2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
1	1278	10921	ACA Ins Co	7,289,212	1.0017%	27	3,114,610	1,984,754	63.72%
2	313	33898	Aegis Security Ins Co	52,423	0.0072%	168	34,255	0	0.00%
3	65	10014	Affiliated Fm Ins Co	21,939,389	3.0150%	8	21,252,990	6,481,761	30.50%
4	1325	24899	Alea North America Ins Co	1,955	0.0003%	219	1,775	-19,675	-1108.45%
5	761	35300	Allianz Global Risks US Ins Co	28,285,011	3.8870%	4	29,309,777	6,473,285	22.09%
6	140	42579	Allied Prop & Cas Ins Co	5,815,764	0.7992%	36	5,374,313	1,019,462	18.97%
7	140	19100	Amco Ins Co	15,272,569	2.0988%	15	13,628,644	4,915,868	36.07%
8	361	19720	American Alt Ins Corp	18,870	0.0026%	189	18,536	15,571	84.00%
9	218	20427	American Cas Co Of Reading PA	38,632	0.0053%	175	59,586	-40,415	-67.83%
10	163	19690	American Economy Ins Co	429,458	0.0590%	111	471,559	2,342,034	496.66%
11	127	23450	American Family Home Ins Co	86,602	0.0119%	153	125,314	-5,594	-4.46%
12		40398	American Fuji Fire & Marine Ins Co	100,986	0.0139%	150	98,893	32,815	33.18%
13	212	26247	American Guarantee & Liability Ins	13,768,591	1.8921%	17	13,848,929	786,109	5.68%
14	291	13331	American Hardware Mut Ins Co	27,063	0.0037%	184	27,063	12,859	47.52%
15	12	19380	American Home Assur Co	5,692,561	0.7823%	38	5,359,031	-633,281	-11.82%
16	761	21857	American Ins Co	274,713	0.0378%	124	409,965	-4,537	-1.11%
17	108	30562	American Manufacturers Mut Ins Co	77,364	0.0106%	158	82,380	26,933	32.69%
18	127	23469	American Modern Home Ins Co	9,444,865	1.2979%	24	9,727,310	2,893,156	29.74%
19	108	22918	American Motorists Ins Co	34,790	0.0048%	176	38,589	104,618	271.11%
20	19	19615	American Reliable Ins Co	4,261,094	0.5856%	43	4,105,292	1,687,890	41.11%
21	19	42978	American Security Ins Co	55,101,646	7.5722%	1	50,324,188	4,821,059	9.58%
22	163	19704	American States Ins Co	1,383,017	0.1901%	70	1,554,498	362,407	23.31%
23	124	23396	Amerisure Mut Ins Co	12,540	0.0017%	196	3,877	277	7.14%
24	28	19976	Amica Mut Ins Co	353,296	0.0486%	115	351,028	60,354	17.19%
25	1279	11150	Arch Ins Co	2,712,893	0.3728%	51	1,718,868	489,089	28.45%
26		41459	Armed Forces Ins Exchange	249,470	0.0343%	127	244,317	232,755	95.27%
27	761	21865	Associated Ind Corp	4,572,897	0.6284%	42	4,394,393	1,480,303	33.69%
28	785	27189	Associated Intl Ins Co	2,674	0.0004%	215	2,674	-113,445	-4242.52%
29	1129	27154	Atlantic Specialty Ins Co	167,849	0.0231%	142	175,197	40,402	23.06%
30	968	16187	AXA Re Prop & Cas Ins Co	28,153	0.0039%	183	45,502	-34,693	-76.25%
31	3416	20370	AXIS Reins Co	2,327,616	0.3199%	55	2,101,983	29,442	1.40%
32	1330	24813	Balboa Ins Co	10,843,119	1.4901%	20	11,356,753	2,935,244	25.85%
33	98	32603	Berkley Ins Co	49,455	0.0068%	169	49,455	24,381	49.30%
34	12	19402	Birmingham Fire Ins Co Of PA	1,885,414	0.2591%	58	842,656	3,550,266	421.32%
35	802	13544	California Capital Ins Co	7,055,408	0.9696%	30	6,640,560	4,245,106	63.93%
36	33	20117	California Cas Ind Exch	44,276	0.0061%	172	42,070	19,023	45.22%
37	33	20125	California Cas Ins Co	176,449	0.0242%	139	171,899	77,686	45.19%
38	1278	15539	California State Auto Asn Inter-Ins	1,741,646	0.2393%	61	1,592,553	722,505	45.37%
39	98	10510	Carolina Cas Ins Co	101,250	0.0139%	149	55,405	29,648	53.51%
40	24	19909	Centennial Ins Co	303,267	0.0417%	121	303,267	130,814	43.13%
41		26905	Century-Natl Ins Co	9,801,742	1.3470%	23	9,970,772	4,095,592	41.08%
42		18767	Church Mut Ins Co	306,802	0.0422%	120	295,407	48,565	16.44%
43	244	10677	Cincinnati Ins Co	7,163	0.0010%	205	4,615	0	0.00%
44	212	10315	Civic Property & Cas Co	878,112	0.1207%	83	778,417	275,212	35.36%
45	323	10693	Civil Svc Employees Ins Co	6,707,726	0.9218%	31	6,509,546	2,136,382	32.82%
46	517	20532	Clarendon Natl Ins Co	570,777	0.0784%	98	9,315,879	-8,155,892	-87.55%
47	218	35289	Continental Ins Co	71,744	0.0099%	161	93,317	-98,252	-105.29%

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48		14010	Crusader Ins Co	273,716	0.0376%	125	230,931	83,284	36.06%
49	323	18953	CSE Safeguard Ins Co	397,375	0.0546%	114	423,399	241,324	57.00%
50	306	10847	Cumis Ins Society Inc	5,686	0.0008%	208	3,599	0	0.00%
51	240	10499	DaimlerChrysler Ins Co	47,338	0.0065%	170	43,430	-6,435	-14.82%
52	920	42048	Diamond State Ins Co	97,106	0.0133%	152	81,948	71,500	87.25%
53	3548	36463	Discover Prop & Cas Ins Co	12,098,630	1.6626%	19	11,279,592	1,540,340	13.66%
54		33499	Dorinco Rein Co	907,884	0.1248%	81	608,861	0	0.00%
55	802	12890	Eagle West Ins Co	86,548	0.0119%	154	70,143	1,683	2.40%
56	57	21261	Electric Ins Co	13,420	0.0018%	195	11,924	0	0.00%
57	212	21326	Empire Fire & Marine Ins Co	765,400	0.1052%	91	655,967	52,949	8.07%
58	1129	20648	Employers Fire Ins Co	232,541	0.0320%	129	115,943	22,088	19.05%
59	111	21458	Employers Ins of Wausau	921,061	0.1266%	79	7,001,812	777,281	11.10%
60	62	21415	Employers Mut Cas Co	1,602,082	0.2202%	66	1,585,369	-22,806	-1.44%
61	8	10358	Encompass Ins Co	3,960,155	0.5442%	45	2,001,476	563,471	28.15%
62	785	35378	Evanston Ins Co	13,487,127	1.8534%	18	14,718,063	4,740,224	32.21%
63	212	10318	Exact Prop & Cas Co Inc	3,076,079	0.4227%	47	2,866,894	1,350,194	47.10%
64	65	21482	Factory Mut Ins Co	21,000,379	2.8859%	9	20,470,205	2,055,863	10.04%
65	158	24384	Fairmont Specialty Ins Co	140,999	0.0194%	145	126,332	-2,403	-1.90%
66	212	21652	Farmers Ins Exch	16,193,013	2.2253%	13	16,661,385	4,044,059	24.27%
67	38	20281	Federal Ins Co	2,813,686	0.3867%	50	2,783,444	1,145,036	41.14%
68	7	13935	Federated Mut Ins Co	4,028,084	0.5536%	44	3,849,677	-168,935	-4.39%
69		11118	Federated Rural Electric Ins Exch	20,264	0.0028%	188	20,194	31	0.15%
70	7	28304	Federated Service Ins Co	223,700	0.0307%	131	190,126	2,258	1.19%
71	212	39306	Fidelity & Deposit Co Of MD	808,882	0.1112%	89	1,098,257	-52,949	-4.82%
72	3548	35386	Fidelity & Guaranty Ins Co	814,476	0.1119%	88	1,122,078	1,409,228	125.59%
73	3548	25879	Fidelity & Guaranty Ins Underwriters	326,035	0.0448%	117	495,290	323,082	65.23%
74	670	25180	Fidelity Natl Ins Co	5,124,476	0.7042%	40	3,407,666	899,381	26.39%
75	212	21660	Fire Ins Exch	52,711,841	7.2438%	2	46,682,983	9,910,331	21.23%
76	761	21873	Firemans Fund Ins Co	6,268,477	0.8614%	32	5,486,725	1,907,273	34.76%
77	218	20850	Firemens Ins Co Of Newark NJ	33,169	0.0046%	178	33,546	-14,336	-42.74%
78	70	37710	First American Prop & Cas Ins Co	56,548	0.0078%	167	56,548	-59,256	-104.79%
79	70	34525	First American Specilaty Ins Co	17,441,325	2.3968%	12	17,275,947	6,273,949	36.32%
80	163	24724	First Natl Ins Co Of Amer	663,866	0.0912%	95	447,928	-18,117	-4.04%
81	349	13978	Florists Mut Ins Co	16,015	0.0022%	193	16,024	7,589	47.36%
82	212	11185	Foremost Ins Co	1,786,265	0.2455%	59	251,029	19,407	7.73%
83	400	24414	General Cas Co Of WI	311	0.0000%	228	362	499	137.85%
84	163	24732	General Ins Co Of Amer	1,141,390	0.1569%	73	1,385,312	1,027,392	74.16%
85	1169	11231	Generali Us Branch	1,106	0.0002%	222	874	365	41.76%
86	31	38962	Genesis Ins Co	549,957	0.0756%	101	658,042	3,839,564	583.48%
87	604	41343	Gerling Amer Ins Co	2,345,218	0.3223%	54	2,258,935	403,781	17.87%
88		39861	Golden Bear Ins Co	1,714,032	0.2355%	62	2,187,586	352,337	16.11%
89	111	10836	Golden Eagle Ins Corp	72,009	0.0099%	160	154,260	111,916	72.55%
90	83	22101	Grange Ins Assn	829,111	0.1139%	85	828,483	733,208	88.50%
91	12	23809	Granite State Ins Co	455,074	0.0625%	109	375,535	104,327	27.78%
92	201	25984	Graphic Arts Mut Ins Co	70	0.0000%	232	70	0	0.00%
93	84	26832	Great American Alliance Ins Co	231,562	0.0318%	130	221,738	480,701	216.79%
94	84	26344	Great American Assur Co	556,412	0.0765%	100	582,110	1,551,726	266.57%

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95	84	16691	Great American Ins Co	147,106	0.0202%	143	149,602	11,046	7.38%
96	84	22136	Great American Ins Co of NY	200,074	0.0275%	136	307,735	57,852	18.80%
97	84	33723	Great American Spirit Ins Co	17,794	0.0024%	191	51,536	-13,166	-25.55%
98	98	25224	Great Divide Ins Co	1,128,524	0.1551%	75	1,117,204	152,388	13.64%
99	38	20303	Great Northern Ins Co	102,631	0.0141%	148	99,806	42,824	42.91%
100	1285	22322	Greenwich Ins Co	558,272	0.0767%	99	567,345	-293,760	-51.78%
101	303	15032	Guideone Mut Ins Co	59,254	0.0081%	166	99,369	8,869	8.93%
102	303	14559	Guideone Specialty Mut Ins Co	7,595	0.0010%	204	7,329	113	1.54%
103	88	22292	Hanover Ins Co	7,883	0.0011%	203	8,626	6,108	70.81%
104	225	26433	Harco Natl Ins Co	1,151,987	0.1583%	72	1,092,847	6,865	0.63%
105	91	29424	Hartford Cas Ins Co	324,081	0.0445%	118	323,115	-78,530	-24.30%
106	91	19682	Hartford Fire In Co	23,922,436	3.2875%	5	28,946,185	39,228,196	135.52%
107	91	30104	Hartford Underwriters Ins Co	806,096	0.1108%	90	765,669	467,554	61.06%
108	958	22438	Hawaiian Ins & Gty Co Ltd	542,315	0.0745%	103	603,801	234,036	38.76%
109	300	22578	Horace Mann Ins Co	202,740	0.0279%	135	181,445	66,555	36.68%
110	300	22756	Horace Mann Prop & Cas Ins Co	62,399	0.0086%	165	67,166	28,576	42.55%
111	984	42374	Houston Cas Co	817,744	0.1124%	86	1,090,684	5,108,480	468.37%
112	158	25054	Hudson Ins Co	73,126	0.0100%	159	36,275	22,410	61.78%
113		10048	Hyundai Marine & Fire Ins Co Ltd	195,000	0.0268%	137	164,877	-289,000	-175.28%
114	626	22713	Insurance Co Of North Amer	436,465	0.0600%	110	420,191	201,127	47.87%
115	12	19429	Insurance Co Of The State Of PA	25,015	0.0034%	186	547	66	12.07%
116	922	27847	Insurance Co Of The West	3,017,285	0.4146%	48	2,908,474	292,945	10.07%
117	517	37257	Insurance Corp Of Hannover	488,286	0.0671%	107	696,998	-483,087	-69.31%
118	1318	15598	Interins Exch Of The Automobile Club	2,125,676	0.2921%	57	1,025,199	862,119	84.09%
119	215	10914	Kemper Independence Ins Co	3,007,043	0.4132%	49	2,839,084	425,502	14.99%
120	111	42404	Liberty Ins Corp	9,286	0.0013%	199	9,886	-1,122	-11.35%
121	111	23035	Liberty Mut Fire Ins Co	22,715,306	3.1216%	6	14,627,188	6,008,072	41.07%
122	111	23043	Liberty Mut Ins Co	475,308	0.0653%	108	475,416	183,056	38.50%
123	1326	33855	Lincoln General Ins Co	2,425	0.0003%	217	7,072	7,006	99.07%
124	111	32352	LM Property and Casualty Ins. Co.	249,156	0.0342%	128	272,058	-2,638	-0.97%
125	108	22977	Lumbermens Mut Cas Co	31,263	0.0043%	179	171,874	-38,167	-22.21%
126		23108	Lumbermens Underwriting Alliance	2,625,390	0.3608%	52	2,451,570	35,688	1.46%
127	785	28932	Markel American Ins Co	1,056,153	0.1451%	78	1,054,419	213,428	20.24%
128	785	38970	Markel Ins Co	26,257	0.0036%	185	27,399	-10,480	-38.25%
129	212	19356	Maryland Cas Co	11,332	0.0016%	198	21,896	1,283	5.86%
130	88	22306	Massachusetts Bay Ins Co	742	0.0001%	224	423	107	25.30%
131		15768	Merced Mut Ins Co	402,961	0.0554%	113	400,608	139,423	34.80%
132	660	11908	Mercury Cas Co	5,986,162	0.8226%	34	5,238,151	1,625,423	31.03%
133	241	25321	Metropolitan Drt Prop & Cas Ins Co	174,806	0.0240%	140	168,014	33,009	19.65%
134		14508	Michigan Millers Mut Ins Co	40,368	0.0055%	173	40,368	18,798	46.57%
135	212	21687	Mid-Century Ins Co	187,371	0.0257%	138	199,885	74,141	37.09%
136	169	23434	Middlesex Ins Co	3,020	0.0004%	214	1,622	68	4.19%
137		27480	Mid-State Mut Ins Co	221,101	0.0304%	132	211,657	60,271	28.48%
138	2978	20362	Mitsui Sumitomo Ins Co of Amer	317,164	0.0436%	119	418,693	-27,605	-6.59%
139	2978	22551	Mitsui Sumitomo Ins USA Inc	3,969	0.0005%	211	2,008	710	35.36%
140	802	23540	Monterey Ins Co	97,163	0.0134%	151	95,278	10,142	10.64%
141	50	23647	Mutual Service Cas Ins Co	79,246	0.0109%	157	306,060	114,052	37.26%

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142	140	11991	National Cas Co	61	0.0000%	233	1,174	659	56.13%
143	796	16217	National Farmers Union Prop & Cas	261,301	0.0359%	126	214,152	128,203	59.87%
144	218	20478	National Fire Ins Co Of Hartford	1,924	0.0003%	220	972	-9,162	-942.59%
145	761	21881	National Surety Corp	67,955	0.0093%	164	47,290	6,246	13.21%
146	140	28223	Nationwide Agribusiness Ins Co	2,573	0.0004%	216	1,992	-378	-18.98%
147	140	25453	Nationwide Ins Co Of Amer	39,407	0.0054%	174	7,711	173	2.24%
148	140	23779	Nationwide Mut Fire Ins Co	424,377	0.0583%	112	396,787	571,708	144.08%
149	140	23787	Nationwide Mut Ins Co	1,635,188	0.2247%	65	1,427,069	1,349,353	94.55%
150	212	10317	Neighborhood Spirit Prop & Cas Co	8,581,212	1.1793%	26	8,269,079	2,069,406	25.03%
151	111	24171	Netherlands Ins Co The	9,085	0.0012%	201	7,104	-27	-0.38%
152	12	23841	New Hampshire Ins Co	215,618	0.0296%	133	238,946	6,572	2.75%
153	1330	24848	Newport Ins Co	51,817,869	7.1210%	3	47,910,416	22,661,129	47.30%
154	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	1,650,317	0.2268%	64	1,540,710	1,324,177	85.95%
155	181	29874	North American Specialty Ins Co	139,817	0.0192%	146	139,435	-27,612	-19.80%
156	212	19372	Northern Ins Co Of NY	34	0.0000%	234	34	78	229.41%
157	3548	24031	Northland Cas Co	85,329	0.0117%	155	90,998	-22,805	-25.06%
158	3548	24015	Northland Ins Co	15,823	0.0022%	194	118,986	-300,956	-252.93%
159	38	20338	Northwestern Pacific Ind Co	11,613	0.0016%	197	10,631	4,745	44.63%
160	1129	20621	OneBeacon America Ins Co	430	0.0001%	226	214	43	20.09%
161	1129	21970	OneBeacon Ins Co	81	0.0000%	231	81	520	641.98%
162	645	14907	Oregon Mut Ins Co	2,201,283	0.3025%	56	2,316,555	743,755	32.11%
163	38	20346	Pacific Ind Co	173,161	0.0238%	141	171,449	71,556	41.74%
164	408	11048	Pacific Prop & Cas Co	29,297	0.0040%	182	90,371	46,413	51.36%
165	111	18333	Peerless Ind Ins Co	5,188	0.0007%	210	5,187	-430	-8.29%
166	111	24198	Peerless Ins Co	10,101,360	1.3882%	22	9,551,062	2,322,314	24.31%
167	1218	32859	Penn-Amer Ins Co	284,344	0.0391%	123	292,178	-48,701	-16.67%
168	853	15059	Public Service Mut Ins Co	70,471	0.0097%	162	57,272	29,762	51.97%
169	796	39217	QBE Ins Corp	601,278	0.0826%	96	580,263	1,020,066	175.79%
170	400	24449	Regent Ins Co	1,424	0.0002%	221	10,545	1,612	15.29%
171	800	15776	Residence Mut Ins Co	1,413,653	0.1943%	68	1,406,890	488,396	34.71%
172	98	36684	Riverport Ins Co	2,351,531	0.3232%	53	2,563,602	530,021	20.67%
173	783	13056	RLI Ins Co	29,642	0.0041%	181	71,906	124,015	172.47%
174	83	22128	Rocky Mountain Fire & Cas Co	9,093	0.0012%	200	16,300	12,142	74.49%
175	553	24678	Royal Ind Co	904,038	0.1242%	82	715,661	539,156	75.34%
176	501	22314	RSUI Ind Co	14,085,435	1.9357%	16	11,965,191	2,406,865	20.12%
177	163	24740	Safeco Ins Co Of Amer	18,317,696	2.5173%	10	17,278,467	6,042,920	34.97%
178	140	15580	Scottsdale Ind Co	639	0.0001%	225	638	81	12.70%
179	158	10936	Seneca Ins Co Inc	81,020	0.0111%	156	49,561	5,997	12.10%
180	169	24988	Sentry Ins A Mut Co	5,453,112	0.7494%	39	5,144,715	1,159,704	22.54%
181	169	21180	Sentry Select Ins Co	1,769,406	0.2432%	60	1,795,690	378,376	21.07%
182	9	22985	Sequoia Ins Co	682,987	0.0939%	94	628,249	234,799	37.37%
183	3219	11126	Sompo Japan Ins Co of Amer	1,238,815	0.1702%	71	1,137,346	200,293	17.61%
184	3548	24767	St Paul Fire & Marine Ins Co	17,576,935	2.4155%	11	11,402,173	-1,880,942	-16.50%
185	3548	24775	St Paul Guardian Ins Co	29,960	0.0041%	180	55,786	-3,431	-6.15%
186	3548	24791	St Paul Mercury Ins Co	1,414,747	0.1944%	67	1,172,401	-82,947	-7.07%
187	3548	19070	Standard Fire Ins Co	858,670	0.1180%	84	776,136	380,557	49.03%
