insurance Company	6,682.49	32.77	12,688.18	0.00	0.00	19,403.44
69744	Union Labor Life Insurance Company (The)	10,348.54	0.00	51,247.59	0.00	0.00	61,596.13
98884	Union Security Life Insurance Company	1,967.44	0.00	7,153.21	0.00	0.00	9,120.65
81124	Union Standard of America Life Insurance Company	0.00	0.00	3.86	0.00	0.00	3.86
92916	United American Insurance Company	3,061.22	3,422.13	49,100.67	0.00	0.00	55,584.01
65269	United Benefit Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
85766	United Concordia Insurance Company	0.00	0.00	26,800.69	0.00	0.00	26,800.69
97870	United Dental Care Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
91693	United Family Life Insurance Company	143.68	7.74	15.49	0.18	0.00	167.09
87645	United Fidelity Life Insurance Company	1,294.49	48.10	0.23	2,682.01	0.00	4,024.82
79413	United HealthCare Insurance Company	716.42	0.00	435,220.85	0.00	0.00	435,937.27
63983	United Heritage Life Insurance Co	3,777.39	4,719.46	51.22	55.25	0.00	8,603.32
69922	United Home Life Insurance Company	646.51	3.19	86.71	0.00	0.00	736.41
69930	United Insurance Company of America	24,394.18	0.60	768.51	0.00	0.00	25,163.29
94099	United Investors Life Insurance Company	14,327.38	89.87	0.00	1,574.64	0.00	15,991.88
69876	United Life & Annuity Insurance Company	71.84	83.87	0.39	0.00	0.00	156.09
70106	United States Life Ins Co in the City of New York (The)	26,704.49	7.00	51,523.71	0.00	0.00	78,235.20
63479	United Teacher Associates Insurance Company	61.80	10,319.76	1,594.60	0.00	0.00	11,976.16
97179	United Wisconsin Life Insurance Company	1.07	0.00	2.47	0.00	0.00	3.54
72850	United World Life Insurance Company	263.09	0.00	0.26	0.00	0.00	263.36
69868	United of Omaha Life Insurance Company	81,625.42	100,097.70	30,192.73	11,660.36	3,979.16	227,555.38
70114	Unity Mutual Life Insurance Company	169.45	39.33	2.09	0.00	0.00	210.86
70157	Universal Life Insurance Company	11.04	0.00	3.45	0.00	0.00	14.48
70173	Universal Underwriters Life Insurance Company	1,904.53	0.00	0.29	0.00	0.00	1,904.82
63738	Utica National Life Insurance Company	33.83	6.25	0.00	0.00	0.00	40.08
70211	Valley Forge Life Insurance Company	114,034.34	65.57	121.89	21.80	0.00	114,243.60
70238	Variable Annuity Life Insurance Company (The)	0.00	388,716.58	0.00	0.00	0.00	388,716.58
81027	Veterans Life Insurance Company	7,499.96	0.00	1,421.19	0.00	0.00	8,921.15
84549	Vista Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
66699	Voyager Life Insurance Company	337.38	0.00	572.11	0.00	0.00	909.49

Life California Direct Premiums Written - 2003 (continued)

Figures taken from Insurers 2003 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity Premiums	A & H Insurance Contract Funds	Deposit Type	Other	Report Total
Foreign Insurers:							
70319	Washington National Insurance Company	4,516.23	185.68	13,321.54	0.00	0.00	18,023.46
85537	Wellington Life Insurance Company	0.00	0.00	6,889.97	0.00	0.00	6,889.97
70335	West Coast Life Insurance Company	100,938.93	92.41	44.30	0.00	0.00	101,075.63
91413	Western Reserve Life Assurance Co of Ohio	201,928.78	116,092.61	0.00	0.00	0.00	318,021.39
70483	Western and Southern Life Insurance Company (The)	7,185.45	0.15	185.78	0.00	0.00	7,371.38
92622	Western-Southern Life Assurance Company	3,856.47	43,960.55	0.00	0.00	0.00	47,817.01
92142	Westrift Life Insurance Company	0.11	0.00	0.00	0.00	0.00	0.11
78301	Westward Life Insurance Company	235.65	0.00	528.92	0.00	0.00	764.57
78409	Workmen's Life Insurance Company	0.00	0.00	0.00	0.00	0.00	0.00
70629	World Insurance Company	-395.05	6.12	561.01	0.00	0.00	172.09
88080	XL Life Insurance and Annuity Company	-2.20	0.00	-4.37	0.00	0.00	-6.57
70661	Zurich Life Insurance Company of America	21,219.48	4.00	0.00	0.00	0.00	21,223.48
Total Foreign Insurers: 462							
Total		11,208,315.44	21,246,597.84	6,717,961.50	5,083,206.11	7,439,594.99	51,695,675.88
Total CA and Foreign Insurers: 493							
Grand Total		11,839,079.39	21,513,862.05	8,835,471.20	5,177,997.13	8,043,845.37	55,410,255.13

**TABLE NO. 2 - PROPERTY & CASUALTY INSURERS ASSETS & LIABILITIES
AS OF DECEMBER 31, 2003**

Underwriting & Investment Result for 2003 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Alien Insurers:									
34886	Chiyoda Fire & Marine Ins Co, Ltd. (The) (US Branch)	166,151.69	149,820.42	16,331.27	3,221.62	898.33	4,598.74	0.00	0.00
11231	Generali Assicurazioni Generali S.P.A. (U.S. Branch)	115,533.17	58,704.59	56,828.59	-10,143.70	2,717.62	-7,195.12	1,260.22	-58.83
11266	Gerling Global Reinsurance Corp U.S. Branch	334,101.83	274,813.54	59,288.28	-15,169.00	-1,114.53	11,146.64	0.00	0.00
10048	Hyundai Marine & Fire Insurance Co., Ltd.	26,840.49	20,527.48	6,313.01	-389.07	786.38	-765.71	1,461.63	880.13
37800	LG Ins Co, Limited (United States Branch)	34,464.49	18,311.55	16,152.94	1,739.42	1,540.81	3,921.19	3,286.13	915.17
32301	Nichido Fire and Marine Ins Co, Limited (The)	98,703.49	55,766.90	42,936.59	-729.60	3,625.19	2,579.13	1,467.00	-5,598.90
27073	Nipponkoa Insurance Company, Limited	165,885.14	112,248.76	53,636.38	-5,733.03	8,667.61	2,421.93	13,141.20	3,630.32
38300	Samsung Fire & Marine Ins Co., Ltd. (U.S. Branch)	41,642.27	23,116.45	18,525.82	815.97	1,611.36	1,585.32	0.00	0.00
12904	Tokio Marine and Fire Ins Co, Limited (The)	1,204,286.89	859,500.47	344,786.43	-9,570.28	45,863.62	18,501.78	156,754.88	146,820.87
31526	Wawanesa Mutual Insurance Company (The)	210,139.21	74,664.67	135,474.55	11,909.52	15,676.80	-34,406.75	69,193.80	42,306.14
Total Alien Insurers: 10									
	Total	2,397,748.67	1,647,474.81	750,273.86	-24,048.16	80,273.17	2,387.14	246,564.86	188,894.92
California Insurers:									
36404	21st Century Casualty Company	11,334.92	1,638.31	9,696.60	0.00	457.08	304.03	5,177.08	3,086.86
12963	21st Century Insurance Company	1,346,626.75	824,219.81	522,406.94	6,360.86	58,253.58	136,598.88	1,189,525.02	758,242.22
35300	Allianz Global Risks US Insurance Company	4,788,308.12	1,403,655.84	3,384,652.28	-21,003.24	57,243.36	739,659.55	77,317.80	73,205.09
36420	Allianz Underwriters Insurance Company	70,558.90	18,933.12	51,625.79	-428.64	6,127.58	9,254.60	512.00	84,759.54
36528	Allied Insurance Company	11,803.17	318.15	11,485.02	-0.71	609.78	396.65	0.00	72.39
10216	American Contractors Indemnity Company	103,364.49	72,591.53	30,772.97	1,669.53	4,369.14	12,145.63	44,762.51	8,615.63
10819	American Equity Specialty Insurance Company	42,802.13	32,501.11	10,301.03	-2,550.58	912.42	-2,348.65	338.70	8,752.42
43761	American International Ins Co of California, Inc.	46,109.64	28,816.52	17,293.13	-1,075.47	1,850.35	1,740.90	96,331.25	38,317.04
40800	American Sterling Insurance Company	9,079.14	732.08	8,347.06	-1,165.14	567.50	205.09	486.81	320.52
40010	Anchor General Insurance Company	22,195.67	11,751.57	10,444.10	849.63	249.03	734.22	31,320.48	17,245.78
19801	Argonaut Insurance Company	1,139,536.08	785,962.60	353,573.48	-46,500.92	76,773.54	95,613.69	61,226.52	37,272.31
21865	Associated Indemnity Corporation	117,121.86	70,075.06	47,046.80	-1,306.98	6,268.39	6,915.27	99,719.99	35,027.38
27189	Associated International Insurance Company	219,090.91	123,577.41	95,513.50	-1,592.83	15,680.32	17,583.54	14,372.72	16,746.22
24813	Balboa Insurance Company	846,817.70	507,704.61	339,113.10	26,335.17	28,302.77	32,254.25	58,712.16	22,288.01
10830	Business Alliance Insurance Company	19,454.87	12,734.13	6,720.72	413.23	358.19	818.43	15,840.21	4,450.42
11166	C-F Insurance Company	2,100.66	44.32	2,056.33	4.70	43.85	31.55	0.00	0.00
36340	CAMICO Mutual Insurance Company	98,981.78	67,030.77	31,951.01	-2,754.80	4,184.33	2,739.29	24,581.31	9,944.89
10929	CII Insurance Company	14,383.60	6,231.90	8,151.70	-524.77	436.58	130.31	0.00	0.00
20435	CNA Casualty of California	26,898.03	1,533.84	25,364.19	0.00	1,308.82	1,524.69	517.71	2,144.21
18953	CSE Safeguard Insurance Company	59,891.53	38,759.31	21,132.22	-1,226.22	2,621.16	4,332.12	29,967.37	19,500.43
38342	California Automobile Insurance Company	157,183.10	117,863.21	39,319.89	8,515.24	3,002.87	12,963.93	174,787.32	101,471.00
13544	California Capital Insurance Company	324,258.17	188,913.86	135,344.30	677.54	11,566.73	13,677.15	192,080.98	87,150.14
27464	California Casualty & Fire Insurance Company	48,354.30	28,405.45	19,948.84	-5,619.80	1,219.77	706.02	0.00	896.48
10063	California Casualty Compensation Insurance Company	94,725.68	36,816.58	57,909.10	-371.67	3,614.54	2,063.86	0.00	539.06
35955	California Casualty General Insurance Company	70,357.20	44,540.45	25,816.75	-8,174.25	2,227.93	-5,810.96	0.00	538.73
20117	California Casualty Indemnity Exchange (The)	398,931.00	132,865.30	266,065.71	-26,055.41	5,625.64	-11,813.93	145,994.07	94,792.44
20125	California Casualty Insurance Company	124,742.49	56,810.91	67,931.58	-11,239.60	2,105.05	-19,029.76	31,392.74	25,510.81
31046	California General Underwriters Ins Co, Inc.	12,637.75	323.53	12,314.22	37.44	526.91	593.88	0.00	0.00
32271	California Indemnity Insurance Company	345,921.04	260,521.48	85,399.56	-17,896.86	9,627.61	-5,330.49	26,880.36	60,643.61
38865	California Insurance Company	7,265.43	16.33	7,249.10	-61.85	249.04	-355.96	0.00	-2,267.73

Property & Casualty Insurers Assets & Liabilities as of December 31, 2003 (continued)
Underwriting & Investment Result for 2003 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
California Insurers:									
15539	California State Automobile Assoc Inter-Ins Bureau	4,399,641.15	2,272,974.07	2,126,667.08	69,283.44	115,722.29	371,530.09	1,832,061.06	979,015.63
10520	Care West Insurance Company	38,477.84	30,348.61	8,129.24	3,988.23	872.11	3,408.75	10,826.17	3,400.86
26905	Century-National Insurance Company	442,070.05	333,026.81	109,043.24	-18,065.58	36,437.34	24,526.72	193,844.87	127,577.93
42242	Citation Insurance Company	39,294.78	24,991.74	14,303.04	-12,024.44	1,673.24	-3,362.57	0.00	7,525.52
10315	Civic Property and Casualty Company	156,871.96	108,879.92	47,992.04	93.11	6,099.23	5,421.71	4,784.49	2,055.46
10693	Civil Service Employees Insurance Company	131,581.41	88,188.15	43,393.26	-2,452.44	3,673.58	13,735.70	90,406.18	52,265.26
36412	Claremont Liability Insurance Company	19,104.96	5,817.03	13,287.93	-347.15	1,121.91	483.39	4,178.80	-2,013.80
25089	Coast National Insurance Company	419,458.57	196,085.96	223,372.61	13,674.58	4,941.18	162,067.23	412,312.40	231,384.47
13161	Commerce West Insurance Company	76,668.69	41,735.67	34,933.02	1,458.63	5,274.61	6,949.32	47,648.15	24,705.40
32280	Commercial Casualty Insurance Company	33,955.06	23,560.33	10,394.73	-1,401.65	1,036.11	-112.00	64,110.11	38,843.42
15555	Commercial Fishermen's Inter-Insurance Exchange	442.51	141.94	300.57	-66.57	4.17	-52.91	0.00	0.00
20923	Continental Reinsurance Corporation	98,666.18	5,868.34	92,797.84	0.00	11,633.42	21,100.07	0.00	0.00
18961	Crestbrook Insurance Company	126,383.58	5.06	126,378.53	-4.17	11,018.78	17,447.12	0.00	0.00
14010	Crusader Insurance Company	124,667.32	98,563.88	26,103.44	-8,351.83	4,801.13	-155.01	64,029.49	28,650.66
10855	Cypress Insurance Company	305,605.07	120,959.31	184,645.75	-5,631.10	13,144.76	34,955.18	8,704.66	12,838.11
19285	Danielson Insurance Company	11,310.27	5,285.99	6,024.29	-747.93	527.48	170.98	0.00	0.00
19269	Danielson National Insurance Company	13,091.27	5,042.23	8,049.04	-787.76	645.43	1,237.14	111.33	462.03
40975	Dentists Insurance Company (The)	191,832.82	84,201.09	107,631.73	-2,746.52	11,082.89	6,183.71	29,232.28	8,508.10
34495	Doctors' Company, An Interinsurance Exchange (The)	1,372,476.35	1,022,286.77	350,189.57	-87,836.14	28,745.15	8,777.89	124,175.09	62,291.05
12890	Eagle West Insurance Company	44,259.35	24,642.64	19,616.72	96.79	1,989.83	1,498.77	11,115.07	6,348.58
11512	Employers Compensation Insurance Company	821,327.14	677,918.74	143,408.40	6,855.57	1,666.42	62,762.82	43,252.80	19,171.67
11555	Employers Direct Insurance Company	66,196.59	18,937.83	47,258.76	-4,711.06	2,255.63	-2,939.94	21,943.76	10,261.84
30210	Esurance Property and Casualty Insurance Company	30,117.28	16,379.23	13,738.05	-465.61	5,395.70	-72,678.84	32,375.64	18,348.11
10318	Exact Property and Casualty Company	156,030.51	108,193.47	47,837.04	112.43	6,102.39	5,235.14	8,507.31	2,801.23
18864	Fairmont Insurance Company	25,812.45	73.72	25,738.73	0.00	723.36	2,773.80	4,551.17	25,503.17
21652	Farmers Insurance Exchange	9,538,903.40	7,389,660.95	2,149,242.45	-49,373.08	112,191.46	104,178.41	2,169,955.17	1,237,499.17
10873	Farmers Reinsurance Company	1,175,244.28	363,190.69	812,053.60	7,266.30	45,160.23	54,465.92	0.05	0.00
25180	Fidelity National Insurance Company	59,168.72	21,210.70	37,958.03	-3,534.62	647.32	26,645.89	12,046.03	5,030.51
19852	Financial Indemnity Company	66,513.22	35,763.55	30,749.66	275.89	1,888.58	3,663.58	138,156.42	85,450.08
31453	Financial Pacific Insurance Company	150,453.43	109,878.38	40,575.04	-1,004.87	5,077.73	12,624.66	79,295.39	38,609.75
21660	Fire Insurance Exchange	1,344,074.60	1,022,698.94	321,375.67	-6,510.56	24,815.90	12,955.49	996,001.85	593,389.29
21873	Fireman's Fund Insurance Company	10,635,511.83	7,776,645.95	2,858,865.88	-108,883.43	351,691.00	619,375.77	491,333.49	245,370.75
11099	First American Home Buyers Protection Corp	174,239.79	68,385.36	105,854.42	19,574.64	6,911.86	14,747.03	67,314.88	28,783.86
37710	First American Property & Casualty Insurance Co	82,163.64	57,011.24	25,152.40	-1,286.39	2,360.45	2,293.70	12,313.62	8,372.54
34525	First American Specialty Insurance Company	78,225.73	60,712.89	17,512.84	4,701.35	1,951.06	4,354.93	105,368.43	93,661.13
29688	Forestview Mortgage Insurance Co.	15,768.46	382.90	15,385.55	0.00	1,325.46	951.90	0.00	0.00
10201	Galway Insurance Company	29,818.89	8,570.02	21,248.88	1,431.56	805.03	1,428.46	8,753.67	4,628.12
30007	General Fidelity Insurance Company	147,526.49	7,716.78	139,809.71	5,249.90	5,850.67	7,251.30	0.00	0.00
39861	Golden Bear Insurance Company	48,026.36	36,818.68	11,207.69	3,518.16	1,386.21	3,928.16	33,930.69	12,296.09
10836	Golden Eagle Insurance Corporation	770,675.97	535,691.25	234,984.73	-21,858.94	36,722.47	28,089.74	38,065.05	136,790.69
39527	Heritage Indemnity Company	187,855.70	110,763.54	77,092.16	350.00	16,224.07	-46,963.03	7,495.15	4,844.89
11005	Homesite Insurance Co of California	17,662.55	11,554.40	6,108.15	-3,261.82	369.78	-316.55	10,041.86	8,335.31
22756	Horace Mann Property & Casualty Insurance Co	73,079.76	51,819.47	21,260.29	-6,260.03	2,903.99	2,415.17	22,619.08	16,642.08
25550	Indemnity Company of California	12,087.02	5,821.36	6,265.66	1,015.29	492.13	-30.10	4,762.40	-114.14
27847	Insurance Company of the West	576,908.24	326,721.34	250,186.91	-6,190.00	16,261.84	61,556.13	79,399.69	22,732.78

Property & Casualty Insurers Assets & Liabilities as of December 31, 2003 (continued)
Underwriting & Investment Result for 2003 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
California Insurers:									
15598	Interinsurance Exchange of the Automobile Club	4,044,099.39	1,970,666.94	2,073,432.45	85,527.66	158,757.95	260,548.30	1,888,726.74	1,104,720.85
35637	Landmark Insurance Company	216,351.95	129,648.93	86,703.02	4,014.46	7,668.65	9,073.05	10.74	74.17
36706	Lawyers' Mutual Insurance Company	174,832.78	107,234.38	67,598.40	558.21	5,702.29	6,559.01	45,558.90	14,533.03
42269	Majestic Insurance Company	142,874.28	104,453.82	38,420.46	68.67	4,989.24	12,021.65	94,354.58	60,078.21
23876	Mapfre Reinsurance Corporation	202,158.14	71,620.33	130,537.82	1,103.98	7,370.28	20,596.41	0.00	61.53
32433	Medical Insurance Exchange of California	281,385.46	193,921.60	87,463.86	-40,464.44	14,940.86	-19,865.10	32,634.33	48,696.63
15768	Merced Mutual Insurance Company	15,835.83	6,205.93	9,629.90	-93.08	381.19	1,418.01	6,685.45	2,397.43
11908	Mercury Casualty Company	1,703,678.81	705,822.19	997,856.63	46,000.88	38,832.14	114,346.76	644,506.59	345,691.84
27553	Mercury Insurance Company	1,387,331.32	742,211.93	645,119.39	46,862.78	60,593.71	105,631.52	1,070,280.69	585,065.08
24821	Meritplan Insurance Company	35,597.25	20,665.92	14,931.33	789.22	1,417.04	1,415.52	60,851.99	35,492.03
21687	Mid-Century Insurance Company	2,767,072.59	2,161,222.17	605,850.42	-227,012.06	102,099.32	92,255.72	213,730.32	174,305.12
27480	Mid-State Mutual Insurance Company	13,234.25	7,266.14	5,968.11	32.89	622.79	854.37	7,240.22	4,027.80
10920	Millennium Insurance Company	6,939.22	-51.39	6,990.61	67.48	232.35	439.78	478.28	-738.66
23540	Monterey Insurance Company	35,634.41	23,560.67	12,073.75	96.78	1,498.79	1,192.84	16,942.51	6,441.81
10002	Municipal Mutual Insurance Company	15,514.91	13,735.44	1,779.47	-38.53	95.19	291.35	10,522.73	8,507.44
23671	National American Insurance Company of California	74,760.91	58,749.54	16,011.37	-7,155.20	2,338.15	-3,461.44	30,029.51	17,923.44
10317	Neighborhood Spirit Property and Casualty Company	158,058.23	109,072.40	48,985.84	120.16	6,324.96	5,494.91	19,470.91	8,290.48
33200	Norcal Mutual Insurance Company	803,678.21	547,398.57	256,279.64	-24,714.19	32,384.44	34,065.80	187,200.55	85,763.85
40380	Pacific Eagle Insurance Company	35,504.04	13,572.65	21,931.39	9,199.11	628.99	6,243.17	-4,644.13	-527.66
37338	Pacific Insurance Company	41,830.29	101.29	41,729.00	0.00	6,744.93	9,038.44	0.00	4,779.05
40550	Pacific Pioneer Insurance Company	19,790.83	12,186.87	7,603.96	-487.35	907.96	530.28	1,782.28	1,418.93
11048	Pacific Property and Casualty Company	24,983.76	16,020.39	8,963.37	-3,244.90	563.52	-1,477.65	19,221.73	15,248.54
10887	Pacific Select Property Insurance Co	42,764.38	6,497.00	36,267.39	2,352.13	2,369.84	2,859.93	23,560.87	606.50
37850	Pacific Specialty Insurance Company	182,403.80	109,576.62	72,827.19	2,507.63	5,157.11	16,182.33	134,707.65	64,314.45
10900	Preferred Employers Insurance Company	70,727.88	56,437.96	14,289.92	1,392.23	2,123.47	1,987.19	135,295.87	75,756.91
22179	Republic Indemnity Company of America	683,543.83	462,711.79	220,832.04	15,238.65	44,681.49	34,459.78	57,831.58	42,259.28
43753	Republic Indemnity Company of California	34,082.59	19,827.51	14,255.08	471.30	1,218.75	4,254.42	212,289.76	109,220.89
15776	Residence Mutual Insurance Company	42,084.03	24,199.95	17,884.08	285.51	1,250.02	2,060.82	34,224.63	15,130.12
10970	Response Indemnity Company of California	6,619.06	745.22	5,873.84	-347.36	126.90	-24.21	899.96	927.87
11001	Riverport Insurance Co of California	26,172.00	14,733.48	11,438.52	-299.59	758.79	707.37	20,550.20	12,816.24
10352	SCPIE Indemnity Company	683,438.27	543,222.68	140,215.59	-40,809.31	19,744.04	-15,569.51	102,640.72	36,045.54
10939	Safeway Direct Insurance Company	9,667.53	3,050.69	6,616.84	485.32	356.50	744.12	4,716.89	2,825.33
10837	San Diego Insurance Company	61,984.19	11,126.59	50,857.60	0.00	2,661.71	6,580.99	0.00	0.00
21911	San Francisco Reinsurance Company	269,606.35	32,020.17	237,586.18	-94.18	13,757.85	10,541.04	0.00	0.00
22985	Sequoia Insurance Company	121,330.47	85,879.99	35,450.48	-802.03	6,540.72	3,148.96	82,408.31	51,633.27
35041	Sierra Pacific Insurance Company	3,668.34	262.04	3,406.30	-132.50	225.96	93.46	813.59	0.00
36790	Springfield Insurance Company	65,973.91	53,291.13	12,682.78	870.98	1,909.47	1,910.87	35,850.27	22,245.73
35076	State Compensation Insurance Fund	15,287,008.34	13,201,131.17	2,085,877.17	75,382.55	689,763.89	636,515.91	7,797,162.07	5,803,241.23
42277	Sterling Casualty Insurance Company	38,472.51	27,129.27	11,343.24	2,014.97	-8,302.56	3,506.21	70,214.55	45,685.39
12793	Surety Company of the Pacific	19,262.88	14,180.48	5,082.40	-1,029.83	752.06	-231.46	8,821.01	1,401.23
32107	Sutter Insurance Company	69,638.28	48,192.47	21,445.81	-707.88	2,328.42	1,226.49	50,345.21	24,450.81
25496	TIG Indemnity Company	24,796.12	2,529.95	22,266.18	3,304.31	776.76	1,991.77	3,484.93	3,349.32
25534	TIG Insurance Company	2,453,960.73	1,758,032.35	695,928.38	-222,389.78	195,587.04	-399,329.12	32,752.97	59,498.14
25518	TIG Premier Insurance Company	37,703.56	260.09	37,443.47	0.00	1,262.04	1,732.67	1,780.46	21,408.08
25445	TIG Specialty Insurance Company	28,390.48	188.72	28,201.76	0.00	872.12	567.48	3,930.13	4,150.05

Property & Casualty Insurers Assets & Liabilities as of December 31, 2003 (continued)
Underwriting & Investment Result for 2003 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
California Insurers:									
18031	TOPA Insurance Company	158,951.72	105,872.09	53,079.62	-2,210.72	5,370.74	7,557.01	119,680.41	64,597.33
21709	Truck Insurance Exchange	1,139,705.76	849,092.68	290,613.08	-6,568.56	28,043.41	15,056.55	310,464.02	313,644.70
10004	Ulico Standard of America Casualty Company	51,616.73	45,808.42	5,808.31	-18,234.51	274.65	389.79	0.00	0.00
14133	Valley Insurance Company	23,404.87	11,800.82	11,604.05	-545.68	1,312.89	684.38	17,684.63	13,524.53
42285	Veterinary Pet Insurance Company	76,984.64	60,298.78	16,685.86	-6,255.35	817.64	10,533.77	19,514.82	9,674.54
10079	Vintage Insurance Company	17,181.05	39.85	17,141.19	690.17	251.20	729.50	82.83	-446.25
10683	Wawanesa General Insurance Company	211,023.02	143,794.11	67,228.91	-8,260.05	7,298.91	3,444.77	158,995.97	111,360.21
27502	Western General Insurance Company	65,162.68	46,044.73	19,117.95	482.17	1,388.41	3,241.33	70,750.24	44,380.43
13625	Western Mutual Insurance Company	27,511.93	16,168.62	11,343.31	169.75	728.90	1,331.65	6,505.73	3,771.14
10997	Western Select Insurance Company	12,139.40	723.47	11,415.93	-134.76	451.34	456.11	34.15	341.26
10935	Western Underwriters Insurance Company	14,898.29	2,606.55	12,291.74	421.43	164.07	4,955.68	0.00	0.00
37770	Western United Insurance Company	68,270.13	28,879.40	39,390.73	747.90	3,409.27	7,087.18	98,435.07	58,700.01
24635	Westward Insurance Company	4,357.95	228.27	4,129.69	-167.37	363.91	174.28	128.46	28.50
25780	Williamsburg National Insurance Company	22,491.69	8,771.03	13,720.66	3,867.59	489.70	2,492.76	30,172.02	5,606.12
13250	Workmen's Auto Insurance Company	59,093.17	35,347.16	23,746.00	-4,225.18	2,316.50	-1,529.71	34,775.82	25,006.72
30120	ZNAT Insurance Company	32,159.65	23,227.84	8,931.81	974.08	1,126.56	1,280.03	9,417.83	8,871.50
13269	Zenith Insurance Company	1,600,211.43	1,140,406.44	459,804.98	47,486.45	70,428.98	149,994.75	537,021.77	306,538.01
Total California Insurers: 137									
Total		80,959,697.82	54,200,640.27	26,759,057.53	-582,381.18	2,783,263.42	3,813,888.62	24,180,399.12	15,596,349.53
Foreign Insurers:									
22896	ACA Financial Guaranty Corporation	374,072.95	236,289.76	137,783.19	1,453.91	14,454.62	14,148.00	9,745.83	0.00
19984	ACIG Insurance Company	175,459.23	122,588.18	52,871.04	-3,865.91	6,274.49	16,937.00	1,086.39	8.51
22950	ACSTAR Insurance Company	76,744.26	50,317.62	26,426.65	1,094.21	1,959.66	-39.55	803.63	288.11
19399	AIU Insurance Company	2,121,502.76	1,629,950.59	491,552.17	36,516.17	25,891.69	111,207.49	7,356.87	19,824.19
27928	AMEX Assurance Company	333,334.62	127,376.92	205,957.70	114,020.08	12,356.14	29,519.75	129,088.05	66,482.03
10367	AVEMCO Insurance Company	185,644.89	77,539.62	108,105.27	20,846.71	6,808.14	2,426.74	8,336.72	4,450.02
29530	AXA Art Insurance Corporation	62,078.80	39,343.99	22,734.81	1,469.81	1,593.88	2,934.35	5,852.01	1,868.40
36552	AXA Corporate Solutions Reinsurance Company	1,199,288.68	619,409.26	579,879.41	24,497.71	17,331.36	302,482.71	0.00	0.00
11835	AXA Re America Insurance Company	99,762.97	52,844.11	46,918.86	11,114.06	2,274.04	9,142.19	53,207.52	20,090.60
16187	AXA Re Property and Casualty Insurance Co	240,583.33	134,905.63	105,677.70	18,475.74	2,055.80	29,476.48	29,997.48	13,116.36
20010	Acceptance Indemnity Insurance Company	95,925.25	62,494.69	33,430.56	3,301.50	2,697.14	12,890.82	29,982.02	24,060.70
26379	Accredited Surety and Casualty Company, Inc.	32,719.22	20,421.29	12,297.93	2,191.89	472.07	1,382.81	2,345.83	42.75
22667	Ace American Insurance Co	3,514,325.58	2,902,525.33	611,800.26	35,695.39	30,160.52	136,331.72	290,072.29	301,348.13
22705	Ace American Reinsurance Co	321,724.63	136,753.29	184,971.34	533.47	9,708.73	17,325.80	0.00	0.00
20702	Ace Fire Underwriters Insurance Co	74,780.06	24,081.86	50,698.20	123.17	3,727.35	2,638.27	7,123.06	10,246.76
10030	Ace Indemnity Insurance Co	21,384.42	10,509.24	10,875.18	195.46	636.11	502.18	1,118.61	1,127.38
20699	Ace Property and Casualty Insurance Co	3,675,443.47	2,908,216.33	767,227.14	32,951.71	80,723.77	308,014.54	42,320.45	2,896.85
40517	Advantage Workers Compensation Insurance Co	15,041.59	2,305.22	12,736.37	32.11	703.30	567.53	0.00	0.00
33898	Aegis Security Insurance Company	62,758.25	31,570.61	31,187.64	1,292.17	705.68	2,670.87	20,299.53	11,858.67
36153	Aetna Insurance Company of Connecticut	43,819.23	14,865.42	28,953.80	17,176.98	1,678.74	2,685.75	5,777.36	4,277.23
10014	Affiliated FM Insurance Company	765,705.97	565,282.28	200,423.69	24,799.12	22,995.81	30,572.67	55,879.50	23,695.29
42757	Agri General Insurance Company	227,258.19	69,688.23	157,569.97	25,780.62	4,583.16	32,788.56	14,500.29	8,945.43
38733	Alaska National Insurance Company	466,569.27	311,913.62	154,655.65	-15,196.52	12,325.67	-4,267.09	48,077.43	37,623.81
24899	Alea North America Insurance Company	504,644.82	248,592.03	256,052.79	-9,700.12	4,823.81	150,151.82	78,732.09	43,000.91
20222	All America Insurance Company	151,085.50	91,943.02	59,142.49	1,628.26	5,106.28	5,298.13	0.00	-84.57

Property & Casualty Insurers Assets & Liabilities as of December 31, 2003 (continued)
Underwriting & Investment Result for 2003 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
13285	Allegheny Casualty Company	17,121.16	4,860.56	12,260.60	319.25	376.61	-39.63	9,277.40	0.00
20273	Alliance Assurance Company of America	12,946.07	0.00	12,946.07	-73.35	313.73	240.38	0.00	0.00
42579	Allied Property and Casualty Insurance Company	82,623.87	1,301.23	81,322.64	0.00	4,514.23	3,694.56	139,795.98	81,519.16
19489	Allied World Assurance Company (U.S.) Inc.	100,087.28	52,718.64	47,368.64	7,923.97	1,853.71	16,945.76	0.00	0.00
41840	Allmerica Financial Benefit Insurance Co	13,842.90	24.54	13,818.36	0.00	719.08	551.15	0.00	0.00
19240	Allstate Indemnity Company	104,052.72	3,944.41	100,108.31	0.00	6,612.08	5,926.09	899,006.52	495,924.39
19232	Allstate Insurance Company	42,690,593.18	26,590,009.69	16,100,583.49	824,950.63	2,028,992.48	2,340,040.59	1,441,467.91	921,116.92
17230	Allstate Property and Casualty Insurance Company	20,197.87	190.10	20,007.77	0.00	1,196.45	1,016.25	102,822.51	61,883.89
42390	AmGUARD Insurance Company	162,342.89	118,534.41	43,808.48	-3,496.46	6,075.51	14,165.33	0.00	0.00
18708	Ambac Assurance Corporation	7,278,084.30	4,538,409.66	2,739,674.64	474,687.08	356,188.43	512,236.80	188,138.61	2,776.95
19100	Amco Insurance Company	972,048.48	587,767.75	384,280.74	0.00	23,482.71	4,724.95	383,185.41	214,149.84
19720	American Alternative Insurance Corporation	363,481.94	217,997.75	145,484.19	64,226.90	6,207.21	35,806.97	34,906.87	23,588.01
10073	American Ambassador Casualty Company	30,885.45	4,329.24	26,556.21	0.00	2,103.25	1,647.55	0.00	0.00
21849	American Automobile Insurance Company	274,081.32	175,187.66	98,893.67	-2,826.15	10,448.23	17,042.03	113,637.03	40,201.83
10111	American Bankers Insurance Company of Florida	1,080,454.39	813,332.89	267,121.50	19,990.83	45,762.24	54,244.36	63,771.66	16,685.23
10138	American Bonding Company	6,929.25	7,361.35	-432.10	-586.81	41.65	2,396.26	0.36	-71.61
20427	American Casualty Company of Reading, Pennsylvania	101,515.16	2,257.98	99,257.18	0.00	1,834.41	16,397.58	133,839.06	60,838.98
10391	American Centennial Insurance Company	38,305.22	15,500.56	22,804.66	-8,375.19	1,565.92	1,304.55	-1.93	-1,327.18
19690	American Economy Insurance Company	1,400,117.16	1,007,378.99	392,738.18	-6,046.05	62,269.60	18,699.89	83,101.84	36,415.70
37990	American Empire Insurance Company	57,640.69	29,971.88	27,668.81	3,448.82	3,322.84	5,273.04	0.00	-0.70
20613	American Employers' Insurance Company	341,338.05	211,802.06	129,535.99	-2,459.04	14,959.96	14,308.73	460.36	3,841.18
23450	American Family Home Insurance Company	356,108.38	265,095.57	91,012.81	-2,786.48	10,798.09	17,786.27	7,909.12	6,536.30
43699	American Federation Insurance Company	20,184.07	7,395.56	12,788.51	60.00	534.76	472.20	8,288.19	2,960.53
24066	American Fire and Casualty Company	300,905.67	193,310.06	107,595.62	-4,070.07	14,713.22	-4,839.56	0.81	3,278.88
40398	American Fuji Fire and Marine Insurance Company	104,372.41	22,042.13	82,330.28	-466.14	6,149.26	4,236.29	78.37	15.55
24376	American General Indemnity Co	34,680.21	25,342.09	9,338.12	-4,599.75	1,030.49	-1,324.24	4,867.88	1,311.25
31208	American General Property Insurance Company	62,253.91	17,513.15	44,740.76	3,818.94	12,864.12	-26,610.71	0.00	0.00
16403	American Growers Insurance Company	11,874.40	31,153.03	-19,278.63	-16,136.39	263.35	-8,667.78	355.33	-3,362.08
26247	American Guarantee and Liability Insurance Company	93,987.17	258.20	93,728.97	0.00	5,065.79	6,067.11	138,967.96	56,542.68
13331	American Hardware Mutual Insurance Company	217,799.52	125,734.16	92,065.36	-2,916.15	7,783.08	9,998.91	16,201.43	8,600.95
39152	American Healthcare Indemnity Company	130,548.54	95,545.94	35,002.59	-2,295.84	1,193.49	-4,513.33	33,036.62	17,228.21
19380	American Home Assurance Company	15,948,770.99	12,326,871.68	3,621,899.31	58,773.23	304,484.36	738,593.85	514,156.82	286,098.64
19518	American Indemnity Company	61,172.91	17,939.92	43,232.99	-695.75	2,357.14	3,914.32	0.00	-10.00
21857	American Insurance Company (The)	1,153,982.36	805,972.97	348,009.39	-15,139.52	52,373.33	51,595.37	216,178.61	105,521.77
31895	American Interstate Insurance Company	418,413.85	321,509.00	96,904.84	-1,446.92	9,427.64	10,526.51	-0.31	59.00
10200	American Live Stock Insurance Company	62,971.77	20,532.60	42,439.17	1,199.71	3,625.09	5,738.31	321.39	27.67
30562	American Manufacturers Mutual Insurance Company	10,054.48	54.48	10,000.00	10,392.52	25,634.03	-220,739.34	69,653.80	67,671.51
43630	American Merchants Casualty Company	29,743.13	18,269.78	11,473.35	-433.30	1,434.02	959.10	0.00	0.00
16810	American Mercury Insurance Company	186,068.06	108,728.99	77,339.07	3,513.60	7,008.11	13,923.15	7,911.41	3,989.26
23469	American Modern Home Insurance Company	646,816.26	478,335.00	168,481.26	-7,135.07	20,110.45	27,608.68	26,205.42	18,373.70