188	19	42986	Standard Guaranty Ins Co	289,883	0.0398%	122	279,499	15,167	5.43%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
189	748	18023	Star Ins Co	209,308	0.0288%	134	190,971	51,557	27.00%
190	176	25143	State Farm Fire And Cas Co	317	0.0000%	227	43	248,311	577467.44%
191	176	25151	State Farm General Ins Co	9,393,355	1.2909%	25	10,314,128	4,923,775	47.74%
192	93	12831	State Natl Ins Co Inc	594,755	0.0817%	97	434,352	4,141	0.95%
193	1331	10340	Stonington Ins Co	34,198	0.0047%	177	73,275	782,252	1067.56%
194		40134	SUA Ins Co	6,334	0.0009%	206	1,347	135	10.02%
195		32107	Sutter Ins Co	533,676	0.0733%	104	581,270	67,152	11.55%
196	3098	12904	Tokio Marine & Nichido Fire Ins Co	5,773,583	0.7934%	37	5,975,536	2,069,636	34.64%
197	161	18031	Topa Ins Co	1,705,838	0.2344%	63	1,954,161	-149,821	-7.67%
198	218	20486	Transcontinental Ins Co	6,331	0.0009%	207	6,252	-15,623	-249.89%
199	218	20494	Transportation Ins Co	16,593	0.0023%	192	19,707	-13,065	-66.30%
200	3548	19038	Travelers Cas & Surety Co	1,076,143	0.1479%	77	990,543	-470,105	-47.46%
201	3548	25658	Travelers Ind Co	996	0.0001%	223	6,107	100,635	1647.86%
202	3548	25682	Travelers Ind Co Of CT	1,080,733	0.1485%	76	1,086,225	1,001,629	92.21%
203	3548	36161	Travelers Prop Cas Ins Co	5,902,958	0.8112%	35	5,305,837	1,382,813	26.06%
204	3548	25674	Travelers Property Cas Co Of Amer	22,508,174	3.0931%	7	21,728,904	10,776,542	49.60%
205	212	21709	Truck Ins Exch	1,129,865	0.1553%	74	1,136,430	394,995	34.76%
206	91	29459	Twin City Fire Ins Co Co	3,792	0.0005%	212	2,559	-35,488	-1386.79%
207	400	25798	Unigard Ind Co	45,266	0.0062%	171	42,461	-3,004	-7.07%
208	400	25747	Unigard Ins Co	6,009,880	0.8259%	33	5,942,123	1,712,842	28.83%
209	215	11142	United Cas Ins Co Of Amer	750,170	0.1031%	92	754,163	170,995	22.67%
210	920	13064	United Natl Ins Co	509,434	0.0700%	105	460,454	-35,669	-7.75%
211	158	21113	United States Fire Ins Co	15,384,792	2.1142%	14	15,436,128	10,107,029	65.48%
212	31	25895	United States Liability Ins Co	350,092	0.0481%	116	257,143	38,799	15.09%
213	215	16063	Unitrin Auto & Home Ins Co	8,593	0.0012%	202	8,968	-68,845	-767.67%
214	212	41181	Universal Underwriters Ins Co	919,409	0.1263%	80	823,727	9,819,567	1192.09%
215	3548	25887	US Fidelity & Guaranty Co	1,405,642	0.1932%	69	2,229,998	17,901,106	802.74%
216	200	25941	USAA	10,230,590	1.4059%	21	9,828,352	2,416,209	24.58%
217	200	25968	USAA Cas Ins Co	3,867,861	0.5315%	46	3,617,240	775,912	21.45%
218	201	25976	Utica Mut Ins Co	2,033	0.0003%	218	1,645	603	36.66%
219	218	20508	Valley Forge Ins Co	3,787	0.0005%	213	7,930	0	0.00%
220	215	14133	Valley Ins Co	696,547	0.0957%	93	762,248	-500,348	-65.64%
221		10815	Verlan Fire Ins Co MD	815,830	0.1121%	87	771,439	-14,165	-1.84%
222	958	11762	Vesta Fire Ins Corp	142,357	0.0196%	144	87,159	4,055	4.65%
223	38	20397	Vigilant Ins Co	494,380	0.0679%	106	488,406	202,154	41.39%
224	111	26069	Wausau Business Ins Co	5,261	0.0007%	209	3,984	290	7.28%
225	111	26042	Wausau Underwriters Ins Co	221	0.0000%	230	59	-4,383	-7428.81%
226	1179	10683	Wawanesa General Ins Co	69,664	0.0096%	163	59,285	28,596	48.23%
227	1179	31526	Wawanesa Mut Ins Co Us Branch	20,767	0.0029%	187	21,085	10,022	47.53%
228	626	21121	Westchester Fire Ins Co	545,675	0.0750%	102	575,930	-1,284,991	-223.12%
229	800	13625	Western Mut Ins Co	135,350	0.0186%	147	139,326	19,785	14.20%
230	853	10997	Western Select Ins Co	306	0.0000%	229	30,230	59,991	198.45%
231	350	34207	Westport Ins Corp	5,068,802	0.6966%	41	5,802,035	5,976,034	103.00%
232	748	25780	Williamsburg Natl Ins Co	17,799	0.0024%	190	28,931	-267	-0.92%
233	1285	24554	XL Ins Amer Inc	7,150,454	0.9826%	29	6,881,099	756,733	11.00%
234	212	16535	Zurich American Ins Co	7,267,534	0.9987%	28	7,964,986	87,852,638	1102.99%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIRE [01]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
1	626	20699	Ace Prop & Cas Ins Co	1,564,966	0.3375%	53	1,564,966	679,615	43.43%
2	65	10014	Affiliated Fm Ins Co	11,186,080	2.4124%	12	10,833,409	3,976,613	36.71%
3		42757	Agri General Ins Co	213,642	0.0461%	104	213,642	182,468	85.41%
4	1325	24899	Alea North America Ins Co	11,250	0.0024%	177	4,599	415	9.02%
5	761	35300	Allianz Global Risks US Ins Co	13,810,789	2.9785%	8	15,827,323	9,531,675	60.22%
6	140	42579	Allied Prop & Cas Ins Co	2,968,566	0.6402%	36	2,586,486	1,005,952	38.89%
7	140	19100	Amco Ins Co	7,251,957	1.5640%	17	6,177,832	2,777,768	44.96%
8	361	19720	American Alt Ins Corp	8,356	0.0018%	187	7,959	4,708	59.15%
9	218	20427	American Cas Co Of Reading PA	35,342	0.0076%	157	69,894	97,747	139.85%
10	163	19690	American Economy Ins Co	482,843	0.1041%	82	530,943	57,377	10.81%
11	127	23450	American Family Home Ins Co	25,768	0.0056%	163	37,303	-180	-0.48%
12		40398	American Fuji Fire & Marine Ins Co	77,994	0.0168%	135	107,745	19,867	18.44%
13	212	26247	American Guarantee & Liability Ins	12,618,080	2.7213%	9	13,408,522	1,910,151	14.25%
14	291	13331	American Hardware Mut Ins Co	8,358	0.0018%	186	12,078	1,526	12.63%
15	761	21857	American Ins Co	1,878	0.0004%	206	1,249	172	13.77%
16	12	43761	American Intl Ins Co Of CA	659,983	0.1423%	76	524,262	11,143	2.13%
17	108	30562	American Manufacturers Mut Ins Co	21,621	0.0047%	167	24,818	19,604	78.99%
18	127	23469	American Modern Home Ins Co	6,353,091	1.3701%	21	6,443,940	643,192	9.98%
19	108	22918	American Motorists Ins Co	9,522	0.0021%	183	11,628	41,096	353.42%
20	19	19615	American Reliable Ins Co	427,645	0.0922%	87	421,489	21,435	5.09%
21	19	42978	American Security Ins Co	17,546,771	3.7842%	5	16,091,931	5,935,510	36.89%
22	163	19704	American States Ins Co	1,695,775	0.3657%	51	1,730,380	187,428	10.83%
23	124	23396	Amerisure Mut Ins Co	5,631	0.0012%	192	1,962	30	1.53%
24	28	19976	Amica Mut Ins Co	203,185	0.0438%	107	200,670	58,945	29.37%
25	1279	11150	Arch Ins Co	943,499	0.2035%	68	477,678	315,579	66.07%
26		41459	Armed Forces Ins Exchange	142,299	0.0307%	110	139,479	130,534	93.59%
27	761	21865	Associated Ind Corp	1,914,363	0.4129%	45	1,834,924	1,451,917	79.13%
28	785	27189	Associated Intl Ins Co	754	0.0002%	210	754	184	24.40%
29	1129	27154	Atlantic Specialty Ins Co	396,921	0.0856%	90	319,606	79,705	24.94%
30	968	16187	AXA Re Prop & Cas Ins Co	17,102	0.0037%	172	31,541	-33,103	-104.95%
31	3416	20370	AXIS Reins Co	1,936,457	0.4176%	44	1,638,958	240,688	14.69%
32	1330	24813	Balboa Ins Co	14,541,673	3.1361%	7	18,807,959	16,042,731	85.30%
33	689	33162	Bankers Ins Co	281,724	0.0608%	100	307,210	27,040	8.80%
34	150	20095	Bituminous Cas Corp	8	0.0000%	223	13	0	0.00%
35	802	13544	California Capital Ins Co	3,165,089	0.6826%	34	3,013,240	1,629,773	54.09%
36	33	20117	California Cas Ind Exch	12,075	0.0026%	176	11,729	2,388	20.36%
37	33	20125	California Cas Ins Co	48,122	0.0104%	152	47,902	9,813	20.49%
38	1278	15539	California State Auto Asn Inter-Ins	475,015	0.1024%	83	441,288	88,100	19.96%
39	98	10510	Carolina Cas Ins Co	116,694	0.0252%	120	69,895	39,325	56.26%
40	24	19909	Centennial Ins Co	60,598	0.0131%	142	60,598	14,123	23.31%
41		26905	Century-Natl Ins Co	5,139,177	1.1083%	24	5,140,785	1,944,245	37.82%
42		18767	Church Mut Ins Co	351,975	0.0759%	95	346,240	-68,307	-19.73%
43	244	10677	Cincinnati Ins Co	4,859	0.0010%	194	3,590	172	4.79%
44	212	10315	Civic Property & Cas Co	533,400	0.1150%	79	464,094	209,580	45.16%
45	323	10693	Civil Svc Employees Ins Co	2,162,786	0.4664%	42	2,131,456	157,234	7.38%
46	517	20532	Clarendon Natl Ins Co	555,693	0.1198%	78	603,446	282,824	46.87%
47	212	34347	Colonial American Cas & Surety Co	10,320	0.0022%	179	22,711	-1,549	-6.82%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
48	218	20443	Continental Cas Co	23,792,382	5.1312%	3	19,931,188	11,661,736	58.51%
49	218	35289	Continental Ins Co	17,059	0.0037%	173	22,620	-53,031	-234.44%
50		14010	Crusader Ins Co	59,117	0.0127%	143	42,875	8,829	20.59%
51	323	18953	CSE Safeguard Ins Co	252,760	0.0545%	103	267,087	0	0.00%
52	306	10847	Cumis Ins Society Inc	32,212	0.0069%	160	-19,335	29,237	-151.21%
53	240	10499	DaimlerChrysler Ins Co	65,017	0.0140%	140	60,817	25,471	41.88%
54	920	42048	Diamond State Ins Co	66,917	0.0144%	137	98,080	11,938	12.17%
55	3548	36463	Discover Prop & Cas Ins Co	2,757,629	0.5947%	38	3,518,894	1,130,646	32.13%
56	802	12890	Eagle West Ins Co	33,546	0.0072%	159	26,977	15,873	58.84%
57	57	21261	Electric Ins Co	10,060	0.0022%	180	9,243	0	0.00%
58	212	21326	Empire Fire & Marine Ins Co	1,894,098	0.4085%	47	1,780,913	722,255	40.56%
59	111	21458	Employers Ins of Wausau	452,447	0.0976%	86	2,161,784	2,000,966	92.56%
60	62	21415	Employers Mut Cas Co	1,490,924	0.3215%	54	1,497,395	462	0.03%
61	8	10358	Encompass Ins Co	9,997	0.0022%	182	5,233	271,340	5185.17%
62	785	35378	Evanston Ins Co	3,610,643	0.7787%	31	3,905,942	3,061,206	78.37%
63	212	10318	Exact Prop & Cas Co Inc	1,572,012	0.3390%	52	1,461,033	387,193	26.50%
64	65	21482	Factory Mut Ins Co	60,376,683	13.0211%	1	60,301,994	58,201,403	96.52%
65	158	24384	Fairmont Specialty Ins Co	75,113	0.0162%	136	65,849	5,383	8.17%
66	212	21652	Farmers Ins Exch	6,413,186	1.3831%	19	6,596,353	1,002,331	15.20%
67	38	20281	Federal Ins Co	669,879	0.1445%	74	662,513	174,463	26.33%
68	7	13935	Federated Mut Ins Co	2,383,784	0.5141%	41	2,266,706	238,959	10.54%
69		11118	Federated Rural Electric Ins Exch	34,618	0.0075%	158	34,506	-6,811	-19.74%
70	7	28304	Federated Service Ins Co	136,822	0.0295%	113	127,371	4,434	3.48%
71	212	39306	Fidelity & Deposit Co Of MD	1,791,124	0.3863%	48	22,880,630	-482,981	-2.11%
72	3548	35386	Fidelity & Guaranty Ins Co	1,063,011	0.2293%	63	1,420,570	1,281,364	90.20%
73	3548	25879	Fidelity & Guaranty Ins Underwriters	388,788	0.0838%	91	626,521	-179,756	-28.69%
74	212	21660	Fire Ins Exch	20,895,395	4.5064%	4	18,327,519	5,666,033	30.92%
75	761	21873	Firemans Fund Ins Co	2,784,274	0.6005%	37	2,295,706	222,019	9.67%
76	218	20850	Firemens Ins Co Of Newark NJ	22,265	0.0048%	166	20,726	-38,328	-184.93%
77	163	24724	First Natl Ins Co Of Amer	868,321	0.1873%	69	595,353	53,918	9.06%
78	349	13978	Florists Mut Ins Co	5,793	0.0012%	190	5,797	1,618	27.91%
79	212	11185	Foremost Ins Co	1,398,784	0.3017%	56	195,685	5	0.00%
80	400	24414	General Cas Co Of WI	1,120	0.0002%	207	1,212	423	34.90%
81	163	24732	General Ins Co Of Amer	12,033,689	2.5952%	10	12,382,078	1,651,328	13.34%
82	1169	11231	Generali Us Branch	357	0.0001%	215	282	-563	-199.65%
83	218	34622	Glens Falls Ins Co	6,228	0.0013%	189	254,582	-149,473	-58.71%
84	111	10836	Golden Eagle Ins Corp	106,505	0.0230%	124	85,857	126,112	146.89%
85	83	22101	Grange Ins Assn	462,906	0.0998%	85	457,779	147,033	32.12%
86	12	23809	Granite State Ins Co	205,070	0.0442%	106	155,093	20,699	13.35%
87	201	25984	Graphic Arts Mut Ins Co	180	0.0000%	219	180	0	0.00%
88	84	26832	Great American Alliance Ins Co	1,014,618	0.2188%	66	940,817	9,005,775	957.23%
89	84	26344	Great American Assur Co	3,677,350	0.7931%	30	3,639,361	1,533,260	42.13%
90	84	16691	Great American Ins Co	352,889	0.0761%	94	333,426	102,765	30.82%
91	84	22136	Great American Ins Co of NY	1,705,490	0.3678%	50	1,724,142	-299,913	-17.39%
92	84	33723	Great American Spirit Ins Co	4,987	0.0011%	193	16,583	2,108	12.71%
93	98	25224	Great Divide Ins Co	470,457	0.1015%	84	464,872	11,142	2.40%
94	38	20303	Great Northern Ins Co	28,085	0.0061%	162	27,390	4,373	15.97%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
95	1285	22322	Greenwich Ins Co	135,669	0.0293%	114	147,450	-1,055,733	-715.99%
96	303	15032	Guideone Mut Ins Co	100,973	0.0218%	127	174,078	-11,695	-6.72%
97	303	14559	Guideone Specialty Mut Ins Co	51,554	0.0111%	149	50,539	2,701	5.34%
98	88	22292	Hanover Ins Co	13,603	0.0029%	175	12,398	1,456	11.74%
99	225	26433	Harco Natl Ins Co	1,366,427	0.2947%	57	1,466,066	147,442	10.06%
100	91	29424	Hartford Cas Ins Co	112,448	0.0243%	121	114,088	14,258	12.50%
101	91	19682	Hartford Fire In Co	1,741,900	0.3757%	49	1,646,970	190,906	11.59%
102	91	30104	Hartford Underwriters Ins Co	308,670	0.0666%	98	294,075	2,475	0.84%
103	300	22578	Horace Mann Ins Co	128,638	0.0277%	117	114,734	0	0.00%
104	300	22756	Horace Mann Prop & Cas Ins Co	37,042	0.0080%	156	40,334	0	0.00%
105	984	42374	Houston Cas Co	330,773	0.0713%	96	456,237	78,280	17.16%
106	158	25054	Hudson Ins Co	18,058	0.0039%	170	18,880	1,059	5.61%
107	626	43575	Indemnity Ins Co Of North Amer	212,259	0.0458%	105	212,259	-30	-0.01%
108	626	22713	Insurance Co Of North Amer	134,691	0.0290%	115	129,266	46,899	36.28%
109	922	27847	Insurance Co Of The West	803,536	0.1733%	71	713,839	-315,881	-44.25%
110	517	37257	Insurance Corp Of Hannover	49,755	0.0107%	151	213,605	-45,284	-21.20%
111	215	10914	Kemper Independence Ins Co	995,796	0.2148%	67	1,061,047	589,043	55.52%
112	111	42404	Liberty Ins Corp	3,352	0.0007%	198	3,122	-2,106	-67.46%
113	111	23035	Liberty Mut Fire Ins Co	8,144,557	1.7565%	14	5,024,505	2,697,205	53.68%
114	111	23043	Liberty Mut Ins Co	132,561	0.0286%	116	132,946	18,542	13.95%
115	1326	33855	Lincoln General Ins Co	686	0.0001%	211	1,941	142,335	7333.08%
116	111	32352	LM Property and Casualty Ins. Co.	66,654	0.0144%	139	74,143	45,736	61.69%
117	108	22977	Lumbermens Mut Cas Co	8,557	0.0018%	185	9,315	71	0.76%
118		23108	Lumbermens Underwriting Alliance	662,558	0.1429%	75	641,018	631,727	98.55%
119	785	28932	Markel American Ins Co	310,772	0.0670%	97	307,532	316,535	102.93%
120	785	38970	Markel Ins Co	24,784	0.0053%	164	26,978	2,612	9.68%
121	212	19356	Maryland Cas Co	3,106	0.0007%	200	8,422	2,822	33.51%
122	88	22306	Massachusetts Bay Ins Co	3,042	0.0007%	202	3,073	90,169	2934.23%
123		15768	Merced Mut Ins Co	127,624	0.0275%	118	131,326	63,080	48.03%
124	660	11908	Mercury Cas Co	1,021,445	0.2203%	65	924,004	53,109	5.75%
125	241	25321	Metropolitan Drt Prop & Cas Ins Co	40,633	0.0088%	154	39,438	15,822	40.12%
126	79	38601	MIC Prop & Cas Ins Corp	661	0.0001%	212	954	0	0.00%
127		14508	Michigan Millers Mut Ins Co	11,049	0.0024%	178	11,049	2,852	25.81%
128	212	21687	Mid-Century Ins Co	101,580	0.0219%	126	111,525	27,836	24.96%
129	169	23434	Middlesex Ins Co	3,088	0.0007%	201	1,647	589	35.76%
130		27480	Mid-State Mut Ins Co	81,282	0.0175%	133	77,864	0	0.00%
131	2978	20362	Mitsui Sumitomo Ins Co of Amer	410,461	0.0885%	89	397,375	65,582	16.50%
132	802	23540	Monterey Ins Co	89,858	0.0194%	131	86,613	31,454	36.32%
133	50	23647	Mutual Service Cas Ins Co	56,660	0.0122%	145	198,609	-256,916	-129.36%
134	140	11991	National Cas Co	19	0.0000%	222	135	94	69.63%
135	796	16217	National Farmers Union Prop & Cas	261,302	0.0564%	102	214,151	-13,562	-6.33%
136	761	21881	National Surety Corp	947	0.0002%	209	1,183	125	10.57%
137	140	28223	Nationwide Agribusiness Ins Co	66,782	0.0144%	138	10,821	-4,764	-44.03%
138	140	25453	Nationwide Ins Co Of Amer	23,175	0.0050%	165	4,202	90	2.14%
139	140	23779	Nationwide Mut Fire Ins Co	160,184	0.0345%	109	150,597	45,526	30.23%
140	140	23787	Nationwide Mut Ins Co	1,339,147	0.2888%	58	1,287,339	63,607	4.94%
141		25240	NAU Country Ins Co	1,906,916	0.4113%	46	2,015,019	706,832	35.08%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
142	212	10317	Neighborhood Spirit Prop & Cas Co	4,818,824	1.0392%	25	4,583,433	2,908,442	63.46%
143	111	24171	Netherlands Ins Co The	10,012	0.0022%	181	5,617	-25	-0.45%
144	12	23841	New Hampshire Ins Co	96,481	0.0208%	129	109,414	56,514	51.65%
145	1330	24848	Newport Ins Co	43,949,215	9.4783%	2	41,069,114	33,917,581	82.59%
146	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	58,397	0.0126%	144	85,661	5,703	6.66%
147	181	29874	North American Specialty Ins Co	260	0.0001%	217	260	-27,856	-10713.85%
148	3548	24031	Northland Cas Co	37,581	0.0081%	155	40,073	-6,290	-15.70%
149	3548	24015	Northland Ins Co	118,426	0.0255%	119	157,475	323,950	205.72%
150	38	20338	Northwestern Pacific Ind Co	4,597	0.0010%	197	4,359	357	8.19%
151	1129	20621	OneBeacon America Ins Co	655	0.0001%	213	294	27	9.18%
152	1129	21970	OneBeacon Ins Co	51,069	0.0110%	150	153,736	10,312	6.71%
153	645	14907	Oregon Mut Ins Co	1,208,239	0.2606%	60	1,291,506	376,716	29.17%
154	38	20346	Pacific Ind Co	45,187	0.0097%	153	44,752	21,125	47.20%
155	408	11048	Pacific Prop & Cas Co	1,029,274	0.2220%	64	840,242	218,942	26.06%
156	2898	37850	Pacific Specialty Ins Co	17,428	0.0038%	171	14,325	17,950	125.31%
157	111	18333	Peerless Ind Ins Co	4,775	0.0010%	195	4,772	-22	-0.46%
158	111	24198	Peerless Ins Co	6,286,135	1.3557%	22	6,017,122	4,547,630	75.58%
159	1218	32859	Penn-Amer Ins Co	111,657	0.0241%	122	114,884	-3,481	-3.03%
160	853	15059	Public Service Mut Ins Co	19,133	0.0041%	168	15,550	792	5.09%
161	796	39217	QBE Ins Corp	3,553,182	0.7663%	32	3,524,305	39,601	1.12%
162	400	24449	Regent Ins Co	951	0.0002%	208	5,150	449	8.72%
163	800	15776	Residence Mut Ins Co	1,294,896	0.2793%	59	1,285,816	394,321	30.67%
164	98	36684	Riverport Ins Co	2,660,507	0.5738%	39	3,276,763	3,893	0.12%
165	783	13056	RLI Ins Co	53,719	0.0116%	147	134,290	117,862	87.77%
166	83	22128	Rocky Mountain Fire & Cas Co	44	0.0000%	221	1,567	896	57.18%
167	553	24678	Royal Ind Co	373,056	0.0805%	92	703,638	-537,717	-76.42%
168	501	22314	RSUI Ind Co	7,364,401	1.5882%	16	6,955,230	9,787,337	140.72%
169	163	24740	Safeco Ins Co Of Amer	11,930,874	2.5731%	11	11,205,424	4,990,625	44.54%
170	140	15580	Scottsdale Ind Co	180	0.0000%	218	183	-204	-111.48%
171	158	10936	Seneca Ins Co Inc	53,303	0.0115%	148	34,497	12,816	37.15%
172	169	24988	Sentry Ins A Mut Co	4,456,463	0.9611%	27	4,183,374	2,136,815	51.08%
173	169	21180	Sentry Select Ins Co	1,144,647	0.2469%	61	1,189,948	746,477	62.73%
174	9	22985	Sequoia Ins Co	103,478	0.0223%	125	94,785	19,559	20.64%
175	3219	11126	Sompo Japan Ins Co of Amer	97,745	0.0211%	128	129,713	-24,662	-19.01%
176	3548	24767	St Paul Fire & Marine Ins Co	3,310,950	0.7141%	33	3,937,488	7,694,661	195.42%
177	3548	24775	St Paul Guardian Ins Co	3,178	0.0007%	199	34,567	8,647	25.02%
178	3548	24791	St Paul Mercury Ins Co	413,842	0.0893%	88	516,321	376,403	72.90%
179	3548	19070	Standard Fire Ins Co	265,342	0.0572%	101	258,406	35,201	13.62%
180	19	42986	Standard Guaranty Ins Co	79,673	0.0172%	134	76,759	375,227	488.84%
181	748	18023	Star Ins Co	88,802	0.0192%	132	73,974	25,936	35.06%
182	176	25143	State Farm Fire And Cas Co	31,387	0.0068%	161	31,313	12,619	40.30%
183	176	25151	State Farm General Ins Co	2,561,777	0.5525%	40	2,795,878	492,375	17.61%
184	93	12831	State Natl Ins Co Inc	1,490,125	0.3214%	55	1,525,195	938,907	61.56%
185	1331	10340	Stonington Ins Co	110,653	0.0239%	123	123,790	47,835	38.64%
186		40134	SUA Ins Co	8,966	0.0019%	184	3,070	307	10.00%
187		32107	Sutter Ins Co	62,025	0.0134%	141	67,257	7,381	10.97%
188	3098	12904	Tokio Marine & Nichido Fire Ins Co	6,433,436	1.3875%	18	5,914,146	592,780	10.02%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: ALLIED LINES [02.1]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
189	161	18031	Topa Ins Co	195,430	0.0421%	108	218,771	133,655	61.09%
190	218	20486	Transcontinental Ins Co	4,629	0.0010%	196	4,772	0	0.00%
191	218	20494	Transportation Ins Co	15,012	0.0032%	174	17,386	-20,939	-120.44%
192	3548	19038	Travelers Cas & Surety Co	295,388	0.0637%	99	280,675	-224,399	-79.95%
193	3548	25658	Travelers Ind Co	549	0.0001%	214	5,630	208,987	3712.02%
194	3548	25682	Travelers Ind Co Of CT	837,725	0.1807%	70	786,723	180,751	22.98%
195	3548	36161	Travelers Prop Cas Ins Co	6,392,551	1.3786%	20	5,645,013	686,955	12.17%
196	3548	25674	Travelers Property Cas Co Of Amer	15,954,915	3.4409%	6	15,724,350	33,612,131	213.76%
197	212	21709	Truck Ins Exch	371,465	0.0801%	93	362,449	181,188	49.99%
198	400	25798	Unigard Ind Co	54,641	0.0118%	146	51,918	2,487	4.79%
199	400	25747	Unigard Ins Co	4,378,455	0.9443%	28	4,391,466	1,587,021	36.14%
200	215	11142	United Cas Ins Co Of Amer	693,897	0.1496%	73	697,248	10,570	1.52%
201	920	13064	United Natl Ins Co	141,799	0.0306%	112	77,610	7,343	9.46%
202	158	21113	United States Fire Ins Co	10,238,878	2.2082%	13	10,243,209	4,273,820	41.72%
203	215	16063	Unitrin Auto & Home Ins Co	2,772	0.0006%	203	2,923	119	4.07%
204	212	41181	Universal Underwriters Ins Co	4,210,985	0.9082%	29	4,081,342	986,733	24.18%
205	3548	25887	US Fidelity & Guaranty Co	1,110,801	0.2396%	62	1,711,126	1,020,127	59.62%
206	200	25941	USAA	7,655,204	1.6510%	15	7,414,223	3,407,919	45.96%
207	200	25968	USAA Cas Ins Co	3,029,513	0.6534%	35	2,849,766	1,344,855	47.19%
208		28497	Usplate Glass Ins Co	520,479	0.1122%	81	533,082	58,032	10.89%
209	201	25976	Utica Mut Ins Co	2,015	0.0004%	205	2,220	44	1.98%
210	218	20508	Valley Forge Ins Co	2,315	0.0005%	204	4,330	5,049	116.61%
211	215	14133	Valley Ins Co	647,076	0.1396%	77	727,718	79,348	10.90%
212		10815	Verlan Fire Ins Co MD	761,439	0.1642%	72	720,624	40,406	5.61%
213	38	20397	Vigilant Ins Co	142,012	0.0306%	111	140,835	47,461	33.70%
214	111	26069	Wausau Business Ins Co	8,106	0.0017%	188	6,172	601	9.74%
215	111	26042	Wausau Underwriters Ins Co	308	0.0001%	216	142	7	4.93%
216	1179	10683	Wawanesa General Ins Co	19,115	0.0041%	169	16,240	3,249	20.01%
217	1179	31526	Wawanesa Mut Ins Co Us Branch	5,704	0.0012%	191	5,771	1,189	20.60%
218	626	21121	Westchester Fire Ins Co	524,239	0.1131%	80	480,464	-800,493	-166.61%
219	800	13625	Western Mut Ins Co	95,741	0.0206%	130	99,250	29,371	29.59%
220	853	10997	Western Select Ins Co	96	0.0000%	220	8,187	222	2.71%
221	350	34207	Westport Ins Corp	4,472,451	0.9645%	26	4,271,418	-5,994,191	-140.33%
222	1285	24554	XL Ins Amer Inc	5,862,324	1.2643%	23	5,868,021	702,730	11.98%
223	212	16535	Zurich American Ins Co	2,120,553	0.4573%	43	2,871,547	393,915	13.72%
			Line Total:	**463,683,050**	**100.0000%**		**476,149,093**	**264,324,374**	**55.51%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MULTIPLE PERIL CROP [02.2]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FEDERAL FLOOD INSURANCE [02.3]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FARMOWNERS MULTIPLE PERIL [03]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
1	313	33898	Aegis Security Ins Co	3,670,064	0.0582%	74	2,604,486	1,115,542	42.83%
2	65	10014	Affiliated Fm Ins Co	132,308	0.0021%	97	126,608	82,579	65.22%
3	140	42579	Allied Prop & Cas Ins Co	65,060,102	1.0319%	17	61,326,029	19,390,457	31.62%
4	8	19240	Allstate Ind Co	7,308,551	0.1159%	59	9,006,655	2,077,505	23.07%
5	8	19232	Allstate Ins Co	844,938,089	13.4007%	3	823,063,080	276,453,299	33.59%
6	140	19100	Amco Ins Co	132,306,836	2.0984%	8	125,103,709	39,398,610	31.49%
7	19	10111	American Bankers Ins Co Of FL	6,500,537	0.1031%	65	6,549,135	1,347,176	20.57%
8	127	23450	American Family Home Ins Co	52,449	0.0008%	103	132,457	29,783	22.49%
9	212	43699	American Federation Ins Co	6,506,892	0.1032%	64	7,224,438	2,390,487	33.09%
10	761	21857	American Ins Co	96,538	0.0015%	98	92,455	12,563	13.59%
11	12	43761	American Intl Ins Co Of CA	49,738,165	0.7888%	22	43,384,573	32,613,104	75.17%
12	127	23469	American Modern Home Ins Co	14,924,390	0.2367%	45	13,009,933	7,908,882	60.79%
13	108	22918	American Motorists Ins Co	722	0.0000%	112	1,638	0	0.00%
14	19	19615	American Reliable Ins Co	10,560,517	0.1675%	50	10,142,835	4,464,885	44.02%
15	19	42978	American Security Ins Co	16,285,845	0.2583%	41	14,550,635	6,924,079	47.59%
16	4	27928	Amex Assur Co	16,755,751	0.2657%	39	15,030,743	3,304,515	21.99%
17	28	19976	Amica Mut Ins Co	19,786,634	0.3138%	38	18,991,159	12,853,105	67.68%
18		41459	Armed Forces Ins Exchange	4,633,089	0.0735%	70	4,540,111	1,706,863	37.60%
19	761	21865	Associated Ind Corp	35,625,887	0.5650%	29	35,300,674	11,194,378	31.71%
20	1330	24813	Balboa Ins Co	47,587,114	0.7547%	23	21,936,080	8,955,745	40.83%
21	802	13544	California Capital Ins Co	44,816,394	0.7108%	25	42,527,310	16,693,924	39.25%
22	33	20117	California Cas Ind Exch	9,211,942	0.1461%	52	8,874,067	2,339,565	26.36%
23	33	20125	California Cas Ins Co	37,188,323	0.5898%	28	34,949,749	7,852,777	22.47%
24	1278	15539	California State Auto Asn Inter-Ins	377,587,062	5.9885%	4	355,013,834	126,703,425	35.69%
25		26905	Century-Natl Ins Co	90,075,564	1.4286%	12	93,993,468	40,585,680	43.18%
26		18767	Church Mut Ins Co	52,200	0.0008%	104	53,831	43,959	81.66%
27	212	10315	Civic Property & Cas Co	2,704,818	0.0429%	79	2,282,876	443,706	19.44%
28	323	10693	Civil Svc Employees Ins Co	34,454,049	0.5464%	31	34,545,429	16,773,153	48.55%
29	517	20532	Clarendon Natl Ins Co	467,414	0.0074%	94	18,399,479	4,829,154	26.25%
30	323	18953	CSE Safeguard Ins Co	7,865,945	0.1248%	57	7,412,739	4,823,622	65.07%
31	802	12890	Eagle West Ins Co	1,163,711	0.0185%	88	913,961	1,435,117	157.02%
32	57	21261	Electric Ins Co	1,537,054	0.0244%	86	1,462,741	719,645	49.20%
33	212	21326	Empire Fire & Marine Ins Co	14,839,255	0.2354%	46	11,842,671	401,528	3.39%
34	8	10358	Encompass Ins Co	43,050,051	0.6828%	27	21,435,133	6,281,662	29.31%
35	212	10318	Exact Prop & Cas Co Inc	2,613,467	0.0414%	80	2,526,761	762,539	30.18%
36	212	21652	Farmers Ins Exch	22,254,492	0.3530%	36	23,959,450	10,016,806	41.81%
37	38	20281	Federal Ins Co	61,602,725	0.9770%	19	57,931,239	17,670,225	30.50%
38	212	39306	Fidelity & Deposit Co Of MD	69,317	0.0011%	101	1,621,960	-416,954	-25.71%
39	670	25180	Fidelity Natl Ins Co	34,140,906	0.5415%	33	29,636,108	14,428,173	48.68%
40	670	16578	Fidelity Natl Prop and Cas Ins Co	4,103,959	0.0651%	72	3,915,002	1,399,989	35.76%
41	212	21660	Fire Ins Exch	929,813,959	14.7468%	2	903,272,630	253,360,265	28.05%
42	761	21873	Firemans Fund Ins Co	115,340,448	1.8293%	11	109,048,200	48,106,516	44.11%
43	70	37710	First American Prop & Cas Ins Co	15,751,794	0.2498%	43	14,681,877	4,356,573	29.67%
44	70	34525	First American Specilaty Ins Co	70,587,412	1.1195%	16	72,674,919	33,151,309	45.62%
45	111	33588	First Liberty Ins Corp	69	0.0000%	113	50	30	60.00%
46	163	24724	First Natl Ins Co Of Amer	34,218,430	0.5427%	32	32,958,881	13,638,212	41.38%
47	212	11185	Foremost Ins Co	50,301,015	0.7978%	21	48,851,460	18,451,724	37.77%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
48	212	11800	Foremost Property & Cas Ins Co	8,763,869	0.1390%	53	9,007,657	3,438,364	38.17%
49		39861	Golden Bear Ins Co	2,322,971	0.0368%	82	1,903,020	549,538	28.88%
50	83	22101	Grange Ins Assn	10,586,511	0.1679%	49	10,452,766	5,332,313	51.01%
51	84	33723	Great American Spirit Ins Co	78,705	0.0012%	99	605,747	-110,432	-18.23%
52	38	20303	Great Northern Ins Co	60,821	0.0010%	102	2,537	528,176	20818.92%
53	88	22292	Hanover Ins Co	3,177	0.0001%	109	4,371	0	0.00%
54	91	29424	Hartford Cas Ins Co	44,523,988	0.7061%	26	40,529,679	14,628,516	36.09%
55	91	37478	Hartford Ins Co Of The Midwest	1,748	0.0000%	111	899	21,029	2339.15%
56	91	30104	Hartford Underwriters Ins Co	51,002,837	0.8089%	20	48,013,340	21,335,732	44.44%
57	958	22438	Hawaiian Ins & Gty Co Ltd	3,334,657	0.0529%	77	2,849,553	753,085	26.43%
58	1293	11005	Homesite Ins Co Of CA	16,181,135	0.2566%	42	14,226,007	6,560,303	46.11%
59	300	22578	Horace Mann Ins Co	7,030,136	0.1115%	61	6,566,651	1,732,519	26.38%
60	300	22756	Horace Mann Prop & Cas Ins Co	7,805,504	0.1238%	58	7,852,430	1,282,934	16.34%
61	1318	15598	Interins Exch Of The Automobile Club	245,336,193	3.8910%	5	237,720,029	144,568,743	60.81%
62	215	10914	Kemper Independence Ins Co	47,126,615	0.7474%	24	43,677,625	11,994,736	27.46%
63	111	23035	Liberty Mut Fire Ins Co	120,555,155	1.9120%	10	115,569,239	32,971,504	28.53%
64	88	22306	Massachusetts Bay Ins Co	2,213	0.0000%	110	6,462	1	0.02%
65		31968	Merastar Ins Co	612,853	0.0097%	92	594,880	548,987	92.29%
66		15768	Merced Mut Ins Co	6,311,657	0.1001%	66	6,139,992	2,297,439	37.42%
67	660	11908	Mercury Cas Co	175,053,935	2.7764%	6	161,842,012	69,565,147	42.98%
68	1330	24821	Meritplan Ins Co	21,320,825	0.3381%	37	19,537,879	4,056,719	20.76%
69	241	25321	Metropolitan Drt Prop & Cas Ins Co	8,219,952	0.1304%	55	8,034,240	1,480,833	18.43%
70	212	21687	Mid-Century Ins Co	2,784,807	0.0442%	78	2,916,534	174,884	6.00%
71		27480	Mid-State Mut Ins Co	1,420,782	0.0225%	87	1,399,611	451,140	32.23%
72	761	21881	National Surety Corp	43,680	0.0007%	105	40,215	-32,136	-79.91%
73	140	25453	Nationwide Ins Co Of Amer	661,622	0.0105%	91	150,221	40,560	27.00%
74	140	23779	Nationwide Mut Fire Ins Co	11,365,091	0.1803%	48	11,138,395	4,489,917	40.31%
75	212	10317	Neighborhood Spirit Prop & Cas Co	7,040,299	0.1117%	60	6,413,232	2,604,248	40.61%
76	12	23841	New Hampshire Ins Co	8,163,043	0.1295%	56	8,401,366	5,270,137	62.73%
77	1330	24848	Newport Ins Co	26,311,579	0.4173%	35	27,137,634	12,141,521	44.74%
78	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	29,740	0.0005%	106	27,513	2,867	10.42%
79	645	14907	Oregon Mut Ins Co	9,570,488	0.1518%	51	9,999,727	4,369,822	43.70%
80	38	20346	Pacific Ind Co	929,739	0.0147%	90	926,133	24,508	2.65%
81	408	11048	Pacific Prop & Cas Co	6,793,825	0.1077%	62	6,438,609	2,954,177	45.88%
82	2898	37850	Pacific Specialty Ins Co	83,340,879	1.3218%	13	88,563,404	19,113,724	21.58%
83	677	18058	Philadelphia Ind Ins Co	73,586	0.0012%	100	694,420	659,487	94.97%
84	796	39217	QBE Ins Corp	6,044,858	0.0959%	67	5,280,420	1,136,616	21.53%
85	800	15776	Residence Mut Ins Co	35,464,767	0.5625%	30	34,306,165	12,892,009	37.58%
86	553	24678	Royal Ind Co	10,769	0.0002%	108	17,870	-108,259	-605.81%
87	163	24740	Safeco Ins Co Of Amer	79,397,155	1.2592%	15	79,612,673	16,534,606	20.77%
88	163	39012	Safeco Ins Co Of IL	65,001,141	1.0309%	18	65,623,345	22,597,735	34.44%
89	553	24902	Security Ins Co Of Hartford	11,596	0.0002%	107	14,271	29,520	206.85%
90	9	22985	Sequoia Ins Co	5,670,371	0.0899%	68	5,273,534	3,000,826	56.90%
91	1129	35408	Sirius Amer Ins Co	4,091,238	0.0649%	73	4,636,818	1,540,657	33.23%
92	3219	11126	Sompo Japan Ins Co of Amer	158,703	0.0025%	96	155,217	-32,303	-20.81%
93	3548	19070	Standard Fire Ins Co	31,257,167	0.4957%	34	29,801,383	8,107,334	27.20%
94	19	42986	Standard Guaranty Ins Co	2,055,065	0.0326%	83	1,874,303	1,009,475	53.86%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: HOMEOWNERS MULTIPLE PERIL [04]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Share Rank*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
95	176	25151	State Farm General Ins Co	1,402,353,948	22.2413%	1	1,359,374,381	404,319,072	29.74%