Property & Casualty Insurers Assets & Liabilities as of December 31, 2003 (continued)
Underwriting & Investment Result for 2003 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
22918	American Motorists Insurance Company	35,854.79	5,947.89	29,906.90	0.00	3,046.94	-356,461.43	40,265.43	54,249.25
39942	American National General Insurance Company	99,465.84	51,150.48	48,315.36	-822.23	5,240.23	2,921.88	0.00	0.00
28401	American National Property and Casualty Company	873,204.47	571,105.76	302,098.70	16,903.01	33,110.30	53,934.09	8,297.41	3,075.42
12084	American Professionals Insurance Company	7,461.06	1,326.36	6,134.71	0.00	332.16	-461.01	0.00	0.00
18910	American Protection Insurance Company	74,014.63	23,549.16	50,465.46	0.00	2,231.65	2,365.87	47,199.39	36,564.95
10227	American Re-Insurance Company	16,029,476.10	12,758,013.55	3,271,462.55	-126,966.49	699,945.11	1,041,430.21	0.00	9,345.90
19615	American Reliable Insurance Company	336,313.08	265,143.63	71,169.45	-8,130.62	11,861.00	10,985.23	21,138.15	8,421.03
19631	American Road Insurance Company (The)	575,039.59	254,872.12	320,167.47	32,267.63	31,605.30	26,209.92	12,797.18	5,675.14
39969	American Safety Casualty Insurance Company	122,365.63	82,595.77	39,769.86	-5,666.22	2,569.27	10,244.54	4,945.24	7,978.59
42978	American Security Insurance Company	612,599.24	440,392.20	172,207.04	15,913.53	43,184.19	-4,685.21	96,123.00	17,798.09
19704	American States Insurance Company	2,033,795.73	1,403,800.16	629,995.58	-8,205.40	76,707.61	160,375.91	168,252.95	-14,702.96
19712	American States Insurance Company of Texas	19,000.00	235.82	18,764.18	0.00	1,116.44	-936.60	9,400.16	4,234.29
37214	American States Preferred Insurance Company	203,954.29	143,748.51	60,205.78	-863.73	10,326.38	2,016.77	22,933.86	14,634.38
31380	American Surety Company	9,636.97	2,293.68	7,343.29	231.63	221.68	805.41	1,665.70	73.37
40142	American Zurich Insurance Company	131,683.71	103.18	131,580.53	0.00	4,112.62	36,958.87	95,673.54	54,155.11
24589	American and Foreign Insurance Company	386,841.40	335,341.42	51,499.98	-37,210.55	23,252.84	339.36	14,253.81	15,117.49
27898	Americas Insurance Company	21,761.08	7,187.14	14,573.94	755.06	561.44	892.52	0.00	-47.36
30872	Amerin Guaranty Corporation	330,774.84	26,743.67	304,031.17	3,299.64	16,934.31	7,585.14	10,295.08	6,536.25
23396	Amerisure Mutual Insurance Company	1,250,815.29	894,184.75	356,630.54	-15,504.25	43,508.92	54,780.43	736.00	1,170.04
19976	Amica Mutual Insurance Company	3,131,996.56	1,673,141.55	1,458,855.01	19,851.11	174,433.06	193,230.71	66,395.25	31,640.12
11150	Arch Insurance Company	651,846.57	402,417.12	249,429.45	-5,191.26	12,508.62	1,679.39	193,844.64	79,989.04
19860	Argonaut Great Central Insurance Company	156,056.59	123,663.75	32,392.84	-3,236.84	16,522.88	-2,957.91	0.00	-10.09
19828	Argonaut-Midwest Insurance Company	100,637.09	58,987.47	41,649.63	-3,328.91	10,375.08	-1,581.88	1,042.84	-545.24
19844	Argonaut-Southwest Insurance Company	19,425.95	6,133.46	13,292.49	-353.03	837.84	788.61	6,440.17	4,536.80
31887	Arkwright Insurance Company	5,400.03	0.00	5,400.03	-106.21	9,671.31	-211,985.97	0.00	0.00
41459	Armed Forces Insurance Exchange	148,188.96	59,374.89	88,814.07	-12,873.69	11,868.44	-317.72	5,671.66	7,503.28
21296	Associates Insurance Company	195,373.41	79,401.49	115,971.93	5,423.32	9,778.99	8,255.61	60.57	4,871.91
19305	Assurance Company of America	17,618.97	45.45	17,573.52	0.00	949.39	982.68	34,505.99	37,590.12
41769	Athena Assurance Company	180,751.42	133,220.24	47,531.19	-1,110.99	9,268.85	-97.37	12,047.89	13,420.34
21792	Atlanta Casualty Company	229,990.12	145,647.90	84,342.21	656.07	-34,518.48	9,212.34	1,136.25	1,022.38
20931	Atlanta International Insurance Company	18,382.80	8,433.06	9,949.74	-926.60	930.71	452.31	0.00	104.28
31925	Atlanta Specialty Insurance Company	12,812.50	285.89	12,526.60	0.66	885.78	650.94	64.91	53.13
22209	Atlantic Insurance Company	87,211.64	65,926.97	21,284.67	-17,507.06	2,905.72	1,316.97	70.36	31.87
19895	Atlantic Mutual Insurance Company	1,426,692.81	1,105,424.70	321,268.11	-156,613.37	50,353.92	-134,374.81	94,045.09	49,492.96
27154	Atlantic Specialty Insurance Company	79,786.05	30,079.16	49,706.89	-4,253.91	4,629.72	96.01	46.27	3.26
38245	BCS Insurance Company	226,933.94	108,307.14	118,626.79	7,652.14	9,536.87	9,385.13	12,741.45	7,877.77
18538	BancInsure, Inc.	99,522.79	69,285.91	30,236.87	2,492.86	2,317.75	9,959.31	12,867.59	5,435.83
33162	Bankers Insurance Company	77,480.99	48,104.31	29,376.68	-7,438.85	5,850.19	5,032.89	10,340.45	3,941.98
23132	Bankers Multiple Line Insurance Company	8,125.46	495.77	7,629.69	-43.58	199.94	-163.23	0.00	-0.94
18279	Bankers Standard Insurance Company	138,865.65	103,725.46	35,140.19	1,916.04	2,755.91	13,851.29	2,062.05	6,603.65
29513	Bar Plan Mutual Insurance Company (The)	43,748.13	23,095.42	20,652.72	-709.74	1,539.03	1,359.93	0.00	0.00
41394	Benchmark Insurance Company	82,288.35	58,192.98	24,095.37	1,278.89	1,180.89	5,093.10	37.69	-0.34
32603	Berkley Insurance Company	3,783,165.81	2,608,622.55	1,174,543.26	50,806.46	97,610.60	417,373.31	763.60	2,532.90
29580	Berkley Regional Insurance Company	1,664,915.06	1,127,187.05	537,728.01	91,435.12	54,745.87	147,995.55	0.00	0.00
19402	Birmingham Fire Insurance Company of Pennsylvania	2,473,821.29	1,769,989.52	703,831.77	7,187.01	45,194.60	182,515.95	3,460.96	183.21

Property & Casualty Insurers Assets & Liabilities as of December 31, 2003 (continued)
Underwriting & Investment Result for 2003 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
20095	Bituminous Casualty Corporation	621,292.03	420,886.44	200,405.59	-2,543.68	23,096.98	9,843.43	6.99	33.51
20109	Bituminous Fire and Marine Insurance Company	266,307.73	192,439.36	73,868.37	-5,414.03	12,854.62	3,093.29	0.00	-25.60
24503	Blue Ridge Insurance Company	166,684.40	107,508.61	59,175.79	-523.85	6,373.21	8,559.44	0.00	85.12
20761	Boston Old Colony Insurance Company	30,659.22	18.91	30,640.31	0.00	3,176.99	7,153.84	0.00	-1,025.76
13528	Brotherhood Mutual Insurance Company	203,618.48	144,662.26	58,956.22	-3,691.28	6,147.06	6,255.60	0.00	0.00
30082	C.P.A. Insurance Company	8,516.88	1,915.47	6,601.41	-360.62	407.76	-214.81	59.33	-3.35
22004	CIM Insurance Corporation	33,505.43	18,849.89	14,655.55	0.20	653.19	717.82	1,590.66	695.47
29114	CMG Mortgage Assurance Co	8,890.23	605.89	8,284.34	-397.15	446.03	33.15	6.24	0.00
40266	CMG Mortgage Insurance Company	219,813.06	128,025.57	91,787.49	5,925.35	7,731.77	10,678.88	5,254.57	-63.46
10847	CUMIS Insurance Society, Inc.	877,181.35	524,117.68	353,063.67	21,664.58	37,682.89	86,239.34	41,011.16	27,423.55
21946	Camden Fire Insurance Association (The)	588,840.03	330,194.20	258,645.83	-4,098.41	52,506.58	-9,466.12	-0.04	-2.32
10464	Canal Insurance Company	980,716.51	532,968.12	447,748.39	2,211.56	23,472.45	62,452.39	0.00	0.00
20877	Capital Markets Assurance Corporation	111,770.63	6,449.34	105,321.29	-3,420.46	5,115.87	2,228.23	34.64	0.00
30180	Capital Reinsurance Company	1,207,785.87	952,203.22	255,582.65	35,890.27	49,354.19	-31,377.48	0.00	0.00
10510	Carolina Casualty Insurance Company	585,417.39	400,048.51	185,368.88	24,755.64	18,048.67	48,736.37	92,959.19	49,267.50
10175	Cascade National Insurance Company	17,487.83	11,211.70	6,276.13	-2,766.21	381.67	221.21	3,400.51	2,113.55
11255	Caterpillar Insurance Company	52,773.44	27,824.65	24,948.79	-871.56	720.21	14,662.19	4,231.79	1,697.47
10561	Catholic Relief Insurance Company of America (The)	48,818.15	19,683.98	29,134.17	-1,573.76	1,613.29	1,617.22	0.00	9,475.00
19909	Centennial Insurance Company	475,413.18	340,275.90	135,137.28	-48,004.61	22,285.75	-37,728.23	37,267.07	22,224.07
20230	Central Mutual Insurance Company	784,574.87	492,919.74	291,655.13	8,548.32	24,209.68	35,414.38	0.00	607.36
20249	Central National Insurance Company of Omaha (The)	39,847.96	30,246.92	9,601.04	-1,977.73	-20,704.95	-2,881.62	0.00	-1,647.02
34274	Central States Indemnity Co. of Omaha	252,774.79	72,561.44	180,213.35	-643.74	6,639.79	11,130.66	20,509.55	3,244.53
34649	Centre Insurance Company	883,591.95	801,173.31	82,418.64	-29,689.59	24,890.79	-1,736.67	12,653.49	7,774.47
42765	Centurion Casualty Company	275,933.58	37,221.90	238,711.68	17,857.23	12,551.12	21,089.60	0.00	0.00
11711	Century American Casualty Company	5,068.14	-122.64	5,190.79	-377.59	104.52	140.44	0.00	0.00
20710	Century Indemnity Company	642,986.32	617,986.32	25,000.00	-115,266.08	45,101.02	0.00	0.00	-27,649.41
35130	Century Reinsurance Company	93,642.55	22,227.98	71,414.57	-23.85	4,508.50	1,967.22	0.00	0.00
10642	Cherokee Insurance Company	89,795.80	56,633.75	33,162.05	4,186.54	1,865.01	9,592.14	0.00	0.00
22810	Chicago Insurance Company	213,100.29	118,566.33	94,533.96	-8,249.21	12,366.54	13,766.86	20,081.25	39,096.40
12777	Chubb Indemnity Insurance Company	154,798.97	122,931.32	31,867.65	-98.10	4,817.33	2,929.21	0.00	-1.21
10052	Chubb National Insurance Company	125,047.86	93,532.79	31,515.07	-99.02	4,629.74	2,195.24	0.00	4.64
10669	Church Insurance Company (The)	70,625.30	51,074.25	19,551.05	-11,622.85	2,244.16	500.04	2,089.16	1,758.42
18767	Church Mutual Insurance Company	735,706.80	530,538.16	205,168.64	7,285.51	25,651.88	32,995.62	38,026.59	17,026.66
10677	Cincinnati Insurance Company (The)	7,627,233.04	4,847,417.37	2,779,815.67	124,627.73	245,238.86	442,711.09	4,679.34	2,553.89
20532	Clarendon National Insurance Company	1,762,028.11	1,180,377.56	581,650.55	-43,412.67	4,738.64	13,522.17	326,095.93	181,192.82
25070	Clearwater Insurance Company	1,005,690.93	448,648.36	557,042.57	-69,187.03	40,516.90	69,926.87	0.00	0.00
33197	Cologne Reinsurance Company of America	80,718.04	44,355.26	36,362.78	-7,841.15	2,322.66	-5,369.63	0.00	0.00
34347	Colonial American Casualty and Surety Company	20,273.04	172.91	20,100.13	0.00	1,229.39	1,257.34	1,067.38	-448.20
10758	Colonial Surety Company	10,313.86	5,870.22	4,443.64	62.74	273.41	296.86	249.99	40.38
27812	Columbia Insurance Company	8,888,915.22	2,680,588.83	6,208,326.40	507,383.59	540,623.94	2,211,139.38	3,386.83	578.59
19410	Commerce and Industry Insurance Company	4,608,771.28	3,365,479.72	1,243,291.56	14,374.01	137,464.31	280,414.35	170,059.50	72,864.74
38385	Commercial Guaranty Insurance Company	34,891.12	2,296.50	32,594.62	-153.38	1,553.37	1,109.30	0.00	0.00
20818	Commercial Insurance Company of Newark, New Jersey	48,722.96	1,462.44	47,260.52	0.00	2,100.50	3,682.06	0.05	295.42
18732	Commercial Loan Insurance Corporation	9,695.25	1,038.90	8,656.35	747.72	509.81	1,309.15	0.00	0.00
10220	Commonwealth Insurance Company of America	37,523.23	18,159.17	19,364.06	-404.67	1,768.67	709.37	2,184.12	-73.06

Property & Casualty Insurers Assets & Liabilities as of December 31, 2003 (continued)
Underwriting & Investment Result for 2003 (OOO's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
21989	Compass Insurance Company	14,074.09	2,107.02	11,967.07	-201.16	1,226.06	1,146.87	0.00	19.57
34711	Computer Insurance Company	60,902.64	11,212.11	49,690.53	9,858.23	534.40	6,751.14	1,040.38	6.51
24872	Connecticut Indemnity Company (The)	150,333.80	132,736.57	17,597.23	-14,884.22	7,939.52	-2,361.37	12,780.39	79,875.75
24961	Connie Lee Insurance Company	202,945.48	75,631.27	127,314.21	5,608.38	10,849.94	10,665.12	0.00	0.00
24945	Consolidated American Insurance Company	3,983.72	10.77	3,972.95	-256.54	129.54	-126.62	0.00	0.00
32190	Constitution Insurance Co	56,247.57	21,247.57	35,000.00	-9,155.68	2,586.97	-7,333.77	-122.27	5,135.30
20443	Continental Casualty Company	34,589,153.58	28,543,331.95	6,045,821.63	-3,275,748.95	1,517,584.43	929,889.15	477,192.21	403,300.33
39551	Continental Heritage Insurance Company	13,440.24	7,855.49	5,584.74	-464.39	465.95	-52.97	647.07	-45.86
35289	Continental Insurance Company (The)	3,365,445.40	2,632,401.61	733,043.79	-115,636.40	120,428.85	-7,440.24	23,186.57	218,992.66
28258	Continental National Indemnity Company	20,443.90	4,054.94	16,388.96	-91.19	658.48	1,667.02	479.28	280.72
37206	Contractors Bonding and Insurance Company	118,779.30	86,489.61	32,289.69	6,712.23	1,506.26	5,582.12	15,645.30	6,303.30
22730	Converium Insurance (North America) Inc.	200,991.03	140,103.30	60,887.73	1,901.12	2,498.08	714.44	69,614.60	30,211.68
39136	Converium Reinsurance (North America) Inc.	3,497,465.38	2,754,613.34	742,852.05	-29,403.21	92,528.84	113,995.92	0.00	0.00
21318	Coregis Insurance Company	651,355.37	453,060.29	198,295.08	-36,239.69	27,586.59	19,381.86	11,670.44	5,214.01
20044	Cornhusker Casualty Company	644,313.94	113,128.21	531,185.73	5,129.42	45,911.71	86,542.40	0.00	0.00
10499	DaimlerChrysler Insurance Company	424,431.51	217,469.33	206,962.18	43,794.31	26,118.96	59,326.40	6,029.58	2,902.80
16705	Dealers Assurance Company	22,102.57	11,656.84	10,445.73	618.72	369.85	1,106.19	32.42	0.00
37907	Deerbrook Insurance Company	30,744.11	243.84	30,500.27	0.00	1,896.31	-1,479.53	27,203.26	20,130.94
42587	Depositors Insurance Company	41,678.61	631.55	41,047.06	0.00	2,687.38	2,418.33	15,994.71	11,178.13
12718	Developers Surety and Indemnity Co	76,645.74	44,087.10	32,558.63	509.52	1,524.44	11,344.30	17,718.07	4,161.19
42048	Diamond State Insurance Company	162,937.55	63,272.52	99,665.04	527.20	2,688.49	5,937.99	14,103.64	7,573.53
36463	Discover Property & Casualty Insurance Co	95,254.87	65,440.36	29,814.52	-555.50	4,865.78	2,884.90	50,490.05	47,672.14
33499	Dorinco Reinsurance Company	1,661,191.48	1,268,479.30	392,712.18	-13,820.10	44,366.56	154,807.99	844.44	0.00
21407	EMCASCO Insurance Company	188,752.14	144,205.35	44,546.79	-3,156.88	7,086.54	6,330.38	19.40	-0.16
10928	Eagle Insurance Company	166,893.06	150,652.52	16,240.54	5,682.84	-766.70	4,585.61	-0.86	-2,197.46
14702	EastGUARD Insurance Company	39,310.74	25,655.13	13,655.61	-573.53	1,286.39	889.40	0.00	0.00
22926	Economy Fire & Casualty Company	382,389.38	6,958.52	375,430.85	0.00	26,690.01	-5,416.42	0.00	0.00
21261	Electric Insurance Company	1,022,547.52	754,309.19	268,238.34	-20,263.17	31,907.62	23,300.26	17,196.24	25,502.26
21326	Empire Fire and Marine Insurance Company	123,835.12	190.16	123,644.96	0.00	7,646.75	9,243.34	46,978.13	2,516.36
21458	Employers Insurance Company of Wausau	3,982,482.67	3,231,661.34	750,821.33	-139,897.22	184,330.41	50,128.37	62,901.59	39,784.33
21415	Employers Mutual Casualty Company	1,654,178.15	1,102,650.32	551,527.83	-25,175.73	44,346.28	117,999.46	19,331.93	7,085.87
39845	Employers Reinsurance Corporation	15,656,838.17	10,537,487.45	5,119,350.72	-170,494.99	-614,108.87	687,614.64	20,395.41	119,073.95
20648	Employers' Fire Insurance Company (The)	122,143.45	70,289.82	51,853.64	-878.14	4,927.35	3,612.27	5,865.99	5,199.57
20516	Euler American Credit Indemnity Co	242,241.65	127,792.22	114,449.42	30.74	12,251.74	11,191.38	30,421.66	15,499.97
10120	Everest National Insurance Company	518,182.20	449,497.75	68,684.45	14,724.45	5,609.91	-1,320.16	665,214.22	377,270.01
26921	Everest Reinsurance Company	7,596,265.79	5,880,747.91	1,715,517.88	-1,496.54	249,747.35	221,508.73	0.00	-434.12
35181	Executive Risk Indemnity Inc.	1,990,845.99	1,480,748.54	510,097.46	-1,686.42	69,141.41	105,293.25	114,347.98	79,633.16
40029	Explorer Insurance Company (The)	88,560.99	65,808.60	22,752.40	-1,103.88	5,625.57	5,405.92	99,309.59	86,028.92
43460	FFG Insurance Company	42,408.74	16,963.08	25,445.66	2,507.88	1,655.56	4,419.93	516.36	288.53
21482	Factory Mutual Insurance Company	6,203,725.21	3,370,430.57	2,833,294.64	785,305.14	135,631.25	900,264.78	226,189.98	49,173.81
44784	Fairfield Insurance Company	42,441.47	23,274.72	19,166.75	-5,635.46	1,490.44	-3,703.12	-1,954.07	7,360.13
13846	Farmers Home Mutual Insurance Company	31,678.61	20,231.79	11,446.82	-2,584.11	1,313.99	117.40	3,262.45	4,721.84
21636	Farmers Insurance Company of Oregon	1,176,310.86	787,876.01	388,434.84	-5,432.86	41,810.61	18,571.29	0.00	0.00
21628	Farmers Insurance Company, Inc.	188,943.60	117,710.78	71,232.82	-459.97	7,292.77	3,900.55	0.00	0.00
13897	Farmers Mutual Hail Insurance Company of Iowa	253,919.36	115,375.16	138,544.20	11,645.78	6,485.99	19,281.99	0.00	0.00

Property & Casualty Insurers Assets & Liabilities as of December 31, 2003 (continued)
Underwriting & Investment Result for 2003 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
41483	Farmington Casualty Company	881,473.76	677,530.58	203,943.18	17,745.30	39,555.32	30,458.03	45.32	366.10
13838	Farmland Mutual Insurance Company	283,043.37	185,073.02	97,970.35	4,350.63	11,040.65	10,986.12	92.55	1.39
20281	Federal Insurance Company	19,954,779.71	13,660,873.24	6,293,906.47	-61,737.74	676,595.11	1,842,890.21	856,368.73	400,131.91
13935	Federated Mutual Insurance Company	3,066,855.71	1,892,122.04	1,174,733.67	-16,102.90	130,500.71	135,310.21	78,236.60	42,775.76
11118	Federated Rural Electric Insurance Corporation	187,920.78	127,900.23	60,020.55	1,688.51	8,080.54	11,508.19	253.35	31.92
28304	Federated Service Insurance Company	297,082.52	217,668.34	79,414.18	-1,789.21	12,909.41	7,908.29	3,379.67	670.89
35270	Fidelity and Casualty Company of New York (The)	155,513.07	19,750.87	135,762.20	0.00	17,715.13	28,346.26	43.34	14,979.63
39306	Fidelity and Deposit Company of Maryland	166,099.45	154.96	165,944.49	0.00	6,085.56	7,796.40	78,272.75	16,594.85
35386	Fidelity and Guaranty Insurance Company	14,903.23	3.15	14,900.08	0.00	704.05	154.05	42,835.20	26,301.14
25879	Fidelity and Guaranty Insurance Underwriters, Inc.	46,817.71	8.58	46,809.12	0.00	2,558.07	108.07	21,027.91	6,789.19
12815	Financial Guaranty Insurance Company	2,740,723.72	1,587,227.50	1,153,496.22	89,406.78	148,259.10	175,923.14	40,109.41	0.00
18287	Financial Security Assurance Inc.	3,138,134.23	2,012,492.26	1,125,641.98	140,067.40	140,112.11	-14,185.13	73,973.27	0.00
24880	Fire and Casualty Ins Co of Connecticut (The)	169,394.36	132,736.57	36,657.79	-14,884.22	7,121.27	-15,704.36	27,774.13	62,985.73
21903	Fireman's Fund Insurance Company of Texas	48,666.36	9,681.93	38,984.43	1,623.44	1,654.42	2,557.97	-29.39	-2,274.73
20850	Firemen's Insurance Company of Newark, New Jersey	465,014.00	-2,926.46	467,940.46	0.00	15,585.44	89,156.64	25,979.48	25,347.70
16578	First Community Insurance Company	28,063.80	14,634.85	13,428.95	8,722.60	381.65	4,975.68	21,915.06	353.20
11177	First Financial Insurance Company	342,625.84	171,793.12	170,832.72	-15,049.10	8,065.73	56,738.68	17,655.00	22,120.45
33588	First Liberty Insurance Corporation (The)	38,585.17	19,602.28	18,982.89	-874.36	2,361.78	320.56	2,703.79	1,572.18
24724	First National Insurance Company of America	205,330.07	143,904.01	61,426.06	-863.72	15,733.77	3,987.64	54,602.43	39,482.14
21822	First State Insurance Company	1,673,803.10	1,642,625.88	31,177.22	-84,839.94	79,111.76	-26,347.55	0.00	61,128.93
13978	Florists' Mutual Insurance Company	159,682.16	125,018.89	34,663.28	-1,529.84	1,252.66	1,803.82	21,298.51	8,036.88
38776	Folksamerica Reinsurance Company	2,529,843.44	1,617,050.20	912,793.24	19,747.27	61,916.77	55,739.07	5,698.86	1,848.15
11185	Foremost Ins Co Grand Rapids, Michigan	1,202,489.93	847,254.17	355,235.76	-15,275.85	32,593.78	8,865.76	75,491.82	33,554.87
11800	Foremost Property and Casualty Insurance Company	31,164.75	17,670.70	13,494.05	60.21	582.65	474.04	7,838.06	3,439.15
38830	Fort Wayne Health & Casualty Insurance Company	448,721.56	195,988.71	252,732.84	120,710.93	24,395.46	91,445.09	4,587.57	1,623.63
34266	Frontier Insurance Company	325,002.77	460,955.81	-135,953.04	-66,006.45	-13,584.21	15,075.09	443.64	-9,788.87
22225	GE Auto & Home Assurance Co	151,675.28	131,028.97	20,646.32	-67.31	4,534.66	2,888.39	4,309.67	2,560.78
20796	GE Casualty Insurance Company	286,276.75	196,162.76	90,113.99	12,640.00	173,197.90	-274,990.75	39,405.30	26,208.38
43974	GE Indemnity Insurance Company	65,090.07	51,622.93	13,467.14	10,829.19	8,571.17	-136,487.02	16,545.47	9,518.45
34789	GE Property & Casualty Insurance Company	751,657.33	535,729.78	215,927.55	-49,087.22	316,203.74	-396,851.96	15,936.59	13,432.61
22969	GE Reinsurance Corp	2,783,455.18	2,116,258.89	667,196.30	-204,872.26	85,677.86	43,783.18	0.00	0.00
29823	GE Residential Mortgage Ins Corporation of North Carolina	35,800.38	24,997.61	10,802.77	2,894.45	15,108.75	-88,256.95	14.99	14.20
41491	GEICO Casualty Company	255,199.23	180,562.47	74,636.76	11,450.94	7,702.42	11,375.61	43,059.64	24,071.33
35882	GEICO General Insurance Company	128,317.10	70,675.02	57,642.08	0.00	6,493.52	40.16	252,751.10	163,357.49
22055	GEICO Indemnity Company	2,831,439.47	1,645,732.81	1,185,706.66	164,901.45	209,131.09	238,081.81	67,556.47	48,168.68
11044	GMAC Insurance Company Online, Inc.	18,145.23	7,626.31	10,518.92	-366.00	391.38	94.71	6,955.25	4,518.68
24414	General Casualty Company of Wisconsin	1,429,560.85	956,732.91	472,827.94	-4,540.07	46,661.47	125,474.30	519.51	176.18
16675	General Electric Mortgage Ins Corporation of North Carolina	199,691.55	103,238.81	96,452.74	22,914.97	19,805.67	-112,676.49	0.03	0.00
38458	General Electric Mortgage Insurance Corporation	3,165,870.98	3,113,792.26	52,078.72	237,258.86	122,963.12	-250,605.83	50,054.82	-6,084.70
37931	General Fire & Casualty Company	34,457.20	23,543.19	10,914.01	943.50	494.50	1,018.29	506.30	0.00

Property & Casualty Insurers Assets & Liabilities as of December 31, 2003 (continued)
Underwriting & Investment Result for 2003 (OOO's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
24732	General Insurance Company of America	2,288,520.48	1,665,203.03	623,317.45	-9,932.82	110,913.59	70,116.12	31,874.89	36,370.43
22039	General Reinsurance Corporation	19,512,516.47	14,077,319.14	5,435,197.33	-73,778.45	1,267,021.98	1,340,070.65	5,173.36	4,517.43
39322	General Security National Insurance Company	497,704.41	399,186.26	98,518.14	-81,785.07	12,653.19	5,949.64	4,885.74	7,246.57
11967	General Star National Insurance Company	508,205.45	349,961.26	158,244.20	-3,334.36	19,167.28	15,301.62	13,275.87	1,001.65
38962	Genesis Insurance Company	234,382.14	139,931.37	94,450.77	-5,615.93	10,286.44	2,410.15	27,606.39	41,470.57
10799	GeoVera Insurance Company	63,166.62	12,272.11	50,894.50	9,100.60	3,054.82	9,473.42	64,684.37	900.00
41343	Gerling America Insurance Company	171,607.87	91,530.41	80,077.47	-30,518.08	4,628.34	5,996.74	2,138.87	12,011.98
21032	Gerling Global Reinsurance Corp of America	1,321,036.30	1,249,925.34	71,110.97	-207,016.41	16,491.69	-217,396.21	0.00	0.00
11282	Germantown Insurance Company	44,682.92	22,943.77	21,739.15	-4,658.47	1,713.51	-1,795.42	0.00	0.00
34622	Glens Falls Insurance Company (The)	139,864.88	24,003.30	115,861.58	0.00	11,007.30	-16,548.49	103,820.00	68,902.60
11304	Global Surety & Insurance Co.	52,432.34	11,187.75	41,244.59	8,837.82	666.88	6,847.74	85.38	0.00
24600	Globe Indemnity Company	388,244.02	341,344.53	46,899.50	-37,210.55	11,176.06	-20,837.23	10,119.48	538.54
22063	Government Employees Insurance Company	9,729,737.40	5,605,794.49	4,123,942.91	271,208.71	689,486.01	-22,626.32	160,052.33	102,749.62
22098	Grain Dealers Mutual Insurance Company	56,093.12	42,848.21	13,244.91	-828.25	3,355.90	3,535.10	0.00	-110.00
22101	Grange Insurance Association	168,926.20	103,970.60	64,955.60	-9,461.06	6,642.34	-545.05	29,320.25	23,481.71
23809	Granite State Insurance Company	28,649.42	15.09	28,634.33	0.00	1,429.10	1,295.44	205,141.98	91,958.06
25984	Graphic Arts Mutual Insurance Company	117,895.26	90,016.52	27,878.74	-3,796.09	4,145.14	3,429.18	70.10	612.59
36307	Gray Insurance Company (The)	192,870.34	134,240.21	58,630.13	3,371.46	5,213.69	5,144.75	511.98	-615.46
26832	Great American Alliance Insurance Co	22,443.05	37.94	22,405.11	0.00	825.16	2,437.96	32,699.21	16,290.74
26344	Great American Assurance Company	14,135.31	23.77	14,111.54	0.00	527.09	2,320.66	121,638.75	28,294.97
10646	Great American Contemporary Insurance Company	9,336.69	13.01	9,323.68	0.00	321.33	222.17	0.00	0.00
16691	Great American Insurance Company	4,785,255.75	3,222,728.85	1,562,526.90	-91,646.94	31,590.82	361,280.67	100,022.28	44,832.50
22136	Great American Insurance Company of New York	50,866.69	463.34	50,403.35	0.00	2,237.65	4,964.10	71,178.84	19,629.27
38580	Great American Protection Insurance Co	21,738.87	39.44	21,699.43	0.00	1,358.61	912.89	0.00	-33.68
31135	Great American Security Insurance Company	11,536.39	26.86	11,509.52	0.00	478.61	403.34	0.00	-0.01
33723	Great American Spirit Insurance Company	16,851.27	31.68	16,819.59	0.00	832.30	92.33	3,815.48	2,784.77
25224	Great Divide Insurance Company	65,216.79	32,005.41	33,211.38	3,145.14	3,838.59	4,814.27	6,456.84	2,399.91
20303	Great Northern Insurance Company	1,151,481.49	930,013.42	221,468.07	-839.42	43,294.44	26,465.54	17,568.95	8,155.84
11371	Great West Casualty Company	1,086,740.32	760,094.05	326,646.27	22,030.21	38,477.19	49,054.71	17,473.01	8,747.40
22322	Greenwich Insurance Company	610,028.71	336,950.60	273,078.11	-39,171.97	9,506.00	214,940.20	136,483.94	100,652.48
40541	Grocers Insurance Company	42,569.02	4,098.77	38,470.24	0.00	2,590.05	-3,285.35	0.00	0.00
11398	Guarantee Insurance Company	16,845.57	9,529.74	7,315.84	-1,144.20	530.97	-647.57	0.00	-134.19
26948	Guaranty National Ins Co of Connecticut	12,121.30	1,911.65	10,209.66	584.88	369.82	669.45	8,057.61	2,743.74
15032	Guideone Mutual Insurance Co	533,102.80	308,058.96	225,043.83	-2,079.22	31,696.47	78,651.83	71,958.03	46,615.38
14559	Guideone Specialty Mutual Ins Co	104,756.72	73,745.57	31,011.16	-372.59	3,941.83	3,958.27	27,263.68	8,374.79
22217	Gulf Insurance Company	2,253,682.60	1,674,118.70	579,563.90	-350,141.23	74,981.42	88,579.61	147,898.90	162,776.51
22292	Hanover Insurance Company (The)	3,281,606.62	2,280,020.39	1,001,586.23	-92,339.21	168,202.98	171,280.08	1,609.53	-3,607.69
21806	Harbor Specialty Insurance Company	280,780.36	245,021.77	35,758.60	6,797.26	1,332.86	5,029.46	247,379.77	132,970.41
26433	Harco National Insurance Company	342,004.43	208,570.68	133,433.75	2,054.94	7,858.33	27,391.00	22,438.06	13,864.76
23582	Harleysville Insurance Company	86,867.15	63,751.91	23,115.24	-8,108.10	2,938.24	-1,379.37	0.00	-9.09
14168	Harleysville Mutual Insurance Company	1,206,880.18	729,837.47	477,042.71	-74,059.01	25,658.01	-57,294.31	2,810.80	1,654.21
22357	Hartford Accident and Indemnity Company	8,582,068.03	6,248,160.52	2,333,907.51	-679,027.93	661,184.15	818,643.02	4,288.56	46,512.47
29424	Hartford Casualty Insurance Company	1,688,262.13	995,136.51	693,125.62	-114,244.53	91,926.31	26,657.03	374,585.35	170,948.07
19682	Hartford Fire Insurance Company	17,417,852.76	9,522,304.34	7,895,548.42	-862,026.89	1,088,984.32	1,570,758.29	353,163.53	153,170.79
37478	Hartford Insurance Company of the Midwest	218,111.92	91,941.97	126,169.95	-10,385.87	8,841.44	14,954.41	106,398.92	38,345.66

Property & Casualty Insurers Assets & Liabilities as of December 31, 2003 (continued)
Underwriting & Investment Result for 2003 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
11452	Hartford Steam Boiler Inspection and Ins Co (The)	1,131,869.58	573,666.22	558,203.37	92,954.66	60,203.83	101,235.97	24,479.21	21,404.04
30104	Hartford Underwriters Insurance Company	1,198,461.31	723,249.12	475,212.18	-83,086.93	65,908.79	24,656.61	194,398.90	94,833.46
22438	Hawaiian Ins & Guaranty Company, Limited (The)	21,135.06	8,763.51	12,371.55	155.30	343.74	3,206.26	16,960.23	8,259.25
22578	Horace Mann Insurance Company	411,185.62	303,152.19	108,033.44	-37,315.22	23,308.17	-1,936.24	21,293.67	21,051.69
38849	Houston General Insurance Company	42,513.02	21,902.91	20,610.10	-2.95	626.41	604.40	0.00	3,500.05
25054	Hudson Insurance Company	153,775.14	103,182.54	50,592.60	-2,948.02	4,232.40	29,766.28	74,280.99	34,555.21
29068	IDS Property Casualty Insurance Company	587,865.72	276,054.77	311,810.96	-5,626.06	73,143.44	47,036.78	0.00	0.00
11487	Imperial Casualty and Indemnity Company	10,352.68	0.00	10,352.67	-79.79	261.80	6,121.75	0.00	0.00
43575	Indemnity Insurance Company of North America	142,467.54	112,316.94	30,150.61	1,630.78	3,579.62	7,194.88	45,031.91	37,846.41
14265	Indiana Lumbermens Mutual Insurance Company	114,752.12	85,043.98	29,708.15	-11,083.25	762.32	-5,800.43	2.51	-102.92
21075	Industrial Underwriters Insurance Company	5,993.29	210.60	5,782.69	0.00	292.00	184.30	0.00	4,939.57
22268	Infinity Insurance Company	624,392.96	437,560.14	186,832.82	40,583.26	17,999.20	56,483.26	348,708.45	153,328.35
10068	Infinity National Insurance Company	12,156.67	4,192.99	7,963.67	431.74	607.66	649.70	12,381.61	4,660.78
20260	Infinity Select Insurance Company	36,267.00	21,408.38	14,858.62	2,158.69	1,551.31	2,158.26	18,907.03	9,366.19
19429	Ins Co of the State of Pennsylvania (The)	2,519,775.32	1,695,552.80	824,222.52	7,187.01	29,090.94	133,920.17	275,133.50	132,103.91
26700	Insurance Company of Illinois	30,264.16	1,270.94	28,993.23	0.00	1,850.85	-1,166.56	0.00	0.00
22713	Insurance Company of North America	317,765.62	264,757.30	53,008.32	4,771.81	6,049.30	14,874.16	9,569.88	5,406.28
37257	Insurance Corporation of Hannover	980,054.52	811,897.57	168,156.95	-13,781.46	27,694.65	21,149.15	107,641.69	64,112.59
18341	Insurance Corporation of New York (The)	374,478.65	351,072.51	23,406.14	-12,148.13	20,922.23	5,107.74	29,495.57	54,482.34
29742	Integon National Insurance Company	216,463.57	136,183.93	80,279.64	-2,242.34	2,708.26	1,250.73	318.93	-9.68
31488	Integon Preferred Insurance Company	33,180.36	20,571.30	12,609.06	0.00	425.71	365.44	16,145.32	9,492.81
24139	International Business & Mercantile REAssurance Co	467,420.11	343,623.03	123,797.09	18,204.14	18,913.77	19,555.49	1,947.14	498.30
11592	International Fidelity Insurance Company	80,631.81	37,032.60	43,599.21	1,445.52	2,800.93	12,387.67	15,331.62	928.17
22837	Interstate Indemnity Company	119,008.42	71,531.16	47,477.26	361.05	3,602.77	5,577.00	21,812.64	14,818.26
11630	Jefferson Insurance Company	175,760.98	81,636.80	94,124.19	-1,178.83	11,400.34	22,979.63	1,199.28	-1,884.51
14354	Jewelers Mutual Insurance Company	156,576.29	69,259.25	87,317.04	8,246.73	4,759.00	12,900.79	10,704.00	5,584.16
20885	Kansas City Fire and Marine Insurance Company	23,677.10	3,753.49	19,923.61	0.00	1,176.73	-1,051.42	0.02	-2,931.53
27138	Kemper Casualty Insurance Company	28,373.23	5,887.57	22,485.66	-1,591.99	1,169.70	-696.30	1,252.71	1,002.16
15563	Kemper Employers Insurance Company	76,066.93	40,208.46	35,858.47	-3,000.36	1,202.70	26,321.62	10,854.49	13,461.89
40991	Kemper Indemnity Insurance Company	22,715.94	1,146.22	21,569.72	0.00	869.00	225.48	-96.34	-10,222.62
10914	Kemper Independence Insurance Company	25,749.71	20,878.46	4,871.25	-2,130.52	473.83	-6,524.67	37,322.72	6,380.87
33600	LM Insurance Corporation	56,184.75	39,329.90	16,854.85	-1,748.72	2,915.25	478.71	7,379.32	5,225.33
26077	Lancer Insurance Company	404,512.63	341,888.64	62,623.99	3,531.12	13,655.06	15,760.70	24,717.10	16,553.28
35246	Laurier Indemnity Company	20,178.24	9,733.77	10,444.46	-973.23	961.61	-26.46	0.00	0.00
11738	Leader Insurance Company	212,683.45	160,742.67	51,940.78	-573.62	7,346.24	8,058.81	31,256.37	13,678.07
37940	Lexington National Insurance Corporation	18,110.45	11,858.20	6,252.25	1,348.15	446.65	128.48	1,145.90	0.00
42404	Liberty Insurance Corporation	1,486,134.85	1,228,346.74	257,788.12	-52,461.46	60,818.80	1,950.50	20,783.37	38,750.58
19917	Liberty Insurance Underwriters Inc.	91,515.60	30,755.31	60,760.29	0.00	1,200.58	54,268.65	38,055.09	18,775.23
23035	Liberty Mutual Fire Insurance Company	2,560,602.58	2,009,372.92	551,229.66	-87,435.76	178,461.84	-150,548.37	463,459.63	400,351.18
23043	Liberty Mutual Insurance Company	22,145,151.65	16,022,057.31	6,123,094.33	-552,743.62	784,044.30	2,115,345.11	131,952.88	131,251.56
41939	Liberty Northwest Insurance Corp	890,603.73	698,214.95	192,388.78	-19,968.49	43,571.54	23,795.09	12,550.59	6,963.94
33855	Lincoln General Insurance Company	522,239.90	369,648.90	152,591.00	8,407.25	7,236.77	64,081.85	212,734.80	108,257.66
14435	Lumber Mutual Insurance Company	60,978.28	54,137.10	6,841.19	-5,662.15	3,943.65	146.29	0.00	-380.50
23108	Lumbermen's Underwriting Alliance	344,614.49	279,441.12	65,173.37	-6,184.34	31,337.27	8,491.25	17,354.16	19,195.76
22977	Lumbermens Mutual Casualty Company	5,229,941.64	5,027,515.67	202,425.97	101,824.46	-389,652.34	-494,420.08	57,304.72	214,199.28