96	93	12831	State Natl Ins Co Inc	582,321	0.0092%	93	1,802,736	1,034,733	57.40%
97		32107	Sutter Ins Co	1,094,716	0.0174%	89	1,181,134	441,733	37.40%
98	3098	12904	Tokio Marine & Nichido Fire Ins Co	8,435,305	0.1338%	54	8,329,899	3,231,838	38.80%
99	161	18031	Topa Ins Co	11,478,286	0.1820%	47	11,564,670	3,688,362	31.89%
100	3548	36161	Travelers Prop Cas Ins Co	80,483,461	1.2765%	14	73,869,706	26,328,371	35.64%
101	400	25798	Unigard Ind Co	15,496,008	0.2458%	44	15,980,239	4,876,692	30.52%
102	400	25747	Unigard Ins Co	5,044,233	0.0800%	69	4,453,138	1,546,596	34.73%
103	215	16063	Unitrin Auto & Home Ins Co	425,694	0.0068%	95	371,553	82,095	22.10%
104	200	25941	USAA	161,901,367	2.5678%	7	156,251,113	42,633,339	27.29%
105	200	25968	USAA Cas Ins Co	124,808,994	1.9795%	9	118,690,332	38,489,708	32.43%
106	215	14133	Valley Ins Co	2,011,692	0.0319%	84	2,164,104	124,044	5.73%
107	958	11762	Vesta Fire Ins Corp	6,564,493	0.1041%	63	7,486,518	4,283,860	57.22%
108	38	20397	Vigilant Ins Co	2,589,899	0.0411%	81	2,602,878	-79,145	-3.04%
109	1179	10683	Wawanesa General Ins Co	16,655,853	0.2642%	40	15,782,732	6,207,938	39.33%
110	1179	31526	Wawanesa Mut Ins Co Us Branch	3,594,478	0.0570%	75	3,584,751	1,410,578	39.35%
111	800	13625	Western Mut Ins Co	4,406,259	0.0699%	71	4,626,669	1,868,046	40.38%
112	273	13250	Workmens Auto Ins Co	3,357,819	0.0533%	76	3,323,688	1,815,794	54.63%
113	212	16535	Zurich American Ins Co	1,681,894	0.0267%	85	854,980	1,183,736	138.45%
			Line Total:	**6,305,176,422**	**100.0000%**		**6,065,178,507**	**2,063,072,529**	**34.02%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
1	225	20010	Acceptance Ind Ins Co	937,875	0.0377%	116	884,247	221,962	25.10%
2	626	22667	Ace American Ins Co	28,601,425	1.1504%	21	29,963,466	-7,129,613	-23.79%
3	626	20702	Ace Fire Underwriters Ins Co	171,637	0.0069%	156	217,992	19,992	9.17%
4	626	20699	Ace Prop & Cas Ins Co	757,190	0.0305%	122	833,487	185,393	22.24%
5	65	10014	Affiliated Fm Ins Co	5,464,783	0.2198%	68	4,532,239	647,605	14.29%
6	1325	24899	Alea North America Ins Co	158,613	0.0064%	158	196,524	44,112	22.45%
7	8	19232	Allstate Ins Co	112,995,956	4.5449%	6	106,205,470	30,850,942	29.05%
8	140	19100	Amco Ins Co	81,039,063	3.2595%	9	76,009,057	38,607,776	50.79%
9	361	19720	American Alt Ins Corp	6,321,849	0.2543%	61	6,480,426	5,298,016	81.75%
10	761	21849	American Automobile Ins Co	17,159,974	0.6902%	33	16,142,216	6,589,641	40.82%
11	218	20427	American Cas Co Of Reading PA	7,561,154	0.3041%	57	8,115,854	241,697	2.98%
12	163	19690	American Economy Ins Co	40,905,503	1.6453%	17	41,346,071	21,943,413	53.07%
13	212	26247	American Guarantee & Liability Ins	876,941	0.0353%	117	766,385	86,169	11.24%
14	291	13331	American Hardware Mut Ins Co	2,707,288	0.1089%	91	2,928,263	1,003,709	34.28%
15	12	19380	American Home Assur Co	1,464,754	0.0589%	109	1,465,423	-36,409	-2.48%
16	761	21857	American Ins Co	63,566,626	2.5567%	11	68,345,637	37,081,183	54.26%
17	108	30562	American Manufacturers Mut Ins Co	6,245	0.0003%	189	6,892	-219,152	-3179.80%
18	408	28401	American Natl Prop & Cas Co	304,374	0.0122%	144	177,612	12,941	7.29%
19	19	19615	American Reliable Ins Co	299,340	0.0120%	145	219,614	-82,399	-37.52%
20	163	19704	American States Ins Co	9,581,119	0.3854%	46	10,541,150	3,849,387	36.52%
21	212	40142	American Zurich Ins Co	7,722,166	0.3106%	55	6,511,641	1,036,452	15.92%
22	124	23396	Amerisure Mut Ins Co	9,831	0.0004%	187	13,631	-27,067	-198.57%
23	1279	11150	Arch Ins Co	1,468,453	0.0591%	108	1,555,710	196,291	12.62%
24	457	19860	Argonaut Great Central Ins Co	3,106,180	0.1249%	86	2,597,202	533,075	20.52%
25	761	21865	Associated Ind Corp	17,390,095	0.6995%	31	19,422,969	6,392,356	32.91%
26	212	19305	Assurance Co Of Amer	143,506	0.0058%	161	555,304	-7,187,176	-1294.28%
27	1129	27154	Atlantic Specialty Ins Co	17,813,357	0.7165%	30	17,771,517	7,734,508	43.52%
28	968	16187	AXA Re Prop & Cas Ins Co	148	0.0000%	205	8,392	58,186	693.35%
29	1330	24813	Balboa Ins Co	2,564	0.0001%	194	5,421	-122,556	-2260.76%
30		18538	Bancinsure Inc	455,411	0.0183%	140	401,572	14,543	3.62%
31	626	18279	Bankers Standard Ins Co	1,068	0.0000%	199	1,064	2,841	267.01%
32	98	32603	Berkley Ins Co	5,122	0.0002%	190	6,828	3,456	50.62%
33		10830	Business Alliance Ins Co	9,461,352	0.3805%	47	9,602,192	3,825,692	39.84%
34	802	13544	California Capital Ins Co	51,510,958	2.0718%	12	49,949,039	20,960,462	41.96%
35	38	10052	Chubb Natl Ins Co	101	0.0000%	207	112	-10,947	-9774.11%
36	344	10669	Church Ins Co	505,653	0.0203%	137	530,846	718,303	135.31%
37		18767	Church Mut Ins Co	13,893,284	0.5588%	38	13,032,466	8,018,302	61.53%
38	244	10677	Cincinnati Ins Co	68,855	0.0028%	171	57,855	-24,460	-42.28%
39	212	10315	Civic Property & Cas Co	809,629	0.0326%	120	463,769	1,269,438	273.72%
40	323	10693	Civil Svc Employees Ins Co	8,021,927	0.3227%	54	7,481,038	4,518,781	60.40%
41	517	20532	Clarendon Natl Ins Co	480,677	0.0193%	139	954,067	731,849	76.71%
42	218	20435	CNA Cas Of CA	103,985	0.0042%	167	103,985	24,514	23.57%
43	212	34347	Colonial American Cas & Surety Co	974	0.0000%	200	876	15	1.71%
44	158	10220	Commonwealth Ins Co Of Amer	533,048	0.0214%	134	564,515	99,388	17.61%
45	218	20443	Continental Cas Co	6,848,865	0.2755%	59	7,093,411	947,605	13.36%
46	218	35289	Continental Ins Co	344,727	0.0139%	142	344,727	657,293	190.67%
47		37206	Contractors Bonding & Ins Co	590,886	0.0238%	132	788,487	734,170	93.11%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
48	350	21318	Coregis Ins Co	20,773	0.0008%	184	20,773	-25,143	-121.04%
49		14010	Crusader Ins Co	25,515,602	1.0263%	23	28,023,146	8,802,879	31.41%
50	306	10847	Cumis Ins Society Inc	3,820,232	0.1537%	78	3,543,506	1,642,308	46.35%
51		40975	Dentists Ins Co	8,087,557	0.3253%	53	7,521,646	3,579,983	47.60%
52	920	42048	Diamond State Ins Co	1,243,143	0.0500%	110	1,292,318	28,845	2.23%
53	3548	36463	Discover Prop & Cas Ins Co	530,149	0.0213%	135	632,035	186,166	29.46%
54	212	21326	Empire Fire & Marine Ins Co	19,111,744	0.7687%	28	14,620,216	11,269,803	77.08%
55	1129	20648	Employers Fire Ins Co	2,137,659	0.0860%	99	996,794	952,202	95.53%
56	111	21458	Employers Ins of Wausau	634,921	0.0255%	130	1,094,145	-367,892	-33.62%
57	62	21415	Employers Mut Cas Co	140,783	0.0057%	162	147,651	86,302	58.45%
58	8	10358	Encompass Ins Co	88,582	0.0036%	170	43,430	13,044	30.03%
59	785	35378	Evanston Ins Co	2,906,762	0.1169%	88	2,810,428	303,638	10.80%
60	1120	10120	Everest Natl Ins Co	4,694,713	0.1888%	70	4,892,292	-1,153,906	-23.59%
61	212	10318	Exact Prop & Cas Co Inc	2,574,550	0.1036%	94	2,220,739	551,576	24.84%
62	158	24384	Fairmont Specialty Ins Co	1,893,401	0.0762%	104	1,724,636	160,736	9.32%
63	212	21652	Farmers Ins Exch	189,548,411	7.6239%	3	178,073,276	42,139,178	23.66%
64	140	13838	Farmland Mut Ins Co	538,205	0.0216%	133	504,867	146,654	29.05%
65	38	20281	Federal Ins Co	117,980,290	4.7453%	5	118,081,528	27,703,539	23.46%
66	7	13935	Federated Mut Ins Co	4,658,226	0.1874%	71	4,571,058	420,588	9.20%
67	7	28304	Federated Service Ins Co	198,109	0.0080%	152	199,120	24,030	12.07%
68	212	39306	Fidelity & Deposit Co Of MD	5,518,084	0.2219%	67	4,893,947	1,123,291	22.95%
69	3548	35386	Fidelity & Guaranty Ins Co	1,971,380	0.0793%	102	2,883,684	690,982	23.96%
70	3548	25879	Fidelity & Guaranty Ins Underwriters	4,416,429	0.1776%	74	6,300,264	1,013,857	16.09%
71	670	25180	Fidelity Natl Ins Co	1,034,225	0.0416%	111	439,437	270,150	61.48%
72	1114	31453	Financial Pacific Ins Co	8,552,970	0.3440%	50	8,446,047	5,928,838	70.20%
73	212	21660	Fire Ins Exch	93,087,105	3.7441%	7	85,341,661	23,477,135	27.51%
74	761	21873	Firemans Fund Ins Co	42,135,368	1.6947%	15	39,566,687	23,068,035	58.30%
75	218	20850	Firemens Ins Co Of Newark NJ	773	0.0000%	201	773	59	7.63%
76	70	37710	First American Prop & Cas Ins Co	63,397	0.0025%	173	58,333	58,175	99.73%
77	479	11177	First Financial Ins Co	3,090	0.0001%	192	4,747	34,153	719.46%
78	163	24724	First Natl Ins Co Of Amer	5,876,092	0.2363%	65	4,989,239	1,264,415	25.34%
79	349	13978	Florists Mut Ins Co	2,248,196	0.0904%	98	2,314,772	69,844	3.02%
80	1129	38776	Folksamerica Rein Co	3,948,423	0.1588%	77	3,938,778	1,730,172	43.93%
81	961	34266	Frontier Ins Co	198	0.0000%	203	198	0	0.00%
82	400	24414	General Cas Co Of WI	68,480	0.0028%	172	53,581	4,630	8.64%
83		37931	General Fire & Cas Co	960,925	0.0386%	115	2,550,224	4,627,117	181.44%
84	163	24732	General Ins Co Of Amer	9,290,829	0.3737%	48	8,488,128	8,803,753	103.72%
85	218	34622	Glens Falls Ins Co	201,646	0.0081%	151	201,646	828,083	410.66%
86	111	10836	Golden Eagle Ins Corp	18,934,947	0.7616%	29	16,806,582	1,537,495	9.15%
87	83	22101	Grange Ins Assn	271,840	0.0109%	146	282,447	44,208	15.65%
88	12	23809	Granite State Ins Co	3,682,906	0.1481%	81	5,127,365	4,283,836	83.55%
89	201	25984	Graphic Arts Mut Ins Co	32,099	0.0013%	178	36,034	-4	-0.01%
90	84	26832	Great American Alliance Ins Co	517,249	0.0208%	136	416,704	-999,606	-239.88%
91	84	26344	Great American Assur Co	5,954,445	0.2395%	64	6,516,873	1,735,531	26.63%
92	84	16691	Great American Ins Co	2,671,452	0.1074%	92	2,844,265	-497,392	-17.49%
93	84	22136	Great American Ins Co of NY	3,780,589	0.1521%	79	4,900,041	1,619,354	33.05%
94	98	25224	Great Divide Ins Co	126	0.0000%	206	103	82	79.61%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
95	38	20303	Great Northern Ins Co	5,036,879	0.2026%	69	5,290,801	1,040,726	19.67%
96	1285	22322	Greenwich Ins Co	864,010	0.0348%	118	391,975	-296,776	-75.71%
97	303	15032	Guideone Mut Ins Co	13,120,585	0.5277%	40	12,989,549	4,805,110	36.99%
98	303	14559	Guideone Specialty Mut Ins Co	14,807,956	0.5956%	36	14,010,671	9,168,846	65.44%
99	88	22292	Hanover Ins Co	122,558	0.0049%	165	136,972	11,931	8.71%
100	91	22357	Hartford Accid & Ind Co	753,214	0.0303%	123	560,722	-314,847	-56.15%
101	91	29424	Hartford Cas Ins Co	205,656,822	8.2718%	1	200,405,367	82,709,255	41.27%
102	91	19682	Hartford Fire In Co	33,162,294	1.3338%	20	34,099,143	13,802,608	40.48%
103	91	37478	Hartford Ins Co Of The Midwest	713,617	0.0287%	125	677,290	290,592	42.91%
104	12	11452	Hartford Steam Boil Inspec & Ins Co	8,192,101	0.3295%	52	7,927,147	555,725	7.01%
105	91	30104	Hartford Underwriters Ins Co	686,064	0.0276%	126	534,062	107,279	20.09%
106	984	42374	Houston Cas Co	5,686,115	0.2287%	66	3,825,317	0	0.00%
107	158	25054	Hudson Ins Co	147,110	0.0059%	160	331,804	-371,828	-112.06%
108	626	43575	Indemnity Ins Co Of North Amer	2,063	0.0001%	196	879	-359,626	-40913.08%
109	246	14265	Indiana Lumbermens Mut Ins Co	25,048	0.0010%	183	22,031	499	2.26%
110	626	22713	Insurance Co Of North Amer	88	0.0000%	208	79	-21,109	-26720.25%
111	922	27847	Insurance Co Of The West	2,059,307	0.0828%	100	1,913,568	-4,197,567	-219.36%
112	517	37257	Insurance Corp Of Hannover	3,297,033	0.1326%	84	1,781,748	-3,332,141	-187.02%
113		14354	Jewelers Mut Ins Co	1,018,569	0.0410%	112	931,999	169,841	18.22%
114	111	42404	Liberty Ins Corp	663,862	0.0267%	129	639,233	492,629	77.07%
115	111	19917	Liberty Ins Underwriters Inc	2,291,216	0.0922%	97	2,762,529	9,913,311	358.85%
116	111	23035	Liberty Mut Fire Ins Co	2,430,598	0.0978%	95	3,323,261	60,851	1.83%
117	111	23043	Liberty Mut Ins Co	3,145,598	0.1265%	85	4,133,234	5,703,043	137.98%
118	1326	33855	Lincoln General Ins Co	389,778	0.0157%	141	454,870	83,875	18.44%
119	108	22977	Lumbermens Mut Cas Co	10,850	0.0004%	186	11,563	-448,695	-3880.44%
120	785	28932	Markel American Ins Co	627,617	0.0252%	131	475,849	19,050	4.00%
121	785	38970	Markel Ins Co	4,647,326	0.1869%	72	4,876,498	2,139,809	43.88%
122	212	19356	Maryland Cas Co	48,473,309	1.9497%	13	40,803,274	4,530,158	11.10%
123	88	22306	Massachusetts Bay Ins Co	187,873	0.0076%	153	63,401	-10,792	-17.02%
124	660	11908	Mercury Cas Co	20,587,206	0.8280%	26	18,579,347	8,917,080	47.99%
125	212	21687	Mid-Century Ins Co	21,697,452	0.8727%	25	19,668,980	6,491,835	33.01%
126		27480	Mid-State Mut Ins Co	2,342,676	0.0942%	96	2,696,141	1,141,440	42.34%
127	2978	20362	Mitsui Sumitomo Ins Co of Amer	26,601,627	1.0700%	22	27,013,526	40,641,896	150.45%
128	2978	22551	Mitsui Sumitomo Ins USA Inc	2,794,120	0.1124%	90	3,177,073	6,202,151	195.22%
129	802	23540	Monterey Ins Co	2,926,019	0.1177%	87	3,025,866	2,920,746	96.53%
130	50	23647	Mutual Service Cas Ins Co	255,041	0.0103%	149	1,015,809	813,879	80.12%
131	140	11991	National Cas Co	155,395	0.0063%	159	61,669	4,750	7.70%
132	218	20478	National Fire Ins Co Of Hartford	13,900,165	0.5591%	37	11,494,715	3,466,920	30.16%
133	761	21881	National Surety Corp	38,972,407	1.5675%	18	36,639,552	17,870,957	48.78%
134	12	19445	National Union Fire Ins Co Of Pitts	1,902,514	0.0765%	103	1,891,579	1,172,343	61.98%
135	140	28223	Nationwide Agribusiness Ins Co	12,825,427	0.5159%	41	11,926,854	7,281,860	61.05%
136	140	25453	Nationwide Ins Co Of Amer	15,233	0.0006%	185	1,286	0	0.00%
137	140	23787	Nationwide Mut Ins Co	12,683,888	0.5102%	42	12,898,395	12,403,587	96.16%
138	510	42307	Navigators Ins Co	49,751	0.0020%	175	46,615	-18,198	-39.04%
139	212	10317	Neighborhood Spirit Prop & Cas Co	92,724	0.0037%	168	80,214	-4,596	-5.73%
140	111	24171	Netherlands Ins Co The	7,586,999	0.3052%	56	7,968,873	14,409,933	180.83%
141	12	23841	New Hampshire Ins Co	1,604,575	0.0645%	106	2,520,043	-729,849	-28.96%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
142	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	25	0.0000%	210	25	1	4.00%
143	181	29700	North American Elite Ins Co	8,591,136	0.3455%	49	7,513,980	3,309,494	44.04%
144	1129	38369	Northern Assur Co Of Amer	1,800	0.0001%	197	1,829	-11,609	-634.72%
145	212	19372	Northern Ins Co Of NY	15,392,415	0.6191%	34	34,995,124	5,799,624	16.57%
146	3548	24015	Northland Ins Co	721,866	0.0290%	124	712,160	82,178	11.54%
147	38	20338	Northwestern Pacific Ind Co	2,833	0.0001%	193	4,536	355,431	7835.78%
148	1129	20621	OneBeacon America Ins Co	107,922	0.0043%	166	91,236	152,559	167.21%
149	1129	21970	OneBeacon Ins Co	53,672	0.0022%	174	64,258	216,673	337.19%
150	645	14907	Oregon Mut Ins Co	7,113,840	0.2861%	58	7,075,443	5,664,297	80.06%
151	38	20346	Pacific Ind Co	832,888	0.0335%	119	912,212	161,225	17.67%
152	2898	37850	Pacific Specialty Ins Co	1,014,469	0.0408%	113	982,308	-28,432	-2.89%
153	111	18333	Peerless Ind Ins Co	166,423	0.0067%	157	116,119	1,846	1.59%
154	111	24198	Peerless Ins Co	65,507,585	2.6348%	10	65,960,429	15,575,010	23.61%
155	1218	32859	Penn-Amer Ins Co	4,361,358	0.1754%	75	4,911,548	95,563	1.95%
156	1129	21962	Pennsylvania General Ins Co	614	0.0000%	202	2,188	411,130	18790.22%
157	767	12262	Pennsylvania Manufacturers Asn Ins C	31,143	0.0013%	179	31,240	1,426	4.56%
158	677	18058	Philadelphia Ind Ins Co	33,592,449	1.3511%	19	29,941,049	9,030,642	30.16%
159	91	34690	Property & Cas Ins Co Of Hartford	212,438	0.0085%	150	137,283	4,727	3.44%
160	853	15059	Public Service Mut Ins Co	12,063,868	0.4852%	43	11,964,676	6,784,191	56.70%
161	796	39217	QBE Ins Corp	10,838,621	0.4359%	44	9,434,900	3,954,184	41.91%
162	400	24449	Regent Ins Co	92,446	0.0037%	169	84,421	4,343	5.14%
163	574	31089	Republic Western Ins Co	27,583	0.0011%	182	27,583	-872,078	-3161.65%
164	783	13056	RLI Ins Co	808,835	0.0325%	121	799,020	30,559	3.82%
165	83	22128	Rocky Mountain Fire & Cas Co	41	0.0000%	209	70	7	10.00%
166	553	24678	Royal Ind Co	139,851	0.0056%	163	706,193	-858,137	-121.52%
167	163	24740	Safeco Ins Co Of Amer	4,166,262	0.1676%	76	4,055,576	2,051,076	50.57%
168	140	15580	Scottsdale Ind Co	262,910	0.0106%	147	200,505	62,015	30.93%
169	3548	22233	Select Ins Co	192	0.0000%	204	57,338	15,474	26.99%
170	158	10936	Seneca Ins Co Inc	178,903	0.0072%	154	109,051	70,826	64.95%
171	169	24988	Sentry Ins A Mut Co	3,587,241	0.1443%	83	4,161,893	599,393	14.40%
172	9	22985	Sequoia Ins Co	40,977,499	1.6482%	16	39,493,805	7,476,825	18.93%
173	1129	35408	Sirius Amer Ins Co	13,557,609	0.5453%	39	14,380,930	5,947,305	41.36%
174	3219	11126	Sompo Japan Ins Co of Amer	6,737,313	0.2710%	60	6,263,897	3,451,696	55.10%
175		36790	Springfield Ins Co Inc	42,085	0.0017%	176	51,714	-66,041	-127.70%
176	3548	24767	St Paul Fire & Marine Ins Co	2,806,463	0.1129%	89	13,556,126	358,413	2.64%
177	3548	24791	St Paul Mercury Ins Co	2,419	0.0001%	195	1,686,921	-1,957,837	-116.06%
178	3548	19070	Standard Fire Ins Co	41,640	0.0017%	177	92,392	-739	-0.80%
179	748	18023	Star Ins Co	6,289,469	0.2530%	62	6,464,355	11,813,556	182.75%
180	98	40045	Starnet Ins Co	1,851,593	0.0745%	105	1,177,384	540,250	45.89%
181	176	25151	State Farm General Ins Co	191,380,314	7.6976%	2	185,960,033	69,971,009	37.63%
182	93	12831	State Natl Ins Co Inc	2,581,340	0.1038%	93	1,854,525	1,689,479	91.10%
183	1331	10340	Stonington Ins Co	1,567,065	0.0630%	107	1,580,847	112,291	7.10%
184	3098	12904	Tokio Marine & Nichido Fire Ins Co	4,611,226	0.1855%	73	4,865,453	689,360	14.17%
185	161	18031	Topa Ins Co	5,971,573	0.2402%	63	6,434,589	5,583,956	86.78%
186	218	20486	Transcontinental Ins Co	10,478,686	0.4215%	45	9,574,125	1,689,726	17.65%
187	218	20494	Transportation Ins Co	17,182,525	0.6911%	32	18,663,837	2,278,142	12.21%
188	3548	19038	Travelers Cas & Surety Co	175,712	0.0071%	155	128,707	50,320	39.10%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Share Rank*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
189	3548	25658	Travelers Ind Co	128,245	0.0052%	164	2,054,354	-264,783	-12.89%
190	3548	25682	Travelers Ind Co Of CT	48,402,599	1.9468%	14	40,377,337	13,330,153	33.01%
191	3548	25674	Travelers Property Cas Co Of Amer	146,322,461	5.8853%	4	120,869,262	65,710,938	54.37%
192	212	21709	Truck Ins Exch	85,781,109	3.4502%	8	80,849,564	34,499,503	42.67%
193	866	37982	Tudor Ins Co	30,210	0.0012%	180	27,780	43	0.15%
194	91	29459	Twin City Fire Ins Co Co	1,987,777	0.0800%	101	2,158,837	455,721	21.11%
195	400	25798	Unigard Ind Co	680,724	0.0274%	127	787,418	142,412	18.09%
196	400	25747	Unigard Ins Co	15,290,628	0.6150%	35	15,372,196	11,825,173	76.93%
197	920	13064	United Natl Ins Co	3,638,450	0.1463%	82	2,713,694	1,962,437	72.32%
198	920	41335	United Natl Specialty Ins Co	3,171	0.0001%	191	3,039	-1,665	-54.79%
199	158	21113	United States Fire Ins Co	27,760	0.0011%	181	242,368	243,463	100.45%
200	3548	25887	US Fidelity & Guaranty Co	8,434,114	0.3392%	51	10,172,364	1,333,046	13.10%
201	201	25976	Utica Mut Ins Co	6,446	0.0003%	188	36,113	-2,395	-6.63%
202	218	20508	Valley Forge Ins Co	24,094,994	0.9691%	24	24,172,912	10,239,229	42.36%
203	38	20397	Vigilant Ins Co	19,896,622	0.8003%	27	21,193,639	2,967,094	14.00%
204	111	26069	Wausau Business Ins Co	487,649	0.0196%	138	375,426	176,515	47.02%
205	111	26042	Wausau Underwriters Ins Co	671,327	0.0270%	128	485,104	102,370	21.10%
206	866	13196	Western World Ins Co	343,668	0.0138%	143	344,364	59,887	17.39%
207	350	34207	Westport Ins Corp	987,356	0.0397%	114	1,710,896	268,419	15.69%
208	748	25780	Williamsburg Natl Ins Co	1,188	0.0000%	198	3,908	-23,478	-600.77%
209	212	16535	Zurich American Ins Co	3,692,965	0.1485%	80	4,971,295	-76,675	-1.54%
210	212	27855	Zurich American Ins Co Of IL	262,273	0.0105%	148	327,310	9,954	3.04%
			Line Total:	**2,486,232,181**	**100.0000%**		**2,424,227,211**	**921,989,603**	**38.03%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
1	225	20010	Acceptance Ind Ins Co	453,745	0.0249%	120	460,015	101,808	22.13%
2	626	22667	Ace American Ins Co	2,830,568	0.1555%	79	2,812,233	1,137,613	40.45%
3	626	20702	Ace Fire Underwriters Ins Co	353,526	0.0194%	124	484,484	346,797	71.58%
4	626	20699	Ace Prop & Cas Ins Co	1,028,720	0.0565%	108	1,201,806	192,638	16.03%
5		38733	Alaska Nat Ins Co	2,180	0.0001%	179	1,682	1,994	118.55%
6	1325	24899	Alea North America Ins Co	9,469,692	0.5202%	46	9,452,856	4,205,361	44.49%
7	8	19232	Allstate Ins Co	41,507,653	2.2802%	13	39,277,896	15,127,940	38.52%
8	140	19100	Amco Ins Co	95,776,323	5.2614%	3	88,779,035	33,966,205	38.26%
9	361	19720	American Alt Ins Corp	13,223,524	0.7264%	34	13,107,472	9,654,353	73.66%
10	761	21849	American Automobile Ins Co	22,912,463	1.2587%	23	22,184,060	7,875,117	35.50%
11	218	20427	American Cas Co Of Reading PA	7,167,422	0.3937%	56	8,289,213	-196,507	-2.37%
12	163	19690	American Economy Ins Co	31,403,726	1.7251%	17	30,146,454	6,216,690	20.62%
13	212	26247	American Guarantee & Liability Ins	5,134,721	0.2821%	64	4,200,640	2,774,674	66.05%
14	291	13331	American Hardware Mut Ins Co	421,451	0.0232%	122	466,984	-65,529	-14.03%
15	761	21857	American Ins Co	66,405,425	3.6479%	7	70,451,028	25,478,282	36.16%
16	19	19615	American Reliable Ins Co	61,033	0.0034%	151	49,651	23,434	47.20%
17	163	19704	American States Ins Co	13,582,570	0.7461%	32	13,390,617	-1,495,169	-11.17%
18	212	40142	American Zurich Ins Co	22,097,783	1.2139%	24	20,881,277	10,529,507	50.43%
19	124	23396	Amerisure Mut Ins Co	41,996	0.0023%	159	42,964	-7,979	-18.57%
20	1279	11150	Arch Ins Co	3,383,263	0.1859%	75	3,075,261	1,219,396	39.65%
21	457	19860	Argonaut Great Central Ins Co	3,404,233	0.1870%	73	2,734,703	1,068,635	39.08%
22	761	21865	Associated Ind Corp	17,355,375	0.9534%	27	19,506,594	4,745,406	24.33%
23	212	19305	Assurance Co Of Amer	668	0.0000%	182	13,007	1,453,391	11173.91%
24	1129	27154	Atlantic Specialty Ins Co	18,555,906	1.0194%	26	17,933,157	4,610,000	25.71%
25	968	16187	AXA Re Prop & Cas Ins Co	130	0.0000%	183	193	-235,006	121764.77%
26		18538	Bancinsure Inc	335,058	0.0184%	125	281,261	-10,735	-3.82%
27	98	32603	Berkley Ins Co	4,736	0.0003%	171	5,601	3,017	53.87%
28	150	20095	Bituminous Cas Corp	66	0.0000%	185	66	0	0.00%
29		10830	Business Alliance Ins Co	7,741,106	0.4253%	54	7,852,159	1,809,253	23.04%
30	802	13544	California Capital Ins Co	35,183,301	1.9328%	15	34,636,672	8,488,294	24.51%
31	38	10052	Chubb Natl Ins Co	95	0.0000%	184	105	-3,882	-3697.14%
32	344	10669	Church Ins Co	196,684	0.0108%	136	201,151	3,633,323	1806.27%
33		18767	Church Mut Ins Co	11,776,585	0.6469%	40	11,487,531	3,140,862	27.34%
34	244	10677	Cincinnati Ins Co	323,110	0.0177%	126	322,157	19,329	6.00%
35	212	10315	Civic Property & Cas Co	508,989	0.0280%	117	526,626	167,640	31.83%
36	323	10693	Civil Svc Employees Ins Co	5,142,520	0.2825%	63	4,808,474	2,587,707	53.82%
37	517	20532	Clarendon Natl Ins Co	42,285	0.0023%	158	1,303,859	4,704,425	360.81%
38	212	34347	Colonial American Cas & Surety Co	12,582	0.0007%	167	7,577	1,961	25.88%
39	12	19410	Commerce & Industry Ins Co	2,020	0.0001%	180	7,820	80,969	1035.41%
40	218	20443	Continental Cas Co	6,093,749	0.3348%	60	6,619,664	2,325,995	35.14%
41		37206	Contractors Bonding & Ins Co	11,315,814	0.6216%	42	10,931,925	3,121,392	28.55%
42	350	21318	Coregis Ins Co	4	0.0000%	187	4	-6,201,786	144650.00%
43		14010	Crusader Ins Co	32,794,203	1.8015%	16	34,985,506	24,751,016	70.75%
44	306	10847	Cumis Ins Society Inc	1,694,487	0.0931%	96	1,635,293	252,711	15.45%
45	920	42048	Diamond State Ins Co	2,023,222	0.1111%	91	2,025,105	2,444,573	120.71%
46	3548	36463	Discover Prop & Cas Ins Co	203,529	0.0112%	135	145,307	350,820	241.43%
47	212	21326	Empire Fire & Marine Ins Co	1,373,271	0.0754%	101	1,315,987	2,801,493	212.88%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
48	1129	20648	Employers Fire Ins Co	2,172,029	0.1193%	89	1,059,018	-1,743,311	-164.62%
49	111	21458	Employers Ins of Wausau	425,329	0.0234%	121	779,231	949,992	121.91%
50	62	21415	Employers Mut Cas Co	74,934	0.0041%	148	78,840	5,263	6.68%
51	8	10358	Encompass Ins Co	22,146	0.0012%	165	10,857	0	0.00%
52	785	35378	Evanston Ins Co	4,433,644	0.2436%	68	4,288,108	1,999,282	46.62%
53	1120	10120	Everest Natl Ins Co	24,214,953	1.3302%	21	24,362,291	10,541,890	43.27%
54	212	10318	Exact Prop & Cas Co Inc	1,056,189	0.0580%	107	999,039	313,982	31.43%
55	158	24384	Fairmont Specialty Ins Co	3,654,793	0.2008%	72	3,482,274	946,983	27.19%
56	212	21652	Farmers Ins Exch	81,317,300	4.4671%	6	84,928,480	42,278,722	49.78%
57	140	13838	Farmland Mut Ins Co	10,218	0.0006%	168	2,198	-54,047	-2458.92%
58	38	20281	Federal Ins Co	81,781,397	4.4926%	5	83,762,149	6,572,321	7.85%
59	7	13935	Federated Mut Ins Co	6,057,820	0.3328%	61	6,375,854	1,670,090	26.19%
60	212	39306	Fidelity & Deposit Co Of MD	2,555,119	0.1404%	81	2,590,626	115,976	4.48%
61	3548	35386	Fidelity & Guaranty Ins Co	786,993	0.0432%	113	1,235,951	3,841,310	310.80%
62	3548	25879	Fidelity & Guaranty Ins Underwriters	1,646,850	0.0905%	97	2,410,416	7,565,028	313.85%
63	1114	31453	Financial Pacific Ins Co	66,121,465	3.6323%	8	64,980,882	33,014,590	50.81%
64	212	21660	Fire Ins Exch	26,119,634	1.4349%	20	25,118,885	10,078,532	40.12%
65	761	21873	Firemans Fund Ins Co	23,993,984	1.3181%	22	20,374,807	11,590,640	56.89%
66	70	37710	First American Prop & Cas Ins Co	365,359	0.0201%	123	325,137	37,796	11.62%
67	479	11177	First Financial Ins Co	4,338	0.0002%	173	6,014	-259,654	-4317.49%
68	163	24724	First Natl Ins Co Of Amer	4,650,880	0.2555%	67	4,312,963	450,580	10.45%
69	349	13978	Florists Mut Ins Co	1,008,429	0.0554%	109	1,029,744	246,077	23.90%
70	1129	38776	Folksamerica Rein Co	1,373,408	0.0754%	100	1,400,962	785,529	56.07%
71	961	34266	Frontier Ins Co	4,701	0.0003%	172	4,701	0	0.00%
72	400	24414	General Cas Co Of WI	64,248	0.0035%	150	63,094	-5,497	-8.71%
73		37931	General Fire & Cas Co	876,235	0.0481%	112	2,608,127	1,708,122	65.49%
74	163	24732	General Ins Co Of Amer	10,776,060	0.5920%	43	12,911,799	862,874	6.68%
75	111	10836	Golden Eagle Ins Corp	18,836,931	1.0348%	25	14,548,908	7,637,901	52.50%
76	83	22101	Grange Ins Assn	7,700	0.0004%	169	8,200	126,499	1542.67%
77	12	23809	Granite State Ins Co	9,630,931	0.5291%	45	10,394,153	1,949,847	18.76%
78	201	25984	Graphic Arts Mut Ins Co	49,315	0.0027%	155	49,326	22,839	46.30%
79	84	26832	Great American Alliance Ins Co	591,353	0.0325%	115	393,945	531,688	134.97%
80	84	26344	Great American Assur Co	9,786,395	0.5376%	44	10,304,031	1,894,041	18.38%
81	84	16691	Great American Ins Co	4,306,324	0.2366%	69	4,242,205	6,278,438	148.00%
82	84	22136	Great American Ins Co of NY	947,335	0.0520%	111	1,105,295	-205,285	-18.57%
83	98	25224	Great Divide Ins Co	3,225	0.0002%	176	2,120	571	26.93%
84	38	20303	Great Northern Ins Co	2,518,844	0.1384%	83	2,397,540	223,512	9.32%
85	1285	22322	Greenwich Ins Co	296,705	0.0163%	128	161,567	-518,835	-321.13%
86	303	15032	Guideone Mut Ins Co	11,318,176	0.6218%	41	10,939,099	4,420,241	40.41%
87	303	14559	Guideone Specialty Mut Ins Co	13,599,674	0.7471%	31	12,906,273	4,049,418	31.38%
88	88	22292	Hanover Ins Co	194,623	0.0107%	137	143,680	-1,596,005	-1110.81%
89	91	22357	Hartford Accid & Ind Co	227,608	0.0125%	131	233,470	792,395	339.40%
90	91	29424	Hartford Cas Ins Co	49,739,556	2.7324%	11	47,190,319	14,434,121	30.59%
91	91	19682	Hartford Fire In Co	35,324,065	1.9405%	14	35,971,038	11,538,702	32.08%
92	91	37478	Hartford Ins Co Of The Midwest	30,021,095	1.6492%	18	31,262,923	11,321,592	36.21%
93	91	30104	Hartford Underwriters Ins Co	2,179,514	0.1197%	88	1,286,117	212,013	16.48%
94	158	25054	Hudson Ins Co	57,562	0.0032%	153	337,934	655,464	193.96%

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Licensed companies only

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95		10048	Hyundai Marine & Fire Ins Co Ltd	159,400	0.0088%	140	144,356	-55,829	-38.67%
96	626	22713	Insurance Co Of North Amer	1,143	0.0001%	181	1,109	21,307	1921.28%
97	517	37257	Insurance Corp Of Hannover	3,388,640	0.1862%	74	1,844,847	1,847,810	100.16%
98		14354	Jewelers Mut Ins Co	637,983	0.0350%	114	576,339	55,901	9.70%
99	111	42404	Liberty Ins Corp	1,063,585	0.0584%	106	913,931	35,645	3.90%
100	111	19917	Liberty Ins Underwriters Inc	123,399	0.0068%	144	298,172	152,696	51.21%
101	111	23035	Liberty Mut Fire Ins Co	1,105,031	0.0607%	104	1,285,816	-259,610	-20.19%
102	111	23043	Liberty Mut Ins Co	90,169	0.0050%	146	5,062	362,001	7151.34%
103	1326	33855	Lincoln General Ins Co	37,727	0.0021%	162	18,679	0	0.00%
104	785	28932	Markel American Ins Co	1,100,309	0.0604%	105	1,016,958	305,071	30.00%
105	785	38970	Markel Ins Co	9,237,611	0.5075%	47	10,476,595	-1,223,241	-11.68%
106	212	19356	Maryland Cas Co	1,599,124	0.0878%	98	1,549,118	902,324	58.25%
107	88	22306	Massachusetts Bay Ins Co	178,354	0.0098%	139	84,538	-1,433,275	-1695.42%
108	660	11908	Mercury Cas Co	6,485,985	0.3563%	58	5,953,740	1,656,798	27.83%
109	212	21687	Mid-Century Ins Co	13,854,948	0.7611%	30	15,923,927	3,475,736	21.83%
110		27480	Mid-State Mut Ins Co	1,385,546	0.0761%	99	1,650,880	188,432	11.41%
111	2978	20362	Mitsui Sumitomo Ins Co of Amer	12,892,741	0.7083%	36	13,460,926	5,781,915	42.95%
112	2978	22551	Mitsui Sumitomo Ins USA Inc	2,197,373	0.1207%	87	2,362,672	1,208,667	51.16%
113	802	23540	Monterey Ins Co	1,989,066	0.1093%	92	2,027,299	340,660	16.80%
114	50	23647	Mutual Service Cas Ins Co	241,786	0.0133%	130	994,319	503,287	50.62%
115	140	11991	National Cas Co	42,892	0.0024%	157	7,315	404,822	5534.14%
116	218	20478	National Fire Ins Co Of Hartford	7,167,889	0.3938%	55	6,234,705	5,210,897	83.58%
117	761	21881	National Surety Corp	43,238,411	2.3753%	12	40,989,841	20,954,239	51.12%
118	140	28223	Nationwide Agribusiness Ins Co	3,789,891	0.2082%	71	4,613,492	4,703,567	101.95%
119	140	25453	Nationwide Ins Co Of Amer	12,697	0.0007%	166	1,091	2	0.18%
120	140	23787	Nationwide Mut Ins Co	11,947,248	0.6563%	39	11,824,509	8,628,273	72.97%
121	510	42307	Navigators Ins Co	52,263	0.0029%	154	55,796	689,718	1236.14%
122	212	10317	Neighborhood Spirit Prop & Cas Co	181,775	0.0100%	138	231,598	149,187	64.42%
123	111	24171	Netherlands Ins Co The	6,844,960	0.3760%	57	3,878,320	4,132,954	106.57%
124	12	23841	New Hampshire Ins Co	4,210,929	0.2313%	70	4,182,853	106,453	2.54%
125	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	22	0.0000%	186	22	8	36.36%
126	212	19372	Northern Ins Co Of NY	463,592	0.0255%	119	1,098,542	3,085,672	280.89%
127	3548	24015	Northland Ins Co	95,778	0.0053%	145	90,823	190,109	209.32%
128	38	20338	Northwestern Pacific Ind Co	2,634	0.0001%	178	3,129	-182,661	-5837.68%
129	1129	20621	OneBeacon America Ins Co	59,517	0.0033%	152	33,324	-5,382,237	-16151.23%
130	1129	21970	OneBeacon Ins Co	3,324	0.0002%	175	28,226	12,491,892	44256.69%