Property & Casualty Insurers Assets & Liabilities as of December 31, 2003 (continued)
Underwriting & Investment Result for 2003 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
35769	Lyndon Property Insurance Company	398,951.40	245,276.30	153,675.10	-21,230.23	22,645.40	9,914.06	7,316.81	6,258.38
23825	MBIA Insurance Corp. of Illinois	169,320.72	1,564.28	167,756.44	-2,548.98	8,561.42	6,406.13	0.00	0.00
12041	MBIA Insurance Corporation	9,985,040.30	6,270,027.06	3,715,013.24	490,478.11	444,970.35	557,004.53	125,761.31	455.96
22241	MEDMARC Casualty Insurance Company	111,655.43	87,081.74	24,573.69	-626.63	3,999.65	-729.48	4,455.24	1,295.97
32089	MEDMARC Mutual Insurance Company	208,579.10	119,447.61	89,131.49	-810.47	6,672.16	6,086.01	0.00	0.00
40150	MGA Insurance Company, Inc.	43,046.46	26,380.68	16,665.78	-1,729.85	1,454.73	-134.08	-2.11	-490.63
10682	MGIC Credit Assurance Corporation	31,536.68	12,874.80	18,661.88	-16,622.11	1,748.24	-2,542.83	2,307.11	4,364.69
18740	MGIC Indemnity Corporation	20,743.95	358.49	20,385.46	-295.82	906.53	504.71	42.82	-57.20
10666	MGIC Mortgage Reinsurance Corporation	18,221.15	3,516.24	14,704.92	-34.54	916.51	691.97	0.00	0.00
16470	MGIC Reinsurance Corporation	216,987.44	162,793.74	54,193.71	-13,320.40	7,849.06	-4,479.34	0.00	0.00
10252	MGIC Residential Reinsurance Corporation	18,002.05	3,511.92	14,490.13	-34.53	868.51	634.98	0.00	0.00
38660	MIC General Insurance Corporation	76,091.77	62,797.62	13,294.16	0.00	671.15	567.20	12,514.38	8,291.54
38601	MIC Property and Casualty Insurance Corporation	436,943.11	386,054.72	50,888.39	0.16	1,804.15	2,986.84	8,121.69	2,408.90
36897	Manufacturers Alliance Insurance Company	202,194.86	147,839.30	54,355.56	-4,356.02	6,046.83	-638.06	639.90	159.42
29998	Marine Indemnity Insurance Company of America	13,059.84	530.73	12,529.10	0.00	1,454.42	-6,885.22	0.00	0.00
28932	Markel American Insurance Company	291,597.77	220,546.07	71,051.70	10,478.06	8,881.45	20,829.96	20,010.32	12,621.78
38970	Markel Insurance Company	454,877.68	349,849.60	105,028.08	3,352.97	16,079.37	26,965.58	39,406.76	16,026.72
19356	Maryland Casualty Company	348,233.50	3,160.56	345,072.94	0.00	9,102.67	21,287.73	63,926.63	51,695.62
22306	Massachusetts Bay Insurance Company	21,923.29	13.02	21,910.27	0.00	979.14	803.09	172.62	643.08
22152	Mayflower Insurance Company, Ltd. (The)	24,908.62	170.31	24,738.32	0.00	1,273.86	1,793.43	0.02	-1.73
33391	Medical Assurance Company, Inc. (The)	1,169,148.06	930,408.10	238,739.97	-18,521.44	34,193.81	45,405.32	-0.92	142.89
11843	Medical Protective Company (The)	2,133,086.02	1,690,204.97	442,881.05	-32,773.79	92,432.81	41,154.73	26,150.38	8,186.07
33650	Mendota Insurance Company	95,663.93	62,858.84	32,805.08	-6,376.46	2,660.89	-1,243.83	117.94	29.51
31968	Merastar Insurance Company	102,212.53	76,117.87	26,094.66	-3,727.13	3,673.43	5,167.32	6,429.91	5,449.49
14494	Merchants Bonding Company (Mutual)	48,763.28	14,379.11	34,384.18	2,043.77	1,577.11	2,910.46	2,896.29	639.10
25321	Metropolitan Direct Property and Casualty Ins Co	24,520.41	2,185.16	22,335.25	0.00	1,284.32	-17,172.49	49,920.99	29,877.36
34339	Metropolitan Group Property and Casualty Ins Co	475,044.05	163,580.08	311,463.97	-0.17	29,734.30	-66,069.65	0.00	0.00
14508	Michigan Millers Mutual Insurance Company	260,986.70	165,992.80	94,993.90	997.50	6,401.83	17,084.20	6,501.28	3,055.31
36650	Mid-State Surety Corporation	64,275.64	8,546.85	55,728.79	-4,072.56	895.55	35,719.38	279.50	-30.66
20451	MidStates Reinsurance Corporation	157,166.48	99,529.43	57,637.05	-728.52	10,488.80	6,290.58	0.00	30.00
23434	Middlesex Insurance Company	494,973.23	345,065.11	149,908.12	-4,220.26	19,852.61	13,426.95	8,558.00	3,181.53
23612	Midwest Employers Casualty Company	175,205.86	74,668.33	100,537.53	0.00	4,509.94	6,003.59	10,176.61	6,947.72
42234	Minnesota Lawyers Mutual Insurance Company	68,113.84	27,881.24	40,232.59	2,361.25	1,942.35	4,758.27	0.00	0.00
20362	Mitsui Sumitomo Insurance Company of America	590,636.62	463,062.06	127,574.56	-18,691.40	20,104.78	31,138.03	66,202.65	28,974.87
22551	Mitsui Sumitomo Insurance USA Inc.	102,059.84	62,980.87	39,078.98	-2,015.11	3,162.64	-24,495.15	19,986.65	5,679.11
23655	Modern Service Insurance Company	38,069.12	16,199.33	21,869.79	-24.92	1,197.34	-1,345.24	12,385.81	8,642.67
32077	Montgomery Ward Insurance Company	116,169.84	98,190.39	17,979.45	-18,228.67	2,385.32	198.37	14.89	2.95
31232	Monumental General Casualty Company	62,062.73	33,020.69	29,042.04	-5,529.96	-111.22	3,416.15	8,547.37	6,741.68
29858	Mortgage Guaranty Insurance Corporation	6,390,652.17	4,755,701.74	1,634,950.43	160,909.17	200,851.83	86,943.04	202,961.62	102,197.12
22012	Motors Insurance Corporation	6,917,345.31	5,159,220.42	1,758,124.89	-82,161.21	141,282.80	625,778.80	4,155.51	3,485.59
35947	Mt. McKinley Insurance Company	18,349.38	435.39	17,913.99	-125.25	99.35	-8.34	0.00	-9,810.76
23647	Mutual Service Casualty Insurance Company	94,411.57	60,183.42	34,228.16	-4,059.87	664.35	-4,598.71	11,634.01	4,927.85
25240	NAU Country Insurance Company	21,982.08	10,593.33	11,388.74	3,270.90	173.61	3,375.53	23,343.12	11,635.86
15865	NCMIC Insurance Company	398,656.58	267,813.05	130,843.54	2,037.95	19,237.50	-2,301.62	7,363.79	562.18
30945	National Alliance Insurance Company	33,984.34	13,889.34	20,095.00	3,638.15	1,881.59	6,468.56	7,615.06	4,949.12

Property & Casualty Insurers Assets & Liabilities as of December 31, 2003 (continued)
Underwriting & Investment Result for 2003 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
23663	National American Insurance Company	110,212.69	60,058.94	50,153.75	-2,458.26	4,412.75	6,080.79	1,161.32	296.59
11991	National Casualty Company	95,233.73	6,189.50	89,044.22	196.06	5,184.70	3,804.83	33,750.11	13,487.14
10243	National Continental Insurance Company	109,891.42	68,896.70	40,994.72	-22,966.17	3,436.94	2,770.99	20,786.67	10,362.59
16217	National Farmers Union Property and Casualty Co	278,126.15	189,346.85	88,779.31	-1,947.13	17,314.90	11,855.20	1,132.90	166.85
23752	National Farmers Union Standard Insurance Company	39,815.29	4.87	39,810.42	2,972.17	4,074.37	10,403.72	2,637.43	2,030.88
20478	National Fire Insurance Company of Hartford	157,964.78	4,285.48	153,679.31	0.00	4,315.51	10,675.54	36,917.72	9,552.98
42447	National General Assurance Company	37,076.68	28,362.49	8,714.19	0.00	210.93	196.03	0.00	0.00
23728	National General Insurance Company	129,612.83	94,489.09	35,123.74	1,022.56	2,543.40	4,550.55	106,875.98	52,659.47
20087	National Indemnity Company	45,426,634.95	22,330,316.09	23,096,318.86	1,355,728.36	2,375,707.09	7,364,245.68	9,056.75	-2,456.44
23736	National Insurance Underwriters	6,500.55	790.11	5,710.44	-176.78	191.79	100.24	0.00	0.00
32620	National Interstate Insurance Company	226,381.37	167,760.34	58,621.03	16,363.99	7,041.61	21,874.09	18,849.91	7,230.16
20052	National Liability & Fire Insurance Company	538,526.19	302,537.24	235,988.94	36,835.26	23,550.63	68,751.96	16,257.34	3,394.03
34835	National Reinsurance Corporation (The)	1,099,054.42	404,693.95	694,360.47	-153.32	70,299.81	38,604.41	0.00	-1,373.08
12114	National Security Fire and Casualty Company	52,071.17	28,966.78	23,104.39	1,351.14	1,931.23	2,903.81	0.00	0.00
21881	National Surety Corporation	400,226.81	280,300.30	119,926.51	-4,927.92	20,841.15	20,631.43	74,225.02	17,235.54
19445	National Union Fire Ins Co of Pittsburgh, PA	20,810,822.04	13,911,566.38	6,899,255.66	54,621.23	412,846.63	1,014,198.99	818,436.21	655,292.37
26093	Nationwide Affinity Insurance Co of America	12,788.51	210.85	12,577.67	-2.22	628.16	416.23	0.00	0.00
28223	Nationwide Agribusiness Insurance Company	82,064.65	37,401.15	44,663.50	0.00	2,607.05	2,688.24	25,245.43	6,246.75
10723	Nationwide Assurance Co	68,566.55	4,700.19	63,866.36	0.00	4,149.95	2,899.71	13.83	-9.85
23760	Nationwide General Insurance Company	21,056.62	611.51	20,445.10	0.00	1,173.79	798.91	0.00	0.03
25453	Nationwide Insurance Co of America	73,426.26	6,481.12	66,945.14	0.00	3,931.43	6,708.20	0.00	0.00
23779	Nationwide Mutual Fire Insurance Company	3,914,555.30	2,604,686.93	1,309,868.37	49,399.99	132,602.09	183,491.90	32,958.80	17,341.59
23787	Nationwide Mutual Insurance Company	22,679,284.75	15,521,824.95	7,157,459.81	391,147.09	615,406.53	1,551,718.16	271,970.32	151,075.66
37877	Nationwide Property and Casualty Insurance Company	25,172.94	572.67	24,600.26	0.00	1,514.07	1,087.89	5,492.88	4,727.39
42307	Navigators Insurance Company	649,969.38	439,645.58	210,323.80	-17,431.71	17,421.32	81,780.73	46,389.12	55,780.35
24171	Netherlands Insurance Company (The)	179,217.24	138,270.94	40,946.29	3,951.07	5,336.17	5,859.95	35,730.30	9,602.54
41629	New England Reinsurance Corporation	120,690.04	16,897.43	103,792.61	-865.71	6,372.84	3,135.31	0.00	0.00
23841	New Hampshire Insurance Company	2,415,196.22	1,718,447.65	696,748.57	7,187.01	42,967.96	99,810.27	44,004.28	42,638.63
16608	New York Marine and General Insurance Company	493,137.03	321,207.60	171,929.43	6,034.18	18,848.05	5,968.18	5,509.59	750.34
24643	Newark Insurance Company	59,855.90	51,921.97	7,933.93	-4,816.55	2,126.63	2,274.85	0.00	0.00
24848	Newport Insurance Company	33,664.17	14,245.80	19,418.38	2,010.18	840.77	1,903.53	90,751.67	31,945.37
35106	Niagara Fire Insurance Company	56,936.00	3,584.95	53,351.05	0.00	3,992.76	-18,441.20	0.00	78.93
12190	Nipponkoa Insurance Company Of America	65,011.11	24,069.48	40,941.64	-1,434.43	2,479.84	-717.40	462.71	353.48
31470	NorGUARD Insurance Company	200,303.00	147,619.74	52,683.26	-2,999.63	6,493.72	18,708.64	0.00	0.00
29700	North American Elite Insurance Co	38,882.92	3,921.23	34,961.70	-326.07	2,057.54	1,488.64	6,488.93	1,467.63
29874	North American Specialty Insurance Company	301,185.84	126,503.70	174,682.14	681.71	7,751.94	6,124.36	11,154.54	19,902.92
27740	North Pointe Insurance Company	120,511.55	90,805.17	29,706.37	449.32	3,332.91	5,602.77	30.78	84.04
21105	North River Insurance Company (The)	800,410.76	517,819.60	282,591.16	-32,526.67	90,847.12	53,569.16	3,857.19	4,351.04
22047	North Star Reinsurance Corporation	24,624.22	7,706.70	16,917.52	0.00	1,298.39	1,310.81	0.00	-1,659.71
36455	Northbrook Indemnity Company	92,989.22	294.05	92,695.17	0.00	4,851.11	3,677.45	4,506.60	2,855.55
38369	Northern Assurance Company of America (The)	389,707.41	238,898.57	150,808.84	-2,927.43	16,648.40	16,974.15	79.51	2,742.11
19372	Northern Insurance Company of New York	27,263.81	74.59	27,189.22	0.00	1,718.21	1,380.51	55,093.25	27,664.48
24031	Northland Casualty Company	100,848.44	78,420.42	22,428.02	-7,741.55	3,951.36	-54.12	213.07	1,136.49
24015	Northland Insurance Company	1,119,920.91	739,976.92	379,943.99	-69,598.89	42,230.69	-3,452.78	47,958.57	30,579.55
43583	Northwest Physicians Mutual Insurance Company	75,690.09	70,269.55	5,420.55	-11,137.96	2,539.21	-1,834.84	6,716.26	6,815.84

Property & Casualty Insurers Assets & Liabilities as of December 31, 2003 (continued)
Underwriting & Investment Result for 2003 (OOO's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
20338	Northwestern Pacific Indemnity Company	41,876.84	5,341.24	36,535.60	0.00	1,504.34	1,236.66	12,206.11	3,255.90
34630	Oak River Insurance Company	125,569.33	31,947.17	93,622.17	1,726.15	14,865.88	13,964.87	8,808.90	5,062.50
23248	Occidental Fire & Casualty Co of North Carolina	196,407.56	94,568.20	101,839.35	-519.23	8,001.89	38,227.18	478.95	-246.30
12360	Ocean Harbor Casualty Insurance Company	70,972.43	50,550.13	20,422.31	3,102.21	1,512.81	3,610.37	4,014.02	1,703.64
23680	Odyssey America Reinsurance Corporation	4,264,699.25	2,711,631.84	1,553,067.41	79,238.57	281,522.76	562,598.77	0.00	175.71
26565	Ohio Indemnity Company	84,600.30	48,307.20	36,293.10	1,852.84	2,116.46	3,939.89	21,897.93	8,705.61
24147	Old Republic Insurance Company	1,658,530.61	1,048,545.13	609,985.48	55,732.41	74,492.20	73,546.84	131,585.98	51,282.99
35424	Old Republic Minnehoma Insurance Company	82,281.93	66,988.71	15,293.22	33.11	3,035.20	1,429.73	20.01	207.17
40444	Old Republic Surety Company	83,390.92	47,311.44	36,079.48	2,990.43	3,889.89	2,500.11	1,258.06	91.73
37060	Old United Casualty Company	222,843.25	171,584.57	51,258.69	12,259.10	10,288.41	19,722.85	6,500.77	3,488.88
12254	Omaha Indemnity Company (The)	26,910.90	7,005.45	19,905.45	594.49	1,540.57	1,845.42	0.00	-36.84
37540	Omaha Property and Casualty Insurance Company	87,461.99	39,532.67	47,929.33	3,044.55	5,184.80	6,249.83	3,836.54	142.48
39098	Omni Insurance Company	344,826.47	221,746.58	123,079.90	-11,203.85	12,462.02	8,538.71	31,017.09	25,469.09
20621	OneBeacon America Insurance Company	1,207,519.12	698,763.94	508,755.18	-8,372.46	68,310.82	74,670.10	24,038.57	39,662.82
21970	OneBeacon Insurance Company	4,819,763.33	2,545,183.90	2,274,579.43	-31,616.27	237,679.65	268,324.06	12,767.70	55.31
14907	Oregon Mutual Insurance Company	150,310.97	98,817.31	51,493.66	-1,754.55	12,142.53	5,680.44	38,627.89	20,067.68
10019	Overseas Partners US Reinsurance Company	139,660.22	69,946.20	69,714.02	-7,684.01	3,228.52	-3,692.92	0.00	0.00
39675	PMA Reinsurance Corporation	1,829,654.54	1,329,037.27	500,617.28	-103,924.22	23,091.81	-79,533.68	0.00	0.00
27251	PMI Mortgage Insurance Co.	3,172,847.61	2,653,417.58	519,430.04	182,959.97	93,799.09	241,870.83	85,819.17	-3,850.35
29807	PXRE Reinsurance Company	778,265.87	353,056.12	425,209.74	20,881.11	30,444.11	-32,007.38	0.00	0.00
22748	Pacific Employers Insurance Company	1,219,652.96	939,205.17	280,447.78	17,084.21	24,415.77	25,854.75	24,955.17	59,840.58
20346	Pacific Indemnity Company	4,049,794.27	3,070,613.59	979,180.67	-3,540.81	151,018.04	301,894.41	33,003.78	14,440.22
38636	Partner Reinsurance Company of the U.S.	2,407,418.07	1,861,746.32	545,671.75	-71,792.95	72,054.56	33,251.36	0.00	0.00
10006	PartnerRe Insurance Company of New York	108,911.32	16,219.78	92,691.54	-19,865.35	6,353.10	-6,597.42	0.00	0.00
22250	Pathfinder Insurance Company	10,790.13	4,749.84	6,040.29	1,146.28	159.31	883.10	0.00	0.00
18333	Peerless Indemnity Insurance Company	1,412,478.41	907,623.79	504,854.62	33,058.51	47,606.39	95,297.06	0.00	-888.97
24198	Peerless Insurance Company	2,268,270.42	1,468,581.74	799,688.68	54,835.93	88,588.06	635,483.47	234,449.37	37,899.92
32859	Penn-America Insurance Company	272,497.14	150,537.41	121,959.73	4,828.58	9,692.33	11,697.86	20,064.65	9,344.43
21962	Pennsylvania General Insurance Company	413,620.66	211,188.09	202,432.58	-2,634.69	17,270.94	18,226.03	1,315.33	18,080.14
14974	Pennsylvania Lumbermens Mutual Insurance Company	223,593.53	149,908.19	73,685.34	4,661.27	9,607.87	10,327.21	0.00	0.01
41424	Pennsylvania Manufacturers Indemnity Company	199,858.28	142,125.92	57,732.36	-4,356.02	7,440.15	302.03	75.84	19.09
12262	Pennsylvania Manufacturers' Association Ins Co	657,347.26	472,658.52	184,688.74	-13,068.05	25,989.09	-8,420.30	13,900.20	9,895.08
37648	Permanent General Assurance Corporation	142,614.64	98,737.35	43,877.29	7,389.74	5,280.44	12,492.59	61,595.86	32,741.19
12297	Petroleum Casualty Company	15,027.43	3,895.34	11,132.09	-3.82	217.07	-4,497.20	537.16	182.39
18058	Philadelphia Indemnity Insurance Company	1,124,913.44	783,215.85	341,697.59	32,460.81	27,228.21	88,054.29	104,668.28	34,706.75
12319	Philadelphia Reinsurance Corporation	243,062.41	123,955.13	119,107.28	38,938.11	17,568.54	40,752.58	0.00	0.00
35262	Phoenix Assurance Company of New York	151,866.93	132,736.57	19,130.37	-14,884.22	13,564.92	-7,552.78	5,886.08	21,336.91
18619	Platte River Insurance Company	52,159.23	23,481.37	28,677.86	21.37	1,326.69	785.35	6,683.32	1,637.08
14460	Podiatry Insurance Company of America, a Mutual Company	163,133.32	115,162.29	47,971.03	699.59	3,794.93	13,970.08	5,556.48	1,581.72
40134	Potomac Insurance Company of Illinois	63,579.10	23,398.87	40,180.23	-292.74	1,661.75	1,300.38	0.00	109.73
36234	Preferred Professional Insurance Company	177,037.10	138,488.69	38,548.41	-7,658.44	3,513.57	4,777.47	5,513.83	-1,810.32
12513	Professional Liability Ins Co of America	27,191.64	2,589.83	24,601.81	-1,320.65	579.65	-779.70	0.00	0.00
33359	Professional Liability Insurance Company	5,534.88	1,500.77	4,034.11	-258.23	170.34	-58.01	0.00	11.14
34487	Professional Underwriters Liability Ins Co	168,181.47	109,382.78	58,798.70	15,936.70	347.84	20,228.61	27,664.42	6,132.94
29017	Professionals Advocate Insurance Company	72,892.58	58,084.22	14,808.36	-2,649.80	3,342.73	799.46	0.00	0.00

Property & Casualty Insurers Assets & Liabilities as of December 31, 2003 (continued)
Underwriting & Investment Result for 2003 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
24260	Progressive Casualty Insurance Company	7,732,307.11	5,514,198.94	2,218,108.18	644,518.25	141,787.39	598,669.87	233,571.21	97,042.53
16322	Progressive Halcyon Insurance Company	572,661.00	442,045.38	130,615.62	12,383.72	4,929.77	37,933.04	0.00	0.00
11851	Progressive Home Insurance Company	9,337.71	4,635.41	4,702.30	147.39	316.83	-24,904.34	314.81	53.81
37605	Progressive Marathon Insurance Company	41,134.90	18,676.55	22,458.34	886.14	1,782.30	-73.01	97,076.81	51,950.03
42919	Progressive Northwestern Insurance Company	1,490,307.74	999,634.57	490,673.17	145,928.66	47,818.35	115,028.28	0.63	439.81
32786	Progressive Specialty Insurance Company	909,465.30	590,580.25	318,885.05	85,125.05	29,846.75	103,449.18	0.00	13.37
27804	Progressive West Insurance Company	104,972.40	72,301.24	32,671.16	1,593.39	1,864.53	11,601.09	268,173.99	127,289.51
34690	Property and Casualty Insurance Co of Hartford	145,749.64	90,267.99	55,481.65	-10,385.87	9,770.08	17,020.81	106.08	30.41
12416	Protective Insurance Company	472,286.20	168,901.60	303,384.61	12,365.64	18,407.70	35,655.02	1,087.53	408.13
20265	Protective National Ins Co of Omaha (The)	24,939.45	58,863.88	-33,924.43	-8,014.07	381.82	-3,672.12	0.00	2,698.34
24295	Providence Washington Insurance Company	315,505.02	264,574.48	50,930.55	-43,863.39	17,287.72	-31,806.84	-0.13	-17.13
36439	Prudential Commercial Insurance Company	24,111.27	9,440.05	14,671.22	0.00	768.83	593.55	0.00	0.00
36447	Prudential General Insurance Company	39,813.59	25,561.80	14,251.79	0.00	791.44	543.27	3.48	-15.42
32352	Prudential Property and Casualty Insurance Company	2,195,625.13	1,600,399.38	595,225.74	-31,407.06	149,024.82	76,679.68	87,944.16	66,014.60
15059	Public Service Mutual Insurance Company	581,947.78	437,900.24	144,047.54	-75,149.15	35,199.32	-5,989.55	23,097.10	9,944.20
39217	QBE Insurance Corporation	288,952.97	185,803.13	103,149.84	2,514.15	1,148.58	29,549.16	16,936.02	5,995.76
10219	QBE Reinsurance Corporation	861,878.37	507,586.62	354,291.74	-4,271.53	7,141.08	104,051.88	4,295.85	867.76
10829	Quadrant Indemnity Company	120,430.56	88,134.73	32,295.83	-98.09	6,248.90	3,523.95	-0.37	358.91
28860	RLI Indemnity Company	33,807.53	1,971.40	31,836.13	299.83	1,380.97	1,293.03	0.00	0.00
13056	RLI Insurance Company	1,127,912.66	581,326.50	546,586.16	1,421.50	36,281.47	145,317.41	60,817.96	11,166.91
22314	RSUI Indemnity Company	1,129,309.80	563,312.32	565,997.48	76,166.72	9,178.50	505,992.80	2,412.98	0.09
36250	Radian Asset Assurance Inc.	869,433.09	416,439.13	452,993.96	36,754.12	33,859.83	143,534.85	7,125.46	0.00
33790	Radian Guaranty Inc.	2,775,776.06	2,520,175.40	255,600.66	181,187.96	83,717.21	117,243.55	111,803.16	-4,374.19
38512	Rampart Insurance Company	121,434.06	81,776.62	39,657.43	-17,695.04	1,938.72	-5,069.05	0.00	0.00
24384	Ranger Insurance Company	269,704.28	185,664.85	84,039.44	6,183.02	23,830.35	39,102.44	13,235.05	13,409.67
41580	Red Shield Insurance Company	38,444.06	17,056.48	21,387.58	173.14	1,100.41	1,072.12	342.74	78.51
37303	Redland Insurance Company	100,789.56	74,750.59	26,038.97	1,300.55	2,115.11	3,164.84	85,473.15	38,460.85
11673	Redwood Fire and Casualty Insurance Company	278,374.87	75,013.38	203,361.49	-4,766.96	7,251.68	54,182.61	1,105.75	158.80
24449	Regent Insurance Company	252,525.72	146,335.43	106,190.29	-698.47	12,819.98	4,426.07	895.20	1,485.22
26549	Reinsurance Company of America, Inc.	13,124.99	7,095.72	6,029.26	497.89	2,887.76	943.73	0.00	0.00
38318	Republic Insurance Company	75,682.52	63,173.20	12,509.32	-116.78	508.06	418.82	0.00	-659.87
28452	Republic Mortgage Insurance Company	1,570,974.37	1,417,275.54	153,698.83	136,647.29	55,008.92	-7,892.54	23,248.82	-2,221.92
31089	Republic Western Insurance Company	357,058.25	283,271.12	73,787.13	-47,461.51	24,699.26	8,422.76	4,817.89	16,940.71
10287	Residential Guaranty Co.	310,758.88	227,191.98	83,566.90	31,173.46	10,980.53	-709.01	0.00	0.00
43044	Response Insurance Company	107,476.94	35,747.72	71,729.22	5,116.62	3,105.00	34,336.35	24.27	11.84
26050	Response Worldwide Insurance Company	64,163.72	40,206.96	23,956.76	-2,545.05	-8,843.09	-10,693.34	2,004.87	1,133.80
12491	Rochdale Insurance Company	30,559.73	24,679.78	5,879.95	1,543.07	320.52	1,717.54	0.00	0.00
22128	Rocky Mountain Fire & Casualty Company	38,063.74	23,066.54	14,997.21	-3,253.20	1,741.16	-2,115.18	3,164.64	6,315.81
20370	Royal & SunAlliance Personal Insurance Company	694,080.89	191,018.27	503,062.62	-16,190.96	7,970.61	130,235.82	7,968.39	1,612.68
24678	Royal Indemnity Company	2,749,071.32	2,016,621.79	732,449.54	-186,052.20	122,536.51	184,521.46	80,067.17	58,997.32
26980	Royal Insurance Company of America	2,082,510.50	1,679,140.76	403,369.74	-186,052.71	99,359.82	-12,375.55	108,833.92	148,010.07
39039	Rural Community Insurance Company	1,266,088.82	1,170,421.73	95,667.09	8,649.59	3,373.22	11,764.94	30,573.81	7,158.50
24740	SAFECO Insurance Company of America	3,418,943.67	2,600,467.71	818,475.96	-14,251.45	180,536.28	-7,594.70	438,942.41	263,797.01
39012	SAFECO Insurance Company of Illinois	515,238.74	361,054.25	154,184.49	-2,159.31	22,840.63	28,680.05	89,242.92	59,336.83
30058	SCOR Reinsurance Company	2,079,179.04	1,653,254.49	425,924.55	-213,656.60	52,729.91	20,126.65	0.00	0.00

Property & Casualty Insurers Assets & Liabilities as of December 31, 2003 (continued)

Underwriting & Investment Result for 2003 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
24694	Safeguard Insurance Company	390,091.60	336,841.43	53,250.17	-37,210.55	23,130.39	-15,805.95	8,289.04	6,747.94
15105	Safety National Casualty Corporation	956,924.07	704,753.93	252,170.14	-1,391.09	39,708.21	39,463.82	21,426.49	10,707.43
12521	Safeway Insurance Company	327,597.55	132,070.63	195,526.92	14,831.62	5,999.74	34,882.67	50,296.32	36,556.62
25640	Safeway Insurance Company of Georgia	51,335.69	31,949.18	19,386.51	754.96	1,919.38	2,049.54	0.00	0.00
40460	Sagamore Insurance Company	150,650.72	68,126.62	82,524.10	-1,475.84	3,682.69	5,539.40	2,430.92	1,624.55
15580	Scottsdale Indemnity Company	13,551.52	318.20	13,233.32	0.00	662.33	417.97	26,221.65	23,232.16
20354	Sea Insurance Company of America (The)	780,323.34	663,682.84	116,640.50	-68,411.08	68,805.59	27,055.25	0.00	339.13
22535	Seaboard Surety Company	259,948.13	134,088.07	125,860.06	-1,110.99	11,648.27	-1,260.37	2,393.66	-309.03
25763	Seaton Insurance Company	79,234.98	25,467.57	53,767.41	-42,415.23	2,387.14	737.66	0.00	-7,431.03
24902	Security Insurance Company of Hartford	779,150.15	664,587.68	114,562.48	-74,421.08	39,108.02	-49,124.35	52,121.14	79,123.28
19879	Security National Insurance Company	19,902.73	197.22	19,705.50	0.00	632.17	516.82	0.00	0.00
22233	Select Insurance Company	188,147.63	135,695.72	52,451.91	-35,014.12	6,605.22	-2,480.68	1,151.18	1,033.44
10936	Seneca Insurance Company, Inc.	220,740.95	137,494.18	83,246.77	6,785.98	18,482.21	11,320.02	1,163.53	0.00
24988	Sentry Insurance, A Mutual Company	4,282,734.66	2,105,670.25	2,177,064.41	-25,426.98	150,163.20	211,105.45	83,972.48	38,057.66
21180	Sentry Select Insurance Company	532,976.84	385,419.14	147,557.70	-4,220.26	22,219.47	15,985.69	69,400.34	62,397.47
35408	Sirius America Insurance Company	243,449.16	161,393.15	82,056.01	1,732.54	9,175.16	8,006.31	38,434.76	15,641.90
38997	Sompo Japan Fire & Marine Insurance Company Of America	23,860.48	1,455.92	22,404.56	-846.47	815.06	89.95	3.52	-74.71
11126	Sompo Japan Insurance Company of America	407,571.76	301,120.61	106,451.15	-43,124.78	15,923.98	26,549.73	30,628.46	33,133.68
24953	South Carolina Insurance Company	24,448.43	20,023.12	4,425.31	-3,577.65	413.17	-2,568.67	-70.51	-992.72
19216	Southern Insurance Company	8,919.24	443.07	8,476.16	31.81	736.11	-168.69	5,103.74	1,606.81
20524	Specialty National Insurance Co	75,045.64	50,346.66	24,698.98	2,358.90	1,822.54	5,251.73	16,608.22	43,274.95
44288	Specialty Risk Insurance Company	160,975.00	101,021.44	59,953.57	11,052.37	1,719.44	34,739.69	138,427.30	65,864.40
24767	St. Paul Fire and Marine Insurance Company	17,870,631.63	12,794,904.79	5,075,726.84	-115,627.26	1,309,899.91	149,947.43	510,719.12	179,304.00
24775	St. Paul Guardian Insurance Company	33,181.02	6.83	33,174.18	0.00	1,877.48	-1,022.52	14,973.61	7,232.12
41750	St. Paul Medical Liability Insurance Company	178,500.54	130,878.50	47,622.04	-1,110.99	10,912.77	3,786.55	33.65	20,106.16
24791	St. Paul Mercury Insurance Company	64,802.82	13.15	64,789.67	0.00	3,667.22	-3,007.78	84,673.10	59,352.96
19224	St. Paul Protective Insurance Company	362,986.03	132,240.53	230,745.51	-1,110.99	20,248.51	10,067.76	7,733.15	5,057.98
19070	Standard Fire Insurance Company (The)	3,103,159.72	2,213,709.06	889,450.66	57,989.36	135,060.60	147,798.65	114,915.11	50,705.17
42986	Standard Guaranty Insurance Company	93,624.47	68,212.49	25,411.98	285.82	4,715.26	-5,309.12	7,751.09	2,371.75
18023	Star Insurance Company	342,216.03	242,300.50	99,915.53	-12,410.75	7,518.88	6,082.99	18,843.50	18,950.04
40045	Starnet Insurance Company	36,949.78	15,498.86	21,450.92	707.66	1,105.58	1,161.94	42,586.09	29,797.71
25143	State Farm Fire and Casualty Company	17,748,451.94	13,144,194.02	4,604,257.92	-25,628.63	818,243.88	1,493,202.46	126,564.30	54,262.99
25151	State Farm General Insurance Company	3,105,813.69	2,402,729.47	703,084.22	-28,453.89	121,775.04	93,470.22	1,663,985.99	1,161,163.66
25178	State Farm Mutual Automobile Insurance Company	77,734,563.22	37,753,976.08	39,980,587.14	-589,056.52	2,185,410.30	8,380,002.15	2,833,623.09	1,666,443.88
12831	State National Insurance Company, Inc.	140,768.19	70,039.16	70,729.04	922.65	3,351.43	10,890.67	51,070.78	39,259.59
22608	State National Specialty Insurance Company	15,520.45	7,705.39	7,815.06	102.52	372.38	315.06	0.00	0.00
10952	Stonebridge Casualty Insurance Company	89,466.41	52,948.26	36,518.15	5,266.34	4,638.34	-417.38	3,110.62	424.74
22276	Stonewall Insurance Company	88,946.99	21,527.75	67,419.24	-8,535.54	2,597.47	3,226.54	0.00	-12.67
10340	Stonington Insurance Co	65,233.18	38,926.41	26,306.76	-13,839.76	743.02	9,058.09	2,044.35	663.15
40436	Stratford Insurance Company	148,144.97	105,603.32	42,541.65	-725.68	4,643.44	2,319.51	1,574.37	532.26
39187	Suecia Insurance Company	67,702.81	38,647.62	29,055.19	-334.78	5,874.72	-3,646.99	0.00	0.00
24047	Surety Bonding Company of America	7,580.69	1,763.11	5,817.57	767.52	259.34	665.88	4,238.98	318.68
25364	Swiss Reinsurance America Corporation	10,303,424.33	7,798,719.77	2,504,704.57	-755,257.42	459,120.70	113,418.18	0.00	0.00
19526	Texas General Indemnity Company	23,549.64	11,070.87	12,478.77	-146.46	738.12	733.71	0.00	0.00
13242	Titan Indemnity Company	116,445.49	22,318.45	94,127.04	-1,938.63	2,053.58	12,146.56	0.00	-0.70
42439	Toa-Re Insurance Company of America (The)	1,039,519.87	732,843.00	306,676.87	-18,765.98	48,990.63	53,660.80	0.00	0.00
37621	Toyota Motor Insurance Company	93,901.84	72,914.86	20,986.98	-5,502.04	5,061.33	68.08	18,866.06	7,963.39
41238	Trans Pacific Insurance Company	42,786.04	11,043.29	31,742.75	569.26	1,559.36	1,312.55	6,311.34	6,888.06
28886	TransGuard Insurance Company of America, Inc.	161,911.02	95,976.08	65,934.94	12,513.25	5,857.56	30,072.19	5,508.88	2,663.26
19453	Transatlantic Reinsurance Company	6,315,634.21	4,464,447.03	1,851,187.18	56,906.51	222,008.10	305,242.99	0.00	0.00