131	645	14907	Oregon Mut Ins Co	4,744,763	0.2606%	65	4,719,355	1,652,498	35.02%
132	38	20346	Pacific Ind Co	1,696,844	0.0932%	95	1,629,174	-1,163,741	-71.43%
133	2898	37850	Pacific Specialty Ins Co	2,232,404	0.1226%	86	2,358,227	2,126,871	90.19%
134	111	18333	Peerless Ind Ins Co	483,166	0.0265%	118	260,715	-109,016	-41.81%
135	111	24198	Peerless Ins Co	85,140,083	4.6771%	4	84,485,101	27,624,438	32.70%
136	1218	32859	Penn-Amer Ins Co	3,206,110	0.1761%	76	3,633,850	448,260	12.34%
137	1129	21962	Pennsylvania General Ins Co	38,725	0.0021%	160	39,609	22,015,176	55581.25%
138	767	12262	Pennsylvania Manufacturers Asn Ins C	25,403	0.0014%	164	25,328	-218	-0.86%
139	677	18058	Philadelphia Ind Ins Co	54,850,164	3.0131%	9	49,962,055	28,163,844	56.37%
140	91	34690	Property & Cas Ins Co Of Hartford	212,275	0.0117%	133	34,858	80,701	231.51%
141	853	15059	Public Service Mut Ins Co	8,830,972	0.4851%	49	10,273,546	4,038,329	39.31%

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142	796	39217	QBE Ins Corp	2,656,235	0.1459%	80	2,196,749	715,580	32.57%
143	400	24449	Regent Ins Co	85,607	0.0047%	147	67,863	29,913	44.08%
144	574	31089	Republic Western Ins Co	4,010	0.0002%	174	4,010	4,671,865	16505.36%
145	783	13056	RLI Ins Co	309,603	0.0170%	127	305,846	365,271	119.43%
146	163	24740	Safeco Ins Co Of Amer	2,394,028	0.1315%	84	2,335,362	-9,568,236	-409.71%
147	74	15105	Safety Natl Cas Corp	28,601	0.0016%	163	28,607	280,941	982.07%
148	140	15580	Scottsdale Ind Co	148,483	0.0082%	141	80,495	6,256	7.77%
149	3548	22233	Select Ins Co	5,426	0.0003%	170	34,201	-164,452	-480.84%
150	158	10936	Seneca Ins Co Inc	129,550	0.0071%	143	86,013	34,801	40.46%
151	169	24988	Sentry Ins A Mut Co	2,024,641	0.1112%	90	2,312,115	334,618	14.47%
152	9	22985	Sequoia Ins Co	13,188,480	0.7245%	35	13,249,313	887,858	6.70%
153	1129	35408	Sirius Amer Ins Co	8,439,510	0.4636%	51	9,430,150	3,982,985	42.24%
154	3219	11126	Sompo Japan Ins Co of Amer	1,886,629	0.1036%	93	1,982,609	931,949	47.01%
155		36790	Springfield Ins Co Inc	66,835	0.0037%	149	69,150	-71,449	-103.32%
156	3548	24767	St Paul Fire & Marine Ins Co	2,551,936	0.1402%	82	2,819,753	185,960	6.59%
157	3548	19070	Standard Fire Ins Co	136,024	0.0075%	142	91,579	51,425	56.15%
158	748	18023	Star Ins Co	4,743,614	0.2606%	66	4,450,629	1,638,132	36.81%
159	98	40045	Starnet Ins Co	7,954,407	0.4370%	53	6,438,558	2,897,823	45.01%
160	176	25151	State Farm General Ins Co	126,527,184	6.9507%	1	120,012,876	46,490,908	38.74%
161	93	12831	State Natl Ins Co Inc	8,031,582	0.4412%	52	6,418,042	5,459,929	85.07%
162	1331	10340	Stonington Ins Co	2,960,603	0.1626%	78	2,873,608	1,468,042	51.09%
163	3098	12904	Tokio Marine & Nichido Fire Ins Co	6,370,103	0.3499%	59	6,462,128	563,722	8.72%
164	161	18031	Topa Ins Co	12,116,930	0.6656%	38	12,241,568	6,527,991	53.33%
165	218	20486	Transcontinental Ins Co	16,833,657	0.9247%	29	17,847,718	-12,563,363	-70.39%
166	218	20494	Transportation Ins Co	8,821,225	0.4846%	50	10,168,427	4,123,333	40.55%
167	3548	19038	Travelers Cas & Surety Co	46,948	0.0026%	156	106,252	7,968,391	7499.52%
168	3548	25658	Travelers Ind Co	244,702	0.0134%	129	2,042,658	664,416	32.53%
169	3548	25682	Travelers Ind Co Of CT	29,399,007	1.6150%	19	35,620,751	17,354,328	48.72%
170	3548	25674	Travelers Property Cas Co Of Amer	113,304,777	6.2243%	2	116,275,715	59,797,514	51.43%
171	212	21709	Truck Ins Exch	53,750,661	2.9527%	10	59,063,988	32,346,747	54.77%
172	866	37982	Tudor Ins Co	215,373	0.0118%	132	213,953	61,375	28.69%
173	91	29459	Twin City Fire Ins Co Co	5,529,274	0.3037%	62	6,471,611	3,097,141	47.86%
174	400	25798	Unigard Ind Co	571,054	0.0314%	116	796,689	334,202	41.95%
175	400	25747	Unigard Ins Co	13,314,691	0.7314%	33	13,354,397	3,414,862	25.57%
176	920	13064	United Natl Ins Co	2,363,924	0.1299%	85	1,782,904	-16,545,622	-928.02%
177	920	41335	United Natl Specialty Ins Co	3,058	0.0002%	177	2,166	248,193	11458.59%
178	3548	25887	US Fidelity & Guaranty Co	2,998,386	0.1647%	77	3,703,446	6,856,947	185.15%
179	201	25976	Utica Mut Ins Co	38,472	0.0021%	161	39,595	-59,117	-149.30%
180	218	20508	Valley Forge Ins Co	16,942,388	0.9307%	28	13,830,558	6,719,585	48.59%
181	38	20397	Vigilant Ins Co	12,846,403	0.7057%	37	14,326,078	1,534,276	10.71%
182	111	26069	Wausau Business Ins Co	1,148,750	0.0631%	103	1,119,382	249,841	22.32%
183	111	26042	Wausau Underwriters Ins Co	1,243,502	0.0683%	102	1,403,785	5,107,331	363.83%
184	866	13196	Western World Ins Co	971,802	0.0534%	110	932,152	219,777	23.58%
185	350	34207	Westport Ins Corp	211,250	0.0116%	134	3,546,543	10,735,854	302.71%
186	748	25780	Williamsburg Natl Ins Co	3	0.0000%	188	7	-190,765	25214.29%
187	212	16535	Zurich American Ins Co	9,133,455	0.5017%	48	10,005,901	7,309,773	73.05%
188	212	27855	Zurich American Ins Co Of IL	1,780,061	0.0978%	94	2,061,237	987,797	47.92%

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Licensed companies only

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			Line Total:	**1,820,364,393**	**100.0000%**		**1,821,415,546**	**741,900,635**	**40.73%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MORTGAGE GUARANTY [06]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

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1	626	22667	Ace American Ins Co	1,203,219	0.4354%	30	1,105,394	249,540	22.57%
2	65	10014	Affiliated Fm Ins Co	2,347,127	0.8494%	24	2,256,659	-246,898	-10.94%
3	19	10111	American Bankers Ins Co Of FL	70,628	0.0256%	56	36,383	251,437	691.08%
4	127	23450	American Family Home Ins Co	96,714	0.0350%	52	90,987	-18,301	-20.11%
5	12	19380	American Home Assur Co	43,377,123	15.6977%	1	43,377,123	46,625,861	107.49%
6	19	19615	American Reliable Ins Co	722,515	0.2615%	39	247,635	71,212	28.76%
7	28	19976	Amica Mut Ins Co	84,605	0.0306%	53	85,602	26,024	30.40%
8	1279	11150	Arch Ins Co	2,602,146	0.9417%	22	2,402,985	1,846,065	76.82%
9	3416	20370	AXIS Reins Co	2,281,103	0.8255%	25	1,213,497	1,084,668	89.38%
10	24	19909	Centennial Ins Co	12,021	0.0044%	62	12,021	-71,831	-597.55%
11	158	10220	Commonwealth Ins Co Of Amer	938,446	0.3396%	34	892,461	803,048	89.98%
12	218	20443	Continental Cas Co	415,350	0.1503%	42	466,799	429,011	91.90%
13	218	35289	Continental Ins Co	14,360,100	5.1968%	6	12,830,619	14,471,964	112.79%
14	57	21261	Electric Ins Co	1,816	0.0007%	67	2,244	0	0.00%
15	65	21482	Factory Mut Ins Co	129,181	0.0467%	50	219,146	818,666	373.57%
16	38	20281	Federal Ins Co	10,310,113	3.7311%	8	9,814,851	2,871,453	29.26%
17	761	21873	Firemans Fund Ins Co	27,312,919	9.8843%	3	25,596,216	5,782,143	22.59%
18	218	20850	Firemens Ins Co Of Newark NJ	7,854,762	2.8426%	12	9,364,343	7,514,084	80.24%
19	212	11185	Foremost Ins Co	5,324,548	1.9269%	16	5,141,585	2,272,703	44.20%
20	218	34622	Glens Falls Ins Co	12,865	0.0047%	61	346,931	130,222	37.54%
21	84	22136	Great American Ins Co of NY	7,023,925	2.5419%	14	6,992,526	3,545,126	50.70%
22	88	22292	Hanover Ins Co	1,771	0.0006%	68	1,771	27	1.52%
23	91	29424	Hartford Cas Ins Co	97,493	0.0353%	51	91,781	5,637	6.14%
24	91	19682	Hartford Fire In Co	3,426,575	1.2400%	18	3,273,864	83,055	2.54%
25	91	30104	Hartford Underwriters Ins Co	81,540	0.0295%	55	78,191	-6,615	-8.46%
26	984	42374	Houston Cas Co	1,183,516	0.4283%	31	1,155,925	69,105,879	5978.41%
27		10048	Hyundai Marine & Fire Ins Co Ltd	2,990,221	1.0821%	20	2,928,047	5,242,750	179.05%
28	626	43575	Indemnity Ins Co Of North Amer	8,512,109	3.0804%	10	9,479,486	-1,076,169	-11.35%
29	626	22713	Insurance Co Of North Amer	82,873	0.0300%	54	73,741	-213,279	-289.23%
30	215	10914	Kemper Independence Ins Co	238,855	0.0864%	47	223,735	14,737	6.59%
31	111	19917	Liberty Ins Underwriters Inc	456,669	0.1653%	41	377,240	-356,973	-94.63%
32	111	23035	Liberty Mut Fire Ins Co	184,738	0.0669%	48	191,238	125,286	65.51%
33	111	23043	Liberty Mut Ins Co	736,127	0.2664%	38	1,368,105	1,207,543	88.26%
34	1326	33855	Lincoln General Ins Co	467,473	0.1692%	40	465,499	75,718	16.27%
35	785	28932	Markel American Ins Co	5,666,101	2.0505%	15	6,000,966	2,016,448	33.60%
36	212	21687	Mid-Century Ins Co	769,091	0.2783%	37	813,446	536,952	66.01%
37	2978	20362	Mitsui Sumitomo Ins Co of Amer	2,191,689	0.7931%	26	2,039,582	311,027	15.25%
38	2978	22551	Mitsui Sumitomo Ins USA Inc	354,192	0.1282%	43	342,022	31,814	9.30%
39	140	11991	National Cas Co	1,022,569	0.3701%	33	1,587,566	993,985	62.61%
40	12	19445	National Union Fire Ins Co Of Pitts	2,818,037	1.0198%	21	2,795,086	52,743,017	1886.99%
41	510	42307	Navigators Ins Co	15,534,478	5.6218%	5	15,269,789	8,752,199	57.32%
42	12	23841	New Hampshire Ins Co	2,482,642	0.8984%	23	2,086,405	1,240,619	59.46%
43	256	16608	New York Marine & Gnrl Ins Co	8,578,821	3.1046%	9	9,027,740	18,799,006	208.24%
44	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	1,595,772	0.5775%	27	1,485,885	730,129	49.14%
45	2558	12190	NIPPONKOA Ins Co of America	29,545	0.0107%	59	29,545	-807,318	-2732.50%
46	1129	38369	Northern Assur Co Of Amer	13,242,381	4.7923%	7	11,573,880	3,347,091	28.92%
47	212	19372	Northern Ins Co Of NY	7,722,557	2.7947%	13	7,560,012	3,250,863	43.00%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OCEAN MARINE [08]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Share Rank*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
48	697	37060	Old United Cas Co	1,401,644	0.5072%	28	1,355,364	384,167	28.34%
49	1129	20621	OneBeacon America Ins Co	158,369	0.0573%	49	2,077,939	-422,445	-20.33%
50	38	10829	Quadrant Ind Co	797,026	0.2884%	36	653,075	316,280	48.43%
51	3485	41580	Red Shield Ins Co	346,598	0.1254%	44	325,224	152,676	46.94%
52	783	13056	RLI Ins Co	1,059,039	0.3833%	32	330,535	580,000	175.47%
53		15563	SeaBright Ins Co	44,711	0.0162%	58	27,716	11,275	40.68%
54	3548	24767	St Paul Fire & Marine Ins Co	18,947,463	6.8569%	4	18,592,322	9,166,507	49.30%
55	3548	24791	St Paul Mercury Ins Co	11,316	0.0041%	63	9,600	2,194	22.85%
56	3548	19070	Standard Fire Ins Co	8,381,145	3.0330%	11	8,218,839	2,948,520	35.88%
57	93	12831	State Natl Ins Co Inc	50,225	0.0182%	57	0	0	0.00%
58	3098	12904	Tokio Marine & Nichido Fire Ins Co	28,592,530	10.3473%	2	25,168,688	7,947,230	31.58%
59	3548	36161	Travelers Prop Cas Ins Co	3,044	0.0011%	65	3,101	-490	-15.80%
60	3548	25674	Travelers Property Cas Co Of Amer	249,289	0.0902%	46	568,391	409,624	72.07%
61	215	16063	Unitrin Auto & Home Ins Co	2,602	0.0009%	66	1,891	106	5.61%
62	200	25941	USAA	1,203,687	0.4356%	29	1,193,795	304,961	25.55%
63	200	25968	USAA Cas Ins Co	857,682	0.3104%	35	821,733	168,467	20.50%
64	215	14133	Valley Ins Co	4,882	0.0018%	64	5,187	97	1.87%
65	38	20397	Vigilant Ins Co	26,691	0.0097%	60	15,477	1,628	10.52%
66	350	34207	Westport Ins Corp	340,248	0.1231%	45	667,132	911,576	136.64%
67	1285	24554	XL Ins Amer Inc	1,000	0.0004%	69	6,242	-3,146	-50.40%
68	1285	37885	XL Specialty Ins Co	3,567,747	1.2911%	17	3,337,039	-7,163,926	-214.68%
69	212	16535	Zurich American Ins Co	3,331,639	1.2057%	19	2,922,979	2,168,692	74.19%
			Line Total:	**276,327,638**	**100.0000%**		**269,118,823**	**272,493,618**	**101.25%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
1	225	20010	Acceptance Ind Ins Co	7	0.0000%	270	1,346	1,551	115.23%
2	626	22667	Ace American Ins Co	9,760,766	0.6999%	30	9,952,947	87,574,485	879.88%
3	626	20702	Ace Fire Underwriters Ins Co	490,479	0.0352%	135	588,405	-39,667	-6.74%
4	626	20699	Ace Prop & Cas Ins Co	3,560	0.0003%	243	73,694	945,475	1282.97%
5	65	10014	Affiliated Fm Ins Co	17,925,311	1.2853%	21	15,288,288	9,696,577	63.42%
6	12	20796	AIG Premier Ins Co	48,677	0.0035%	205	48,677	-886	-1.82%
7	761	35300	Allianz Global Risks US Ins Co	14,576,990	1.0452%	24	15,223,974	4,862,077	31.94%
8	140	42579	Allied Prop & Cas Ins Co	1,278,351	0.0917%	96	1,278,128	357,419	27.96%
9	8	19240	Allstate Ind Co	126,252	0.0091%	182	123,404	84,489	68.47%
10	8	19232	Allstate Ins Co	19,405,330	1.3914%	17	19,118,465	6,341,544	33.17%
11	140	19100	Amco Ins Co	3,578,422	0.2566%	61	3,614,711	926,274	25.63%
12	361	19720	American Alt Ins Corp	164,592	0.0118%	173	46,733	43,079	92.18%
13	19	10111	American Bankers Ins Co Of FL	7,501,971	0.5379%	36	9,204,293	2,803,049	30.45%
14	218	20427	American Cas Co Of Reading PA	283,715	0.0203%	154	193,264	-18,546	-9.60%
15	163	19690	American Economy Ins Co	816,853	0.0586%	112	776,610	158,883	20.46%
16	127	23450	American Family Home Ins Co	100,620	0.0072%	188	246,413	83,775	34.00%
17		40398	American Fuji Fire & Marine Ins Co	31,389	0.0023%	210	40,551	4,492	11.08%
18	12	24376	American General Ind Co	767,927	0.0551%	118	767,927	140,338	18.27%
19	212	26247	American Guarantee & Liability Ins	195,198	0.0140%	167	131,858	23,319	17.68%
20	291	13331	American Hardware Mut Ins Co	310,496	0.0223%	152	332,296	71,963	21.66%
21	12	19380	American Home Assur Co	21,983,559	1.5763%	14	20,600,147	14,589,559	70.82%
22	761	21857	American Ins Co	3,843,746	0.2756%	59	3,847,093	182,374	4.74%
23	12	43761	American Intl Ins Co Of CA	18,562,185	1.3310%	19	16,910,954	2,932,641	17.34%
24		10200	American Live Stock Ins Co	194,412	0.0139%	168	218,950	328,130	149.87%
25	127	23469	American Modern Home Ins Co	973,331	0.0698%	105	1,110,599	473,520	42.64%
26	408	28401	American Natl Prop & Cas Co	24,158	0.0017%	214	15,297	1,479	9.67%
27	19	19615	American Reliable Ins Co	6,527,267	0.4680%	41	4,922,834	558,585	11.35%
28	18	19631	American Road Ins Co	997,555	0.0715%	103	997,555	92,790	9.30%
29	163	19704	American States Ins Co	5,509,575	0.3951%	45	5,285,712	1,027,098	19.43%
30	212	40142	American Zurich Ins Co	604,063	0.0433%	129	699,449	-21,819	-3.12%
31	4	27928	Amex Assur Co	13,509,588	0.9687%	25	13,457,508	1,282,392	9.53%
32	28	19976	Amica Mut Ins Co	422,687	0.0303%	141	419,009	125,372	29.92%
33		40010	Anchor General Ins Co	938,932	0.0673%	107	938,932	54,792	5.84%
34	1279	11150	Arch Ins Co	5,170,707	0.3708%	50	5,093,113	3,971,609	77.98%
35		41459	Armed Forces Ins Exchange	761,390	0.0546%	119	777,985	226,337	29.09%
36	761	21865	Associated Ind Corp	1,714,944	0.1230%	91	1,669,364	637,579	38.19%
37	785	27189	Associated Intl Ins Co	4,856,837	0.3483%	54	5,328,941	415,591	7.80%
38	212	19305	Assurance Co Of Amer	46,196,730	3.3125%	7	42,662,558	14,894,514	34.91%
39	24	19895	Atlantic Mut Ins Co	2,201	0.0002%	248	3,426	-53,391	-1558.41%
40	1129	27154	Atlantic Specialty Ins Co	52,524	0.0038%	204	72,453	37,019	51.09%
41		29530	AXA Art Ins Corp	5,056,991	0.3626%	53	5,424,253	3,566,942	65.76%
42	968	11835	AXA Re Amer Ins Co	76,820	0.0055%	197	272,788	-1,754,573	-643.20%
43	3416	20370	AXIS Reins Co	171	0.0000%	265	171	23	13.45%
44	1330	24813	Balboa Ins Co	2,186,074	0.1567%	80	608,141	267,782	44.03%
45		18538	Bancinsure Inc	500	0.0000%	261	295	0	0.00%
46	12	19402	Birmingham Fire Ins Co Of PA	335,835	0.0241%	151	567,548	859,223	151.39%
47	802	13544	California Capital Ins Co	2,237,523	0.1604%	79	2,197,515	356,391	16.22%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
48	33	20117	California Cas Ind Exch	57,642	0.0041%	200	58,492	26,290	44.95%
49	33	20125	California Cas Ins Co	272,061	0.0195%	158	277,954	63,504	22.85%
50	1278	15539	California State Auto Asn Inter-Ins	8,316,701	0.5963%	34	8,079,372	2,308,311	28.57%