Property & Casualty Insurers Assets & Liabilities as of December 31, 2003 (continued)
Underwriting & Investment Result for 2003 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
20486	Transcontinental Insurance Company	87,623.72	1,858.36	85,765.36	0.00	6,213.56	6,339.76	43,649.81	30,572.56
33014	Transport Insurance Company	113,434.47	90,375.98	23,058.49	-2,697.41	5,887.37	-828.19	1,296.51	982.76
20494	Transportation Insurance Company	76,089.82	988.61	75,101.22	0.00	3,127.36	4,923.46	75,223.72	52,176.99
36170	Travelers Casualty Company of Connecticut	287,585.10	215,267.15	72,317.96	5,673.38	12,627.08	12,184.88	2,808.20	1,741.21
19038	Travelers Casualty and Surety Company	12,809,640.34	9,763,807.46	3,045,832.88	211,000.19	559,511.17	473,086.45	11,681.17	-11,707.27
31194	Travelers Casualty and Surety Company of America	2,042,012.76	1,222,356.73	819,656.03	138,390.73	86,603.07	111,911.82	112,156.85	38,321.97
19046	Travelers Casualty and Surety Company of Illinois	1,705,514.12	1,286,857.13	418,656.99	32,551.00	79,110.74	66,331.93	6,981.12	2,244.55
40282	Travelers Commercial Casualty Company	333,138.89	261,073.78	72,065.11	5,673.38	11,769.77	9,410.51	0.00	0.00
36137	Travelers Commercial Insurance Company	314,677.19	238,309.99	76,367.20	5,673.38	10,345.51	10,079.77	0.00	-490.41
25658	Travelers Indemnity Company (The)	13,315,431.23	8,814,419.68	4,501,011.55	196,529.55	564,545.94	537,685.35	0.00	0.00
25682	Travelers Indemnity Company of Connecticut (The)	926,729.57	639,065.45	287,664.11	15,241.27	37,651.92	33,119.56	134,243.10	45,787.03
25674	Travelers Indemnity Company of Illinois (The)	253,354.00	170,966.80	82,387.19	4,255.03	7,440.81	7,997.31	616,301.69	364,409.01
39357	Travelers Insurance Company (Accident Dept)	61,345,735.63	53,738,336.60	7,607,399.03	0.00	7.95	664,574.66	887.36	10,596.35
36161	Travelers Property Casualty Insurance Company	206,502.22	151,349.41	55,152.81	3,545.86	7,090.90	4,951.06	59,698.45	44,792.44
34894	Trenwick America Reinsurance Corporation	856,993.22	777,990.07	79,003.16	-37,581.15	33,391.92	-46,935.67	5,002.94	5,762.24
24350	Triad Guaranty Insurance Corporation	490,737.89	362,525.73	128,212.16	53,406.00	15,694.90	15,332.29	38,843.63	6,397.51
19887	Trinity Universal Insurance Company	3,241,583.12	2,319,497.51	922,085.61	-83,371.69	83,400.92	404,828.03	3,668.87	3,233.59
41211	Triton Insurance Company	644,757.63	280,923.13	363,834.50	97,407.95	36,834.11	70,539.23	-720.94	447.09
41106	Triumpher Casualty Company	43,049.92	32,006.54	11,043.38	-219.73	335.21	269.21	810.94	267.92
27120	Trumbull Insurance Company	367,083.74	90,943.89	276,139.85	-10,385.87	11,617.42	232,292.22	0.00	0.00
29459	Twin City Fire Insurance Company	470,409.30	270,709.31	199,699.99	-31,157.60	30,669.42	17,918.98	155,759.23	99,166.78
29599	U.S. Specialty Insurance Company	323,300.06	206,125.75	117,174.31	5,560.93	7,894.88	6,338.07	13,164.72	12,287.52
37893	ULICO Casualty Company	145,536.62	102,160.81	43,375.80	-22,464.35	5,912.47	-11,942.79	30,488.03	50,466.39
25968	USAA Casualty Insurance Company	4,376,974.80	3,003,844.57	1,373,130.24	418,409.89	107,415.53	190,788.83	377,299.19	223,224.07
18600	USAA General Indemnity Company	350,691.34	222,229.95	128,461.39	43,622.75	7,087.34	37,147.44	15,482.25	6,866.72
28497	USPlate Glass Insurance Company	9,454.69	3,736.49	5,718.21	615.01	175.87	263.35	580.70	43.11
41050	Underwriter for the Professions Insurance Company	149,873.14	81,617.66	68,255.48	1,041.73	4,640.26	18,301.81	6,830.79	2,986.50
25798	Unigard Indemnity Company	62,295.32	36,642.11	25,653.21	150.46	3,332.33	2,377.46	32,079.50	24,989.78
25747	Unigard Insurance Company	518,918.45	335,429.48	183,488.97	1,293.95	17,850.93	15,697.63	91,354.75	46,795.16
11142	United Casualty Insurance Company of America	18,621.30	1,909.94	16,711.36	595.48	621.75	843.42	2,190.94	253.50
11770	United Financial Casualty Company	143,402.31	87,975.76	55,426.55	12,264.85	7,995.55	2,206.19	3,866.46	1,429.16
13021	United Fire & Casualty Company	848,171.71	545,060.86	303,110.85	22,902.58	20,623.60	53,736.01	11,206.74	97.00
16659	United Guaranty Commercial Ins Co of North Carolina	55,567.85	35,734.37	19,833.48	-912.37	1,157.10	-1,469.73	0.00	0.00
40525	United Guaranty Credit Insurance Company	17,173.93	1,667.88	15,506.06	129.62	876.18	628.28	189.97	43.11
15873	United Guaranty Residential Insurance Company	2,163,851.28	1,950,502.51	213,348.76	185,658.88	158,692.69	83,918.88	54,561.05	-4,143.08
11445	United National Casualty Insurance Company	29,996.37	8,975.18	21,021.20	205.57	774.31	549.72	0.00	0.00
41335	United National Specialty Insurance Company	97,152.85	46,325.84	50,827.02	318.92	2,496.26	2,974.60	2,258.85	1,197.37
25941	United Services Automobile Association	12,612,587.32	4,805,037.47	7,807,549.85	508,015.43	548,354.53	1,057,271.69	464,702.12	318,439.54
25887	United States Fidelity and Guaranty Company	4,383,010.99	3,350,965.51	1,032,045.49	-98,917.62	170,373.24	-766,399.56	105,710.81	102,521.98
21113	United States Fire Insurance Company	2,597,113.13	1,797,092.27	800,020.86	-94,675.27	262,428.03	196,598.37	228,728.68	89,624.36

Property & Casualty Insurers Assets & Liabilities as of December 31, 2003 (continued)
Underwriting & Investment Result for 2003 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
25895	United States Liability Insurance Company	563,231.21	226,625.97	336,605.25	9,401.15	18,043.50	61,098.88	17,328.08	7,555.65
16063	Unitrin Auto and Home Insurance Company	42,287.71	18,154.90	24,132.81	-2,903.24	674.30	-1,461.60	-756.93	30,937.57
10226	Unitrin Direct Insurance Company	25,844.55	12,722.08	13,122.47	34.93	568.84	-5,175.45	14,470.27	6,364.42
10915	Unitrin Direct Property & Casualty Company	50,429.37	35,163.81	15,265.56	-537.60	900.06	2,117.24	19,919.18	11,789.60
13200	Universal Surety of America	25,955.57	17,512.13	8,443.45	-619.17	1,231.42	809.79	29.89	0.53
41181	Universal Underwriters Insurance Company	493,642.40	33,804.96	459,837.44	-90.98	53,667.29	168,747.40	105,801.39	68,282.37
25976	Utica Mutual Insurance Company	1,889,102.40	1,473,075.79	416,026.62	-66,130.93	70,014.58	28,549.97	2,656.49	634.06
26611	Valiant Insurance Company	14,663.64	53.97	14,609.67	0.00	730.75	712.16	454.91	2,141.63
20508	Valley Forge Insurance Company	49,326.40	1,143.37	48,183.02	0.00	4,744.08	4,467.17	48,279.75	26,774.62
21172	Vanliner Insurance Company	301,878.06	200,773.26	101,104.80	-3,504.03	11,647.40	7,265.63	16,503.23	8,504.35
18759	Verex Assurance, Inc.	28,956.22	21,642.43	7,313.79	1,272.38	9,896.76	-156,272.77	22.85	-78.15
10815	Verlan Fire Insurance Company	22,278.75	10,213.22	12,065.53	1,755.64	1,120.32	2,372.43	1,551.12	-259.77
11762	Vesta Fire Insurance Corporation	653,030.41	449,227.97	203,802.44	-54,138.74	3,661.20	3,716.43	62,967.82	56,402.27
20397	Vigilant Insurance Company	318,647.76	221,427.79	97,219.97	3,664.45	9,750.90	13,585.09	55,890.36	10,358.49
13137	Viking Insurance Company of Wisconsin	300,901.42	265,473.13	35,428.28	-29,768.41	13,418.67	-14,665.42	152,625.67	89,315.82
40827	Virginia Surety Company, Inc.	1,862,287.91	1,426,228.45	436,059.46	-33,763.37	10,556.92	133,073.44	211,505.98	136,496.24
35971	Voyager Property and Casualty Insurance Company	77,548.05	42,072.03	35,476.03	465.62	3,404.78	4,802.02	28,609.14	17,718.11
32778	Washington International Insurance Company	92,390.76	56,774.88	35,615.89	774.72	3,748.79	2,537.64	4,726.22	1,238.96
26069	Wausau Business Insurance Company	124,342.36	84,066.64	40,275.72	-3,509.65	6,663.82	1,433.01	3,153.66	9,887.67
26042	Wausau Underwriters Insurance Company	194,526.42	101,054.16	93,472.26	-3,509.65	9,766.70	686.12	15,306.26	10,470.44
25011	Wesco Insurance Company	309,194.49	114,974.94	194,219.56	85,323.50	19,180.73	47,497.12	7,084.59	2,750.09
21121	Westchester Fire Insurance Company	1,434,698.84	958,524.90	476,173.94	98,328.88	57,294.87	71,493.36	67,828.15	36,455.89
30830	Western Diversified Casualty Insurance Company	10,111.91	18.92	10,092.99	-81.05	254.72	-15,225.94	-7.21	421.67
26395	Western Home Insurance Company	26,006.65	16,006.14	10,000.51	-1,562.51	914.85	221.48	2,808.18	5,425.07
10008	Western Insurance Company	10,849.92	2,035.83	8,814.09	209.60	266.72	3,258.23	396.13	0.00
24465	Western National Assurance Company	28,521.76	20,817.52	7,704.24	-1,117.26	1,320.72	280.68	0.00	0.00
13188	Western Surety Company	694,714.62	504,292.22	190,422.40	-63,306.34	26,020.75	-28,162.89	16,594.28	2,304.14
24120	Westfield National Insurance Company	344,250.05	234,360.78	109,889.27	4,581.63	11,647.54	19,909.22	23.64	0.00
34207	Westport Insurance Corporation	1,241,186.06	937,158.78	304,027.28	-71,884.19	49,301.28	23,569.07	80,360.48	28,576.99
13234	Wilshire Insurance Company	131,779.93	79,770.64	52,009.29	2,906.95	5,469.69	20,388.32	33,929.75	15,645.66
12599	Windsor Insurance Company	450,364.59	327,056.22	123,308.37	-23,545.64	4,054.06	47,949.17	465.83	40.06
20311	XL Capital Assurance Inc.	329,701.82	121,635.54	208,066.29	-11,334.27	5,559.18	85,758.32	12,346.19	0.00
24554	XL Insurance America, Inc.	407,932.59	259,047.18	148,885.40	-32,643.31	6,989.77	38,587.18	25,934.21	15,830.57
20583	XL Reinsurance America Inc.	4,343,245.65	2,706,332.22	1,636,913.43	-212,181.52	109,704.61	498,272.40	0.00	0.21
40193	XI Insurance Company of New York, Inc.	121,302.63	80,778.42	40,524.21	-9,792.99	1,854.08	4,670.85	0.00	0.00
37885	XI Specialty Insurance Company	643,159.38	533,691.24	109,468.14	-19,585.99	15,582.14	34,506.57	150,200.55	111,637.43
24325	York Insurance Company	47,249.09	39,464.68	7,784.41	-6,835.85	2,770.69	-5,307.52	0.00	-26.98
26220	Yosemite Insurance Company	409,976.91	103,157.09	306,819.83	28,976.67	14,358.70	38,268.03	4,511.54	2,875.06
16535	Zurich American Insurance Co	19,107,423.90	15,431,833.39	3,675,590.51	-123,752.81	518,165.21	1,057,740.95	557,654.29	286,607.24
27855	Zurich American Insurance Company of Illinois	33,993.22	58.47	33,934.75	0.00	2,194.70	2,128.22	4,851.73	-565.47
Total Foreign Insurers: 640									
Total		950,950,304.66	639,191,469.87	311,758,834.80	-1,475,609.73	34,140,301.73	55,935,710.20	31,968,483.46	18,973,591.89
Total CA and Foreign Property & Casualty Insurers: 787									
Grand Total		1,034,307,751.14	695,039,584.95	339,268,166.19	-2,082,039.07	37,003,838.32	59,751,985.97	56,395,447.43	34,758,836.346

REAL ESTATE TITLE INSURERS ASSETS & LIABILITIES AS OF DECEMBER 31, 2003

Underwriting & Investment Result for 2003 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
California Insurers:									
50026	Commerce Title Insurance Company	17,656.82	7,419.54	10,237.28	2,657.37	172.81	1,961.59	34,276.40	489.81
50849	Diversified Title Insurance Company	13,564.69	9,690.67	3,874.02	608.42	58.80	-803.40	25,518.49	251.21
51586	Fidelity National Title Insurance Company	458,131.99	298,200.56	159,931.43	46,351.45	30,475.38	67,047.24	518,916.03	23,120.13
50814	First American Title Insurance Company	1,616,996.76	870,416.14	746,580.61	152,811.40	155,189.58	95,324.21	898,469.81	32,637.88
50822	Land Title Insurance Company	1,821.22	212.87	1,608.35	62.22	82.38	73.29	985.05	0.00
50130	North American Title Insurance Company	34,466.96	21,226.04	13,240.92	3,037.27	452.56	2,446.65	64,478.85	2,124.72
50857	Security Union Title Insurance Company	115,837.39	51,841.11	63,996.28	4,814.72	10,092.59	11,357.37	12,966.00	741.45
50067	Ticor Title Insurance Company	263,035.25	181,072.58	81,962.68	25,440.87	25,283.43	9,750.99	8,261.20	560.51
50041	United Title Insurance Company	26,535.22	13,102.07	13,433.15	6,211.19	969.21	4,968.64	104,305.37	362.16
50050	Westcor Land Title Insurance Co	16,420.08	9,277.22	7,142.86	949.84	235.98	971.72	33,373.25	333.73
Total California Insurers: 10									
Total		2,564,466.38	1,462,458.80	1,102,007.58	242,944.76	223,012.74	193,098.29	1,701,550.46	60,621.60
Foreign Insurers:									
50028	Ace Capital Title Reinsurance Company	48,244.15	22,431.22	25,812.93	-1,729.52	2,380.74	-1,772.86	0.00	0.00
51535	American Pioneer Title Insurance Company	110,576.95	68,192.51	42,384.44	19,390.83	3,382.88	16,584.57	6,952.73	-2.20
50229	Chicago Title Insurance Company	1,322,154.41	822,996.85	499,157.56	318,257.57	166,309.59	204,958.11	643,193.98	15,866.49
50083	Commonwealth Land Title Insurance Company	620,660.04	451,160.17	169,499.87	76,065.21	31,902.29	-2,011.68	224,396.83	9,157.30
51071	Fidelity National Title Ins Co of New York	325,719.95	244,900.57	80,819.39	27,289.73	16,672.94	13,125.48	196.52	-56.60
50024	Lawyers Title Insurance Corporation	625,800.63	360,850.51	264,950.13	76,960.64	28,662.59	-6,678.94	98,637.12	1,554.24
51020	National Title Insurance of New York, Inc.	17,108.54	10,452.84	6,655.69	3,223.56	366.47	2,126.77	1,079.19	-17.23
50520	Old Republic National Title Insurance Company	429,377.33	329,545.51	99,831.82	28,242.02	15,804.93	6,351.22	187,038.68	4,248.08
50121	Stewart Title Guaranty Company	791,903.63	417,107.80	374,795.83	34,449.64	20,899.75	65,453.75	352,873.00	6,898.82
51420	Stewart Title Insurance Company	49,640.70	33,648.22	15,992.48	5,613.52	2,915.30	531.89	0.00	-75.32
50012	Transnation Title Insurance Company	162,886.98	95,083.24	67,803.74	27,491.65	6,292.93	-27,465.96	24,441.32	-188.43
51624	United General Title Insurance Company	61,994.67	37,755.04	24,239.62	5,505.54	1,008.58	6,821.30	96,437.58	2,349.03
Total Foreign Insurers: 12									
Total		4,566,067.98	2,894,124.49	1,671,943.49	620,760.40	296,598.98	278,023.66	1,635,246.95	39,734.17
Total CA and Foreign Insurers: 22									
Total		7,130,534.36	4,356,583.29	2,773,951.07	863,705.15	519,611.72	471,121.95	3,336,797.41	100,355.77

FAIR PLAN REPORT - 2003 DIRECT WRITTEN LESS DIVIDENDS TO POLICYHOLDERS

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
36404	21st Century Casualty Company	0	0	0	0	0	0	0	0
12963	21st Century Insurance Company	0	0	0	0	0	116	0	0
22896	ACA Financial Guaranty Corporation	0	0	0	0	0	0	0	0
19984	ACIG Insurance Company	0	0	0	0	0	0	0	0
22950	ACSTAR Insurance Company	0	0	0	0	0	0	0	0
19399	AIU Insurance Company	0	0	0	0	0	95	13	4
27928	AMEX Assurance Company	0	0	0	0	0	8,487	0	0
10367	AVEMCO Insurance Company	0	0	0	0	0	0	0	0
29530	AXA Art Insurance Corporation	0	0	0	0	0	0	0	0
36552	AXA Corporate Solutions Reinsurance Company	0	0	0	0	0	0	0	0
20010	Acceptance Indemnity Insurance Company	0	0	0	0	0	0	949	524
26379	Accredited Surety and Casualty Company, Inc.	0	0	0	0	0	0	0	0
22667	Ace American Insurance Co	-130	116	0	0	0	0	20,297	2,339
11835	AXA Re America Insurance Company	0	0	0	0	0	0	0	0
16187	AXA Re Property and Casualty Insurance Co	567	330	0	0	0	0	609	4
22705	Ace American Reinsurance Co	0	0	0	0	0	0	0	0
20702	Ace Fire Underwriters Insurance Co	32	14	0	0	0	1	154	497
10030	Ace Indemnity Insurance Co	0	0	0	0	0	0	0	0
20699	Ace Property and Casualty Insurance Co	0	1,889	34,732	0	0	4	4	7
40517	Advantage Workers Compensation Insurance Co	0	0	0	0	0	0	0	0
33898	Aegis Security Insurance Company	0	0	0	0	0	2,637	0	0
36153	Aetna Insurance Company of Connecticut	0	0	0	0	0	0	0	0
10014	Affiliated FM Insurance Company	22,589	11,623	0	0	0	117	2,405	0
42757	Agri General Insurance Company	0	236	14,265	0	0	0	0	0
38733	Alaska National Insurance Company	0	0	0	0	0	0	0	0
24899	Alea North America Insurance Company	107	22	0	0	0	0	74	2,075
20222	All America Insurance Company	0	0	0	0	0	0	0	0
13285	Allegheny Casualty Company	0	0	0	0	0	0	0	0
20273	Alliance Assurance Company of America	0	0	0	0	0	0	0	0
35300	Allianz Global Risks US Insurance Company	32,855	15,638	0	0	0	0	0	0
36420	Allianz Underwriters Insurance Company	0	0	0	0	0	0	0	0
36528	Allied Insurance Company	0	0	0	0	0	0	0	0
42579	Allied Property and Casualty Insurance Company	4,395	1,958	0	0	0	49,116	0	0
19489	Allied World Assurance Company (U.S.) Inc.	0	0	0	0	0	0	0	0
41840	Allmerica Financial Benefit Insurance Co	0	0	0	0	0	0	0	0
19240	Allstate Indemnity Company	0	0	0	0	0	18,083	0	0
19232	Allstate Insurance Company	12,944	9,168	0	13,844	0	715,551	77,686	29,916
17230	Allstate Property and Casualty Insurance Company	0	0	0	0	0	0	0	0
18708	Ambac Assurance Corporation	0	0	0	0	0	0	0	0
42390	AmGUARD Insurance Company	0	0	0	0	0	0	0	0
19100	Amco Insurance Company	13,061	5,024	0	0	16	108,549	57,233	70,479
19720	American Alternative Insurance Corporation	45	3	0	0	0	0	4,644	8,447
10073	American Ambassador Casualty Company	0	0	0	0	0	0	0	0
21849	American Automobile Insurance Company	0	0	0	0	0	0	16,421	17,402
10111	American Bankers Insurance Company of Florida	328	0	0	7,093	406	5,112	0	0
10138	American Bonding Company	0	0	0	0	0	0	0	0
20427	American Casualty Company of Reading, Pennsylvania	79	136	0	0	0	14	10,814	11,012
10391	American Centennial Insurance Company	0	0	0	0	0	0	0	0
10216	American Contractors Indemnity Company	0	0	0	0	0	0	0	0
19690	American Economy Insurance Company	625	718	0	0	0	0	34,610	24,793

Fair Plan Report - 2003 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
10914	Kemper Independence Insurance Company	892	348	0	0	0	13,023	0	0
26077	Lancer Insurance Company	0	0	0	0	0	0	0	0
37800	LG Ins Co, Limited (United States Branch)	0	0	0	0	0	0	2	3,107
33600	LM Insurance Corporation	0	0	0	0	0	0	0	0
35637	Landmark Insurance Company	0	0	0	0	0	0	0	0
35246	Laurier Indemnity Company	0	0	0	0	0	0	0	0
36706	Lawyers' Mutual Insurance Company	0	0	0	0	0	0	0	0
11738	Leader Insurance Company	0	0	0	0	0	0	0	0
37940	Lexington National Insurance Corporation	0	0	0	0	0	0	0	0
42404	Liberty Insurance Corporation	1	1	0	0	0	0	644	836
19917	Liberty Insurance Underwriters Inc.	0	0	0	0	0	0	2,977	755
23035	Liberty Mutual Fire Insurance Company	2,022	718	0	760	0	56,790	6,356	1,336
23043	Liberty Mutual Insurance Company	365	106	0	0	0	21	4,071	(5)
41939	Liberty Northwest Insurance Corp	0	0	0	0	0	0	0	0
33855	Lincoln General Insurance Company	22	16	0	0	0	0	342	64
14435	Lumber Mutual Insurance Company	0	0	0	0	0	0	0	0
22977	Lumbermens Mutual Casualty Company	99	29	0	0	0	1	3,831	2,250
23108	Lumbermen's Underwriting Alliance	3,001	768	0	0	0	0	0	0
35769	Lyndon Property Insurance Company	0	0	0	0	0	0	0	0
23825	MBIA Insurance Corp. of Illinois	0	0	0	0	0	0	0	0
12041	MBIA Insurance Corporation	0	0	0	0	0	0	0	0
22241	MEDMARC Casualty Insurance Company	0	0	0	0	0	0	0	0
32089	MEDMARC Mutual Insurance Company	0	0	0	0	0	0	0	0
40150	MGA Insurance Company, Inc.	0	0	0	0	0	0	0	0
10682	MGIC Credit Assurance Corporation	0	0	0	0	0	0	0	0
18740	MGIC Indemnity Corporation	0	0	0	0	0	0	0	0
10666	MGIC Mortgage Reinsurance Corporation	0	0	0	0	0	0	0	0
16470	MGIC Reinsurance Corporation	0	0	0	0	0	0	0	0
10252	MGIC Residential Reinsurance Corporation	0	0	0	0	0	0	0	0
42269	Majestic Insurance Company	0	0	0	0	0	0	0	0
36897	Manufacturers Alliance Insurance Company	0	0	0	0	0	0	0	0
23876	Mapfre Reinsurance Corporation	0	0	0	0	0	0	0	0
38660	MIC General Insurance Corporation	0	0	0	0	0	0	0	0
38601	MIC Property and Casualty Insurance Corporation	0	2	0	0	0	0	0	0
29998	Marine Indemnity Insurance Company of America	0	0	0	0	0	0	0	0
28932	Markel American Insurance Company	930	263	0	0	0	0	192	183
38970	Markel Insurance Company	52	53	0	0	227	0	6,088	13,858
19356	Maryland Casualty Company	(3)	258	0	0	0	0	46,474	3,362
22306	Massachusetts Bay Insurance Company	0	4	0	0	0	12	18	17
22152	Mayflower Insurance Company, Ltd. (The)	0	0	0	0	0	0	0	0
33391	Medical Assurance Company, Inc. (The)	0	0	0	0	0	0	0	0
32433	Medical Insurance Exchange of California	0	0	0	0	0	0	0	0
11843	Medical Protective Company (The)	0	0	0	0	0	0	0	0
33650	Mendota Insurance Company	0	0	0	0	0	0	0	0
31968	Merastar Insurance Company	0	0	0	0	0	491	0	0
15768	Merced Mutual Insurance Company	397	127	0	0	391	5,373	0	0
14494	Merchants Bonding Company (Mutual)	0	0	0	0	0	0	0	0
11908	Mercury Casualty Company	2,950	522	0	0	0	126,727	14,358	4,705
27553	Mercury Insurance Company	0	0	0	0	0	0	0	0
24821	Meritplan Insurance Company	0	0	0	0	0	13,621	0	0

Fair Plan Report - 2003 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied	Multiple	Federal	Farmowners	Homeowners	Commercial	Commercial
		Lines	Lines	Peril Corp	Flood	Multiple Peril	Multiple Peril	Mult Peril Fire & Allied	Mult Peril Liability
37885	XI Specialty Insurance Company	0	0	0	0	0	0	0	0
24325	York Insurance Company	0	0	0	0	0	0	0	0
26220	Yosemite Insurance Company	0	0	0	0	0	0	0	0
30120	ZNAT Insurance Company	0	0	0	0	0	0	0	0
13269	Zenith Insurance Company	0	0	0	0	0	0	0	0
16535	Zurich American Insurance Co	11,801	3,360	0	0	0	0	6,092	13,441
27855	Zurich American Insurance Company of Illinois	0	0	0	0	0	0	128	529
Total Property & Casualty Companies: 787									
Each Line Of Business Total:		657,041	441,388	157,370	116,744	156,534	5,296,019	2,344,694	1,685,096

FAIR PLAN REPORT - 2003 DIRECT WRITTEN LESS DIVIDENDS TO POLICYHOLDERS

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
36404	21st Century Casualty Company	0	0	0	0	0	0	5,177
12963	21st Century Insurance Company	0	-10	0	0	0	0	1,189,525
22896	ACA Financial Guaranty Corporation	0	0	0	0	0	0	9,746
19984	ACIG Insurance Company	0	0	0	0	0	0	1,086
22950	ACSTAR Insurance Company	0	0	0	0	0	0	804
19399	AIU Insurance Company	0	0	0	0	0	0	7,357
27928	AMEX Assurance Company	10,102	0	0	0	0	0	129,088
10367	AVEMCO Insurance Company	0	0	5,822	0	0	0	8,337
29530	AXA Art Insurance Corporation	5,852	0	0	0	0	0	5,852
36552	AXA Corporate Solutions Reinsurance Company	0	0	0	0	0	0	0
20010	Acceptance Indemnity Insurance Company	30	0	0	0	0	0	29,982
26379	Accredited Surety and Casualty Company, Inc.	0	0	0	0	0	0	2,346
22667	Ace American Insurance Co	7,653	5,945	13,941	0	13	0	290,072
11835	AXA Re America Insurance Company	28,110	0	0	0	0	0	53,208
16187	AXA Re Property and Casualty Insurance Co	16,699	0	0	0	0	0	29,997
22705	Ace American Reinsurance Co	0	0	0	0	0	0	0
20702	Ace Fire Underwriters Insurance Co	862	11	0	0	3	0	7,123
10030	Ace Indemnity Insurance Co	0	0	0	0	0	0	1,119
20699	Ace Property and Casualty Insurance Co	420	184	4,717	0	0	0	42,320
40517	Advantage Workers Compensation Insurance Co	0	0	0	0	0	0	0
33898	Aegis Security Insurance Company	0	0	0	0	0	0	20,300
36153	Aetna Insurance Company of Connecticut	0	0	0	0	0	0	5,777
10014	Affiliated FM Insurance Company	14,692	0	0	-3	2,026	0	55,880
42757	Agri General Insurance Company	0	0	0	0	0	0	14,500
38733	Alaska National Insurance Company	0	0	0	0	0	0	48,077
24899	Alea North America Insurance Company	0	0	0	0	0	0	78,732
20222	All America Insurance Company	0	0	0	0	0	0	0
13285	Allegheny Casualty Company	0	0	0	0	0	0	9,277
20273	Alliance Assurance Company of America	0	0	0	0	0	0	0
35300	Allianz Global Risks US Insurance Company	16,861	10,234	0	0	1,926	0	77,318
36420	Allianz Underwriters Insurance Company	0	0	0	0	0	0	512
36528	Allied Insurance Company	0	0	0	0	0	0	0
42579	Allied Property and Casualty Insurance Company	1,216	4,130	0	0	0	0	139,796
19489	Allied World Assurance Company (U.S.) Inc.	0	0	0	0	0	0	0
41840	Allmerica Financial Benefit Insurance Co	0	0	0	0	0	0	0
19240	Allstate Indemnity Company	117	0	0	0	0	0	899,007
19232	Allstate Insurance Company	21,205	2,892	0	1	98	137	1,441,468
17230	Allstate Property and Casualty Insurance Company	0	0	0	0	0	0	102,823
18708	Ambac Assurance Corporation	0	0	0	0	0	0	188,139
42390	AmGUARD Insurance Company	0	0	0	0	0	0	0
19100	Amco Insurance Company	3,139	12,074	0	0	2,176	0	383,185
19720	American Alternative Insurance Corporation	8	0	9,320	0	0	0	34,907
10073	American Ambassador Casualty Company	0	0	0	0	0	0	0
21849	American Automobile Insurance Company	12	0	0	4	0	0	113,637
10111	American Bankers Insurance Company of Florida	16,886	0	0	0	0	885	63,772
10138	American Bonding Company	0	0	0	0	0	0	0
20427	American Casualty Company of Reading, Pennsylvania	184	1	0	13	20	0	133,839
10391	American Centennial Insurance Company	0	0	0	0	0	0	-2
10216	American Contractors Indemnity Company	0	0	0	0	0	0	44,763
19690	American Economy Insurance Company	705	48	0	2	91	0	83,102

Fair Plan Report - 2003 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
37990	American Empire Insurance Company	0	0	0	0	0	0	0
20613	American Employers' Insurance Company	0	0	0	0	0	0	460
10819	American Equity Specialty Insurance Company	0	0	0	0	0	0	339
23450	American Family Home Insurance Company	1,542	0	0	0	0	0	7,909
43699	American Federation Insurance Company	0	0	0	0	0	0	8,288
24066	American Fire and Casualty Company	0	0	0	0	0	0	1
40398	American Fuji Fire and Marine Insurance Company	19	0	0	0	0	0	78
24376	American General Indemnity Co	251	0	0	0	0	2,070	4,868
31208	American General Property Insurance Company	0	0	0	0	0	0	0
16403	American Growers Insurance Company	0	0	0	0	0	0	355
26247	American Guarantee and Liability Insurance Company	70	5,917	0	28	1,653	0	138,968
13331	American Hardware Mutual Insurance Company	500	249	0	54	33	0	16,201
39152	American Healthcare Indemnity Company	0	0	0	0	0	0	33,037
19380	American Home Assurance Company	20,859	0	2,334	0	684	0	514,157
19518	American Indemnity Company	0	0	0	0	0	0	0
21857	American Insurance Company (The)	1,745	27	0	129	71	0	216,179
43761	American International Ins Co of California, Inc.	9,660	5,935	0	0	0	0	96,331
31895	American Interstate Insurance Company	0	0	0	0	0	0	0
10200	American Live Stock Insurance Company	321	0	0	0	0	0	321
30562	American Manufacturers Mutual Insurance Company	738	1,901	0	0	34	0	69,654
43630	American Merchants Casualty Company	0	0	0	0	0	0	0
16810	American Mercury Insurance Company	0	0	0	0	0	7,910	7,911
23469	American Modern Home Insurance Company	726	0	0	0	0	0	26,205
22918	American Motorists Insurance Company	1,835	66	0	-1	16	0	40,265
39942	American National General Insurance Company	0	0	0	0	0	0	0
28401	American National Property and Casualty Company	0	0	0	0	0	-6	8,297
12084	American Professionals Insurance Company	0	0	0	0	0	0	0
18910	American Protection Insurance Company	274	37	0	1	37	0	47,199
10227	American Re-Insurance Company	0	0	0	0	0	0	0
19615	American Reliable Insurance Company	2,768	0	0	0	0	34	21,138
19631	American Road Insurance Company (The)	2,776	0	0	0	0	10,021	12,797
39969	American Safety Casualty Insurance Company	0	0	0	0	0	0	4,945
42978	American Security Insurance Company	1,873	0	0	0	0	6	96,123
19704	American States Insurance Company	4,828	41	0	30	326	0	168,253
19712	American States Insurance Company of Texas	0	0	0	0	0	0	9,400
24589	American and Foreign Insurance Company	-8	44	0	0	0	0	14,254
37214	American States Preferred Insurance Company	0	0	0	0	0	0	22,934
40800	American Sterling Insurance Company	0	0	0	0	0	0	487
31380	American Surety Company	0	0	0	0	0	0	1,666
40142	American Zurich Insurance Company	3,021	105	0	84	360	0	95,674
27898	Americas Insurance Company	0	0	0	0	0	0	0
30872	Amerin Guaranty Corporation	0	0	0	0	0	0	10,295
23396	Amerisure Mutual Insurance Company	1	0	0	0	0	0	736
19976	Amica Mutual Insurance Company	465	7,036	0	0	0	0	66,395
40010	Anchor General Insurance Company	0	0	0	0	0	0	31,320
11150	Arch Insurance Company	2,079	1	0	2	0	0	193,845
19860	Argonaut Great Central Insurance Company	0	0	0	0	0	0	0
19801	Argonaut Insurance Company	0	0	0	0	0	0	61,227
19828	Argonaut-Midwest Insurance Company	0	0	0	0	0	0	1,043
19844	Argonaut-Southwest Insurance Company	0	0	0	0	0	0	6,440

Fair Plan Report - 2003 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
38865	California Insurance Company	0	0	0	0	0	0	0
15539	California State Automobile Assoc Inter-Ins Bureau	7,334	0	0	0	0	0	1,832,061
21946	Camden Fire Insurance Association (The)	0	0	0	0	0	0	0
10464	Canal Insurance Company	0	0	0	0	0	0	0
20877	Capital Markets Assurance Corporation	0	0	0	0	0	0	35
30180	Capital Reinsurance Company	0	0	0	0	0	0	0
10520	Care West Insurance Company	0	0	0	0	0	0	10,826
10510	Carolina Casualty Insurance Company	3,713	0	0	0	0	0	92,959
10175	Cascade National Insurance Company	321	0	0	0	0	0	3,401
11255	Caterpillar Insurance Company	0	0	0	0	0	0	4,232
10561	Catholic Relief Insurance Company of America (The)	0	0	0	0	0	0	0
19909	Centennial Insurance Company	6,893	0	-3	0	0	0	37,267
20230	Central Mutual Insurance Company	0	0	0	0	0	0	0
20249	Central National Insurance Company of Omaha (The)	0	0	0	0	0	0	0
34274	Central States Indemnity Co. of Omaha	0	0	0	0	0	14,448	20,510
34649	Centre Insurance Company	0	0	0	0	0	0	12,653
42765	Centurion Casualty Company	0	0	0	0	0	0	0
11711	Century American Casualty Company	0	0	0	0	0	0	0
20710	Century Indemnity Company	0	0	0	0	0	0	0
35130	Century Reinsurance Company	0	0	0	0	0	0	0
26905	Century-National Insurance Company	142	6,778	0	0	0	1,019	193,845
10642	Cherokee Insurance Company	0	0	0	0	0	0	0
22810	Chicago Insurance Company	0	0	0	0	0	0	20,081
34886	Chiyoda Fire & Marine Ins Co, Ltd. (The) (US Branch)	0	0	0	0	0	0	0
12777	Chubb Indemnity Insurance Company	0	0	0	0	0	0	0
10052	Chubb National Insurance Company	0	0	0	0	0	0	0
10669	Church Insurance Company (The)	0	0	0	0	0	0	2,089
18767	Church Mutual Insurance Company	4	0	0	0	0	0	38,027
10677	Cincinnati Insurance Company (The)	1	0	2,130	0	3	0	4,679
42242	Citation Insurance Company	0	0	0	0	0	0	0
10315	Civic Property and Casualty Company	6	0	0	0	0	0	4,784
10693	Civil Service Employees Insurance Company	549	1	0	0	0	0	90,406
36412	Claremont Liability Insurance Company	0	0	0	0	0	0	4,179
20532	Clarendon National Insurance Company	4,811	0	1,015	5	0	0	326,096
25089	Coast National Insurance Company	0	0	0	0	0	0	412,312
33197	Cologne Reinsurance Company of America	0	0	0	0	0	0	0
34347	Colonial American Casualty and Surety Company	11	0	0	0	0	0	1,067
10758	Colonial Surety Company	0	0	0	0	0	0	250
27812	Columbia Insurance Company	32	0	0	0	0	0	3,387
19410	Commerce and Industry Insurance Company	1,539	0	0	0	0	0	170,059
13161	Commerce West Insurance Company	0	0	0	0	0	0	47,648
32280	Commercial Casualty Insurance Company	0	0	0	0	0	0	64,110
15555	Commercial Fishermen's Inter-Insurance Exchange	0	0	0	0	0	0	0
38385	Commercial Guaranty Insurance Company	0	0	0	0	0	0	0
20818	Commercial Insurance Company of Newark, New Jersey	0	0	0	0	0	0	0
18732	Commercial Loan Insurance Corporation	0	0	0	0	0	0	0
10220	Commonwealth Insurance Company of America	260	206	0	0	0	0	2,184
21989	Compass Insurance Company	0	0	0	0	0	0	0
34711	Computer Insurance Company	1,040	0	0	0	0	0	1,040
24872	Connecticut Indemnity Company (The)	-30	0	0	0	0	0	12,780

Fair Plan Report - 2003 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
24961	Connie Lee Insurance Company	0	0	0	0	0	0	0
24945	Consolidated American Insurance Company	0	0	0	0	0	0	0
32190	Constitution Insurance Co	804	0	0	15	0	0	(122)
20443	Continental Casualty Company	93,587	0	-20	16	7,848	0	477,192
39551	Continental Heritage Insurance Company	0	0	0	0	0	0	647
35289	Continental Insurance Company (The)	777	0	8,811	0	1	1,399	23,187
28258	Continental National Indemnity Company	0	0	0	0	0	0	479
20923	Continental Reinsurance Corporation	0	0	0	0	0	0	0
37206	Contractors Bonding and Insurance Company	0	0	0	0	0	0	15,645
22730	Converium Insurance (North America) Inc.	4,395	0	18,094	0	0	0	69,615
39136	Converium Reinsurance (North America) Inc.	0	0	0	0	0	0	0
21318	Coregis Insurance Company	123	29	0	0	0	0	11,670
20044	Cornhusker Casualty Company	0	0	0	0	0	0	0
18961	Crestbrook Insurance Company	0	0	0	0	0	0	0
14010	Crusader Insurance Company	0	0	0	0	0	0	64,029
10855	Cypress Insurance Company	0	0	0	0	0	0	8,705
10499	DaimlerChrysler Insurance Company	23	9	0	3	4	0	6,030
19285	Danielson Insurance Company	0	0	0	0	0	0	0
19269	Danielson National Insurance Company	0	0	0	0	0	0	111
16705	Dealers Assurance Company	0	0	0	0	0	32	32
37907	Deerbrook Insurance Company	0	0	0	0	0	0	27,203
40975	Dentists Insurance Company (The)	0	0	0	0	0	0	29,232
42587	Depositors Insurance Company	0	0	0	0	0	0	15,995
12718	Developers Surety and Indemnity Co	0	0	0	0	0	0	17,718
42048	Diamond State Insurance Company	2,757	0	0	0	0	0	14,104
36463	Discover Property & Casualty Insurance CO	837	158	0	77	90	0	50,490
34495	Doctors' Company, An Interinsurance Exchange (The)	1,045	0	0	0	0	0	124,175
33499	Dorinco Reinsurance Company	0	0	0	0	0	0	844
21407	EMCASCO Insurance Company	0	1	0	0	0	0	19
10928	Eagle Insurance Company	0	0	0	0	0	0	(1)
12890	Eagle West Insurance Company	24	51	0	0	0	0	11,115
14702	EastGUARD Insurance Company	0	0	0	0	0	0	0
22926	Economy Fire & Casualty Company	0	0	0	0	0	0	0
21261	Electric Insurance Company	32	0	0	0	0	0	17,196
21326	Empire Fire and Marine Insurance Company	1,008	179	0	71	0	0	46,978
11512	Employers Compensation Insurance Company	0	0	0	0	0	0	43,253
11555	Employers Direct Insurance Company	0	0	0	0	0	0	21,944
21458	Employers Insurance Company of Wausau	-31	3,010	0	2	0	0	62,902
21415	Employers Mutual Casualty Company	555	32	0	4	39	0	19,332
20648	Employers' Fire Insurance Company (The)	0	0	0	0	0	0	5,866
39845	Employers Reinsurance Corporation	0	0	0	0	0	9,670	20,395
30210	Esurance Property and Casualty Insurance Company	0	0	0	0	0	0	32,376
20516	Euler American Credit Indemnity Co	0	0	0	0	0	0	30,422
10120	Everest National Insurance Company	6	0	0	0	0	0	665,214
26921	Everest Reinsurance Company	0	0	0	0	0	0	0
10318	Exact Property and Casualty Company	2	0	0	0	0	0	8,507
35181	Executive Risk Indemnity Inc.	1,207	0	0	20	0	0	114,348
40029	Explorer Insurance Company (The)	0	0	0	0	0	0	99,310
43460	FFG Insurance Company	0	0	0	0	0	516	516
21482	Factory Mutual Insurance Company	126,963	0	0	-2	15,594	0	226,190

Fair Plan Report - 2003 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
44784	Fairfield Insurance Company	0	0	0	0	0	0	-1,954
18864	Fairmont Insurance Company	0	0	0	0	25	0	4,551
13846	Farmers Home Mutual Insurance Company	5	0	0	0	0	0	3,262
21636	Farmers Insurance Company of Oregon	0	0	0	0	0	0	0
21628	Farmers Insurance Company, Inc.	0	0	0	0	0	0	0
21652	Farmers Insurance Exchange	175	2,049	0	2	1	11	2,169,955
13897	Farmers Mutual Hail Insurance Company of Iowa	0	0	0	0	0	0	0
10873	Farmers Reinsurance Company	0	0	0	0	0	0	0
41483	Farmington Casualty Company	0	0	0	2	0	0	45
13838	Farmland Mutual Insurance Company	0	0	0	0	0	0	93
20281	Federal Insurance Company	22,948	12,865	7,945	3,066	9,996	0	856,369
13935	Federated Mutual Insurance Company	1,523	434	0	104	626	0	78,237
11118	Federated Rural Electric Insurance Corporation	2	0	0	0	0	0	253
28304	Federated Service Insurance Company	25	84	0	11	17	0	3,380
35270	Fidelity and Casualty Company of New York (The)	0	0	0	0	0	0	43
39306	Fidelity and Deposit Company of Maryland	126	-117	0	531	29	0	78,273
35386	Fidelity and Guaranty Insurance Company	516	10	0	1	300	0	42,835
25879	Fidelity and Guaranty Insurance Underwriters, Inc.	232	31	0	0	429	0	21,028
25180	Fidelity National Insurance Company	0	0	0	0	0	0	12,046
12815	Financial Guaranty Insurance Company	0	0	0	0	0	0	40,109
19852	Financial Indemnity Company	11	0	0	0	0	0	138,156
31453	Financial Pacific Insurance Company	0	0	0	0	496	0	79,295
18287	Financial Security Assurance Inc.	0	0	0	0	0	0	73,973
21660	Fire Insurance Exchange	8,828	0	0	0	0	0	996,002
24880	Fire and Casualty Ins Co of Connecticut (The)	239	0	0	0	0	0	27,774
21873	Fireman's Fund Insurance Company	97,665	14,167	-5	15	361	9,350	491,333
21903	Fireman's Fund Insurance Company of Texas	0	0	0	0	0	0	-29
20850	Firemen's Insurance Company of Newark, New Jersey	794	0	0	0	0	17,626	25,979
11099	First American Home Buyers Protection Corp	0	0	0	0	0	67,315	67,315
37710	First American Property & Casualty Insurance Co	0	90	0	0	0	0	12,314
34525	First American Specialty Insurance Company	0	926	0	0	0	0	105,368
16578	First Community Insurance Company	-38	0	0	0	0	0	21,915
11177	First Financial Insurance Company	3	0	0	0	0	0	17,655
33588	First Liberty Insurance Corporation (The)	0	0	0	0	0	0	2,704
24724	First National Insurance Company of America	907	195	0	0	0	0	54,602
21822	First State Insurance Company	0	0	0	0	0	0	0
13978	Florists' Mutual Insurance Company	0	0	0	0	210	0	21,299
38776	Folksamerica Reinsurance Company	0	0	0	0	0	0	5,699
11185	Foremost Ins Co Grand Rapids, Michigan	16	0	0	0	0	0	75,492
11800	Foremost Property and Casualty Insurance Company	0	0	0	0	0	0	7,838
29688	Forestview Mortgage Insurance Co.	0	0	0	0	0	0	0
38830	Fort Wayne Health & Casualty Insurance Company	0	0	0	0	0	0	4,588
34266	Frontier Insurance Company	0	0	0	0	0	0	444
22225	GE Auto & Home Assurance Co	0	0	0	0	0	0	4,310
20796	GE Casualty Insurance Company	76	0	0	0	0	327	39,405
43974	GE Indemnity Insurance Company	0	0	0	0	0	0	16,545
34789	GE Property & Casualty Insurance Company	0	0	0	0	0	0	15,937
22969	GE Reinsurance Corp	0	0	0	0	0	0	0
29823	GE Residential Mortgage Ins Corporation of North Carolina	0	0	0	0	0	0	15
10201	Galway Insurance Company	0	0	0	0	0	0	8,754

Fair Plan Report - 2003 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
41491	GEICO Casualty Company	0	0	0	0	0	0	43,060
35882	GEICO General Insurance Company	0	0	0	0	0	0	252,751
22055	GEICO Indemnity Company	0	0	0	0	0	0	67,556
11044	GMAC Insurance Company Online, Inc.	0	0	0	0	0	0	6,955
24414	General Casualty Company of Wisconsin	-2	0	0	0	0	0	520
16675	General Electric Mortgage Ins Corporation of North Carolina	0	0	0	0	0	0	0
38458	General Electric Mortgage Insurance Corporation	0	0	0	0	0	0	50,055
30007	General Fidelity Insurance Company	0	0	0	0	0	0	0
37931	General Fire & Casualty Company	0	0	0	0	0	0	506
24732	General Insurance Company of America	-1	12	0	0	0	0	31,875
22039	General Reinsurance Corporation	0	0	5,117	0	0	56	5,173
39322	General Security National Insurance Company	1	0	0	0	0	0	4,886
11967	General Star National Insurance Company	4,559	0	0	0	0	0	13,276
11231	Generali Assicurazioni Generali S.P.A. (U.S. Branch)	0	1	0	0	0	0	1,261
38962	Genesis Insurance Company	2	0	0	26	-19	0	27,606
10799	GeoVera Insurance Company	0	64,684	0	0	0	0	64,684
41343	Gerling America Insurance Company	295	0	0	0	5	0	2,139
21032	Gerling Global Reinsurance Corp of America	0	0	0	0	0	0	0
11266	Gerling Global Reinsurance Corp U.S. Branch	0	0	0	0	0	0	0
11282	Germantown Insurance Company	0	0	0	0	0	0	0
34622	Glens Falls Insurance Company (The)	7,742	1	0	0	0	0	103,820
11304	Global Surety & Insurance Co.	0	0	0	0	0	0	85
24600	Globe Indemnity Company	86	100	0	0	0	0	10,119
39861	Golden Bear Insurance Company	0	8,188	0	0	0	0	33,931
10836	Golden Eagle Insurance Corporation	128	134	0	0	4	0	38,065
22063	Government Employees Insurance Company	0	0	0	0	0	0	160,052
22098	Grain Dealers Mutual Insurance Company	0	0	0	0	0	0	0
22101	Grange Insurance Association	126	4	0	0	0	0	29,320
23809	Granite State Insurance Company	1,207	0	0	10	158	0	205,142
25984	Graphic Arts Mutual Insurance Company	0	0	0	0	0	0	70
36307	Gray Insurance Company (The)	0	0	0	0	0	512	512
26832	Great American Alliance Insurance Co	77	13,368	0	0	355	0	32,699
26344	Great American Assurance Company	9,541	25,033	0	29	107	26,926	121,639
10646	Great American Contemporary Insurance Company	0	0	0	0	0	0	0
16691	Great American Insurance Company	724	120	0	10	164	5,641	100,022
22136	Great American Insurance Company of New York	19,353	25	0	80	138	1,085	71,179
38580	Great American Protection Insurance Co	0	0	0	0	0	0	0
31135	Great American Security Insurance Company	0	0	0	0	0	0	0
33723	Great American Spirit Insurance Company	101	210	0	0	0	0	3,815
25224	Great Divide Insurance Company	23	0	0	0	0	0	6,457
20303	Great Northern Insurance Company	0	0	0	0	686	0	17,569
11371	Great West Casualty Company	2,107	0	0	0	0	0	17,473
22322	Greenwich Insurance Company	15,932	6,278	6	47	3	20,507	136,484
40541	Grocers Insurance Company	0	0	0	0	0	0	0
11398	Guarantee Insurance Company	0	0	0	0	0	0	0
26948	Guaranty National Ins Co of Connecticut	19	0	0	0	0	0	8,058
15032	Guideone Mutual Insurance Co	0	0	0	0	0	0	71,958
14559	Guideone Specialty Mutual Ins Co	0	0	0	0	0	5,475	27,264
22217	Gulf Insurance Company	5,066	0	0	355	0	0	147,899
22292	Hanover Insurance Company (The)	370	0	0	0	0	0	1,610

Fair Plan Report - 2003 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (OOO's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
21806	Harbor Specialty Insurance Company	0	0	0	0	0	0	247,380
26433	Harco National Insurance Company	368	492	0	184	0	0	22,438
23582	Harleysville Insurance Company	0	0	0	0	0	0	0
14168	Harleysville Mutual Insurance Company	0	0	0	0	0	0	2,811
22357	Hartford Accident and Indemnity Company	0	0	0	0	0	0	4,289
29424	Hartford Casualty Insurance Company	991	2,873	0	1	29	0	374,585
19682	Hartford Fire Insurance Company	72,465	446	12,009	862	655	0	353,164
37478	Hartford Insurance Company of the Midwest	34	1	0	0	0	0	106,399
11452	Hartford Steam Boiler Inspection and Ins Co (The)	1,270	0	0	0	9,728	0	24,479
30104	Hartford Underwriters Insurance Company	912	7,788	0	0	12	0	194,399
22438	Hawaiian Ins & Guaranty Company, Limited (The)	23	198	0	0	0	0	16,960
39527	Heritage Indemnity Company	0	0	0	0	0	7,495	7,495
11005	Homesite Insurance Co of California	0	0	0	0	0	0	10,042
22578	Horace Mann Insurance Company	69	796	0	0	0	0	21,294
22756	Horace Mann Property & Casualty Insurance Co	55	930	0	0	0	0	22,619
38849	Houston General Insurance Company	0	0	0	0	0	0	0
25054	Hudson Insurance Company	11,341	0	0	0	18	0	74,281
10048	Hyundai Marine & Fire Insurance Co., Ltd.	0	0	0	0	0	0	1,462
29068	IDS Property Casualty Insurance Company	0	0	0	0	0	0	0
11487	Imperial Casualty and Indemnity Company	0	0	0	0	0	0	0
25550	Indemnity Company of California	0	0	0	0	0	0	4,762
43575	Indemnity Insurance Company of North America	6,899	10	15	0	0	4,270	45,032
14265	Indiana Lumbersmens Mutual Insurance Company	2	0	0	0	0	0	3
21075	Industrial Underwriters Insurance Company	0	0	0	0	0	0	0
22268	Infinity Insurance Company	0	0	0	0	0	0	348,708
10068	Infinity National Insurance Company	0	0	0	0	0	0	12,382
20260	Infinity Select Insurance Company	0	0	0	0	0	0	18,907
19429	Ins Co of the State of Pennsylvania (The)	54	0	10,710	0	26	0	275,134
26700	Insurance Company of Illinois	0	0	0	0	0	0	0
22713	Insurance Company of North America	7,945	1	0	0	0	0	9,570
27847	Insurance Company of the West	164	38,598	0	16	51	0	79,400
37257	Insurance Corporation of Hannover	34,163	0	0	64	4	21,671	107,642
18341	Insurance Corporation of New York (The)	933	-5	0	0	0	0	29,496
29742	Integon National Insurance Company	0	0	0	0	0	0	319
31488	Integon Preferred Insurance Company	0	0	0	0	0	0	16,145
15598	Interinsurance Exchange of the Automobile Club	8,730	0	0	0	0	0	1,888,727
24139	International Business & Mercantile REassurance Co	0	0	0	0	0	0	1,947
11592	International Fidelity Insurance Company	0	0	0	0	0	5,536	15,332
22837	Interstate Indemnity Company	-111	0	0	0	0	0	21,813
11630	Jefferson Insurance Company	-4	0	11	0	0	0	1,199
14354	Jewelers Mutual Insurance Company	9,524	0	0	0	0	0	10,704
20885	Kansas City Fire and Marine Insurance Company	0	0	0	0	0	0	0
27138	Kemper Casualty Insurance Company	1,369	0	0	0	0	0	1,253
15563	Kemper Employers Insurance Company	0	0	0	0	0	0	10,854
40991	Kemper Indemnity Insurance Company	0	0	0	0	0	0	-96
10914	Kemper Independence Insurance Company	509	1,253	0	0	0	0	37,323
26077	Lancer Insurance Company	236	0	0	0	0	0	24,717
37800	LG Ins Co, Limited (United States Branch)	-2	0	0	0	0	0	3,286
33600	LM Insurance Corporation	0	0	0	0	0	0	7,379
35637	Landmark Insurance Company	0	0	0	0	0	0	11

Fair Plan Report - 2003 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
35246	Laurier Indemnity Company	0	0	0	0	0	0	0
36706	Lawyers' Mutual Insurance Company	0	0	0	0	0	0	45,559
11738	Leader Insurance Company	0	0	0	0	0	0	31,256
37940	Lexington National Insurance Corporation	0	0	0	0	0	0	1,146
42404	Liberty Insurance Corporation	0	32	0	0	0	0	20,783
19917	Liberty Insurance Underwriters Inc.	3,143	0	0	0	0	0	38,055
23035	Liberty Mutual Fire Insurance Company	1,489	1,386	0	0	4	0	463,460
23043	Liberty Mutual Insurance Company	513	1	13,326	-66	0	0	131,953
41939	Liberty Northwest Insurance Corp	0	0	0	0	0	0	12,551
33855	Lincoln General Insurance Company	6,194	0	0	0	0	0	212,735
14435	Lumber Mutual Insurance Company	0	0	0	0	0	0	0
22977	Lumbermens Mutual Casualty Company	4,328	17	-7	-6	12	-7,405	57,305
23108	Lumbermen's Underwriting Alliance	163	102	0	0	545	0	17,354
35769	Lyndon Property Insurance Company	2,959	0	0	0	0	4,023	7,317
23825	MBIA Insurance Corp. of Illinois	0	0	0	0	0	0	0
12041	MBIA Insurance Corporation	0	0	0	0	0	0	125,761
22241	MEDMARC Casualty Insurance Company	0	0	0	0	0	0	4,455
32089	MEDMARC Mutual Insurance Company	0	0	0	0	0	0	0
40150	MGA Insurance Company, Inc.	0	0	0	0	0	0	-2
10682	MGIC Credit Assurance Corporation	0	0	0	0	0	0	2,307
18740	MGIC Indemnity Corporation	0	0	0	0	0	0	43
10666	MGIC Mortgage Reinsurance Corporation	0	0	0	0	0	0	0
16470	MGIC Reinsurance Corporation	0	0	0	0	0	0	0
10252	MGIC Residential Reinsurance Corporation	0	0	0	0	0	0	0
42269	Majestic Insurance Company	0	0	0	0	0	0	94,355
36897	Manufacturers Alliance Insurance Company	0	0	0	0	0	0	640
23876	Mapfre Reinsurance Corporation	0	0	0	0	0	0	0
38660	MIC General Insurance Corporation	0	0	0	0	0	0	12,514
38601	MIC Property and Casualty Insurance Corporation	0	0	0	0	0	225	8,122
29998	Marine Indemnity Insurance Company of America	0	0	0	0	0	0	0
28932	Markel American Insurance Company	574	0	0	0	0	0	20,010
38970	Markel Insurance Company	4,499	1,137	0	0	0	0	39,407
19356	Maryland Casualty Company	4,330	73	0	0	-2	0	63,927
22306	Massachusetts Bay Insurance Company	1	0	0	0	0	0	173
22152	Mayflower Insurance Company, Ltd. (The)	0	0	0	0	0	0	0
33391	Medical Assurance Company, Inc. (The)	0	0	0	0	0	0	-1
32433	Medical Insurance Exchange of California	0	0	0	0	0	0	32,634
11843	Medical Protective Company (The)	0	0	0	0	0	0	26,150
33650	Mendota Insurance Company	0	0	0	0	0	0	118
31968	Merastar Insurance Company	7	0	0	0	0	0	6,430
15768	Merced Mutual Insurance Company	97	89	0	0	0	79	6,685
14494	Merchants Bonding Company (Mutual)	0	0	0	0	0	0	2,896
11908	Mercury Casualty Company	0	292	0	0	0	0	644,507
27553	Mercury Insurance Company	0	0	0	0	0	0	1,070,281
24821	Meritplan Insurance Company	19	187	0	0	0	0	60,852
25321	Metropolitan Direct Property and Casualty Ins Co	236	1,108	0	0	0	0	49,921
34339	Metropolitan Group Property and Casualty Ins Co	0	0	0	0	0	0	0
14508	Michigan Millers Mutual Insurance Company	29	1,444	0	0	0	0	6,501
21687	Mid-Century Insurance Company	3,007	79	0	0	0	0	213,730
23434	Middlesex Insurance Company	0	0	0	0	0	0	8,558

Fair Plan Report - 2003 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
27480	Mid-State Mutual Insurance Company	0	87	0	0	0	0	7,240
36650	Mid-State Surety Corporation	0	0	0	0	0	0	280
20451	MidStates ReInsurance Corporation	0	0	0	0	0	0	0
23612	Midwest Employers Casualty Company	0	0	0	0	0	10,177	10,177
10920	Millennium Insurance Company	0	0	0	0	0	0	478
42234	Minnesota Lawyers Mutual Insurance Company	0	0	0	0	0	0	0
20362	Mitsui Sumitomo Insurance Company of America	489	0	0	0	146	0	66,203
22551	Mitsui Sumitomo Insurance USA Inc.	31	0	0	0	0	0	19,987
23655	Modern Service Insurance Company	0	0	0	0	0	0	12,386
23540	Monterey Insurance Company	874	11	0	73	122	0	16,943
32077	Montgomery Ward Insurance Company	0	0	0	0	0	0	15
31232	Monumental General Casualty Company	8,547	0	0	0	0	0	8,547
29858	Mortgage Guaranty Insurance Corporation	0	0	0	0	0	0	202,962
22012	Motors Insurance Corporation	0	0	0	0	0	0	4,156
35947	Mt. McKinley Insurance Company	0	0	0	0	0	0	0
10002	Municipal Mutual Insurance Company	0	0	0	0	0	0	10,523
23647	Mutual Service Casualty Insurance Company	161	139	0	1	0	0	11,634
25240	NAU Country Insurance Company	0	0	0	0	0	0	23,343
15865	NCMIC Insurance Company	0	0	0	0	0	0	7,364
30945	National Alliance Insurance Company	0	0	0	0	0	0	7,615
23663	National American Insurance Company	0	0	0	0	0	0	1,161
23671	National American Insurance Company of California	0	0	0	0	0	0	30,030
11991	National Casualty Company	1,982	0	0	0	0	4,318	33,750
10243	National Continental Insurance Company	0	0	0	0	0	0	20,787
16217	National Farmers Union Property and Casualty Co	0	0	0	12	0	0	1,133
23752	National Farmers Union Standard Insurance Company	0	0	0	16	0	0	2,637
20478	National Fire Insurance Company of Hartford	32	3	0	0	2	0	36,918
42447	National General Assurance Company	0	0	0	0	0	0	0
23728	National General Insurance Company	0	0	0	0	0	0	106,876
20087	National Indemnity Company	0	-375	9,320	0	0	0	9,057
23736	National Insurance Underwriters	0	0	0	0	0	0	0
32620	National Interstate Insurance Company	610	0	0	0	0	0	18,850
20052	National Liability & Fire Insurance Company	78	0	1	0	0	0	16,257
34835	National Reinsurance Corporation (The)	0	0	0	0	0	0	0
12114	National Security Fire and Casualty Company	0	0	0	0	0	0	0
21881	National Surety Corporation	9	4	0	81	9	0	74,225
19445	National Union Fire Ins Co of Pittsburgh, PA	79,196	0	23,471	1,792	5,896	0	818,436
26093	Nationwide Affinity Insurance Co of America	0	0	0	0	0	0	0
28223	Nationwide Agribusiness Insurance Company	52	0	0	6	0	0	25,245
10723	Nationwide Assurance Co	0	0	0	0	0	0	14
23760	Nationwide General Insurance Company	0	0	0	0	0	0	0
25453	Nationwide Insurance Co of America	0	0	0	0	0	0	0
23779	Nationwide Mutual Fire Insurance Company	387	1,129	0	0	0	0	32,959
23787	Nationwide Mutual Insurance Company	6,491	1,372	0	330	381	0	271,970
37877	Nationwide Property and Casualty Insurance Company	0	0	0	0	0	0	5,493
42307	Navigators Insurance Company	2,201	0	0	0	0	0	46,389
10317	Neighborhood Spirit Property and Casualty Company	12	0	0	0	0	0	19,471
24171	Netherlands Insurance Company (The)	1	41	0	0	0	0	35,730
41629	New England Reinsurance Corporation	0	0	0	0	0	0	0
23841	New Hampshire Insurance Company	2,022	0	5	14	67	0	44,004

Fair Plan Report - 2003 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
16608	New York Marine and General Insurance Company	22	0	-14	0	0	0	5,510
24643	Newark Insurance Company	0	0	0	0	0	0	0
24848	Newport Insurance Company	24	2	0	0	0	0	90,752
35106	Niagara Fire Insurance Company	0	0	0	0	0	0	0
32301	Nichido Fire and Marine Ins Co, Limited (The)	0	0	0	0	0	0	1,467
12190	Nipponkoa Insurance Company Of America	0	0	0	0	0	0	463
27073	Nipponkoa Insurance Company, Limited	73	11	0	29	154	0	13,141
33200	Norcal Mutual Insurance Company	0	0	0	0	0	0	187,201
31470	NorGUARD Insurance Company	0	0	0	0	0	0	0
29700	North American Elite Insurance Co	0	0	0	0	0	0	6,489
29874	North American Specialty Insurance Company	3,842	0	3,156	0	0	0	11,155
27740	North Pointe Insurance Company	0	0	0	0	0	0	31
21105	North River Insurance Company (The)	593	0	0	0	0	0	3,857
22047	North Star Reinsurance Corporation	0	0	0	0	0	0	0
36455	Northbrook Indemnity Company	0	0	0	0	0	0	4,507
38369	Northern Assurance Company of America (The)	0	0	0	0	0	0	80
19372	Northern Insurance Company of New York	1,192	31	0	0	0	0	55,093
24031	Northland Casualty Company	0	0	0	0	0	0	213
24015	Northland Insurance Company	3,620	0	0	46	0	0	47,959
43583	Northwest Physicians Mutual Insurance Company	0	0	0	0	0	0	6,716
20338	Northwestern Pacific Indemnity Company	0	0	0	0	125	0	12,206
34630	Oak River Insurance Company	0	0	0	0	0	0	8,809
23248	Occidental Fire & Casualty Co of North Carolina	0	0	0	0	0	0	479
12360	Ocean Harbor Casualty Insurance Company	0	0	0	0	0	0	4,014
23680	Odyssey America Reinsurance Corporation	0	0	0	0	0	0	0
25070	Odyssey Reinsurance Corporation	0	0	0	0	0	0	0
26565	Ohio Indemnity Company	0	0	0	0	0	21,898	21,898
24147	Old Republic Insurance Company	30	0	7,550	0	0	514	131,586
35424	Old Republic Minnehoma Insurance Company	0	0	0	0	0	19	20
40444	Old Republic Surety Company	0	0	0	0	0	0	1,258
37060	Old United Casualty Company	5,097	0	0	0	0	128	6,501
12254	Omaha Indemnity Company (The)	0	0	0	0	0	0	0
37540	Omaha Property and Casualty Insurance Company	0	0	0	0	0	0	3,837
39098	Omni Insurance Company	0	0	0	0	0	0	31,017
20621	OneBeacon America Insurance Company	692	-2	0	0	0	0	24,039
21970	OneBeacon Insurance Company	69	0	0	0	37	0	12,768
14907	Oregon Mutual Insurance Company	420	1,452	0	5	368	0	38,628
10019	Overseas Partners US Reinsurance Company	0	0	0	0	0	0	0
39675	PMA Reinsurance Corporation	0	0	0	0	0	0	0
40380	Pacific Eagle Insurance Company	0	0	0	0	0	0	-4,644
22748	Pacific Employers Insurance Company	0	0	0	0	0	0	24,955
20346	Pacific Indemnity Company	7,242	331	0	0	6,282	0	33,004
27251	PMI Mortgage Insurance Co.	0	0	0	0	0	0	85,819
29807	PXRE Reinsurance Company	0	0	0	0	0	0	0
37338	Pacific Insurance Company	0	0	0	0	0	0	0
40550	Pacific Pioneer Insurance Company	0	0	0	0	0	0	1,782
11048	Pacific Property and Casualty Company	93	0	0	0	0	0	19,222
10887	Pacific Select Property Insurance Co	0	23,561	0	0	0	0	23,561
37850	Pacific Specialty Insurance Company	3,161	4,180	0	0	0	0	134,708
38636	Partner Reinsurance Company of the U.S.	0	0	0	0	0	0	0

Fair Plan Report - 2003 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
10006	PartnerRe Insurance Company of New York	0	0	0	0	0	0	0
22250	Pathfinder Insurance Company	0	0	0	0	0	0	0
24198	Peerless Insurance Company	3,949	711	0	25	241	0	234,449
32859	Penn-America Insurance Company	290	0	0	0	0	0	20,065
21962	Pennsylvania General Insurance Company	-1	0	0	0	0	0	1,315
14974	Pennsylvania Lumbermens Mutual Insurance Company	0	0	0	0	0	0	0
12262	Pennsylvania Manufacturers' Association Ins Co	0	0	0	0	0	0	13,900
41424	Pennsylvania Manufacturers Indemnity Company	0	0	0	0	0	0	76
37648	Permanent General Assurance Corporation	0	0	0	0	0	0	61,596
12297	Petroleum Casualty Company	0	0	0	0	0	0	537
18058	Philadelphia Indemnity Insurance Company	6,561	0	0	0	0	0	104,668
12319	Philadelphia Reinsurance Corporation	0	0	0	0	0	0	0
35262	Phoenix Assurance Company of New York	0	0	0	0	0	0	5,886
18619	Platte River Insurance Company	0	0	0	0	0	0	6,683
14460	Podiatry Ins Co of America (Risk Retention Group), a Mutual Company	0	0	0	0	0	0	5,556
40134	Potomac Insurance Company of Illinois	0	0	0	0	0	0	0
10900	Preferred Employers Insurance Company	0	0	0	0	0	0	135,296
36234	Preferred Professional Insurance Company	0	0	0	0	0	0	5,514
12513	Professional Liability Ins Co of America	0	0	0	0	0	0	0
33359	Professional Liability Insurance Company	0	0	0	0	0	0	0
34487	Professional Underwriters Liability Ins Co	0	0	0	0	0	0	27,664
29017	Professionals Advocate Insurance Company	0	0	0	0	0	0	0
24260	Progressive Casualty Insurance Company	6,679	0	0	0	0	0	233,571
16322	Progressive Halcyon Insurance Company	0	0	0	0	0	0	0
11851	Progressive Home Insurance Company	0	0	0	0	0	0	315
37605	Progressive Marathon Insurance Company	0	0	0	0	0	0	97,077
42919	Progressive Northwestern Insurance Company	0	0	0	0	0	0	1
32786	Progressive Specialty Insurance Company	0	0	0	0	0	0	0
27804	Progressive West Insurance Company	6	0	0	0	0	0	268,174
34690	Property and Casualty Insurance Co of Hartford	0	0	0	0	0	0	106
12416	Protective Insurance Company	22	0	0	0	0	0	1,088
20265	Protective National Ins Co of Omaha (The)	0	0	0	0	0	0	0
24295	Providence Washington Insurance Company	0	0	0	0	0	0	0
36439	Prudential Commercial Insurance Company	0	0	0	0	0	0	0
36447	Prudential General Insurance Company	0	0	0	0	0	0	3
32352	Prudential Property and Casualty Insurance Company	410	-9	0	0	0	0	87,944
15059	Public Service Mutual Insurance Company	0	0	0	0	0	0	23,097
39217	QBE Insurance Corporation	0	0	0	0	0	0	16,936
10219	QBE Reinsurance Corporation	0	0	0	0	0	0	4,296
10829	Quadrant Indemnity Company	0	0	0	0	0	0	0
36250	Radian Asset Assurance Inc.	0	0	0	0	0	0	7,125
28860	RLI Indemnity Company	0	0	0	0	0	0	0
13056	RLI Insurance Company	11,219	15,943	0	48	0	0	60,818
22314	RSUI Indemnity Company	257	579	0	0	0	0	2,413
33790	Radian Guaranty Inc.	0	0	0	0	0	0	111,803
38512	Rampart Insurance Company	0	0	0	0	0	0	0
24384	Ranger Insurance Company	11	0	0	0	0	0	13,235
41580	Red Shield Insurance Company	0	0	0	0	0	0	343
37303	Redland Insurance Company	30,359	0	0	0	0	0	85,473
11673	Redwood Fire and Casualty Insurance Company	0	0	0	0	0	0	1,106

Fair Plan Report - 2003 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
24449	Regent Insurance Company	104	0	0	0	0	0	895
26549	Reinsurance Company of America, Inc.	0	0	0	0	0	0	0
22179	Republic Indemnity Company of America	0	0	0	0	0	0	57,832
43753	Republic Indemnity Company of California	0	0	0	0	0	0	212,290
38318	Republic Insurance Company	0	0	0	0	0	0	0
28452	Republic Mortgage Insurance Company	0	0	0	0	0	0	23,249
31089	Republic Western Insurance Company	1,576	0	0	0	0	0	4,818
15776	Residence Mutual Insurance Company	0	1,867	0	0	0	0	34,225
10287	Residential Guaranty Co.	0	0	0	0	0	0	0
10970	Response Indemnity Company of California	0	0	0	0	0	0	900
43044	Response Insurance Company	0	0	0	0	0	0	24
26050	Response Worldwide Insurance Company	0	0	0	0	0	0	2,005
11001	Riverport Insurance Co of California	316	0	0	122	0	0	20,550
12491	Rochdale Insurance Company	0	0	0	0	0	0	0
22128	Rocky Mountain Fire & Casualty Company	9	1	0	0	0	0	3,165
20370	Royal & SunAlliance Personal Insurance Company	0	51	0	0	46	0	7,968
24678	Royal Indemnity Company	2,354	3,254	6,014	0	133	0	80,067
26980	Royal Insurance Company of America	2,255	238	0	21	794	0	108,834
39039	Rural Community Insurance Company	0	0	0	0	0	0	30,574
24740	SAFECO Insurance Company of America	5,628	1,089	0	13	0	0	438,942
39012	SAFECO Insurance Company of Illinois	2,662	23,048	0	0	0	0	89,243
24694	Safeguard Insurance Company	7	0	0	0	0	0	8,289
30058	SCOR Reinsurance Company	0	0	0	0	0	0	0
10352	SCPIE Indemnity Company	0	0	0	0	0	0	102,641
15105	Safety National Casualty Corporation	0	0	0	0	0	7,005	21,426
10939	Safeway Direct Insurance Company	0	0	0	0	0	0	4,717
12521	Safeway Insurance Company	0	0	0	0	0	0	50,296
25640	Safeway Insurance Company of Georgia	0	0	0	0	0	0	0
40460	Sagamore Insurance Company	262	0	0	0	0	0	2,431
38300	Samsung Fire & Marine Ins Co., Ltd. (U.S. Branch)	0	0	0	0	0	0	0
10837	San Diego Insurance Company	0	0	0	0	0	0	0
21911	San Francisco Reinsurance Company	0	0	0	0	0	0	0
15580	Scottsdale Indemnity Company	22	0	0	0	0	0	26,222
20354	Sea Insurance Company of America (The)	0	0	0	0	0	0	0
22535	Seaboard Surety Company	0	0	0	0	0	0	2,394
25763	Seaton Insurance Company	0	0	0	0	0	0	0
24902	Security Insurance Company of Hartford	1	0	0	0	0	0	52,121
19879	Security National Insurance Company	0	0	0	0	0	0	0
22233	Select Insurance Company	2	0	0	1	0	0	1,151
10936	Seneca Insurance Company, Inc.	0	0	0	0	0	0	1,164
24988	Sentry Insurance, A Mutual Company	826	1	0	33	0	0	83,972
21180	Sentry Select Insurance Company	2,523	1	0	160	0	0	69,400
22985	Sequoia Insurance Company	0	697	0	0	0	0	82,408
35041	Sierra Pacific Insurance Company	0	0	0	0	0	814	814
35408	Sirius America Insurance Company	1	2	0	0	574	0	38,435
38997	Sompo Japan Fire & Marine Insurance Company Of America	0	0	0	0	0	0	4
11126	Sompo Japan Insurance Company of America	3,781	105	0	0	0	0	30,628
24953	South Carolina Insurance Company	0	0	0	0	0	0	-71
19216	Southern Insurance Company	0	0	0	0	0	0	5,104
20524	Specialty National Insurance Co	1,182	25	0	2	67	0	16,608