51	98	10510	Carolina Cas Ins Co	5,169,315	0.3707%	51	5,009,318	1,006,972	20.10%
52	3569	11255	Caterpillar Ins Co	3,792,250	0.2719%	60	1,878,046	1,075,626	57.27%
53	31	34274	Central States Ind Co Of Omaha	12,684	0.0009%	226	324	0	0.00%
54		26905	Century-Natl Ins Co	111,692	0.0080%	186	116,588	-31	-0.03%
55		18767	Church Mut Ins Co	3,035	0.0002%	245	3,309	1,001	30.25%
56	244	10677	Cincinnati Ins Co	3,049	0.0002%	244	3,013	0	0.00%
57	212	10315	Civic Property & Cas Co	4,426	0.0003%	238	5,033	0	0.00%
58	323	10693	Civil Svc Employees Ins Co	465,696	0.0334%	138	486,304	26,432	5.44%
59	517	20532	Clarendon Natl Ins Co	5,912,370	0.4239%	44	7,285,162	-516,303	-7.09%
60	31	27812	Columbia Ins Co	1,429	0.0001%	252	5,014	-669	-13.34%
61	12	19410	Commerce & Industry Ins Co	1,781,898	0.1278%	87	1,820,083	210,689	11.58%
62	158	10220	Commonwealth Ins Co Of Amer	433,574	0.0311%	139	409,655	15,467	3.78%
63		34711	Computer Ins Co	806,957	0.0579%	113	871,949	-4,240	-0.49%
64	218	20443	Continental Cas Co	119,983,243	8.6032%	2	118,928,979	69,480,592	58.42%
65	218	35289	Continental Ins Co	885,773	0.0635%	110	890,971	-1,143,749	-128.37%
66	3018	22730	Converium Ins North Amer Inc	482,070	0.0346%	137	2,666,447	17,422	0.65%
67	350	21318	Coregis Ins Co	19,159	0.0014%	221	35,108	2,080	5.92%
68	323	18953	CSE Safeguard Ins Co	71,646	0.0051%	198	71,256	14,324	20.10%
69	306	10847	Cumis Ins Society Inc	519,022	0.0372%	133	523,158	269,107	51.44%
70	240	10499	DaimlerChrysler Ins Co	10,316	0.0007%	229	10,478	684	6.53%
71	920	42048	Diamond State Ins Co	3,438,721	0.2466%	63	3,373,216	1,858,147	55.09%
72	3548	36463	Discover Prop & Cas Ins Co	252,697	0.0181%	161	274,427	117,743	42.91%
73	831	34495	Doctors Co An Interins Exchn	258	0.0000%	263	258	32,123	12450.78%
74	802	12890	Eagle West Ins Co	25,205	0.0018%	212	24,555	1,300	5.29%
75	57	21261	Electric Ins Co	37,385	0.0027%	207	35,329	135	0.38%
76	212	21326	Empire Fire & Marine Ins Co	1,793,470	0.1286%	86	1,349,897	158,409	11.73%
77	1129	20648	Employers Fire Ins Co	555	0.0000%	259	527	26	4.93%
78	62	21415	Employers Mut Cas Co	686,267	0.0492%	124	671,051	133,876	19.95%
79	8	10358	Encompass Ins Co	2,638,793	0.1892%	70	1,316,931	579,639	44.01%
80	785	35378	Evanston Ins Co	773,852	0.0555%	116	1,368,076	382,015	27.92%
81	212	10318	Exact Prop & Cas Co Inc	1,593	0.0001%	251	1,933	1,702	88.05%
82	65	21482	Factory Mut Ins Co	123,851,042	8.8805%	1	116,097,380	-5,892,514	-5.08%
83	158	24384	Fairmont Specialty Ins Co	4,492	0.0003%	237	3,010	-724	-24.05%
84	212	21652	Farmers Ins Exch	122,316	0.0088%	184	132,555	26,713	20.15%
85	140	13838	Farmland Mut Ins Co	759	0.0001%	257	1,402	-4	-0.29%
86	38	20281	Federal Ins Co	45,250,674	3.2446%	8	45,705,698	21,264,398	46.52%
87	7	13935	Federated Mut Ins Co	1,587,345	0.1138%	92	1,525,378	484,737	31.78%
88		11118	Federated Rural Electric Ins Exch	1,187	0.0001%	254	1,183	-17	-1.44%
89	7	28304	Federated Service Ins Co	173,367	0.0124%	172	77,203	35,524	46.01%
90	212	39306	Fidelity & Deposit Co Of MD	88,876	0.0064%	191	88,143	-9,173	-10.41%
91	3548	35386	Fidelity & Guaranty Ins Co	404,820	0.0290%	144	387,126	82,106	21.21%
92	3548	25879	Fidelity & Guaranty Ins Underwriters	185,178	0.0133%	169	208,181	69,709	33.48%
93	670	25180	Fidelity Natl Ins Co	98,674	0.0071%	189	79,358	36,906	46.51%
94	670	16578	Fidelity Natl Prop and Cas Ins Co	1,918	0.0001%	250	1,426	0	0.00%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
95	215	19852	Financial Ind Co	4,496	0.0003%	236	5,742	-170	-2.96%
96	212	21660	Fire Ins Exch	9,201,437	0.6598%	31	9,055,838	338,817	3.74%
97	761	21873	Firemans Fund Ins Co	117,646,511	8.4357%	3	108,880,181	40,610,483	37.30%
98	218	20850	Firemens Ins Co Of Newark NJ	772,476	0.0554%	117	837,332	412,311	49.24%
99	479	11177	First Financial Ins Co	856	0.0001%	256	856	21,230	2480.14%
100	163	24724	First Natl Ins Co Of Amer	952,664	0.0683%	106	988,051	174,992	17.71%
101	212	11185	Foremost Ins Co	3,547,235	0.2543%	62	3,509,126	766,822	21.85%
102	400	24414	General Cas Co Of WI	2,870	0.0002%	247	2,307	0	0.00%
103		37931	General Fire & Cas Co	4,056	0.0003%	242	1,037	813	78.40%
104	163	24732	General Ins Co Of Amer	163,265	0.0117%	174	106,493	-21,928	-20.59%
105	604	41343	Gerling Amer Ins Co	239,466	0.0172%	162	163,204	71,631	43.89%
106	218	34622	Glens Falls Ins Co	420,506	0.0302%	143	4,391,649	-1,157,150	-26.35%
107	111	10836	Golden Eagle Ins Corp	282,831	0.0203%	155	255,378	-26,453	-10.36%
108	83	22101	Grange Ins Assn	123,227	0.0088%	183	126,525	15,100	11.93%
109	12	23809	Granite State Ins Co	1,098,492	0.0788%	100	1,042,724	162,877	15.62%
110	84	26832	Great American Alliance Ins Co	9,647	0.0007%	230	9,203	-420	-4.56%
111	84	26344	Great American Assur Co	15,428,768	1.1063%	23	14,357,973	9,245,907	64.40%
112	84	16691	Great American Ins Co	1,718,416	0.1232%	89	21,094	106,860	506.59%
113	84	22136	Great American Ins Co of NY	21,270,970	1.5252%	16	20,687,705	2,341,789	11.32%
114	84	33723	Great American Spirit Ins Co	4,422	0.0003%	239	23,128	-8,375	-36.21%
115	98	25224	Great Divide Ins Co	709,127	0.0508%	122	407,069	168,622	41.42%
116	150	11371	Great West Cas Co	3,069,814	0.2201%	66	2,877,999	1,225,606	42.59%
117	1285	22322	Greenwich Ins Co	4,286,144	0.3073%	56	5,085,830	-1,441,090	-28.34%
118	88	22292	Hanover Ins Co	1,139,597	0.0817%	98	575,531	179,158	31.13%
119	225	26433	Harco Natl Ins Co	526,357	0.0377%	132	522,881	41,759	7.99%
120	91	29424	Hartford Cas Ins Co	1,133,421	0.0813%	99	1,115,279	377,304	33.83%
121	91	19682	Hartford Fire In Co	70,561,118	5.0595%	4	69,501,145	50,985,183	73.36%
122	91	37478	Hartford Ins Co Of The Midwest	45,780	0.0033%	206	33,856	-658	-1.94%
123	12	11452	Hartford Steam Boil Inspec & Ins Co	628,465	0.0451%	128	1,256,973	166,766	13.27%
124	91	30104	Hartford Underwriters Ins Co	899,720	0.0645%	108	902,791	203,497	22.54%
125	958	22438	Hawaiian Ins & Gty Co Ltd	23,158	0.0017%	215	24,181	133	0.55%
126	300	22578	Horace Mann Ins Co	78,983	0.0057%	195	77,223	27,483	35.59%
127	300	22756	Horace Mann Prop & Cas Ins Co	55,887	0.0040%	202	55,431	22,090	39.85%
128	158	25054	Hudson Ins Co	11,607,109	0.8323%	26	11,370,610	2,412,974	21.22%
129	626	43575	Indemnity Ins Co Of North Amer	3,872,824	0.2777%	58	5,840,608	7,650,321	130.99%
130	246	14265	Indiana Lumbermens Mut Ins Co	77,237	0.0055%	196	33,633	0	0.00%
131	626	22713	Insurance Co Of North Amer	3,342,259	0.2397%	64	3,954,438	288,161	7.29%
132	922	27847	Insurance Co Of The West	196,175	0.0141%	166	144,835	10,000	6.90%
133	517	37257	Insurance Corp Of Hannover	7,013,750	0.5029%	39	7,492,467	25,738,921	343.53%
134	1318	15598	Interins Exch Of The Automobile Club	8,976,836	0.6437%	32	8,938,557	2,478,748	27.73%
135	761	22837	Interstate Ind Co	7	0.0000%	269	-24,464	15,645	-63.95%
136		14354	Jewelers Mut Ins Co	10,679,148	0.7657%	28	10,455,094	5,848,133	55.94%
137	215	10914	Kemper Independence Ins Co	1,586,729	0.1138%	93	1,518,676	358,405	23.60%
138	3636	26077	Lancer Ins Co	205,305	0.0147%	164	201,174	58,008	28.83%
139	111	19917	Liberty Ins Underwriters Inc	26,799	0.0019%	211	113,262	-371,110	-327.66%
140	111	23035	Liberty Mut Fire Ins Co	2,440,646	0.1750%	73	2,341,793	326,910	13.96%
141	111	23043	Liberty Mut Ins Co	53,742,100	3.8535%	6	53,713,904	46,834,458	87.19%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
142	1326	33855	Lincoln General Ins Co	8,910,825	0.6389%	33	8,698,858	4,667,073	53.65%
143	111	33600	LM Ins Corp	2,054	0.0001%	249	283	0	0.00%
144	108	22977	Lumbermens Mut Cas Co	254,133	0.0182%	160	254,133	-172,619	-67.92%
145		23108	Lumbermens Underwriting Alliance	150,312	0.0108%	176	131,882	98,335	74.56%
146	458	35769	Lyndon Property Ins Co	658,516	0.0472%	127	1,818,708	323,113	17.77%
147	785	28932	Markel American Ins Co	778,070	0.0558%	115	726,868	57,377	7.89%
148	785	38970	Markel Ins Co	2,417,806	0.1734%	75	2,312,832	896,096	38.74%
149	212	19356	Maryland Cas Co	351,503	0.0252%	149	706,289	133,341	18.88%
150	88	22306	Massachusetts Bay Ins Co	40	0.0000%	268	300	-91	-30.33%
151	3548	33650	Mendota Ins Co	87	0.0000%	266	216	93	43.06%
152		31968	Merastar Ins Co	7,776	0.0006%	232	7,671	0	0.00%
153		15768	Merced Mut Ins Co	79,472	0.0057%	194	82,285	1,770	2.15%
154	1330	24821	Meritplan Ins Co	20,769	0.0015%	220	20,806	-1,490	-7.16%
155	241	25321	Metropolitan Drt Prop & Cas Ins Co	282,196	0.0202%	156	262,814	80,602	30.67%
156	212	21687	Mid-Century Ins Co	489,928	0.0351%	136	604,020	1,083,828	179.44%
157	98	23612	Midwest Employers Cas Co	1,040	0.0001%	255	886	411	46.39%
158	2978	20362	Mitsui Sumitomo Ins Co of Amer	991,937	0.0711%	104	1,051,097	314,300	29.90%
159	802	23540	Monterey Ins Co	1,260,274	0.0904%	97	1,204,165	182,602	15.16%
160	50	23647	Mutual Service Cas Ins Co	5,442	0.0004%	235	61,778	21,448	34.72%
161	140	11991	National Cas Co	1,830,779	0.1313%	85	1,889,629	280,802	14.86%
162	796	16217	National Farmers Union Prop & Cas	259,211	0.0186%	159	145,735	82,997	56.95%
163	218	20478	National Fire Ins Co Of Hartford	140,654	0.0101%	178	87,987	6,707	7.62%
164	84	32620	National Interstate Ins Co	895,001	0.0642%	109	880,197	107,304	12.19%
165	31	20052	National Liab & Fire Ins Co	199,745	0.0143%	165	208,846	81,600	39.07%
166	761	21881	National Surety Corp	7,043	0.0005%	233	5,694	-6,344	-111.42%
167	12	19445	National Union Fire Ins Co Of Pitts	10,958,946	0.7858%	27	13,710,997	-2,182,117	-15.92%
168	140	28223	Nationwide Agribusiness Ins Co	87,255	0.0063%	192	95,466	21,465	22.48%
169	140	25453	Nationwide Ins Co Of Amer	6,187	0.0004%	234	1,331	89	6.69%
170	140	23779	Nationwide Mut Fire Ins Co	359,005	0.0257%	148	372,401	30,600	8.22%
171	140	23787	Nationwide Mut Ins Co	7,702,308	0.5523%	35	7,129,047	3,570,790	50.09%
172	510	42307	Navigators Ins Co	2,068,093	0.1483%	82	2,089,269	306,195	14.66%
173	212	10317	Neighborhood Spirit Prop & Cas Co	11,504	0.0008%	228	11,839	0	0.00%
174	111	24171	Netherlands Ins Co The	4,259	0.0003%	240	868	12	1.38%
175	12	23841	New Hampshire Ins Co	2,996,332	0.2148%	67	2,469,913	1,705,623	69.06%
176	256	16608	New York Marine & Gnrl Ins Co	141,155	0.0101%	177	94,270	239,739	254.31%
177	1330	24848	Newport Ins Co	24,524	0.0018%	213	26,957	906	3.36%
178	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	22,972	0.0016%	216	31,004	-1,051	-3.39%
179	181	29874	North American Specialty Ins Co	4,129,021	0.2961%	57	3,737,305	478,871	12.81%
180	158	21105	North River Ins Co	1,717,070	0.1231%	90	1,824,289	567,988	31.13%
181	8	36455	Northbrook Ind Co	753,298	0.0540%	120	-326,743	185,121	-56.66%
182	1129	38369	Northern Assur Co Of Amer	66,080	0.0047%	199	33,733	1,103	3.27%
183	212	19372	Northern Ins Co Of NY	174,490	0.0125%	171	480,879	301,252	62.65%
184	3548	24015	Northland Ins Co	2,380,468	0.1707%	77	2,341,149	146,253	6.25%
185	150	24147	Old Republic Ins Co	35,100	0.0025%	208	35,100	0	0.00%
186	697	37060	Old United Cas Co	6,177,005	0.4429%	43	6,084,991	3,926,704	64.53%
187	1129	20621	OneBeacon America Ins Co	423	0.0000%	262	4,325	-107,571	-2487.19%
188	1129	21970	OneBeacon Ins Co	2,406,885	0.1726%	76	1,240,743	336,589	27.13%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
189	645	14907	Oregon Mut Ins Co	393,007	0.0282%	145	397,851	176,913	44.47%
190	38	20346	Pacific Ind Co	5,164,840	0.3703%	52	5,689,146	4,209,165	73.99%
191	408	11048	Pacific Prop & Cas Co	101,883	0.0073%	187	98,203	11,592	11.80%
192	2898	37850	Pacific Specialty Ins Co	2,737,828	0.1963%	69	2,746,588	738,787	26.90%
193	111	18333	Peerless Ind Ins Co	4,183	0.0003%	241	3,733	-2,315	-62.01%
194	111	24198	Peerless Ins Co	6,887,630	0.4939%	40	6,415,582	2,249,766	35.07%
195	1218	32859	Penn-Amer Ins Co	96,933	0.0070%	190	112,513	-42,246	-37.55%
196	1129	21962	Pennsylvania General Ins Co	250	0.0000%	264	604	-11,246	-1861.92%
197	677	18058	Philadelphia Ind Ins Co	18,481,971	1.3252%	20	14,014,769	786,389	5.61%
198	155	24260	Progressive Cas Ins Co	10,611,434	0.7609%	29	9,958,889	5,213,020	52.35%
199	155	16322	Progressive Direct Ins Co	804,745	0.0577%	114	334,081	179,009	53.58%
200	155	27804	Progressive West Ins Co	22,771	0.0016%	217	28,770	12,802	44.50%
201	796	39217	QBE Ins Corp	4,423,033	0.3171%	55	3,657,247	1,305,479	35.70%
202	3496	23752	Quanta Ind Co	3,148,337	0.2257%	65	1,629,952	609,956	37.42%
203	517	37303	Redland Ins Co	32,541,930	2.3334%	13	33,210,353	-6,931,971	-20.87%
204	31	11673	Redwood Fire & Cas Ins Co	646	0.0000%	258	646	-3,713	-574.77%
205	400	24449	Regent Ins Co	79,978	0.0057%	193	81,296	3,916	4.82%
206	574	31089	Republic Western Ins Co	1,753,238	0.1257%	88	1,752,530	299,433	17.09%
207	98	36684	Riverport Ins Co	305,566	0.0219%	153	309,062	-3,688	-1.19%
208	783	13056	RLI Ins Co	5,353,639	0.3839%	47	6,423,502	1,122,769	17.48%
209	501	22314	RSUI Ind Co	2,035,358	0.1459%	83	1,481,380	691,910	46.71%
210	163	24740	Safeco Ins Co Of Amer	5,351,762	0.3837%	48	5,416,150	1,175,911	21.71%
211	163	39012	Safeco Ins Co Of IL	2,438,574	0.1749%	74	2,469,510	614,179	24.87%
212	867	40460	Sagamore Ins Co	126,531	0.0091%	181	139,472	7,490	5.37%
213	140	15580	Scottsdale Ind Co	34,501	0.0025%	209	25,407	16,341	64.32%
214	553	24902	Security Ins Co Of Hartford	55	0.0000%	267	4,059	78,760	1940.38%
215	158	10936	Seneca Ins Co Inc	133,837	0.0096%	180	91,143	14,420	15.82%
216	169	24988	Sentry Ins A Mut Co	1,019,778	0.0731%	101	963,022	198,978	20.66%
217	169	21180	Sentry Select Ins Co	2,280,728	0.1635%	78	2,008,507	2,720	0.14%
218	1129	35408	Sirius Amer Ins Co	3,010	0.0002%	246	2,675	909	33.98%
219	3219	11126	Sompo Japan Ins Co of Amer	661,112	0.0474%	126	1,798,796	1,456,294	80.96%
220	3548	24767	St Paul Fire & Marine Ins Co	21,836,657	1.5658%	15	27,612,149	5,701,563	20.65%
221	3548	24775	St Paul Guardian Ins Co	9,474	0.0007%	231	49,871	41,027	82.27%
222	3548	24791	St Paul Mercury Ins Co	1,000,105	0.0717%	102	1,071,779	274,375	25.60%
223	3548	19070	Standard Fire Ins Co	2,464,667	0.1767%	72	2,342,065	845,570	36.10%
224	748	18023	Star Ins Co	176,951	0.0127%	170	175,803	51,585	29.34%
225	98	40045	Starnet Ins Co	7,119,501	0.5105%	38	5,241,077	2,554,742	48.74%
226	176	25151	State Farm General Ins Co	53,791,079	3.8570%	5	52,343,856	19,769,279	37.77%
227	93	12831	State Natl Ins Co Inc	2,807,483	0.2013%	68	2,512,004	2,040,347	81.22%
228	468	10952	Stonebridge Casualty Ins Co	19,300,795	1.3839%	18	18,815,201	10,888,652	57.87%
229	866	40436	Stratford Ins Co	138,171	0.0099%	179	135,681	36,982	27.26%
230		40134	SUA Ins Co	150,346	0.0108%	175	49,968	11,793	23.60%
231		32107	Sutter Ins Co	343,620	0.0246%	150	353,329	-35,620	-10.08%
232	3098	12904	Tokio Marine & Nichido Fire Ins Co	17,552,208	1.2586%	22	17,486,049	31,818,993	181.97%
233	218	20486	Transcontinental Ins Co	119,823	0.0086%	185	34,426	-1,700	-4.94%
234	225	28886	Transguard Ins Co Of Amer Inc	2,077,928	0.1490%	81	2,280,826	871,300	38.20%
235	218	20494	Transportation Ins Co	430,535	0.0309%	140	472,777	43,212	9.14%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: INLAND MARINE [09]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