Fair Plan Report - 2003 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
44288	Specialty Risk Insurance Company	0	0	0	0	0	0	138,427
36790	Springfield Insurance Company	0	0	0	0	0	0	35,850
24767	St. Paul Fire and Marine Insurance Company	32,174	143	-152	448	1,870	0	510,719
24775	St. Paul Guardian Insurance Company	140	4	0	1	90	0	14,974
41750	St. Paul Medical Liability Insurance Company	0	0	0	0	0	0	34
24791	St. Paul Mercury Insurance Company	688	52	0	128	276	0	84,673
19224	St. Paul Protective Insurance Company	0	0	0	0	0	0	7,733
19070	Standard Fire Insurance Company (The)	2,055	2,935	0	0	0	0	114,915
42986	Standard Guaranty Insurance Company	0	0	0	0	0	3,859	7,751
18023	Star Insurance Company	111	0	0	0	0	0	18,843
40045	Starnet Insurance Company	0	0	0	0	0	0	42,586
35076	State Compensation Insurance Fund	0	0	0	0	0	0	7,797,162
25143	State Farm Fire and Casualty Company	-13	-1	0	0	0	0	126,564
25151	State Farm General Insurance Company	48,791	51,283	0	0	0	0	1,663,986
25178	State Farm Mutual Automobile Insurance Company	0	0	0	0	0	0	2,833,623
12831	State National Insurance Company, Inc.	920	0	0	0	0	0	51,071
22608	State National Specialty Insurance Company	0	0	0	0	0	0	0
42277	Sterling Casualty Insurance Company	0	0	0	0	0	0	70,215
10952	Stonebridge Casualty Insurance Company	0	0	0	0	0	3,028	3,111
22276	Stonewall Insurance Company	0	0	0	0	0	0	0
10340	Stonington Insurance Co	0	0	1,132	0	0	0	2,044
40436	Stratford Insurance Company	51	0	0	0	0	0	1,574
39187	Suecia Insurance Company	0	0	0	0	0	0	0
24047	Surety Bonding Company of America	0	0	0	0	0	0	4,239
12793	Surety Company of the Pacific	0	0	0	0	0	0	8,821
32107	Sutter Insurance Company	387	1	0	0	0	5,997	50,345
25364	Swiss Reinsurance America Corporation	0	0	0	0	0	0	0
25496	TIG Indemnity Company	0	1	0	0	5	0	3,485
25534	TIG Insurance Company	33	0	0	0	73	0	32,753
19526	Texas General Indemnity Company	0	0	0	0	0	0	0
25518	TIG Premier Insurance Company	0	0	0	0	2	0	1,780
25445	TIG Specialty Insurance Company	0	0	0	0	0	0	3,930
13242	Titan Indemnity Company	0	0	0	0	0	0	0
18031	TOPA Insurance Company	0	0	0	0	0	0	119,680
42439	Toa-Re Insurance Company of America (The)	0	0	0	0	0	0	0
12904	Tokio Marine and Fire Ins Co, Limited (The)	1,393	0	4,698	29	561	0	156,755
37621	Toyota Motor Insurance Company	0	0	0	0	0	0	18,866
41238	Trans Pacific Insurance Company	0	0	0	0	0	0	6,311
28886	TransGuard Insurance Company of America, Inc	902	0	0	0	0	0	5,509
19453	Transatlantic Reinsurance Company	0	0	0	0	0	0	0
20486	Transcontinental Insurance Company	52	0	0	1	208	0	43,650
33014	Transport Insurance Company	0	0	0	0	0	0	1,297
20494	Transportation Insurance Company	203	14	0	-34	179	0	75,224
36170	Travelers Casualty Company of Connecticut	0	0	0	0	0	0	2,808
19038	Travelers Casualty and Surety Company	0	0	0	2	0	0	11,681
31194	Travelers Casualty and Surety Company of America	0	0	0	1,413	0	0	112,157
19046	Travelers Casualty and Surety Company of Illinois	0	0	0	0	0	0	6,981
40282	Travelers Commercial Casualty Company	0	0	0	0	0	0	0
36137	Travelers Commercial Insurance Company	0	0	0	0	0	0	0
25658	Travelers Indemnity Company (The)	0	0	0	0	0	0	0

Fair Plan Report - 2003 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
25682	Travelers Indemnity Company of Connecticut (The)	755	10	0	6	316	0	134,243
25674	Travelers Indemnity Company of Illinois (The)	15,125	3,282	0	5	13,225	0	616,302
39357	Travelers Insurance Company (Accident Dept)	0	0	0	0	0	0	887
36161	Travelers Property Casualty Insurance Company	630	4,507	0	0	0	0	59,698
34894	Trenwick America Reinsurance Corporation	0	0	0	0	0	0	5,003
24350	Triad Guaranty Insurance Corporation	0	0	0	0	0	0	38,844
19887	Trinity Universal Insurance Company	0	0	0	0	0	0	3,669
41211	Triton Insurance Company	-159	0	0	0	0	-562	-721
41106	Triumphe Casualty Company	187	0	0	0	0	0	811
21709	Truck Insurance Exchange	318	1,655	0	12	21	0	310,464
27120	Trumbull Insurance Company	0	0	0	0	0	0	0
29459	Twin City Fire Insurance Company	2,481	0	0	0	6	0	155,759
29599	U.S. Specialty Insurance Company	0	0	10,318	0	0	0	13,165
37893	ULICO Casualty Company	14	0	0	2	2	0	30,488
10004	Ullico Standard of America Casualty Company	0	0	0	0	0	0	0
41050	Underwriter for the Professions Insurance Company	0	0	0	0	0	0	6,831
25968	USAA Casualty Insurance Company	4,449	24	0	0	0	0	377,299
18600	USAA General Indemnity Company	0	0	0	0	0	0	15,482
28497	USPlate Glass Insurance Company	0	0	0	0	0	0	581
25798	Unigard Indemnity Company	479	0	0	0	0	0	32,080
25747	Unigard Insurance Company	1,697	607	0	4	0	0	91,355
11142	United Casualty Insurance Company of America	0	208	0	514	0	0	2,191
11770	United Financial Casualty Company	0	0	0	0	0	81	3,866
13021	United Fire & Casualty Company	11,177	0	0	0	0	0	11,207
16659	United Guaranty Commercial Ins Co of North Carolina	0	0	0	0	0	0	0
40525	United Guaranty Credit Insurance Company	0	0	0	0	0	0	190
15873	United Guaranty Residential Insurance Company	0	0	0	0	0	0	54,561
11445	United National Casualty Insurance Company	0	0	0	0	0	0	0
41335	United National Specialty Insurance Company	0	0	0	0	0	0	2,259
25941	United Services Automobile Association	5,642	79	0	0	0	0	464,702
25887	United States Fidelity and Guaranty Company	6,557	38	0	0	774	0	105,711
21113	United States Fire Insurance Company	4,158	12,544	0	0	0	0	228,729
25895	United States Liability Insurance Company	0	0	0	0	0	0	17,328
16063	Unitrin Auto and Home Insurance Company	3	3	0	0	0	0	-757
10226	Unitrin Direct Insurance Company	0	0	0	0	0	0	14,470
10915	Unitrin Direct Property & Casualty Company	0	0	0	0	0	0	19,919
13200	Universal Surety of America	0	0	0	0	0	0	30
41181	Universal Underwriters Insurance Company	229	866	0	1,937	4,987	0	105,801
25976	Utica Mutual Insurance Company	11	0	0	0	0	0	2,656
26611	Valiant Insurance Company	0	1	0	0	1	0	455
20508	Valley Forge Insurance Company	84	0	0	0	224	0	48,280
14133	Valley Insurance Company	407	66	0	4	120	0	17,685
21172	Vanliner Insurance Company	366	0	0	0	0	0	16,503
18759	Verex Assurance, Inc.	0	0	0	0	0	0	23
10815	Verlan Fire Insurance Company	21	0	0	0	98	0	1,551
11762	Vesta Fire Insurance Corporation	-2	0	0	0	0	0	62,968
42285	Veterinary Pet Insurance Company	0	0	0	0	0	19,515	19,515
20397	Vigilant Insurance Company	667	893	0	0	1,365	0	55,890
13137	Viking Insurance Company of Wisconsin	0	0	0	0	0	0	152,626
10079	Vintage Insurance Company	0	0	0	0	0	0	83

Fair Plan Report - 2003 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
40827	Virginia Surety Company, Inc.	0	0	0	0	0	13,832	211,506
35971	Voyager Property and Casualty Insurance Company	26,791	0	0	0	0	1,703	28,609
32778	Washington International Insurance Company	0	0	0	0	0	0	4,726
26069	Wausau Business Insurance Company	0	38	0	0	0	0	3,154
26042	Wausau Underwriters Insurance Company	0	32	0	0	0	0	15,306
10683	Wawanesa General Insurance Company	42	1,446	0	0	0	0	158,996
31526	Wawanesa Mutual Insurance Company (The)	25	545	0	0	0	0	69,194
25011	Wesco Insurance Company	2,186	0	0	0	0	0	7,085
21121	Westchester Fire Insurance Company	794	1,944	7,393	0	0	12,182	67,828
30830	Western Diversified Casualty Insurance Company	0	0	0	0	0	0	(7)
27502	Western General Insurance Company	0	0	0	0	0	49	70,750
26395	Western Home Insurance Company	8	0	0	0	0	0	2,808
10008	Western Insurance Company	0	0	0	0	0	0	396
13625	Western Mutual Insurance Company	0	361	0	0	0	0	6,506
24465	Western National Assurance Company	0	0	0	0	0	0	0
10997	Western Select Insurance Company	0	0	0	0	0	0	34
13188	Western Surety Company	0	0	0	0	0	0	16,594
10935	Western Underwriters Insurance Company	0	0	0	0	0	0	0
37770	Western United Insurance Company	0	0	0	0	0	0	98,435
24120	Westfield National Insurance Company	0	0	0	0	0	0	24
34207	Westport Insurance Corporation	6,390	13,890	0	0	1,178	0	80,360
24635	Westward Insurance Company	0	0	0	0	0	19	128
25780	Williamsburg National Insurance Company	522	0	0	0	0	0	30,172
13234	Wilshire Insurance Company	2,772	0	0	0	0	0	33,930
12599	Windsor Insurance Company	0	0	0	0	0	0	466
13250	Workmen's Auto Insurance Company	0	0	0	0	0	0	34,776
20311	XL Capital Assurance Inc.	0	0	0	0	0	0	12,346
24554	XL Insurance America, Inc.	214	3,891	0	27	123	0	25,934
20583	XL Reinsurance America Inc.	0	0	0	0	0	0	0
40193	XI Insurance Company of New York, Inc.	0	0	0	0	0	0	0
37885	XI Specialty Insurance Company	1,166	0	30,766	0	0	0	150,201
24325	York Insurance Company	0	0	0	0	0	0	0
26220	Yosemite Insurance Company	0	0	0	0	0	2,648	4,512
30120	ZNAT Insurance Company	0	0	0	0	0	0	9,418
13269	Zenith Insurance Company	0	0	0	0	0	0	537,022
16535	Zurich American Insurance Co	36,584	5,455	11,462	45	3,161	0	557,654
27855	Zurich American Insurance Company of Illinois	2	0	0	0	3	0	4,852
Total Property & Casualty Companies: 787								
Each Line of Business Total:		1,329,761	478,387	230,408	13,498	105,256	356,916	56,395,451

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
35289	Continental Insurance Company (The)	145	61	0	0	0	0	9	41	0	10,558	777
28258	Continental National Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
20923	Continental Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
37206	Contractors Bonding and Insurance Company	0	0	0	0	0	0	1,278	10,494	0	0	0
22730	Converium Insurance (North America) Inc.	0	0	0	607	0	0	0	0	0	0	4,395
39136	Converium Reinsurance (North America) Inc.	0	0	0	0	0	0	0	0	0	0	0
21318	Coregis Insurance Company	54	97	0	0	0	0	996	12	0	0	123
20044	Cornhusker Casualty Company	0	0	0	0	0	0	0	0	0	0	0
18961	Crestbrook Insurance Company	0	0	0	0	0	0	0	0	0	0	0
14010	Crusader Insurance Company	172	25	0	0	0	0	29,554	32,658	0	0	0
10855	Cypress Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10499	DaimlerChrysler Insurance Company	12	17	0	0	0	0	0	0	0	0	23
19285	Danielson Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19269	Danielson National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16705	Dealers Assurance Company	0	0	0	0	0	0	0	0	0	0	0
37907	Deerbrook Insurance Company	0	0	0	0	0	0	0	0	0	0	0
40975	Dentists Insurance Company (The)	0	0	0	0	0	0	5,882	0	0	0	0
42587	Depositors Insurance Company	0	0	0	0	0	(3)	0	0	0	0	0
12718	Developers Surety and Indemnity Co	0	0	0	0	0	0	0	0	0	0	0
42048	Diamond State Insurance Company	5	47	0	0	0	0	1,097	2,154	0	0	2,757
36463	Discover Property & Casualty Insurance CO	14,560	5,411	0	0	0	0	360	390	0	0	837
34495	Doctors' Company, An Interinsurance Exchange (The)	0	0	0	0	0	0	0	0	0	0	1,045
33499	Dorinco Reinsurance Company	844	0	0	0	0	0	0	0	0	0	0
21407	EMCASCO Insurance Company	0	0	0	0	0	3	0	0	0	0	0
10928	Eagle Insurance Company	0	0	0	0	0	0	0	0	0	0	0
12890	Eagle West Insurance Company	52	19	0	0	0	600	0	0	0	0	24
14702	EastGUARD Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22926	Economy Fire & Casualty Company	0	0	0	0	0	0	0	0	0	0	0
21261	Electric Insurance Company	10	16	0	0	0	1,157	0	0	0	2	32
21326	Empire Fire and Marine Insurance Company	350	1,901	0	0	0	0	3,724	663	0	0	1,008
11512	Employers Compensation Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11555	Employers Direct Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21458	Employers Insurance Company of Wausau	7,875	3,165	0	0	0	0	4,696	1,654	0	0	-31
21415	Employers Mutual Casualty Company	1,381	1,564	0	0	0	4	161	85	0	0	555
20648	Employers' Fire Insurance Company (The)	0	0	0	0	0	0	70	36	0	49	0

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
39845	Employers Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
30210	Esurance Property and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20516	Euler American Credit Indemnity Co	0	0	0	0	0	0	0	0	0	0	0
10120	Everest National Insurance Company	0	0	0	0	0	0	4,199	22,988	0	0	6
26921	Everest Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
10318	Exact Property and Casualty Company	1,955	976	0	0	0	2,107	1,979	536	0	0	2
35181	Executive Risk Indemnity Inc.	0	0	0	0	0	0	0	0	0	0	1,207
40029	Explorer Insurance Company (The)	59	496	0	0	0	7,383	0	0	0	0	0
43460	FFG Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21482	Factory Mutual Insurance Company	20,588	62,748	0	0	0	0	0	0	0	308	126,963
44784	Fairfield Insurance Company	0	0	0	0	0	0	-1	0	0	-8	0
18864	Fairmont Insurance Company	0	0	0	0	0	0	250	325	0	0	0
13846	Farmers Home Mutual Insurance Company	242	133	0	0	0	2,839	0	0	0	0	5
21636	Farmers Insurance Company of Oregon	0	0	0	0	0	0	0	0	0	0	0
21628	Farmers Insurance Company, Inc.	0	0	0	0	0	0	0	0	0	0	0
21652	Farmers Insurance Exchange	18,036	6,806	0	0	0	26,549	174,176	53,807	0	0	175
13897	Farmers Mutual Hail Insurance Company of Iowa	0	0	0	0	0	0	0	0	0	0	0
10873	Farmers Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
41483	Farmington Casualty Company	0	0	0	0	0	0	0	0	0	0	0
13838	Farmland Mutual Insurance Company	0	0	0	0	0	0	2	3	0	0	0
20281	Federal Insurance Company	1,018	277	0	0	0	43,242	115,922	71,336	0	8,366	22,948
13935	Federated Mutual Insurance Company	3,592	1,932	0	0	0	0	4,286	8,102	0	0	1,523
11118	Federated Rural Electric Insurance Corporation	30	19	0	0	0	0	0	0	0	0	2
28304	Federated Service Insurance Company	129	97	0	0	0	0	133	0	0	0	25
35270	Fidelity and Casualty Company of New York (The)	0	0	0	0	0	0	0	0	0	0	0
39306	Fidelity and Deposit Company of Maryland	624	16,417	0	0	0	2,413	3,844	2,372	0	0	126
35386	Fidelity and Guaranty Insurance Company	985	1,223	0	0	0	0	2,682	1,170	0	0	516
25879	Fidelity and Guaranty Insurance Underwriters, Inc.	619	728	0	0	0	0	6,489	2,601	0	0	232
25180	Fidelity National Insurance Company	0	0	0	1,249	0	10,033	0	0	0	0	0
12815	Financial Guaranty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19852	Financial Indemnity Company	0	0	0	0	0	0	0	0	0	0	11
31453	Financial Pacific Insurance Company	0	0	0	0	3	0	8,521	49,727	0	0	0
18287	Financial Security Assurance Inc.	0	0	0	0	0	0	0	0	0	0	0
21660	Fire Insurance Exchange	32,648	10,833	0	15,251	0	840,221	68,613	17,730	0	0	8,828
24880	Fire and Casualty Ins Co of Connecticut (The)	0	0	0	0	0	0	69	74	0	0	239

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
21873	Fireman's Fund Insurance Company	7,602	3,308	32,750	0	125	96,067	28,271	10,757	0	23,319	97,665
21903	Fireman's Fund Insurance Company of Texas	0	0	0	0	0	0	0	0	0	0	0
20850	Firemen's Insurance Company of Newark, New Jersey	48	23	0	0	0	0	0	0	0	7,488	794
11099	First American Home Buyers Protection Corp	0	0	0	0	0	0	0	0	0	0	0
37710	First American Property & Casualty Insurance Co	-14	-5	0	910	0	11,329	1	3	0	0	0
34525	First American Specialty Insurance	20,500	0	0	0	0	83,855	0	0	0	0	0
16578	First Community Insurance Company	0	-1	0	21,329	0	-1	0	0	0	0	-38
11177	First Financial Insurance Company	-1	0	0	0	0	0	-23	-4	0	0	3
33588	First Liberty Insurance Corporation (The)	0	0	0	0	0	-4	0	0	0	0	0
24724	First National Insurance Company of America	76	284	0	0	0	29,854	2,259	2,859	0	0	907
21822	First State Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13978	Florists' Mutual Insurance Company	16	6	0	0	183	0	2,283	1,028	0	0	0
38776	Folksamerica Reinsurance Company	0	0	0	0	0	0	4,055	1,644	0	0	0
11185	Foremost Ins Co Grand Rapids, Michigan	0	0	0	0	0	40,476	0	0	0	4,181	16
11800	Foremost Property and Casualty Insurance Company	0	0	0	0	0	7,838	0	0	0	0	0
29688	Forestview Mortgage Insurance Co.	0	0	0	0	0	0	0	0	0	0	0
38830	Fort Wayne Health & Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34266	Frontier Insurance Company	0	0	0	0	0	0	0	5	0	0	0
22225	GE Auto & Home Assurance Co	0	0	0	0	0	0	0	0	0	0	0
20796	GE Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	76
43974	GE Indemnity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34789	GE Property & Casualty Insurance Company	0	0	0	0	0	2,456	0	0	0	0	0
22969	GE Reinsurance Corp	0	0	0	0	0	0	0	0	0	0	0
29823	GE Residential Mortgage Insurance Corporation of North Carolina	0	0	0	0	0	0	0	0	15	0	0
10201	Galway Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41491	GEICO Casualty Company	0	0	0	0	0	0	0	0	0	0	0
35882	GEICO General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22055	GEICO Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
11044	GMAC Insurance Company Online, Inc.	0	0	0	0	0	0	0	0	0	0	0
24414	General Casualty Company of Wisconsin	9	8	0	0	0	0	17	16	0	0	-2
16675	General Electric Mortgage Insurance Corporation of North Carolina	0	0	0	0	0	0	0	0	0	0	0
38458	General Electric Mortgage Insurance Corporation	0	0	0	0	0	0	0	0	50,055	0	0
30007	General Fidelity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
37931	General Fire & Casualty Company	0	0	0	0	0	0	145	122	0	0	0
24732	General Insurance Company of America	-7	19,087	0	0	0	0	1,429	592	0	0	-1

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
26948	Guaranty National Ins Co of Connecticut	0	0	0	0	0	0	247	0	0	0	19
15032	Guideone Mutual Insurance Co	211	334	0	0	0	-1	10,554	10,044	0	0	0
14559	Guideone Specialty Mutual Ins Co	23	43	920	0	0	0	9,820	10,480	0	0	0
22217	Gulf Insurance Company	24	14	0	0	0	0	5,776	5,628	0	6	5,066
22292	Hanover Insurance Company (The)	24	9	0	0	0	9	90	8	0	5	370
21806	Harbor Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26433	Harco National Insurance Company	727	1,098	0	0	0	0	0	0	0	0	368
23582	Harleysville Insurance Company	0	0	0	0	0	0	0	0	0	0	0
14168	Harleysville Mutual Insurance Company	0	0	0	103	0	0	0	0	0	0	0
22357	Hartford Accident and Indemnity Company	0	0	0	0	0	0	645	330	0	0	0
29424	Hartford Casualty Insurance Company	330	509	5,337	0	0	28,848	175,815	36,255	0	78	991
19682	Hartford Fire Insurance Company	36,929	1,303	0	16,288	0	10	34,819	38,839	0	3,563	72,465
37478	Hartford Insurance Company of the Midwest	0	1	0	0	0	6	707	29,679	0	0	34
11452	Hartford Steam Boiler Inspection and Ins Co (The)	0	0	0	0	0	0	13,478	0	0	0	1,270
30104	Hartford Underwriters Insurance Company	648	251	0	0	0	40,054	882	1,720	0	65	912
22438	Hawaiian Ins & Guaranty Company, Limited (The)	485	0	0	0	0	1,574	0	0	0	0	23
39527	Heritage Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
11005	Homesite Insurance Co of California	0	0	0	0	0	10,042	0	0	0	0	0
22578	Horace Mann Insurance Company	147	73	0	0	0	4,699	0	0	0	0	69
22756	Horace Mann Property & Casualty Insurance Co	134	49	0	0	0	7,429	0	0	0	0	55
38849	Houston General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25054	Hudson Insurance Company	0	7	0	0	0	-10	1,429	1,410	0	0	11,341
10048	Hyundai Marine & Fire Insurance Co., Ltd.	179	0	0	0	0	0	0	0	0	1,282	0
29068	IDS Property Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11487	Imperial Casualty and Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
25550	Indemnity Company of California	0	0	0	0	0	0	0	0	0	0	0
43575	Indemnity Insurance Company of North America	0	176	0	0	4,085	0	1	0	0	3,315	6,899
14265	Indiana Lumbermens Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	2
21075	Industrial Underwriters Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22268	Infinity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10068	Infinity National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20260	Infinity Select Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19429	Ins Co of the State of Pennsylvania (The)	0	0	0	0	0	0	0	0	0	0	54
26700	Insurance Company of Illinois	0	0	0	0	0	0	0	0	0	0	0
22713	Insurance Company of North America	-320	-202	0	0	0	2	0	1	0	310	7,945

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
20338	Northwestern Pacific Indemnity Company	30	8	0	0	0	0	224	80	0	0	0
34630	Oak River Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23248	Occidental Fire & Casualty Co of North Carolina	0	0	0	0	0	0	0	0	0	0	0
12360	Ocean Harbor Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23680	Odyssey America Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
25070	Odyssey Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
26565	Ohio Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
24147	Old Republic Insurance Company	0	0	0	0	0	0	0	0	0	0	30
35424	Old Republic Minnehoma Insurance Company	0	0	0	0	0	0	0	0	0	0	0
40444	Old Republic Surety Company	0	0	0	0	0	0	0	0	0	0	0
37060	Old United Casualty Company	0	0	0	0	0	0	0	0	0	1,272	5,097
12254	Omaha Indemnity Company (The)	0	0	0	0	0	0	0	0	0	0	0
37540	Omaha Property and Casualty Insurance Company	0	0	0	3,837	0	0	0	0	0	0	0
39098	Omni Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20621	OneBeacon America Insurance Company	-3	1	0	0	0	-46	87	126	0	14,460	692
21970	OneBeacon Insurance Company	15	937	0	0	9,327	5	142	35	0	0	69
14907	Oregon Mutual Insurance Company	2,338	1,447	0	0	77	11,461	9,655	1,859	0	0	420
10019	Overseas Partners US Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
39675	PMA Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
40380	Pacific Eagle Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22748	Pacific Employers Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20346	Pacific Indemnity Company	41	11	0	0	0	966	2,660	3,332	0	0	7,242
27251	PMI Mortgage Insurance Co.	0	0	0	0	0	0	0	0	85,819	0	0
29807	PXRE Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
37338	Pacific Insurance Company	0	0	0	0	0	0	0	0	0	0	0
40550	Pacific Pioneer Insurance Company	0	0	0	0	0	483	0	-1	0	0	0
11048	Pacific Property and Casualty Company	343	189	0	0	0	5,415	0	0	0	0	93
10887	Pacific Select Property Insurance Co	0	0	0	0	0	0	0	0	0	0	0
37850	Pacific Specialty Insurance Company	0	12	0	0	0	97,337	1,186	3,093	0	0	3,161
38636	Partner Reinsurance Company of the U.S.	0	0	0	0	0	0	0	0	0	0	0
10006	PartnerRe Insurance Company of New York	0	0	0	0	0	0	0	0	0	0	0
22250	Pathfinder Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24198	Peerless Insurance Company	5,956	4,341	0	0	2,551	0	66,172	74,331	0	0	3,949
32859	Penn-America Insurance Company	556	217	0	0	0	0	8,048	5,663	0	0	290
21962	Pennsylvania General Insurance Company	-3	-1	0	0	0	-4	78	847	0	0	-1

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
32352	Prudential Property and Casualty Insurance Company	1,597	521	0	498	0	36,828	0	0	0	158	410
15059	Public Service Mutual Insurance Company	86	24	0	0	0	0	11,476	10,917	0	0	0
39217	QBE Insurance Corporation	176	11	0	0	0	0	3,188	947	0	0	0
10219	QBE Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
10829	Quadrant Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
36250	Radian Asset Assurance Inc.	0	0	0	0	0	0	0	0	0	0	0
28860	RLI Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
13056	RLI Insurance Company	253	413	0	0	0	0	843	276	0	0	11,219
22314	RSUI Indemnity Company	800	770	0	0	0	0	0	0	0	0	257
33790	Radian Guaranty Inc.	0	0	0	0	0	0	0	0	111,803	0	0
38512	Rampart Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24384	Ranger Insurance Company	2	75	0	0	0	0	897	627	0	0	11
41580	Red Shield Insurance Company	0	0	0	0	0	0	0	0	0	343	0
37303	Redland Insurance Company	0	0	0	0	0	0	0	0	0	0	30,359
11673	Redwood Fire and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24449	Regent Insurance Company	138	43	0	0	0	0	112	5	0	0	104
26549	Reinsurance Company of America, Inc.	0	0	0	0	0	0	0	0	0	0	0
22179	Republic Indemnity Company of America	0	0	0	0	0	0	0	0	0	0	0
43753	Republic Indemnity Company of California	0	0	0	0	0	0	0	0	0	0	0
38318	Republic Insurance Company	0	0	0	0	0	0	0	0	0	0	0
28452	Republic Mortgage Insurance Company	0	0	0	0	0	0	0	0	23,249	0	0
31089	Republic Western Insurance Company	0	0	0	0	0	0	1,827	903	0	0	1,576
15776	Residence Mutual Insurance Company	1,350	1,236	0	453	0	29,318	0	0	0	0	0
10287	Residential Guaranty Co.	0	0	0	0	0	0	0	0	0	0	0
10970	Response Indemnity Company of California	0	0	0	0	0	0	0	0	0	0	0
43044	Response Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26050	Response Worldwide Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11001	Riverport Insurance Co of California	2,491	3,422	0	0	0	0	0	0	0	0	316
12491	Rochdale Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22128	Rocky Mountain Fire & Casualty Company	86	45	0	0	697	1,150	30	1	0	0	9
20370	Royal & SunAlliance Personal Insurance Company	1,179	0	0	0	0	0	0	0	0	0	0
24678	Royal Indemnity Company	2,243	3,273	0	0	0	68	3,969	3,757	0	0	2,354
26980	Royal Insurance Company of America	2,738	1,553	0	0	9,714	29	3,412	3,074	0	4,931	2,255
39039	Rural Community Insurance Company	0	0	30,574	0	0	0	0	0	0	0	0
24740	SAFECO Insurance Company of America	16,251	10,463	0	0	0	74,659	2,994	1,701	0	0	5,628

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
27502	Western General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26395	Western Home Insurance Company	0	0	0	0	0	2,800	0	0	0	0	8
10008	Western Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13625	Western Mutual Insurance Company	168	116	0	0	0	5,861	0	0	0	0	0
24465	Western National Assurance Company	0	0	0	0	0	0	0	0	0	0	0
10997	Western Select Insurance Company	0	0	0	0	0	0	4	9	0	0	0
13188	Western Surety Company	0	0	0	0	0	0	0	0	0	0	0
10935	Western Underwriters Insurance Company	0	0	0	0	0	0	0	0	0	0	0
37770	Western United Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24120	Westfield National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34207	Westport Insurance Corporation	8,405	3,354	0	0	0	0	6,166	14,864	0	527	6,390
24635	Westward Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25780	Williamsburg National Insurance Company	88	0	0	0	0	0	5	1	0	0	522
13234	Wilshire Insurance Company	0	0	0	0	0	0	0	0	0	0	2,772
12599	Windsor Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13250	Workmen's Auto Insurance Company	0	0	0	0	0	2,338	0	0	0	0	0
20311	XL Capital Assurance Inc.	0	0	0	0	0	0	0	0	0	0	0
24554	XL Insurance America, Inc.	6,610	4,711	0	0	0	0	-43	-14	0	8	214
20583	XL Reinsurance America Inc.	0	0	0	0	0	0	0	0	0	0	0
40193	XI Insurance Company of New York, Inc.	0	0	0	0	0	0	0	0	0	0	0
37885	XI Specialty Insurance Company	0	0	0	0	0	0	0	0	0	3,141	1,166
24325	York Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26220	Yosemite Insurance Company	0	0	0	0	0	0	0	0	0	0	0
30120	ZNAT Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13269	Zenith Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16535	Zurich American Insurance Co	11,801	3,360	0	0	0	0	6,092	13,441	0	3,045	36,584
27855	Zurich American Insurance Company of Illinois	0	0	0	0	0	0	128	529	0	0	2

Total Property & Casualty Companies: 787

Each Line of Business Total:	657,041	441,388	157,370	116,744	156,534	5,296,019	2,344,694	1,685,096	585,427	233,480	1,329,761
-------------------------------------	----------------	----------------	----------------	----------------	----------------	------------------	------------------	------------------	----------------	----------------	------------------

DIRECT PREMIUMS WRITTEN - 2003 ALL CASUALTY LINES

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth- quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Guaranteed Cancellable A & H	Renewable A & H	Non- Renewable for Stated Reasons	Other Accident Only A & H	All Other A & H
36404	21st Century Casualty Company	0	0	0	0	0	0	0	0	0	0	0
12963	21st Century Insurance Company	0	0	-10	0	0	0	0	0	0	0	0
22896	ACA Financial Guaranty Corporation	9,746	0	0	0	0	0	0	0	0	0	0
19984	ACIG Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22950	ACSTAR Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19399	AIU Insurance Company	0	0	0	0	0	0	0	0	0	0	0
27928	AMEX Assurance Company	0	0	0	20,573	0	0	0	1	0	1	0
10367	AVEMCO Insurance Company	0	0	0	2,515	0	0	0	0	0	0	0
29530	AXA Art Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
36552	AXA Corporate Solutions Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
20010	Acceptance Indemnity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26379	Accredited Surety and Casualty Company, Inc.	0	0	0	0	0	0	0	0	0	0	0
22667	Ace American Insurance Co	0	2,559	5,945	19,333	0	0	0	0	0	0	2
11835	AXA Re America Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16187	AXA Re Property and Casualty Insurance Co	0	0	0	0	0	0	0	0	0	0	0
22705	Ace American Reinsurance Co	0	0	0	0	0	0	0	0	0	0	0
20702	Ace Fire Underwriters Insurance Co	0	0	11	465	0	0	0	0	0	0	0
10030	Ace Indemnity Insurance Co	0	0	0	0	0	0	0	0	0	0	0
20699	Ace Property and Casualty Insurance Co	0	0	184	0	0	0	0	0	0	0	0
40517	Advantage Workers Compensation Insurance Co	0	0	0	0	0	0	0	0	0	0	0
33898	Aegis Security Insurance Company	0	0	0	3	0	0	0	0	0	0	0
36153	Aetna Insurance Company of Connecticut	0	0	0	0	0	0	0	0	0	0	0
10014	Affiliated FM Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42757	Agri General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
38733	Alaska National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24899	Alea North America Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20222	All America Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13285	Allegheny Casualty Company	0	0	0	0	0	0	0	0	0	0	0
20273	Alliance Assurance Company of America	0	0	0	0	0	0	0	0	0	0	0
35300	Allianz Global Risks US Insurance Company	0	0	10,234	0	0	0	0	0	0	0	0
36420	Allianz Underwriters Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36528	Allied Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42579	Allied Property and Casualty Insurance Company	0	0	4,130	0	0	0	0	0	0	0	0
19489	Allied World Assurance Company (U.S.) Inc.	0	0	0	0	0	0	0	0	0	0	0
41840	Allmerica Financial Benefit Insurance Co	0	0	0	0	0	0	0	0	0	0	0
19240	Allstate Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
19232	Allstate Insurance Company	0	0	2,892	0	42	0	0	0	0	0	0
17230	Allstate Property and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
18708	Ambac Assurance Corporation	188,139	0	0	0	0	0	0	0	0	0	0
42390	AmGUARD Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19100	Amco Insurance Company	0	0	12,074	0	0	0	0	0	0	0	0
19720	American Alternative Insurance Corporation	0	1,095	0	0	0	0	0	0	0	0	0
10073	American Ambassador Casualty Company	0	0	0	0	0	0	0	0	0	0	0
21849	American Automobile Insurance Company	0	14	0	0	0	0	0	0	0	0	0
10111	American Bankers Insurance Company of Florida	0	0	0	2,508	21,898	0	0	0	0	0	606

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth- quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Guaranteed Cancellable Renewable A & H	Non- Renewable for Stated Reasons	Other Accident Only A & H	All Other	
11762	Vesta Fire Insurance Corporation	0	0	0	0	0	0	0	0	0	0	
42285	Veterinary Pet Insurance Company	0	0	0	0	0	0	0	0	0	0	
20397	Vigilant Insurance Company	0	0	893	0	0	0	0	0	0	0	
13137	Viking Insurance Company of Wisconsin	0	0	0	0	0	0	0	0	0	0	
10079	Vintage Insurance Company	0	0	0	0	0	0	0	0	0	0	
40827	Virginia Surety Company, Inc.	0	0	0	0	0	0	0	0	0	0	
35971	Voyager Property and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	
32778	Washington International Insurance Company	0	0	0	0	0	0	0	0	0	0	
26069	Wausau Business Insurance Company	0	0	38	0	0	0	0	0	0	0	
26042	Wausau Underwriters Insurance Company	0	0	32	0	0	0	0	0	0	0	
10683	Wawanesa General Insurance Company	0	0	1,446	0	0	0	0	0	0	0	
31526	Wawanesa Mutual Insurance Company (The)	0	0	545	0	0	0	0	0	0	0	
25011	Wesco Insurance Company	0	0	0	0	0	0	0	0	0	0	
21121	Westchester Fire Insurance Company	0	0	1,944	0	0	0	0	0	0	0	
30830	Western Diversified Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	
27502	Western General Insurance Company	0	0	0	0	0	0	0	0	0	0	
26395	Western Home Insurance Company	0	0	0	0	0	0	0	0	0	0	
10008	Western Insurance Company	0	0	0	0	0	0	0	0	0	0	
13625	Western Mutual Insurance Company	0	0	361	0	0	0	0	0	0	0	
24465	Western National Assurance Company	0	0	0	0	0	0	0	0	0	0	
10997	Western Select Insurance Company	0	0	0	0	0	0	0	0	0	0	
13188	Western Surety Company	0	0	0	0	0	0	0	0	0	0	
10935	Western Underwriters Insurance Company	0	0	0	0	0	0	0	0	0	0	
37770	Western United Insurance Company	0	0	0	0	0	0	0	0	0	0	
24120	Westfield National Insurance Company	0	0	0	0	0	0	0	0	0	0	
34207	Westport Insurance Corporation	0	253	13,890	0	0	0	0	0	0	0	
24635	Westward Insurance Company	0	0	0	0	0	0	0	0	0	0	
25780	Williamsburg National Insurance Company	0	0	0	0	0	0	0	0	0	0	
13234	Wilshire Insurance Company	0	0	0	0	0	0	0	0	0	0	
12599	Windsor Insurance Company	0	0	0	0	0	0	0	0	0	0	
13250	Workmen's Auto Insurance Company	0	0	0	0	0	0	0	0	0	0	
20311	XL Capital Assurance Inc.	12,346	0	0	0	0	0	0	0	0	0	
24554	XL Insurance America, Inc.	0	0	3,891	0	0	0	0	0	0	0	
20583	XL Reinsurance America Inc.	0	0	0	0	0	0	0	0	0	0	
40193	XI Insurance Company of New York, Inc.	0	0	0	0	0	0	0	0	0	0	
37885	XI Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	
24325	York Insurance Company	0	0	0	0	0	0	0	0	0	0	
26220	Yosemite Insurance Company	0	0	0	0	0	0	0	0	0	0	
30120	ZNAT Insurance Company	0	0	0	0	0	0	0	0	0	0	
13269	Zenith Insurance Company	0	0	0	0	0	0	0	0	0	0	
16535	Zurich American Insurance Co	0	11,097	5,455	5,309	0	0	0	0	0	0	
27855	Zurich American Insurance Company of Illinois	0	0	0	0	0	0	0	0	0	0	
Total Property & Casualty Companies: 787												
Each Line of Business Total:		457,234	706,607	478,387	256,379	60,305	894	11	82,417	10,684	30,446	6,563

DIRECT PREMIUMS WRITTEN - 2003 ALL CASUALTY LINES

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Products Liability	Other Products Liability	Private Passenger Auto No-Fault	Other Commercial Private Passenger Auto Liab	Other Commercial Auto No-Fault	Other Commercial Passenger Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air-craft
36404	21st Century Casualty Company	0	0	0	0	0	3,435	0	0	1,742	0	0
12963	21st Century Insurance Company	0	0	3,703	0	0	699,738	0	0	485,978	0	0
22896	ACA Financial Guaranty Corporation	0	0	0	0	0	0	0	0	0	0	0
19984	ACIG Insurance Company	0	1,086	0	0	0	0	0	0	0	0	0
22950	ACSTAR Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19399	AIU Insurance Company	0	158	6,607	0	0	263	0	0	217	0	0
27928	AMEX Assurance Company	0	0	1,815	0	0	48,021	0	0	40,089	0	0
10367	AVEMCO Insurance Company	0	0	0	0	0	0	0	0	0	0	5,822
29530	AXA Art Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
36552	AXA Corporate Solutions Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
20010	Acceptance Indemnity Insurance Company	0	679	12	0	0	0	1	27,659	0	129	0
26379	Accredited Surety and Casualty Company, Inc.	0	0	0	0	0	0	0	0	0	0	0
22667	Ace American Insurance Co	0	77,688	111,086	1,350	0	16	0	17,371	77	868	13,941
11835	AXA Re America Insurance Company	0	0	0	0	0	17,167	0	0	7,930	0	0
16187	AXA Re Property and Casualty Insurance Co	0	0	2,234	0	0	0	0	7,778	0	1,738	0
22705	Ace American Reinsurance Co	0	0	0	0	0	0	0	0	0	0	0
20702	Ace Fire Underwriters Insurance Co	0	4,587	131	0	0	0	0	289	0	77	0
10030	Ace Indemnity Insurance Co	0	1,113	0	0	0	0	0	4	0	2	0
20699	Ace Property and Casualty Insurance Co	0	214	1	0	0	0	0	117	0	19	4,717
40517	Advantage Workers Compensation Insurance Co	0	0	0	0	0	0	0	0	0	0	0
33898	Aegis Security Insurance Company	0	0	0	0	0	7,389	0	0	8,627	0	0
36153	Aetna Insurance Company of Connecticut	0	0	5,777	0	0	0	0	0	0	0	0
10014	Affiliated FM Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42757	Agri General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
38733	Alaska National Insurance Company	0	47,765	13	9	0	0	0	229	0	12	0
24899	Alea North America Insurance Company	0	74,452	264	0	0	0	0	1,635	0	103	0
20222	All America Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13285	Allegheny Casualty Company	0	0	0	0	0	0	0	0	0	0	0
20273	Alliance Assurance Company of America	0	0	0	0	0	0	0	0	0	0	0
35300	Allianz Global Risks US Insurance Company	0	-227	39	71	0	0	0	0	0	0	0
36420	Allianz Underwriters Insurance Company	0	0	512	0	0	0	0	0	0	0	0
36528	Allied Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42579	Allied Property and Casualty Insurance Company	0	0	952	0	0	43,966	0	0	34,063	0	0
19489	Allied World Assurance Company (U.S.) Inc.	0	0	0	0	0	0	0	0	0	0	0
41840	Allmerica Financial Benefit Insurance Co	0	0	0	0	0	0	0	0	0	0	0
19240	Allstate Indemnity Company	0	0	11	0	0	477,342	0	4,185	397,591	1,678	0
19232	Allstate Insurance Company	0	0	13,058	295	0	284,713	0	29,253	217,429	13,158	0
17230	Allstate Property and Casualty Insurance Company	0	0	0	0	0	61,225	0	0	41,597	0	0
18708	Ambac Assurance Corporation	0	0	0	0	0	0	0	0	0	0	0
42390	AmGUARD Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19100	Amco Insurance Company	0	0	10,487	1,138	0	52,887	0	4,735	41,826	6	0
19720	American Alternative Insurance Corporation	0	242	5,567	0	0	0	0	4,378	0	1,156	9,320
10073	American Ambassador Casualty Company	0	0	0	0	0	0	0	0	0	0	0
21849	American Automobile Insurance Company	0	49,573	26,228	51	-4	0	0	2,610	0	1,238	0
10111	American Bankers Insurance Company of Florida	0	0	617	0	0	1,501	0	0	3,231	2,657	0

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Products Liability	Other Products Liability	Private Passenger Auto No-Fault	Other Commercial Private Passenger Auto Liab	Other Commercial Auto No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Auto Physical Damage	Air-craft
39306	Fidelity and Deposit Company of Maryland	0	3,954	2,510	0	0	0	0	507	0	333	0
35386	Fidelity and Guaranty Insurance Company	0	21,260	2,242	643	0	0	0	4,018	0	3,400	0
25879	Fidelity and Guaranty Insurance Underwriters, Inc.	0	4,318	2,256	582	0	0	0	2,124	0	473	0
25180	Fidelity National Insurance Company	0	0	272	0	0	263	0	0	229	0	0
12815	Financial Guaranty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19852	Financial Indemnity Company	0	0	0	0	0	57,339	0	33,185	37,764	9,857	0
31453	Financial Pacific Insurance Company	0	0	856	0	0	0	0	11,852	0	4,724	0
18287	Financial Security Assurance Inc.	0	0	0	0	0	0	0	0	0	0	0
21660	Fire Insurance Exchange	0	0	1,879	0	0	0	0	0	0	0	0
24880	Fire and Casualty Ins Co of Connecticut (The)	0	24,306	862	28	0	0	0	555	0	69	0
21873	Fireman's Fund Insurance Company	0	6,137	104,209	9,685	-3	14,305	0	1,102	12,203	203	-5
21903	Fireman's Fund Insurance Company of Texas	0	0	0	0	0	-19	0	0	-11	0	0
20850	Firemen's Insurance Company of Newark, New Jersey	0	0	0	0	0	0	0	0	0	0	0
11099	First American Home Buyers Protection Corp	0	0	0	0	0	0	0	0	0	0	0
37710	First American Property & Casualty Insurance Co	0	0	0	0	0	0	0	0	0	0	0
34525	First American Specialty Insurance Company	0	0	-17	0	0	70	0	0	34	0	0
16578	First Community Insurance Company	0	0	0	0	0	142	0	0	-40	520	0
11177	First Financial Insurance Company	0	0	17,605	0	0	59	0	-1	18	-1	0
33588	First Liberty Insurance Corporation (The)	0	2,708	0	0	0	0	0	0	0	0	0
24724	First National Insurance Company of America	0	3,178	306	5	0	1,616	0	4,694	1,227	842	0
21822	First State Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13978	Florists' Mutual Insurance Company	0	12,656	982	0	0	0	0	2,755	0	1,178	0
38776	Folksamerica Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
11185	Foremost Ins Co Grand Rapids, Michigan	0	0	2,355	0	0	11,340	0	0	17,124	0	0
11800	Foremost Property and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
29688	Forestview Mortgage Insurance Co.	0	0	0	0	0	0	0	0	0	0	0
38830	Fort Wayne Health & Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34266	Frontier Insurance Company	0	161	-3	0	0	0	0	14	0	0	0
22225	GE Auto & Home Assurance Co	0	0	0	0	0	4,310	0	0	0	0	0
20796	GE Casualty Insurance Company	0	0	4,855	0	0	18,646	0	0	15,177	0	0
43974	GE Indemnity Insurance Company	0	0	0	0	0	9,419	0	0	7,126	0	0
34789	GE Property & Casualty Insurance Company	0	0	250	0	0	7,804	0	0	5,426	0	0
22969	GE Reinsurance Corp	0	0	0	0	0	0	0	0	0	0	0
29823	GE Residential Mortgage Ins Corporation of North Carolina	0	0	0	0	0	0	0	0	0	0	0
10201	Galway Insurance Company	0	0	0	0	0	6,173	0	0	2,581	0	0
41491	GEICO Casualty Company	0	0	0	0	0	27,800	0	0	15,260	0	0
35882	GEICO General Insurance Company	0	0	0	0	0	133,777	0	0	118,945	29	0
22055	GEICO Indemnity Company	0	0	0	0	0	37,906	0	0	29,651	0	0
11044	GMAC Insurance Company Online, Inc.	0	0	0	0	0	3,886	0	0	3,069	0	0
24414	General Casualty Company of Wisconsin	0	356	23	0	0	0	0	61	0	31	0

Direct Premiums Written - 2003 all casualty Lines(*continued*)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Products Liability	Other Products Liability	Private Passenger Auto No-Fault	Other Commercial Private Passenger Auto Liab	Other Commercial Auto No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Auto Physical Damage	Air-craft
26948	Guaranty National Ins Co of Connecticut	0	0	2,578	0	0	0	0	215	0	5,000	0
15032	Guideone Mutual Insurance Co	0	39,948	5,421	0	0	254	0	3,977	136	1,080	0
14559	Guideone Specialty Mutual Ins Co	0	0	412	0	0	77	0	0	13	0	0
22217	Gulf Insurance Company	0	11,808	69,655	48	0	0	0	3,362	0	1,142	0
22292	Hanover Insurance Company (The)	0	297	291	0	0	104	0	189	60	32	0
21806	Harbor Specialty Insurance Company	0	199,289	0	0	0	27,906	0	0	20,185	0	0
26433	Harco National Insurance Company	0	5,497	2,651	1	0	0	0	8,573	0	2,733	0
23582	Harleysville Insurance Company	0	0	0	0	0	0	0	0	0	0	0
14168	Harleysville Mutual Insurance Company	0	0	0	0	0	1,604	0	0	1,103	0	0
22357	Hartford Accident and Indemnity Company	0	1,092	1,823	6	0	-6	0	82	-2	45	0
29424	Hartford Casualty Insurance Company	0	29,752	24,936	95	0	21,475	0	22,647	16,480	7,774	0
19682	Hartford Fire Insurance Company	0	31,959	18,589	22,554	0	0	0	35,128	0	8,539	12,009
37478	Hartford Insurance Company of the Midwest	0	70,942	1,967	1,109	0	-4	0	1,956	0	0	0
11452	Hartford Steam Boiler Inspection and Ins Co (The)	0	0	3	0	0	0	0	0	0	0	0
30104	Hartford Underwriters Insurance Company	0	32,949	1,008	72	0	62,060	0	1,491	44,023	462	0
22438	Hawaiian Ins & Guaranty Company, Limited (The)	0	0	34	0	0	12,842	0	0	1,806	0	0
39527	Heritage Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
11005	Homesite Insurance Co of California	0	0	0	0	0	0	0	0	0	0	0
22578	Horace Mann Insurance Company	0	0	717	0	0	7,800	0	0	6,992	0	0
22756	Horace Mann Property & Casualty Insurance Co	0	0	19	0	0	7,369	0	0	6,633	0	0
38849	Houston General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25054	Hudson Insurance Company	0	0	16,336	0	0	24,616	0	150	18,938	46	0
10048	Hyundai Marine & Fire Insurance Co., Ltd.	0	0	0	0	0	0	0	0	0	0	0
29068	IDS Property Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11487	Imperial Casualty and Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
25550	Indemnity Company of California	0	0	0	0	0	0	0	0	0	0	0
43575	Indemnity Insurance Company of North America	0	24,316	408	0	0	354	0	824	1	303	15
14265	Indiana Lumbermens Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21075	Industrial Underwriters Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22268	Infinity Insurance Company	0	0	0	0	0	213,074	0	0	135,635	0	0
10068	Infinity National Insurance Company	0	0	0	0	0	6,681	0	0	5,700	0	0
20260	Infinity Select Insurance Company	0	0	0	0	0	0	0	0	18,907	0	0
19429	Ins Co of the State of Pennsylvania (The)	0	68,260	158,187	126	0	1,349	0	21,784	1,854	2,821	10,710
26700	Insurance Company of Illinois	0	0	0	0	0	0	0	0	0	0	0
22713	Insurance Company of North America	0	913	-591	0	0	0	0	33	0	10	0
27847	Insurance Company of the West	0	16,720	300	0	0	3	0	5	3,504	86	0
37257	Insurance Corporation of Hannover	0	0	3,504	95	0	2,287	0	17,860	1,025	6,701	0
18341	Insurance Corporation of New York (The)	0	10,545	6,612	0	0	3,152	0	5,836	556	1,335	0
29742	Integon National Insurance Company	0	0	0	0	0	181	0	0	138	0	0
31488	Integon Preferred Insurance Company	0	0	0	0	0	7,036	0	2,683	5,643	784	0

Direct Premiums Written - 2003 all casualty Lines(*continued*)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Products Liability	Private Passenger Auto No-Fault	Other Commercial Private Passenger Auto Liab	Other Commercial Auto No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air-craft	
28932	Markel American Insurance Company	0	0	8,760	160	0	804	0	138	752	39	0
38970	Markel Insurance Company	0	0	3,245	24	0	0	0	7,723	0	438	0
19356	Maryland Casualty Company	0	1,403	-22	0	0	1,166	0	4,680	133	2,074	0
22306	Massachusetts Bay Insurance Company	0	0	70	7	0	0	0	33	0	7	0
22152	Mayflower Insurance Company, Ltd. (The)	0	0	0	0	0	0	0	0	0	0	0
33391	Medical Assurance Company, Inc. (The)	0	0	0	0	0	0	0	0	0	0	0
32433	Medical Insurance Exchange of California	0	0	245	0	0	0	0	0	0	0	0
11843	Medical Protective Company (The)	0	0	600	0	0	0	0	0	0	0	0
33650	Mendota Insurance Company	0	0	0	0	0	30	0	0	88	0	0
31968	Merastar Insurance Company	0	0	6	0	0	3,556	0	0	2,370	0	0
15768	Merced Mutual Insurance Company	0	0	132	0	0	0	0	0	0	0	0
14494	Merchants Bonding Company (Mutual)	0	0	19	0	0	0	0	0	0	0	0
11908	Mercury Casualty Company	0	0	3,356	0	0	255,038	0	46,196	169,290	21,073	0
27553	Mercury Insurance Company	0	0	0	0	0	638,151	0	0	432,129	0	0
24821	Meritplan Insurance Company	0	0	0	0	0	0	0	0	0	47,026	0
25321	Metropolitan Direct Property and Casualty Ins Co	0	0	83	0	0	19,994	0	0	21,924	0	0
34339	Metropolitan Group Property and Casualty Ins Co	0	0	0	0	0	0	0	0	0	0	0
14508	Michigan Millers Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21687	Mid-Century Insurance Company	0	141,534	1,605	0	0	7,944	0	14,730	4,039	6,503	0
23434	Middlesex Insurance Company	0	8,548	1	0	0	0	0	3	0	1	0
27480	Mid-State Mutual Insurance Company	0	0	22	0	0	0	0	0	0	0	0
36650	Mid-State Surety Corporation	0	0	0	0	0	0	0	0	0	0	0
20451	MidStates ReInsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
23612	Midwest Employers Casualty Company	0	0	0	0	0	0	0	0	0	0	0
10920	Millennium Insurance Company	0	0	0	0	0	340	0	0	138	0	0
42234	Minnesota Lawyers Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20362	Mitsui Sumitomo Insurance Company of America	0	18,496	5,114	644	0	0	0	5,077	0	1,047	0
22551	Mitsui Sumitomo Insurance USA Inc.	0	12,174	2,078	198	0	0	0	148	0	50	0
23655	Modern Service Insurance Company	0	0	0	0	0	7,287	0	0	5,011	0	0
23540	Monterey Insurance Company	0	0	437	0	0	0	0	10,045	0	829	0
32077	Montgomery Ward Insurance Company	0	0	15	0	0	0	0	0	0	0	0
31232	Monumental General Casualty Company	0	0	0	0	0	0	0	0	0	0	0
29858	Mortgage Guaranty Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
22012	Motors Insurance Corporation	0	0	0	0	0	0	0	0	0	4,154	0
35947	Mt. McKinley Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10002	Municipal Mutual Insurance Company	0	10,282	241	0	0	0	0	0	0	0	0
23647	Mutual Service Casualty Insurance Company	0	0	1,367	20	0	1,164	0	260	325	91	0
25240	NAU Country Insurance Company	0	0	0	0	0	0	0	0	0	0	0
15865	NCMIC Insurance Company	0	0	28	0	0	0	0	0	0	0	0
30945	National Alliance Insurance Company	0	0	0	0	0	3,647	0	0	3,968	0	0
23663	National American Insurance Company	0	219	124	0	0	0	0	684	0	78	0
23671	National American Insurance Company of California	0	11	0	0	0	14,680	0	9,110	3,431	2,796	0
11991	National Casualty Company	0	0	20,227	0	0	0	0	3,964	0	145	0
10243	National Continental Insurance Company	0	0	0	0	0	0	0	20,787	0	0	0
16217	National Farmers Union Property and Casualty Co	0	303	555	0	0	0	0	59	0	18	0

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Products Liability	Other Products Liability	Private Passenger No-Fault	Other Commercial Private Passenger Auto Liab	Other Commercial Auto No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Auto Physical Damage	Air-craft
38369	Northern Assurance Company of America (The)	0	2	8	0	0	-2	0	4	-6	3	0
19372	Northern Insurance Company of New York	0	1,034	192	0	0	-3	0	5,007	-4	1,994	0
24031	Northland Casualty Company	0	0	69	1	0	0	0	0	0	0	0
24015	Northland Insurance Company	0	0	5,536	180	0	92	0	27,001	57	8,480	0
43583	Northwest Physicians Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20338	Northwestern Pacific Indemnity Company	0	8	253	-2	0	4,695	0	38	6,734	11	0
34630	Oak River Insurance Company	0	8,809	0	0	0	0	0	0	0	0	0
23248	Occidental Fire & Casualty Co of North Carolina	0	0	0	0	0	378	0	0	101	0	0
12360	Ocean Harbor Casualty Insurance Company	0	0	0	0	0	2,937	0	0	1,077	0	0
23680	Odyssey America Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
25070	Odyssey Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
26565	Ohio Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
24147	Old Republic Insurance Company	0	33,478	68,002	3,311	0	0	0	5,353	0	1,651	7,550
35424	Old Republic Minnehoma Insurance Company	0	0	0	0	0	0	0	0	0	0	0
40444	Old Republic Surety Company	0	0	10	0	0	0	0	0	0	0	0
37060	Old United Casualty Company	0	0	0	0	0	0	0	0	0	0	0
12254	Omaha Indemnity Company (The)	0	0	0	0	0	0	0	0	0	0	0
37540	Omaha Property and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
39098	Omni Insurance Company	0	0	0	0	0	17,419	0	0	13,598	0	0
20621	OneBeacon America Insurance Company	0	299	5,953	0	0	-33	0	1,523	-5	304	0
21970	OneBeacon Insurance Company	0	1,304	767	2	0	-5	0	-709	-4	847	0
14907	Oregon Mutual Insurance Company	0	0	3,608	522	0	2,882	0	290	2,187	53	0
10019	Overseas Partners US Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
39675	PMA Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
40380	Pacific Eagle Insurance Company	0	-4,644	0	0	0	0	0	0	0	0	0
22748	Pacific Employers Insurance Company	0	23,713	846	72	0	0	0	228	0	3	0
20346	Pacific Indemnity Company	0	9,571	430	933	0	0	0	702	0	361	0
27251	PMI Mortgage Insurance Co.	0	0	0	0	0	0	0	0	0	0	0
29807	PXRE Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
37338	Pacific Insurance Company	0	0	0	0	0	0	0	0	0	0	0
40550	Pacific Pioneer Insurance Company	0	0	0	0	0	1,135	0	0	165	0	0
11048	Pacific Property and Casualty Company	0	0	246	0	0	7,414	0	0	5,521	0	0
10887	Pacific Select Property Insurance Co	0	0	0	0	0	0	0	0	0	0	0
37850	Pacific Specialty Insurance Company	0	0	3,477	0	0	10,350	0	3	11,908	0	0
38636	Partner Reinsurance Company of the U.S.	0	0	0	0	0	0	0	0	0	0	0
10006	PartnerRe Insurance Company of New York	0	0	0	0	0	0	0	0	0	0	0
22250	Pathfinder Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24198	Peerless Insurance Company	0	28	6,239	678	0	0	0	52,833	0	16,308	0
32859	Penn-America Insurance Company	0	0	4,638	652	0	0	0	1	0	0	0
21962	Pennsylvania General Insurance Company	0	0	-2	0	0	337	0	-198	261	1	0

Direct Premiums Written - 2003 all casualty Lines(*continued*)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com- Pensation	Other Products Liability	Products Liability	Private Passenger Auto No-Fault	Private Passenger Auto Liab	Other Commercial Auto No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air- craft
34207	Westport Insurance Corporation	0	11,307	10,894	0	0	0	158	2,447	0	527	0
24635	Westward Insurance Company	0	0	0	0	0	0	0	0	0	109	0
25780	Williamsburg National Insurance Company	0	886	3,010	0	0	0	0	23,406	0	2,254	0
13234	Wilshire Insurance Company	0	0	456	0	0	0	0	24,207	0	6,495	0
12599	Windsor Insurance Company	0	0	0	0	0	283	0	0	183	0	0
13250	Workmen's Auto Insurance Company	0	0	0	0	0	22,460	0	0	9,978	0	0
20311	XL Capital Assurance Inc.	0	0	0	0	0	0	0	0	0	0	0
24554	XL Insurance America, Inc.	0	0	9,485	923	0	0	0	0	0	0	0
20583	XL Reinsurance America Inc.	0	0	0	0	0	0	0	0	0	0	0
40193	XI Insurance Company of New York, Inc.	0	0	0	0	0	0	0	0	0	0	0
37885	XI Specialty Insurance Company	0	19,410	91,447	0	0	0	0	57	0	0	30,766
24325	York Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26220	Yosemite Insurance Company	0	0	0	0	0	0	0	0	1,862	0	0
30120	ZNAT Insurance Company	0	9,418	0	0	0	0	0	0	0	0	0
13269	Zenith Insurance Company	0	537,022	0	0	0	0	0	0	0	0	0
16535	Zurich American Insurance Co	0	242,063	130,895	16,181	0	0	-4	46,901	0	7,097	11,462
27855	Zurich American Insurance Company of Illinois	0	15	1,083	19	0	0	0	2,628	0	446	0
Total Property & Casualty Companies: 787												
Each Line of Business Total:		0	14,683,804	3,819,939	212,765	-884	10,431,457	169	2,069,177	7,897,700	739,904	230,408

DIRECT PREMIUMS WRITTEN - 2003 ALL CASUALTY LINES

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
36404	21st Century Casualty Company	0	0	0	0	0	0	5,177
12963	21st Century Insurance Company	0	0	0	0	0	0	1,189,525
22896	ACA Financial Guaranty Corporation	0	0	0	0	0	0	9,746
19984	ACIG Insurance Company	0	0	0	0	0	0	1,086
22950	ACSTAR Insurance Company	0	804	0	0	0	0	804
19399	AIU Insurance Company	0	0	0	0	0	0	7,357
27928	AMEX Assurance Company	0	0	0	0	0	0	129,088
10367	AVEMCO Insurance Company	0	0	0	0	0	0	8,337
29530	AXA Art Insurance Corporation	0	0	0	0	0	0	5,852
36552	AXA Corporate Solutions Reinsurance Company	0	0	0	0	0	0	0
20010	Acceptance Indemnity Insurance Company	0	0	0	0	0	0	29,982
26379	Accredited Surety and Casualty Company, Inc.	0	2,346	0	0	0	0	2,346
22667	Ace American Insurance Co	601	0	0	13	7,672	0	290,072
11835	AXA Re America Insurance Company	0	0	0	0	0	0	53,208
16187	AXA Re Property and Casualty Insurance Co	38	0	0	0	0	0	29,997
22705	Ace American Reinsurance Co	0	0	0	0	0	0	0
20702	Ace Fire Underwriters Insurance Co	0	0	0	3	0	0	7,123
10030	Ace Indemnity Insurance Co	0	0	0	0	0	0	1,119
20699	Ace Property and Casualty Insurance Co	0	14	0	0	0	0	42,320
40517	Advantage Workers Compensation Insurance Co	0	0	0	0	0	0	0
33898	Aegis Security Insurance Company	0	1,643	0	0	0	0	20,300
36153	Aetna Insurance Company of Connecticut	0	0	0	0	0	0	5,777
10014	Affiliated FM Insurance Company	-85	0	-3	2,026	0	0	55,880
42757	Agri General Insurance Company	0	0	0	0	0	0	14,500
38733	Alaska National Insurance Company	0	0	0	0	0	0	48,077
24899	Alea North America Insurance Company	0	0	0	0	0	0	78,732
20222	All America Insurance Company	0	0	0	0	0	0	0
13285	Allegheny Casualty Company	0	9,277	0	0	0	0	9,277
20273	Alliance Assurance Company of America	0	0	0	0	0	0	0
35300	Allianz Global Risks US Insurance Company	0	0	0	1,926	0	0	77,318
36420	Allianz Underwriters Insurance Company	0	0	0	0	0	0	512
36528	Allied Insurance Company	0	0	0	0	0	0	0
42579	Allied Property and Casualty Insurance Company	0	0	0	0	0	0	139,796
19489	Allied World Assurance Company (U.S.) Inc.	0	0	0	0	0	0	0
41840	Allmerica Financial Benefit Insurance Co	0	0	0	0	0	0	0
19240	Allstate Indemnity Company	0	0	0	0	0	0	899,007
19232	Allstate Insurance Company	78	0	1	98	0	137	1,441,468
17230	Allstate Property and Casualty Insurance Company	0	0	0	0	0	0	102,823
18708	Ambac Assurance Corporation	0	0	0	0	0	0	188,139
42390	AmGUARD Insurance Company	0	0	0	0	0	0	0
19100	Amco Insurance Company	2	353	0	2,176	0	0	383,185
19720	American Alternative Insurance Corporation	1	0	0	0	0	0	34,907
10073	American Ambassador Casualty Company	0	0	0	0	0	0	0
21849	American Automobile Insurance Company	0	89	4	0	0	0	113,637
10111	American Bankers Insurance Company of Florida	0	40	0	0	0	885	63,772
10138	American Bonding Company	0	0	0	0	0	0	0
20427	American Casualty Company of Reading, Pennsylvania	4	4,665	13	20	0	0	133,839
10391	American Centennial Insurance Company	0	0	0	0	(2)	0	-2
10216	American Contractors Indemnity Company	0	44,763	0	0	0	0	44,763
19690	American Economy Insurance Company	30	-61	2	91	0	0	83,102

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
37990	American Empire Insurance Company	0	0	0	0	0	0	0
20613	American Employers' Insurance Company	0	0	0	0	0	0	460
10819	American Equity Specialty Insurance Company	0	0	0	0	0	0	339
23450	American Family Home Insurance Company	0	0	0	0	0	0	7,909
43699	American Federation Insurance Company	0	0	0	0	0	0	8,288
24066	American Fire and Casualty Company	0	1	0	0	0	0	1
40398	American Fuji Fire and Marine Insurance Company	0	0	0	0	0	0	78
24376	American General Indemnity Co	0	0	0	0	0	2,070	4,868
31208	American General Property Insurance Company	0	0	0	0	0	0	0
16403	American Growers Insurance Company	0	0	0	0	0	0	355
26247	American Guarantee and Liability Insurance Company	102	678	28	1,653	0	0	138,968
13331	American Hardware Mutual Insurance Company	120	79	54	33	0	0	16,201
39152	American Healthcare Indemnity Company	0	0	0	0	0	0	33,037
19380	American Home Assurance Company	23	9,242	0	684	0	0	514,157
19518	American Indemnity Company	0	0	0	0	0	0	0
21857	American Insurance Company (The)	1	1,734	129	71	0	0	216,179
43761	American International Ins Co of California, Inc.	0	0	0	0	0	0	96,331
31895	American Interstate Insurance Company	0	0	0	0	0	0	0
10200	American Live Stock Insurance Company	0	0	0	0	0	0	321
30562	American Manufacturers Mutual Insurance Company	0	883	0	34	0	0	69,654
43630	American Merchants Casualty Company	0	0	0	0	0	0	0
16810	American Mercury Insurance Company	0	2	0	0	0	7,910	7,911
23469	American Modern Home Insurance Company	0	0	0	0	0	0	26,205
22918	American Motorists Insurance Company	0	11,069	-1	16	0	0	40,265
39942	American National General Insurance Company	0	0	0	0	0	0	0
28401	American National Property and Casualty Company	0	0	0	0	8,128	-6	8,297
12084	American Professionals Insurance Company	0	0	0	0	0	0	0
18910	American Protection Insurance Company	1	0	1	37	0	0	47,199
10227	American Re-Insurance Company	0	0	0	0	0	0	0
19615	American Reliable Insurance Company	0	0	0	0	0	34	21,138
19631	American Road Insurance Company (The)	0	0	0	0	0	10,021	12,797
39969	American Safety Casualty Insurance Company	0	128	0	0	0	0	4,945
42978	American Security Insurance Company	0	0	0	0	0	6	96,123
19704	American States Insurance Company	129	27	30	326	0	0	168,253
19712	American States Insurance Company of Texas	0	0	0	0	0	0	9,400
24589	American and Foreign Insurance Company	0	0	0	0	0	0	14,254
37214	American States Preferred Insurance Company	0	0	0	0	0	0	22,934
40800	American Sterling Insurance Company	0	0	0	0	0	0	487
31380	American Surety Company	0	1,666	0	0	0	0	1,666
40142	American Zurich Insurance Company	209	0	84	360	0	0	95,674
27898	Americas Insurance Company	0	0	0	0	0	0	0
30872	Amerin Guaranty Corporation	0	0	0	0	0	0	10,295
23396	Amerisure Mutual Insurance Company	0	0	0	0	0	0	736
19976	Amica Mutual Insurance Company	0	0	0	0	0	0	66,395
40010	Anchor General Insurance Company	0	0	0	0	0	0	31,320
11150	Arch Insurance Company	0	8,053	2	0	0	0	193,845
19860	Argonaut Great Central Insurance Company	0	0	0	0	0	0	0
19801	Argonaut Insurance Company	0	0	0	0	0	0	61,227
19828	Argonaut-Midwest Insurance Company	0	0	0	0	0	0	1,043
19844	Argonaut-Southwest Insurance Company	0	0	0	0	0	0	6,440

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
24961	Connie Lee Insurance Company	0	0	0	0	0	0	0
24945	Consolidated American Insurance Company	0	0	0	0	0	0	0
32190	Constitution Insurance Co	0	0	15	0	0	0	-122
20443	Continental Casualty Company	4,960	3,282	16	7,848	3,472	0	477,192
39551	Continental Heritage Insurance Company	0	647	0	0	0	0	647
35289	Continental Insurance Company (The)	295	3,318	0	1	-47	1,399	23,187
28258	Continental National Indemnity Company	0	0	0	0	0	0	479
20923	Continental Reinsurance Corporation	0	0	0	0	0	0	0
37206	Contractors Bonding and Insurance Company	0	3,635	0	0	0	0	15,645
22730	Converium Insurance (North America) Inc.	0	0	0	0	0	0	69,615
39136	Converium Reinsurance (North America) Inc.	0	0	0	0	0	0	0
21318	Coregis Insurance Company	0	0	0	0	0	0	11,670
20044	Cornhusker Casualty Company	0	0	0	0	0	0	0
18961	Crestbrook Insurance Company	0	0	0	0	0	0	0
14010	Crusader Insurance Company	0	0	0	0	0	0	64,029
10855	Cypress Insurance Company	0	0	0	0	0	0	8,705
10499	DaimlerChrysler Insurance Company	10	33	3	4	0	0	6,030
19285	Danielson Insurance Company	0	0	0	0	0	0	0
19269	Danielson National Insurance Company	0	0	0	0	0	0	111
16705	Dealers Assurance Company	0	0	0	0	0	32	32
37907	Deerbrook Insurance Company	0	0	0	0	0	0	27,203
40975	Dentists Insurance Company (The)	0	0	0	0	0	0	29,232
42587	Depositors Insurance Company	0	0	0	0	0	0	15,995
12718	Developers Surety and Indemnity Co	0	17,718	0	0	0	0	17,718
42048	Diamond State Insurance Company	0	0	0	0	0	0	14,104
36463	Discover Property & Casualty Insurance CO	41	0	77	90	0	0	50,490
34495	Doctors' Company, An Interinsurance Exchange (The)	0	0	0	0	0	0	124,175
33499	Dorinco Reinsurance Company	0	0	0	0	0	0	844
21407	EMCASC0 Insurance Company	0	0	0	0	0	0	19
10928	Eagle Insurance Company	0	0	0	0	0	0	-1
12890	Eagle West Insurance Company	0	0	0	0	0	0	11,115
14702	EastGUARD Insurance Company	0	0	0	0	0	0	0
22926	Economy Fire & Casualty Company	0	0	0	0	0	0	0
21261	Electric Insurance Company	0	0	0	0	0	0	17,196
21326	Empire Fire and Marine Insurance Company	0	2	71	0	0	0	46,978
11512	Employers Compensation Insurance Company	0	0	0	0	0	0	43,253
11555	Employers Direct Insurance Company	0	0	0	0	0	0	21,944
21458	Employers Insurance Company of Wausau	0	38	2	0	0	0	62,902
21415	Employers Mutual Casualty Company	31	176	4	39	0	0	19,332
20648	Employers' Fire Insurance Company (The)	0	0	0	0	4,883	0	5,866
39845	Employers Reinsurance Corporation	0	71	0	0	0	9,670	20,395
30210	Esurance Property and Casualty Insurance Company	0	0	0	0	0	0	32,376
20516	Euler American Credit Indemnity Co	0	0	0	0	30,422	0	30,422
10120	Everest National Insurance Company	0	0	0	0	0	0	665,214
26921	Everest Reinsurance Company	0	0	0	0	0	0	0
10318	Exact Property and Casualty Company	0	0	0	0	0	0	8,507
35181	Executive Risk Indemnity Inc.	1,231	0	20	0	0	0	114,348
40029	Explorer Insurance Company (The)	9	1,173	0	0	0	0	99,310
43460	FFG Insurance Company	0	0	0	0	0	516	516
21482	Factory Mutual Insurance Company	-10	0	-2	15,594	0	0	226,190

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
44784	Fairfield Insurance Company	0	0	0	0	0	0	-1,954
18864	Fairmont Insurance Company	0	1	0	25	0	0	4,551
13846	Farmers Home Mutual Insurance Company	0	0	0	0	0	0	3,262
21636	Farmers Insurance Company of Oregon	0	0	0	0	0	0	0
21628	Farmers Insurance Company, Inc.	0	0	0	0	0	0	0
21652	Farmers Insurance Exchange	15	0	2	1	0	11	2,169,955
13897	Farmers Mutual Hail Insurance Company of Iowa	0	0	0	0	0	0	0
10873	Farmers Reinsurance Company	0	0	0	0	0	0	0
41483	Farmington Casualty Company	0	43	2	0	0	0	45
13838	Farmland Mutual Insurance Company	0	0	0	0	0	0	93
20281	Federal Insurance Company	26,507	15,559	3,066	9,996	223	0	856,369
13935	Federated Mutual Insurance Company	368	119	104	626	0	0	78,237
11118	Federated Rural Electric Insurance Corporation	1	0	0	0	0	0	253
28304	Federated Service Insurance Company	30	1	11	17	0	0	3,380
35270	Fidelity and Casualty Company of New York (The)	0	0	0	0	0	0	43
39306	Fidelity and Deposit Company of Maryland	5,519	36,286	531	29	2,925	0	78,273
35386	Fidelity and Guaranty Insurance Company	65	4,319	1	300	0	0	42,835
25879	Fidelity and Guaranty Insurance Underwriters, Inc.	147	0	0	429	0	0	21,028
25180	Fidelity National Insurance Company	0	0	0	0	0	0	12,046
12815	Financial Guaranty Insurance Company	0	0	0	0	0	0	40,109
19852	Financial Indemnity Company	0	0	0	0	0	0	138,156
31453	Financial Pacific Insurance Company	0	3,117	0	496	0	0	79,295
18287	Financial Security Assurance Inc.	0	0	0	0	0	0	73,973
21660	Fire Insurance Exchange	0	0	0	0	0	0	996,002
24880	Fire and Casualty Ins Co of Connecticut (The)	0	0	0	0	0	0	27,774
21873	Fireman's Fund Insurance Company	0	20,480	15	361	0	9,350	491,333
21903	Fireman's Fund Insurance Company of Texas	0	0	0	0	0	0	-29
20850	Firemen's Insurance Company of Newark, New Jersey	0	0	0	0	0	17,626	25,979
11099	First American Home Buyers Protection Corp	0	0	0	0	0	67,315	67,315
37710	First American Property & Casualty Insurance Co	0	0	0	0	0	0	12,314
34525	First American Specialty Insurance Company	0	0	0	0	0	0	105,368
16578	First Community Insurance Company	0	4	0	0	0	0	21,915
11177	First Financial Insurance Company	0	0	0	0	0	0	17,655
33588	First Liberty Insurance Corporation (The)	0	0	0	0	0	0	2,704
24724	First National Insurance Company of America	2	6,297	0	0	0	0	54,602
21822	First State Insurance Company	0	0	0	0	0	0	0
13978	Florists' Mutual Insurance Company	0	0	0	210	0	0	21,299
38776	Folksamerica Reinsurance Company	0	0	0	0	0	0	5,699
11185	Foremost Ins Co Grand Rapids, Michigan	0	0	0	0	0	0	75,492
11800	Foremost Property and Casualty Insurance Company	0	0	0	0	0	0	7,838
29688	Forestview Mortgage Insurance Co.	0	0	0	0	0	0	0
38830	Fort Wayne Health & Casualty Insurance Company	0	0	0	0	0	0	4,588
34266	Frontier Insurance Company	0	361	0	0	0	0	444
22225	GE Auto & Home Assurance Co	0	0	0	0	0	0	4,310
20796	GE Casualty Insurance Company	0	0	0	0	0	327	39,405
43974	GE Indemnity Insurance Company	0	0	0	0	0	0	16,545
34789	GE Property & Casualty Insurance Company	0	0	0	0	0	0	15,937
22969	GE Reinsurance Corp	0	0	0	0	0	0	0
29823	GE Residential Mortgage Ins Corporation of North Carolina	0	0	0	0	0	0	15
10201	Galway Insurance Company	0	0	0	0	0	0	8,754

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
41491	GEICO Casualty Company	0	0	0	0	0	0	43,060
35882	GEICO General Insurance Company	0	0	0	0	0	0	252,751
22055	GEICO Indemnity Company	0	0	0	0	0	0	67,556
11044	GMAC Insurance Company Online, Inc.	0	0	0	0	0	0	6,955
24414	General Casualty Company of Wisconsin	0	0	0	0	0	0	520
16675	General Electric Mortgage Ins Corporation of North Carolina	0	0	0	0	0	0	0
38458	General Electric Mortgage Insurance Corporation	0	0	0	0	0	0	50,055
30007	General Fidelity Insurance Company	0	0	0	0	0	0	0
37931	General Fire & Casualty Company	0	0	0	0	0	0	506
24732	General Insurance Company of America	2	461	0	0	0	0	31,875
22039	General Reinsurance Corporation	0	0	0	0	0	56	5,173
39322	General Security National Insurance Company	0	0	0	0	0	0	4,886
11967	General Star National Insurance Company	0	0	0	0	0	0	13,276
11231	Generali Assicurazioni Generali S.P.A. (U.S. Branch)	0	0	0	0	0	0	1,261
38962	Genesis Insurance Company	0	0	26	-19	0	0	27,606
10799	GeoVera Insurance Company	0	0	0	0	0	0	64,684
41343	Gerling America Insurance Company	0	0	0	5	0	0	2,139
21032	Gerling Global Reinsurance Corp of America	0	0	0	0	0	0	0
11266	Gerling Global Reinsurance Corp U.S. Branch	0	0	0	0	0	0	0
11282	Germantown Insurance Company	0	0	0	0	0	0	0
34622	Glens Falls Insurance Company (The)	0	0	0	0	0	0	103,820
11304	Global Surety & Insurance Co.	0	85	0	0	0	0	85
24600	Globe Indemnity Company	4	2	0	0	0	0	10,119
39861	Golden Bear Insurance Company	0	0	0	0	0	0	33,931
10836	Golden Eagle Insurance Corporation	0	0	0	4	0	0	38,065
22063	Government Employees Insurance Company	0	0	0	0	0	0	160,052
22098	Grain Dealers Mutual Insurance Company	0	0	0	0	0	0	0
22101	Grange Insurance Association	0	0	0	0	0	0	29,320
23809	Granite State Insurance Company	2	7	10	158	0	0	205,142
25984	Graphic Arts Mutual Insurance Company	0	0	0	0	0	0	70
36307	Gray Insurance Company (The)	0	0	0	0	0	512	512
26832	Great American Alliance Insurance Co	55	-7	0	355	0	0	32,699
26344	Great American Assurance Company	234	0	29	107	0	26,926	121,639
10646	Great American Contemporary Insurance Company	0	0	0	0	0	0	0
16691	Great American Insurance Company	5,727	13,085	10	164	3,920	5,641	100,022
22136	Great American Insurance Company of New York	88	-2	80	138	0	1,085	71,179
38580	Great American Protection Insurance Co	0	0	0	0	0	0	0
31135	Great American Security Insurance Company	0	0	0	0	0	0	0
33723	Great American Spirit Insurance Company	0	0	0	0	0	0	3,815
25224	Great Divide Insurance Company	0	0	0	0	0	0	6,457
20303	Great Northern Insurance Company	69	0	0	686	0	0	17,569
11371	Great West Casualty Company	0	0	0	0	0	0	17,473
22322	Greenwich Insurance Company	0	386	47	3	0	20,507	136,484
40541	Grocers Insurance Company	0	0	0	0	0	0	0
11398	Guarantee Insurance Company	0	0	0	0	0	0	0
26948	Guaranty National Ins Co of Connecticut	0	0	0	0	0	0	8,058
15032	Guideone Mutual Insurance Co	0	0	0	0	0	0	71,958
14559	Guideone Specialty Mutual Ins Co	0	0	0	0	0	5,475	27,264
22217	Gulf Insurance Company	4,040	17,076	355	0	0	0	147,899
22292	Hanover Insurance Company (The)	11	110	0	0	0	0	1,610

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
21806	Harbor Specialty Insurance Company	0	0	0	0	0	0	247,380
26433	Harco National Insurance Company	0	114	184	0	0	0	22,438
23582	Harleysville Insurance Company	0	0	0	0	0	0	0
14168	Harleysville Mutual Insurance Company	0	1	0	0	0	0	2,811
22357	Hartford Accident and Indemnity Company	0	273	0	0	0	0	4,289
29424	Hartford Casualty Insurance Company	3	358	1	29	0	0	374,585
19682	Hartford Fire Insurance Company	7,923	9,616	862	655	0	0	353,164
37478	Hartford Insurance Company of the Midwest	0	0	0	0	0	0	106,399
11452	Hartford Steam Boiler Inspection and Ins Co (The)	0	0	0	9,728	0	0	24,479
30104	Hartford Underwriters Insurance Company	0	0	0	12	0	0	194,399
22438	Hawaiian Ins & Guaranty Company, Limited (The)	0	0	0	0	0	0	16,960
39527	Heritage Indemnity Company	0	0	0	0	0	7,495	7,495
11005	Homesite Insurance Co of California	0	0	0	0	0	0	10,042
22578	Horace Mann Insurance Company	0	0	0	0	0	0	21,294
22756	Horace Mann Property & Casualty Insurance Co	0	0	0	0	0	0	22,619
38849	Houston General Insurance Company	0	0	0	0	0	0	0
25054	Hudson Insurance Company	0	0	0	18	0	0	74,281
10048	Hyundai Marine & Fire Insurance Co., Ltd.	0	0	0	0	0	0	1,462
29068	IDS Property Casualty Insurance Company	0	0	0	0	0	0	0
11487	Imperial Casualty and Indemnity Company	0	0	0	0	0	0	0
25550	Indemnity Company of California	0	4,762	0	0	0	0	4,762
43575	Indemnity Insurance Company of North America	0	55	0	0	0	4,270	45,032
14265	Indiana Lumbermens Mutual Insurance Company	0	0	0	0	0	0	3
21075	Industrial Underwriters Insurance Company	0	0	0	0	0	0	0
22268	Infinity Insurance Company	0	0	0	0	0	0	348,708
10068	Infinity National Insurance Company	0	0	0	0	0	0	12,382
20260	Infinity Select Insurance Company	0	0	0	0	0	0	18,907
19429	Ins Co of the State of Pennsylvania (The)	0	9,859	0	26	0	0	275,134
26700	Insurance Company of Illinois	0	0	0	0	0	0	0
22713	Insurance Company of North America	0	-1	0	0	952	0	9,570
27847	Insurance Company of the West	14	15,333	16	51	0	0	79,400
37257	Insurance Corporation of Hannover	720	0	64	4	0	21,671	107,642
18341	Insurance Corporation of New York (The)	0	0	0	0	0	0	29,496
29742	Integon National Insurance Company	0	0	0	0	0	0	319
31488	Integon Preferred Insurance Company	0	0	0	0	0	0	16,145
15598	Interinsurance Exchange of the Automobile Club	0	0	0	0	0	0	1,888,727
24139	International Business & Mercantile REassurance Co	0	1,579	0	0	0	0	1,947
11592	International Fidelity Insurance Company	58	9,738	0	0	0	5,536	15,332
22837	Interstate Indemnity Company	0	0	0	0	0	0	21,813
11630	Jefferson Insurance Company	0	0	0	0	0	0	1,199
14354	Jewelers Mutual Insurance Company	0	0	0	0	0	0	10,704
20885	Kansas City Fire and Marine Insurance Company	0	0	0	0	0	0	0
27138	Kemper Casualty Insurance Company	0	0	0	0	0	0	1,253
15563	Kemper Employers Insurance Company	0	0	0	0	0	0	10,854
40991	Kemper Indemnity Insurance Company	0	0	0	0	0	0	-96
10914	Kemper Independence Insurance Company	0	0	0	0	0	0	37,323
26077	Lancer Insurance Company	0	0	0	0	0	0	24,717
37800	LG Ins Co, Limited (United States Branch)	0	0	0	0	0	0	3,286
33600	LM Insurance Corporation	0	35	0	0	0	0	7,379
35637	Landmark Insurance Company	0	0	0	0	0	0	11

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
35246	Laurier Indemnity Company	0	0	0	0	0	0	0
36706	Lawyers' Mutual Insurance Company	0	0	0	0	0	0	45,559
11738	Leader Insurance Company	0	0	0	0	0	0	31,256
37940	Lexington National Insurance Corporation	0	1,146	0	0	0	0	1,146
42404	Liberty Insurance Corporation	0	0	0	0	0	0	20,783
19917	Liberty Insurance Underwriters Inc.	720	0	0	0	0	0	38,055
23035	Liberty Mutual Fire Insurance Company	0	0	0	4	0	0	463,460
23043	Liberty Mutual Insurance Company	86	16,790	-66	0	0	0	131,953
41939	Liberty Northwest Insurance Corp	0	0	0	0	0	0	12,551
33855	Lincoln General Insurance Company	0	6,154	0	0	0	0	212,735
14435	Lumber Mutual Insurance Company	0	0	0	0	0	0	0
22977	Lumbermens Mutual Casualty Company	235	1,702	-6	12	322	-7,405	57,305
23108	Lumbermen's Underwriting Alliance	0	0	0	545	0	0	17,354
35769	Lyndon Property Insurance Company	0	325	0	0	-2	4,023	7,317
23825	MBIA Insurance Corp. of Illinois	0	0	0	0	0	0	0
12041	MBIA Insurance Corporation	0	0	0	0	0	0	125,761
22241	MEDMARC Casualty Insurance Company	0	0	0	0	0	0	4,455
32089	MEDMARC Mutual Insurance Company	0	0	0	0	0	0	0
40150	MGA Insurance Company, Inc.	0	0	0	0	0	0	-2
10682	MGIC Credit Assurance Corporation	0	0	0	0	0	0	2,307
18740	MGIC Indemnity Corporation	0	0	0	0	0	0	43
10666	MGIC Mortgage Reinsurance Corporation	0	0	0	0	0	0	0
16470	MGIC Reinsurance Corporation	0	0	0	0	0	0	0
10252	MGIC Residential Reinsurance Corporation	0	0	0	0	0	0	0
42269	Majestic Insurance Company	0	0	0	0	0	0	94,355
36897	Manufacturers Alliance Insurance Company	0	0	0	0	0	0	640
23876	Mapfre Reinsurance Corporation	0	0	0	0	0	0	0
38660	MIC General Insurance Corporation	0	0	0	0	0	0	12,514
38601	MIC Property and Casualty Insurance Corporation	0	0	0	0	0	225	8,122
29998	Marine Indemnity Insurance Company of America	0	0	0	0	0	0	0
28932	Markel American Insurance Company	0	0	0	0	0	0	20,010
38970	Markel Insurance Company	0	0	0	0	0	0	39,407
19356	Maryland Casualty Company	1	0	0	(2)	0	0	63,927
22306	Massachusetts Bay Insurance Company	0	3	0	0	0	0	173
22152	Mayflower Insurance Company, Ltd. (The)	0	0	0	0	0	0	0
33391	Medical Assurance Company, Inc. (The)	0	0	0	0	0	0	-1
32433	Medical Insurance Exchange of California	0	0	0	0	0	0	32,634
11843	Medical Protective Company (The)	0	0	0	0	0	0	26,150
33650	Mendota Insurance Company	0	0	0	0	0	0	118
31968	Merastar Insurance Company	0	0	0	0	0	0	6,430
15768	Merced Mutual Insurance Company	0	0	0	0	0	79	6,685
14494	Merchants Bonding Company (Mutual)	0	2,877	0	0	0	0	2,896
11908	Mercury Casualty Company	0	0	0	0	0	0	644,507
27553	Mercury Insurance Company	0	0	0	0	0	0	1,070,281
24821	Meritplan Insurance Company	0	0	0	0	0	0	60,852
25321	Metropolitan Direct Property and Casualty Ins Co	0	0	0	0	0	0	49,921
34339	Metropolitan Group Property and Casualty Ins Co	0	0	0	0	0	0	0
14508	Michigan Millers Mutual Insurance Company	0	0	0	0	0	0	6,501
21687	Mid-Century Insurance Company	11	213	0	0	0	0	213,730
23434	Middlesex Insurance Company	0	0	0	0	0	0	8,558

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
27480	Mid-State Mutual Insurance Company	0	0	0	0	0	0	7,240
36650	Mid-State Surety Corporation	0	280	0	0	0	0	280
20451	MidStates ReInsurance Corporation	0	0	0	0	0	0	0
23612	Midwest Employers Casualty Company	0	0	0	0	0	10,177	10,177
10920	Millennium Insurance Company	0	0	0	0	0	0	478
42234	Minnesota Lawyers Mutual Insurance Company	0	0	0	0	0	0	0
20362	Mitsui Sumitomo Insurance Company of America	21	0	0	146	0	0	66,203
22551	Mitsui Sumitomo Insurance USA Inc.	0	0	0	0	0	0	19,987
23655	Modern Service Insurance Company	0	0	0	0	0	0	12,386
23540	Monterey Insurance Company	0	0	73	122	0	0	16,943
32077	Montgomery Ward Insurance Company	0	0	0	0	0	0	15
31232	Monumental General Casualty Company	0	0	0	0	0	0	8,547
29858	Mortgage Guaranty Insurance Corporation	0	0	0	0	0	0	202,962
22012	Motors Insurance Corporation	0	2	0	0	0	0	4,156
35947	Mt. McKinley Insurance Company	0	0	0	0	0	0	0
10002	Municipal Mutual Insurance Company	0	0	0	0	0	0	10,523
23647	Mutual Service Casualty Insurance Company	1	0	1	0	0	0	11,634
25240	NAU Country Insurance Company	0	0	0	0	0	0	23,343
15865	NCMIC Insurance Company	0	0	0	0	0	0	7,364
30945	National Alliance Insurance Company	0	0	0	0	0	0	7,615
23663	National American Insurance Company	0	55	0	0	0	0	1,161
23671	National American Insurance Company of California	0	0	0	0	0	0	30,030
11991	National Casualty Company	0	0	0	0	0	4,318	33,750
10243	National Continental Insurance Company	0	0	0	0	0	0	20,787
16217	National Farmers Union Property and Casualty Co	0	2	12	0	0	0	1,133
23752	National Farmers Union Standard Insurance Company	0	3	16	0	0	0	2,637
20478	National Fire Insurance Company of Hartford	2	4,528	0	2	0	0	36,918
42447	National General Assurance Company	0	0	0	0	0	0	0
23728	National General Insurance Company	0	0	0	0	0	0	106,876
20087	National Indemnity Company	0	21	0	0	0	0	9,057
23736	National Insurance Underwriters	0	0	0	0	0	0	0
32620	National Interstate Insurance Company	0	0	0	0	0	0	18,850
20052	National Liability & Fire Insurance Company	0	0	0	0	0	0	16,257
34835	National Reinsurance Corporation (The)	0	0	0	0	0	0	0
12114	National Security Fire and Casualty Company	0	0	0	0	0	0	0
21881	National Surety Corporation	0	158	81	9	0	0	74,225
19445	National Union Fire Ins Co of Pittsburgh, PA	26,133	1,184	1,792	5,896	0	0	818,436
26093	Nationwide Affinity Insurance Co of America	0	0	0	0	0	0	0
28223	Nationwide Agribusiness Insurance Company	12	0	6	0	0	0	25,245
10723	Nationwide Assurance Co	0	0	0	0	0	0	14
23760	Nationwide General Insurance Company	0	0	0	0	0	0	0
25453	Nationwide Insurance Co of America	0	0	0	0	0	0	0
23779	Nationwide Mutual Fire Insurance Company	0	0	0	0	0	0	32,959
23787	Nationwide Mutual Insurance Company	279	1,879	330	381	0	0	271,970
37877	Nationwide Property and Casualty Insurance Company	0	0	0	0	0	0	5,493
42307	Navigators Insurance Company	0	113	0	0	0	0	46,389
10317	Neighborhood Spirit Property and Casualty Company	0	0	0	0	0	0	19,471
24171	Netherlands Insurance Company (The)	0	0	0	0	0	0	35,730
41629	New England Reinsurance Corporation	0	0	0	0	0	0	0
23841	New Hampshire Insurance Company	2	1,615	14	67	0	0	44,004

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
16608	New York Marine and General Insurance Company	0	0	0	0	0	0	5,510
24643	Newark Insurance Company	0	0	0	0	0	0	0
24848	Newport Insurance Company	0	0	0	0	0	0	90,752
35106	Niagara Fire Insurance Company	0	0	0	0	0	0	0
32301	Nichido Fire and Marine Ins Co, Limited (The)	0	0	0	0	0	0	1,467
12190	Nipponkoa Insurance Company Of America	0	0	0	0	0	0	463
27073	Nipponkoa Insurance Company, Limited	32	0	29	154	0	0	13,141
33200	Norcal Mutual Insurance Company	0	0	0	0	0	0	187,201
31470	NorGUARD Insurance Company	0	0	0	0	0	0	0
29700	North American Elite Insurance Co	0	0	0	0	0	0	6,489
29874	North American Specialty Insurance Company	0	1,005	0	0	0	0	11,155
27740	North Pointe Insurance Company	0	0	0	0	0	0	31
21105	North River Insurance Company (The)	0	11	0	0	0	0	3,857
22047	North Star Reinsurance Corporation	0	0	0	0	0	0	0
36455	Northbrook Indemnity Company	0	0	0	0	3,924	0	4,507
38369	Northern Assurance Company of America (The)	0	0	0	0	0	0	80
19372	Northern Insurance Company of New York	1	0	0	0	0	0	55,093
24031	Northland Casualty Company	0	0	0	0	0	0	213
24015	Northland Insurance Company	0	0	46	0	0	0	47,959
43583	Northwest Physicians Mutual Insurance Company	0	0	0	0	0	0	6,716
20338	Northwestern Pacific Indemnity Company	1	0	0	125	0	0	12,206
34630	Oak River Insurance Company	0	0	0	0	0	0	8,809
23248	Occidental Fire & Casualty Co of North Carolina	0	0	0	0	0	0	479
12360	Ocean Harbor Casualty Insurance Company	0	0	0	0	0	0	4,014
23680	Odyssey America Reinsurance Corporation	0	0	0	0	0	0	0
25070	Odyssey Reinsurance Corporation	0	0	0	0	0	0	0
26565	Ohio Indemnity Company	0	0	0	0	0	21,898	21,898
24147	Old Republic Insurance Company	155	281	0	0	6,035	514	131,586
35424	Old Republic Minnehoma Insurance Company	0	1	0	0	0	19	20
40444	Old Republic Surety Company	240	1,008	0	0	0	0	1,258
37060	Old United Casualty Company	0	4	0	0	0	128	6,501
12254	Omaha Indemnity Company (The)	0	0	0	0	0	0	0
37540	Omaha Property and Casualty Insurance Company	0	0	0	0	0	0	3,837
39098	Omni Insurance Company	0	0	0	0	0	0	31,017
20621	OneBeacon America Insurance Company	0	0	0	0	649	0	24,039
21970	OneBeacon Insurance Company	-1	0	0	37	0	0	12,768
14907	Oregon Mutual Insurance Company	5	0	5	368	0	0	38,628
10019	Overseas Partners US Reinsurance Company	0	0	0	0	0	0	0
39675	PMA Reinsurance Corporation	0	0	0	0	0	0	0
40380	Pacific Eagle Insurance Company	0	0	0	0	0	0	-4,644
22748	Pacific Employers Insurance Company	0	93	0	0	0	0	24,955
20346	Pacific Indemnity Company	52	87	0	6,282	0	0	33,004
27251	PMI Mortgage Insurance Co.	0	0	0	0	0	0	85,819
29807	PXRE Reinsurance Company	0	0	0	0	0	0	0
37338	Pacific Insurance Company	0	0	0	0	0	0	0
40550	Pacific Pioneer Insurance Company	0	0	0	0	0	0	1,782
11048	Pacific Property and Casualty Company	0	0	0	0	0	0	19,222
10887	Pacific Select Property Insurance Co	0	0	0	0	0	0	23,561
37850	Pacific Specialty Insurance Company	0	0	0	0	0	0	134,708
38636	Partner Reinsurance Company of the U.S.	0	0	0	0	0	0	0

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
10006	PartnerRe Insurance Company of New York	0	0	0	0	0	0	0
22250	Pathfinder Insurance Company	0	0	0	0	0	0	0
24198	Peerless Insurance Company	1	85	25	241	0	0	234,449
32859	Penn-America Insurance Company	0	0	0	0	0	0	20,065
21962	Pennsylvania General Insurance Company	0	0	0	0	0	0	1,315
14974	Pennsylvania Lumbermens Mutual Insurance Company	0	0	0	0	0	0	0
12262	Pennsylvania Manufacturers' Association Ins Co	0	0	0	0	0	0	13,900
41424	Pennsylvania Manufacturers Indemnity Company	0	0	0	0	0	0	76
37648	Permanent General Assurance Corporation	0	0	0	0	0	0	61,596
12297	Petroleum Casualty Company	0	0	0	0	0	0	537
18058	Philadelphia Indemnity Insurance Company	0	0	0	0	0	0	104,668
12319	Philadelphia Reinsurance Corporation	0	0	0	0	0	0	0
35262	Phoenix Assurance Company of New York	0	0	0	0	0	0	5,886
18619	Platte River Insurance Company	233	4,920	0	0	0	0	6,683
14460	Podiatry Ins Co of America (Risk Retention Group), a Mutual Company	0	0	0	0	0	0	5,556
40134	Potomac Insurance Company of Illinois	0	0	0	0	0	0	0
10900	Preferred Employers Insurance Company	0	0	0	0	0	0	135,296
36234	Preferred Professional Insurance Company	0	0	0	0	0	0	5,514
12513	Professional Liability Ins Co of America	0	0	0	0	0	0	0
33359	Professional Liability Insurance Company	0	0	0	0	0	0	0
34487	Professional Underwriters Liability Ins Co	0	0	0	0	0	0	27,664
29017	Professionals Advocate Insurance Company	0	0	0	0	0	0	0
24260	Progressive Casualty Insurance Company	2,020	49	0	0	0	0	233,571
16322	Progressive Halcyon Insurance Company	0	0	0	0	0	0	0
11851	Progressive Home Insurance Company	0	0	0	0	0	0	315
37605	Progressive Marathon Insurance Company	0	0	0	0	0	0	97,077
42919	Progressive Northwestern Insurance Company	0	0	0	0	0	0	1
32786	Progressive Specialty Insurance Company	0	0	0	0	0	0	0
27804	Progressive West Insurance Company	0	0	0	0	0	0	268,174
34690	Property and Casualty Insurance Co of Hartford	0	0	0	0	0	0	106
12416	Protective Insurance Company	0	100	0	0	0	0	1,088
20265	Protective National Ins Co of Omaha (The)	0	0	0	0	0	0	0
24295	Providence Washington Insurance Company	0	0	0	0	0	0	0
36439	Prudential Commercial Insurance Company	0	0	0	0	0	0	0
36447	Prudential General Insurance Company	0	0	0	0	0	0	3
32352	Prudential Property and Casualty Insurance Company	0	0	0	0	0	0	87,944
15059	Public Service Mutual Insurance Company	0	0	0	0	0	0	23,097
39217	QBE Insurance Corporation	0	0	0	0	0	0	16,936
10219	QBE Reinsurance Corporation	0	0	0	0	0	0	4,296
10829	Quadrant Indemnity Company	0	0	0	0	0	0	0
36250	Radian Asset Assurance Inc.	0	0	0	0	0	0	7,125
28860	RLI Indemnity Company	0	0	0	0	0	0	0
13056	RLI Insurance Company	340	2,095	48	0	0	0	60,818
22314	RSUI Indemnity Company	0	0	0	0	0	0	2,413
33790	Radian Guaranty Inc.	0	0	0	0	0	0	111,803
38512	Rampart Insurance Company	0	0	0	0	0	0	0
24384	Ranger Insurance Company	0	6,450	0	0	0	0	13,235
41580	Red Shield Insurance Company	0	0	0	0	0	0	343
37303	Redland Insurance Company	-1	-16	0	0	0	0	85,473
11673	Redwood Fire and Casualty Insurance Company	0	0	0	0	0	0	1,106

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
24449	Regent Insurance Company	0	0	0	0	0	0	895
26549	Reinsurance Company of America, Inc.	0	0	0	0	0	0	0
22179	Republic Indemnity Company of America	0	0	0	0	0	0	57,832
43753	Republic Indemnity Company of California	0	0	0	0	0	0	212,290
38318	Republic Insurance Company	0	0	0	0	0	0	0
28452	Republic Mortgage Insurance Company	0	0	0	0	0	0	23,249
31089	Republic Western Insurance Company	0	4	0	0	0	0	4,818
15776	Residence Mutual Insurance Company	0	0	0	0	0	0	34,225
10287	Residential Guaranty Co.	0	0	0	0	0	0	0
10970	Response Indemnity Company of California	0	0	0	0	0	0	900
43044	Response Insurance Company	0	0	0	0	0	0	24
26050	Response Worldwide Insurance Company	0	0	0	0	0	0	2,005
11001	Riverport Insurance Co of California	0	0	122	0	0	0	20,550
12491	Rochdale Insurance Company	0	0	0	0	0	0	0
22128	Rocky Mountain Fire & Casualty Company	0	0	0	0	0	0	3,165
20370	Royal & SunAlliance Personal Insurance Company	0	0	0	46	0	0	7,968
24678	Royal Indemnity Company	0	227	0	133	0	0	80,067
26980	Royal Insurance Company of America	32	-23	21	794	0	0	108,834
39039	Rural Community Insurance Company	0	0	0	0	0	0	30,574
24740	SAFECO Insurance Company of America	0	29,999	13	0	0	0	438,942
39012	SAFECO Insurance Company of Illinois	0	0	0	0	0	0	89,243
24694	Safeguard Insurance Company	0	0	0	0	0	0	8,289
30058	SCOR Reinsurance Company	0	0	0	0	0	0	0
10352	SCPIE Indemnity Company	0	0	0	0	0	0	102,641
15105	Safety National Casualty Corporation	0	653	0	0	0	7,005	21,426
10939	Safeway Direct Insurance Company	0	0	0	0	0	0	4,717
12521	Safeway Insurance Company	0	0	0	0	0	0	50,296
25640	Safeway Insurance Company of Georgia	0	0	0	0	0	0	0
40460	Sagamore Insurance Company	0	0	0	0	0	0	2,431
38300	Samsung Fire & Marine Ins Co., Ltd. (U.S. Branch)	0	0	0	0	0	0	0
10837	San Diego Insurance Company	0	0	0	0	0	0	0
21911	San Francisco Reinsurance Company	0	0	0	0	0	0	0
15580	Scottsdale Indemnity Company	0	0	0	0	0	0	26,222
20354	Sea Insurance Company of America (The)	0	0	0	0	0	0	0
22535	Seaboard Surety Company	0	2,394	0	0	0	0	2,394
25763	Seaton Insurance Company	0	0	0	0	0	0	0
24902	Security Insurance Company of Hartford	0	0	0	0	0	0	52,121
19879	Security National Insurance Company	0	0	0	0	0	0	0
22233	Select Insurance Company	-7	0	1	0	0	0	1,151
10936	Seneca Insurance Company, Inc.	0	1,164	0	0	0	0	1,164
24988	Sentry Insurance, A Mutual Company	116	5	33	0	0	0	83,972
21180	Sentry Select Insurance Company	513	336	160	0	0	0	69,400
22985	Sequoia Insurance Company	0	0	0	0	0	0	82,408
35041	Sierra Pacific Insurance Company	0	0	0	0	0	814	814
35408	Sirius America Insurance Company	0	51	0	574	0	0	38,435
38997	Sompo Japan Fire & Marine Insurance Company Of America	0	0	0	0	0	0	4
11126	Sompo Japan Insurance Company of America	0	0	0	0	0	0	30,628
24953	South Carolina Insurance Company	0	0	0	0	0	0	-71
19216	Southern Insurance Company	0	0	0	0	0	0	5,104
20524	Specialty National Insurance Co	3	0	2	67	0	0	16,608

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
44288	Specialty Risk Insurance Company	0	0	0	0	0	0	138,427
36790	Springfield Insurance Company	0	0	0	0	0	0	35,850
24767	St. Paul Fire and Marine Insurance Company	2,213	19,267	448	1,870	0	0	510,719
24775	St. Paul Guardian Insurance Company	15	1,034	1	90	0	0	14,974
41750	St. Paul Medical Liability Insurance Company	0	0	0	0	0	0	34
24791	St. Paul Mercury Insurance Company	1,937	269	128	276	0	0	84,673
19224	St. Paul Protective Insurance Company	0	0	0	0	0	0	7,733
19070	Standard Fire Insurance Company (The)	0	3	0	0	0	0	114,915
42986	Standard Guaranty Insurance Company	0	0	0	0	0	3,859	7,751
18023	Star Insurance Company	0	-63	0	0	0	0	18,843
40045	Starnet Insurance Company	0	0	0	0	0	0	42,586
35076	State Compensation Insurance Fund	0	0	0	0	0	0	7,797,162
25143	State Farm Fire and Casualty Company	916	426	0	0	0	0	126,564
25151	State Farm General Insurance Company	0	8	0	0	0	0	1,663,986
25178	State Farm Mutual Automobile Insurance Company	0	0	0	0	0	0	2,833,623
12831	State National Insurance Company, Inc.	0	0	0	0	0	0	51,071
22608	State National Specialty Insurance Company	0	0	0	0	0	0	0
42277	Sterling Casualty Insurance Company	0	0	0	0	0	0	70,215
10952	Stonebridge Casualty Insurance Company	0	0	0	0	0	3,028	3,111
22276	Stonewall Insurance Company	0	0	0	0	0	0	0
10340	Stonington Insurance Co	0	0	0	0	0	0	2,044
40436	Stratford Insurance Company	0	0	0	0	0	0	1,574
39187	Suecia Insurance Company	0	0	0	0	0	0	0
24047	Surety Bonding Company of America	182	1,571	0	0	0	0	4,239
12793	Surety Company of the Pacific	0	8,821	0	0	0	0	8,821
32107	Sutter Insurance Company	0	0	0	0	0	5,997	50,345
25364	Swiss Reinsurance America Corporation	0	0	0	0	0	0	0
25496	TIG Indemnity Company	0	0	0	5	0	0	3,485
25534	TIG Insurance Company	1	105	0	73	0	0	32,753
19526	Texas General Indemnity Company	0	0	0	0	0	0	0
25518	TIG Premier Insurance Company	0	15	0	2	0	0	1,780
25445	TIG Specialty Insurance Company	0	0	0	0	0	0	3,930
13242	Titan Indemnity Company	0	0	0	0	0	0	0
18031	TOPA Insurance Company	0	0	0	0	0	0	119,680
42439	Toa-Re Insurance Company of America (The)	0	0	0	0	0	0	0
12904	Tokio Marine and Fire Ins Co, Limited (The)	92	0	29	561	0	0	156,755
37621	Toyota Motor Insurance Company	0	0	0	0	0	0	18,866
41238	Trans Pacific Insurance Company	0	0	0	0	0	0	6,311
28886	TransGuard Insurance Company of America, Inc	0	0	0	0	0	0	5,509
19453	Transatlantic Reinsurance Company	0	0	0	0	0	0	0
20486	Transcontinental Insurance Company	3	0	1	208	0	0	43,650
33014	Transport Insurance Company	0	0	0	0	0	0	1,297
20494	Transportation Insurance Company	7	0	-34	179	0	0	75,224
36170	Travelers Casualty Company of Connecticut	0	0	0	0	0	0	2,808
19038	Travelers Casualty and Surety Company	50	3,554	2	0	0	0	11,681
31194	Travelers Casualty and Surety Company of America	9,299	70,820	1,413	0	0	0	112,157
19046	Travelers Casualty and Surety Company of Illinois	0	0	0	0	0	0	6,981
40282	Travelers Commercial Casualty Company	0	0	0	0	0	0	0
36137	Travelers Commercial Insurance Company	0	0	0	0	0	0	0
25658	Travelers Indemnity Company (The)	0	0	0	0	0	0	0

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
25682	Travelers Indemnity Company of Connecticut (The)	41	0	6	316	0	0	134,243
25674	Travelers Indemnity Company of Illinois (The)	18	3	5	13,225	0	0	616,302
39357	Travelers Insurance Company (Accident Dept)	0	0	0	0	0	0	887
36161	Travelers Property Casualty Insurance Company	0	0	0	0	0	0	59,698
34894	Trenwick America Reinsurance Corporation	0	0	0	0	0	0	5,003
24350	Triad Guaranty Insurance Corporation	0	0	0	0	0	0	38,844
19887	Trinity Universal Insurance Company	0	5	0	0	0	0	3,669
41211	Triton Insurance Company	0	0	0	0	0	-562	-721
41106	Triumphe Casualty Company	0	0	0	0	0	0	811
21709	Truck Insurance Exchange	749	3	12	21	0	0	310,464
27120	Trumbull Insurance Company	0	0	0	0	0	0	0
29459	Twin City Fire Insurance Company	0	0	0	6	0	0	155,759
29599	U.S. Specialty Insurance Company	0	0	0	0	0	0	13,165
37893	ULICO Casualty Company	0	55	2	2	0	0	30,488
10004	Ullico Standard of America Casualty Company	0	0	0	0	0	0	0
41050	Underwriter for the Professions Insurance Company	0	0	0	0	0	0	6,831
25968	USAA Casualty Insurance Company	0	0	0	0	0	0	377,299
18600	USAA General Indemnity Company	0	0	0	0	0	0	15,482
28497	USPlate Glass Insurance Company	0	0	0	0	0	0	581
25798	Unigard Indemnity Company	0	0	0	0	0	0	32,080
25747	Unigard Insurance Company	6	0	4	0	0	0	91,355
11142	United Casualty Insurance Company of America	0	0	514	0	0	0	2,191
11770	United Financial Casualty Company	0	0	0	0	0	81	3,866
13021	United Fire & Casualty Company	0	29	0	0	0	0	11,207
16659	United Guaranty Commercial Ins Co of North Carolina	0	0	0	0	0	0	0
40525	United Guaranty Credit Insurance Company	0	0	0	0	0	0	190
15873	United Guaranty Residential Insurance Company	0	0	0	0	0	0	54,561
11445	United National Casualty Insurance Company	0	0	0	0	0	0	0
41335	United National Specialty Insurance Company	0	0	0	0	0	0	2,259
25941	United Services Automobile Association	0	0	0	0	0	0	464,702
25887	United States Fidelity and Guaranty Company	296	7,775	0	774	0	0	105,711
21113	United States Fire Insurance Company	0	591	0	0	0	0	228,729
25895	United States Liability Insurance Company	0	0	0	0	0	0	17,328
16063	Unitrin Auto and Home Insurance Company	0	0	0	0	0	0	-757
10226	Unitrin Direct Insurance Company	0	0	0	0	0	0	14,470
10915	Unitrin Direct Property & Casualty Company	0	0	0	0	0	0	19,919
13200	Universal Surety of America	0	30	0	0	0	0	30
41181	Universal Underwriters Insurance Company	2,260	578	1,937	4,987	0	0	105,801
25976	Utica Mutual Insurance Company	1	50	0	0	0	0	2,656
26611	Valiant Insurance Company	0	0	0	1	0	0	455
20508	Valley Forge Insurance Company	6	0	0	224	0	0	48,280
14133	Valley Insurance Company	9	0	4	120	0	0	17,685
21172	Vanliner Insurance Company	0	0	0	0	0	0	16,503
18759	Verex Assurance, Inc.	0	0	0	0	0	0	23
10815	Verlan Fire Insurance Company	0	0	0	98	0	0	1,551
11762	Vesta Fire Insurance Corporation	0	0	0	0	0	0	62,968
42285	Veterinary Pet Insurance Company	0	0	0	0	0	19,515	19,515
20397	Vigilant Insurance Company	335	262	0	1,365	0	0	55,890
13137	Viking Insurance Company of Wisconsin	0	0	0	0	0	0	152,626
10079	Vintage Insurance Company	0	0	0	0	0	0	83

Direct Premiums Written - 2003 all casualty Lines(continued)

Figures taken from Insurers 2003 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fidelity	Surety	Burglary	Boiler and and Theft	Credit Machinery	Other Write-in	State Totals
40827	Virginia Surety Company, Inc.	0	0	0	0	164	13,832	211,506
35971	Voyager Property and Casualty Insurance Company	0	0	0	0	0	1,703	28,609
32778	Washington International Insurance Company	0	4,726	0	0	0	0	4,726
26069	Wausau Business Insurance Company	0	0	0	0	0	0	3,154
26042	Wausau Underwriters Insurance Company	0	0	0	0	0	0	15,306
10683	Wawanesa General Insurance Company	0	0	0	0	0	0	158,996
31526	Wawanesa Mutual Insurance Company (The)	0	0	0	0	0	0	69,194
25011	Wesco Insurance Company	0	0	0	0	4,898	0	7,085
21121	Westchester Fire Insurance Company	610	2,217	0	0	0	12,182	67,828
30830	Western Diversified Casualty Insurance Company	0	0	0	0	0	0	-7
27502	Western General Insurance Company	0	0	0	0	0	49	70,750
26395	Western Home Insurance Company	0	0	0	0	0	0	2,808
10008	Western Insurance Company	0	396	0	0	0	0	396
13625	Western Mutual Insurance Company	0	0	0	0	0	0	6,506
24465	Western National Assurance Company	0	0	0	0	0	0	0
10997	Western Select Insurance Company	0	0	0	0	0	0	34
13188	Western Surety Company	1,518	14,703	0	0	0	0	16,594
10935	Western Underwriters Insurance Company	0	0	0	0	0	0	0
37770	Western United Insurance Company	0	0	0	0	0	0	98,435
24120	Westfield National Insurance Company	0	24	0	0	0	0	24
34207	Westport Insurance Corporation	0	0	0	1,178	0	0	80,360
24635	Westward Insurance Company	0	0	0	0	0	19	128
25780	Williamsburg National Insurance Company	0	0	0	0	0	0	30,172
13234	Wilshire Insurance Company	0	0	0	0	0	0	33,930
12599	Windsor Insurance Company	0	0	0	0	0	0	466
13250	Workmen's Auto Insurance Company	0	0	0	0	0	0	34,776
20311	XL Capital Assurance Inc.	0	0	0	0	0	0	12,346
24554	XL Insurance America, Inc.	0	0	27	123	0	0	25,934
20583	XL Reinsurance America Inc.	0	0	0	0	0	0	0
40193	XI Insurance Company of New York, Inc.	0	0	0	0	0	0	0
37885	XI Specialty Insurance Company	0	4,214	0	0	0	0	150,201
24325	York Insurance Company	0	0	0	0	0	0	0
26220	Yosemite Insurance Company	0	1	0	0	0	2,648	4,512
30120	ZNAT Insurance Company	0	0	0	0	0	0	9,418
13269	Zenith Insurance Company	0	0	0	0	0	0	537,022
16535	Zurich American Insurance Co	3,671	0	45	3,161	0	0	557,654
27855	Zurich American Insurance Company of Illinois	1	0	0	3	0	0	4,852
Total Property & Casualty Companies: 787								
Each Line of Business Total:		130,079	532,660	13,498	105,256	79,113	356,916	56,395,451



2003 ANNUAL REPORT *of the* INSURANCE COMMISSIONER