236	3548	25658	Travelers Ind Co	565,240	0.0405%	131	538,985	-7,914,862	-1468.48%
237	3548	25682	Travelers Ind Co Of CT	1,406,485	0.1008%	95	1,364,823	214,633	15.73%
238	3548	36161	Travelers Prop Cas Ins Co	849,607	0.0609%	111	801,511	193,271	24.11%
239	3548	25674	Travelers Property Cas Co Of Amer	34,985,147	2.5086%	11	26,734,885	8,462,575	31.65%
240		41106	Triumphe Cas Co	1,368	0.0001%	253	4,868	52,662	1081.80%
241	212	21709	Truck Ins Exch	421,189	0.0302%	142	455,241	-34,631	-7.61%
242	91	27120	Trumbull Ins Co	505	0.0000%	260	24	0	0.00%
243	91	29459	Twin City Fire Ins Co Co	568,828	0.0408%	130	560,478	5,016,502	895.04%
244	400	25798	Unigard Ind Co	372,585	0.0267%	147	403,660	134,063	33.21%
245	400	25747	Unigard Ins Co	1,503,679	0.1078%	94	1,570,739	753,085	47.94%
246	248	13021	United Fire & Cas Co	5,230,287	0.3750%	49	5,721,731	0	0.00%
247	158	21113	United States Fire Ins Co	719,163	0.0516%	121	1,434,927	4,838,009	337.16%
248	215	16063	Unitrin Auto & Home Ins Co	14,815	0.0011%	225	12,010	3,470	28.89%
249	212	41181	Universal Underwriters Ins Co	696,568	0.0499%	123	630,300	262,442	41.64%
250	3548	25887	US Fidelity & Guaranty Co	7,310,594	0.5242%	37	7,741,251	3,620,899	46.77%
251	200	25941	USAA	6,183,726	0.4434%	42	6,131,541	2,209,963	36.04%
252	200	25968	USAA Cas Ins Co	5,413,415	0.3882%	46	5,388,498	1,333,462	24.75%
253	201	25976	Utica Mut Ins Co	15,001	0.0011%	223	11,716	12,994	110.91%
254	218	20508	Valley Forge Ins Co	53,097	0.0038%	203	55,597	-178	-0.32%
255	215	14133	Valley Ins Co	373,370	0.0268%	146	381,141	26,644	6.99%
256		21172	Vanliner Ins Co	216,408	0.0155%	163	217,482	172,145	79.15%
257		10815	Verlan Fire Ins Co MD	16,327	0.0012%	222	16,684	17,185	103.00%
258	958	11762	Vesta Fire Ins Corp	12,473	0.0009%	227	8,513	9,311	109.37%
259	38	20397	Vigilant Ins Co	684,923	0.0491%	125	680,998	45,273	6.65%
260	19	35971	Voyager Property & Cas Ins Co	32,710,686	2.3455%	12	31,388,097	23,500,112	74.87%
261	1179	10683	Wawanesa General Ins Co	56,415	0.0040%	201	54,812	0	0.00%
262	1179	31526	Wawanesa Mut Ins Co Us Branch	21,440	0.0015%	219	22,526	-85	-0.38%
263	352	25011	Wesco Ins Co	1,928,893	0.1383%	84	1,977,055	52,800	2.67%
264	626	21121	Westchester Fire Ins Co	14,871	0.0011%	224	20,165	-2,091,468	-10371.77%
265	350	34207	Westport Ins Corp	279,678	0.0201%	157	251,804	355,288	141.10%
266	748	25780	Williamsburg Natl Ins Co	516,642	0.0370%	134	543,372	182,058	33.51%
267	225	13234	Wilshire Ins Co	2,579,032	0.1849%	71	2,593,253	790,465	30.48%
268	1285	37885	XL Specialty Ins Co	37,190,441	2.6667%	10	36,534,399	3,528,134	9.66%
269	212	16535	Zurich American Ins Co	42,702,959	3.0620%	9	45,706,788	10,246,615	22.42%
270	212	27855	Zurich American Ins Co Of IL	21,643	0.0016%	218	21,652	631	2.91%
			Line Total:	**1,394,632,693**	**100.0000%**		**1,361,188,089**	**610,843,609**	**44.88%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FINANCIAL GUARANTY [10]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MEDICAL MALPRACTICE [11]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: MEDICAL MALPRACTICE [11]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
1	626	22667	Ace American Ins Co	21,799	0.0021%	112	42,007	-305,790	-727.95%
2	626	20702	Ace Fire Underwriters Ins Co	9,031	0.0009%	127	10,044	1,443	14.37%
3	761	35300	Allianz Global Risks US Ins Co	10,799,223	1.0538%	14	9,841,495	7,461,914	75.82%
4	140	42579	Allied Prop & Cas Ins Co	3,443,178	0.3360%	32	3,813,730	62,058	1.63%
5	8	19232	Allstate Ins Co	3,391,580	0.3309%	33	3,346,231	-4,894,794	-146.28%
6	140	19100	Amco Ins Co	9,963,836	0.9723%	15	10,778,859	169,979	1.58%
7	163	19690	American Economy Ins Co	253,733	0.0248%	71	177,050	-32,950	-18.61%
8	212	26247	American Guarantee & Liability Ins	5,088,532	0.4965%	26	5,239,324	0	0.00%
9	291	13331	American Hardware Mut Ins Co	250,977	0.0245%	72	244,569	-1,740	-0.71%
10	12	19380	American Home Assur Co	290,303	0.0283%	70	187,425	22,491	12.00%
11	761	21857	American Ins Co	26,488	0.0026%	107	28,223	1,285	4.55%
12	12	43761	American Intl Ins Co Of CA	14,980,516	1.4618%	11	12,747,684	126,472	0.99%
13	108	30562	American Manufacturers Mut Ins Co	12,175	0.0012%	123	14,840	-2,712	-18.27%
14	19	19615	American Reliable Ins Co	5,694	0.0006%	131	4,277	170	3.97%
15	163	19704	American States Ins Co	128,348	0.0125%	85	142,176	-9,221	-6.49%
16	212	40142	American Zurich Ins Co	223,459	0.0218%	75	191,288	0	0.00%
17	28	19976	Amica Mut Ins Co	9,925,051	0.9685%	16	9,544,345	100,000	1.05%
18	1279	11150	Arch Ins Co	1,009,685	0.0985%	48	306,391	85,180	27.80%
19	761	21865	Associated Ind Corp	4,801,585	0.4685%	27	4,777,874	105,307	2.20%
20	1129	27154	Atlantic Specialty Ins Co	7,501	0.0007%	128	7,024	36	0.51%
21	3416	20370	AXIS Reins Co	24,167,572	2.3582%	6	20,642,233	-67,751	-0.33%
22	1330	24813	Balboa Ins Co	6,987	0.0007%	129	1,300	-111	-8.54%
23	802	13544	California Capital Ins Co	3,740,016	0.3649%	30	3,709,889	-16,726	-0.45%
24	33	20117	California Cas Ind Exch	226,135	0.0221%	74	216,834	-48,652	-22.44%
25	33	20125	California Cas Ins Co	1,706,942	0.1666%	42	1,668,865	-8,767	-0.53%
26		10779	CALIFORNIA EARTHQUAKE AUTHOR	503,357,794	49.1166%	1	473,111,347	-10,340	0.00%
27	1278	15539	California State Auto Asn Inter-Ins	457	0.0000%	139	-14,082	-51,344	364.61%
28		26905	Century-Natl Ins Co	6,419,746	0.6264%	20	6,528,339	944,047	14.46%
29	244	10677	Cincinnati Ins Co	408	0.0000%	140	389	0	0.00%
30	323	10693	Civil Svc Employees Ins Co	35,069	0.0034%	104	29,085	-206,801	-711.02%
31	517	20532	Clarendon Natl Ins Co	691,945	0.0675%	57	610,763	14,518	2.38%
32	323	18953	CSE Safeguard Ins Co	1,485	0.0001%	136	585	0	0.00%
33	240	10499	DaimlerChrysler Ins Co	5,765	0.0006%	130	6,336	-474	-7.48%
34	3548	36463	Discover Prop & Cas Ins Co	39,220	0.0038%	102	62,934	28,439	45.19%
35	802	12890	Eagle West Ins Co	65,554	0.0064%	92	58,429	-2,252	-3.85%
36	212	21326	Empire Fire & Marine Ins Co	3,806	0.0004%	133	56,499	-17,419	-30.83%
37	111	21458	Employers Ins of Wausau	157,488	0.0154%	82	1,127,215	-2,117	-0.19%
38	62	21415	Employers Mut Cas Co	12,322	0.0012%	122	23,907	0	0.00%
39	212	21652	Farmers Ins Exch	516,075	0.0504%	62	551,485	-835,330	-151.47%
40	38	20281	Federal Ins Co	18,025,435	1.7589%	8	17,201,174	12,321	0.07%
41	7	13935	Federated Mut Ins Co	415,036	0.0405%	66	427,925	-1,891	-0.44%
42	7	28304	Federated Service Ins Co	159,397	0.0156%	81	140,882	0	0.00%
43	212	39306	Fidelity & Deposit Co Of MD	2,011,175	0.1962%	40	1,535,411	-137,043	-8.93%
44	3548	35386	Fidelity & Guaranty Ins Co	16,602	0.0016%	117	20,112	8,826	43.88%
45	3548	25879	Fidelity & Guaranty Ins Underwriters	25,601	0.0025%	108	42,547	11,014	25.89%
46	670	25180	Fidelity Natl Ins Co	452,725	0.0442%	64	228,169	0	0.00%
47	670	16578	Fidelity Natl Prop and Cas Ins Co	24,218	0.0024%	109	14,229	0	0.00%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
48	761	21873	Firemans Fund Ins Co	16,817,937	1.6411%	10	15,953,237	313,852	1.97%
49	70	37710	First American Prop & Cas Ins Co	149,779	0.0146%	84	139,439	0	0.00%
50	70	34525	First American Specilaty Ins Co	938,422	0.0916%	50	951,704	0	0.00%
51	163	24724	First Natl Ins Co Of Amer	242,674	0.0237%	73	218,478	-4,898	-2.24%
52	163	24732	General Ins Co Of Amer	175,894	0.0172%	79	185,372	-12,037	-6.49%
53	1169	11231	Generali Us Branch	257	0.0000%	141	203	85	41.87%
54	3829	10799	Geovera Ins Co	81,089,022	7.9125%	2	72,023,977	-66,000	-0.09%
55		39861	Golden Bear Ins Co	5,942,837	0.5799%	24	5,573,438	-220,480	-3.96%
56	111	10836	Golden Eagle Ins Corp	339,337	0.0331%	67	282,796	-7,335	-2.59%
57	83	22101	Grange Ins Assn	192	0.0000%	142	-405	-10,040	2479.01%
58	84	26832	Great American Alliance Ins Co	6,360,854	0.6207%	21	8,630,329	-1,902	-0.02%
59	84	26344	Great American Assur Co	14,470,544	1.4120%	12	16,068,349	491,038	3.06%
60	84	16691	Great American Ins Co	44,904	0.0044%	98	55,264	-7,920	-14.33%
61	84	22136	Great American Ins Co of NY	27,088	0.0026%	105	27,289	-8,257	-30.26%
62	84	33723	Great American Spirit Ins Co	96,473	0.0094%	87	125,027	-15,147	-12.11%
63	1285	22322	Greenwich Ins Co	722,103	0.0705%	55	1,207,445	-139,490	-11.55%
64	225	26433	Harco Natl Ins Co	803,357	0.0784%	52	825,314	0	0.00%
65	91	29424	Hartford Cas Ins Co	3,382,497	0.3301%	34	3,247,247	0	0.00%
66	91	19682	Hartford Fire In Co	510,501	0.0498%	63	472,950	-2,619	-0.55%
67	91	30104	Hartford Underwriters Ins Co	8,979,901	0.8762%	18	8,638,701	65,431	0.76%
68	958	22438	Hawaiian Ins & Gty Co Ltd	166,886	0.0163%	80	170,600	0	0.00%
69	300	22578	Horace Mann Ins Co	922,705	0.0900%	51	877,488	0	0.00%
70	300	22756	Horace Mann Prop & Cas Ins Co	781,387	0.0762%	53	812,173	90,000	11.08%
71	984	42374	Houston Cas Co	181,344	0.0177%	78	718,178	117,455	16.35%
72	626	43575	Indemnity Ins Co Of North Amer	10,000	0.0010%	126	10,000	-52,021	-520.21%
73	922	27847	Insurance Co Of The West	46,128,300	4.5011%	4	43,987,022	0	0.00%
74	215	10914	Kemper Independence Ins Co	3,219,788	0.3142%	35	3,179,142	-203,433	-6.40%
75	111	42404	Liberty Ins Corp	12,484	0.0012%	121	13,355	-6,462	-48.39%
76	111	23035	Liberty Mut Fire Ins Co	6,199,740	0.6050%	22	4,103,184	-85,994	-2.10%
77		23108	Lumbermens Underwriting Alliance	123,735	0.0121%	86	105,221	0	0.00%
78	785	38970	Markel Ins Co	7,822,417	0.7633%	19	7,453,531	0	0.00%
79	212	19356	Maryland Cas Co	46,524	0.0045%	97	45,202	-1,153	-2.55%
80	88	22306	Massachusetts Bay Ins Co	56	0.0000%	144	51	0	0.00%
81		15768	Merced Mut Ins Co	79,250	0.0077%	90	80,449	109	0.14%
82	660	11908	Mercury Cas Co	418,527	0.0408%	65	371,121	3,892	1.05%
83	1330	24821	Meritplan Ins Co	210,342	0.0205%	77	206,500	14,920	7.23%
84	241	25321	Metropolitan Drt Prop & Cas Ins Co	1,181,193	0.1153%	46	1,146,960	20,898	1.82%
85	212	21687	Mid-Century Ins Co	3,572	0.0003%	134	5,469	1,073,965	19637.32%
86		27480	Mid-State Mut Ins Co	79,281	0.0077%	89	77,852	0	0.00%
87	802	23540	Monterey Ins Co	16,750	0.0016%	116	14,977	-842	-5.62%
88	50	23647	Mutual Service Cas Ins Co	20,704	0.0020%	114	91,600	0	0.00%
89	761	21881	National Surety Corp	12,574	0.0012%	120	10,355	18,299	176.72%
90	140	25453	Nationwide Ins Co Of Amer	21,330	0.0021%	113	6,227	17	0.27%
91	140	23779	Nationwide Mut Fire Ins Co	1,187,314	0.1159%	45	1,178,875	-3,897	-0.33%
92	140	23787	Nationwide Mut Ins Co	1,342,260	0.1310%	43	1,453,085	46,175	3.18%
93	111	24171	Netherlands Ins Co The	40,607	0.0040%	101	40,216	-1,685	-4.19%
94	12	23841	New Hampshire Ins Co	1,936,437	0.1890%	41	962,041	116,769	12.14%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Share Rank*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
95	1330	24848	Newport Ins Co	465	0.0000%	138	539	-15	-2.78%
96	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	11,524	0.0011%	124	11,159	1,155	10.35%
97	181	29874	North American Specialty Ins Co	2	0.0000%	146	3	0	0.00%
98	212	19372	Northern Ins Co Of NY	11,174	0.0011%	125	24,882	49,815	200.20%
99	645	14907	Oregon Mut Ins Co	1,209,463	0.1180%	44	1,240,881	-8,250	-0.66%
100	38	20346	Pacific Ind Co	303,286	0.0296%	69	336,127	154	0.05%
101	3829	10887	Pacific Select Property Ins Co	23,250,901	2.2688%	7	22,144,478	-59,702	-0.27%
102	2898	37850	Pacific Specialty Ins Co	4,282,327	0.4179%	29	4,140,887	7,618	0.18%
103	111	18333	Peerless Ind Ins Co	4,030	0.0004%	132	2,779	-2,732	-98.31%
104	111	24198	Peerless Ins Co	756,798	0.0738%	54	750,876	-35,526	-4.73%
105	796	39217	QBE Ins Corp	55,116	0.0054%	95	53,443	6,279	11.75%
106	800	15776	Residence Mut Ins Co	2,247,693	0.2193%	37	2,114,198	70,398	3.33%
107	783	13056	RLI Ins Co	11,668,843	1.1386%	13	14,417,213	-11,325	-0.08%
108	501	22314	RSUI Ind Co	5,954,239	0.5810%	23	5,262,119	-132,047	-2.51%
109	163	24740	Safeco Ins Co Of Amer	1,177,820	0.1149%	47	1,144,861	-187,338	-16.36%
110	163	39012	Safeco Ins Co Of IL	24,727,615	2.4129%	5	24,251,427	79	0.00%
111	9	22985	Sequoia Ins Co	677,724	0.0661%	58	697,215	-222,147	-31.86%
112	1129	35408	Sirius Amer Ins Co	15,298	0.0015%	118	12,435	218	1.75%
113	3219	11126	Sompo Japan Ins Co of Amer	152,536	0.0149%	83	170,722	0	0.00%
114	3548	24767	St Paul Fire & Marine Ins Co	23,762	0.0023%	110	28,040	8,242	29.39%
115	3548	24791	St Paul Mercury Ins Co	43,040	0.0042%	100	50,423	17,327	34.36%
116	3548	19070	Standard Fire Ins Co	3,066,142	0.2992%	36	3,013,970	-1,346,473	-44.67%
117	176	25151	State Farm General Ins Co	56,354,729	5.4990%	3	54,779,292	-2,337,841	-4.27%
118		32107	Sutter Ins Co	1,250	0.0001%	137	1,194	0	0.00%
119	161	18031	Topa Ins Co	1,852	0.0002%	135	1,594	2,595,565	162833.44%
120	218	20494	Transportation Ins Co	7	0.0000%	145	406	0	0.00%
121	3548	25658	Travelers Ind Co	159	0.0000%	143	159	91	57.23%
122	3548	25682	Travelers Ind Co Of CT	13,730	0.0013%	119	12,839	3,144	24.49%
123	3548	36161	Travelers Prop Cas Ins Co	5,398,837	0.5268%	25	5,139,294	-1,950,914	-37.96%
124	3548	25674	Travelers Property Cas Co Of Amer	2,228,866	0.2175%	38	2,317,474	890,467	38.42%
125	212	21709	Truck Ins Exch	64,269	0.0063%	93	74,408	182,107,896	244742.36%
126	400	25747	Unigard Ins Co	569,796	0.0556%	61	572,897	-37,136	-6.48%
127	215	11142	United Cas Ins Co Of Amer	211,737	0.0207%	76	212,622	91	0.04%
128	158	21113	United States Fire Ins Co	9,537,414	0.9306%	17	13,075,088	-12,841	-0.10%
129	215	16063	Unitrin Auto & Home Ins Co	20,648	0.0020%	115	19,457	-949	-4.88%
130	212	41181	Universal Underwriters Ins Co	610,630	0.0596%	59	638,583	-2,422	-0.38%
131	3548	25887	US Fidelity & Guaranty Co	35,754	0.0035%	103	26,611	16,185	60.82%
132	200	25941	USAA	74,732	0.0073%	91	67,945	-67,285	-99.03%
133	200	25968	USAA Cas Ins Co	26,911	0.0026%	106	25,716	4,959	19.28%
134	215	14133	Valley Ins Co	44,343	0.0043%	99	47,355	-9,499	-20.06%
135	958	11762	Vesta Fire Ins Corp	48,988	0.0048%	96	26,785	0	0.00%
136	38	20397	Vigilant Ins Co	710,676	0.0693%	56	702,475	908	0.13%
137	111	26069	Wausau Business Ins Co	91,829	0.0090%	88	162,328	0	0.00%
138	111	26042	Wausau Underwriters Ins Co	23,633	0.0023%	111	14,049	0	0.00%
139	1179	10683	Wawanesa General Ins Co	2,012,693	0.1964%	39	1,920,376	0	0.00%
140	1179	31526	Wawanesa Mut Ins Co Us Branch	590,003	0.0576%	60	590,337	147	0.02%
141	626	21121	Westchester Fire Ins Co	988,874	0.0965%	49	1,046,878	-30,954	-2.96%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: EARTHQUAKE [12]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Share Rank*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
142	800	13625	Western Mut Ins Co	318,731	0.0311%	68	325,075	48,998	15.07%
143		10935	Western Underwriters Ins Co	60,557	0.0059%	94	17,918	0	0.00%
144	350	34207	Westport Ins Corp	16,843,950	1.6436%	9	15,542,647	0	0.00%
145	1285	24554	XL Ins Amer Inc	4,659,495	0.4547%	28	4,601,311	470,143	10.22%
146	212	16535	Zurich American Ins Co	3,459,581	0.3376%	31	3,072,115	-7,821	-0.25%
			Line Total:	**1,024,822,221**	**100.0000%**		**976,098,590**	**183,859,230**	**18.84%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: GROUP A AND H [13]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER ACCIDENT ONLY [15.5]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
1	626	22667	Ace American Ins Co	172,042,767	1.1790%	16	174,682,338	25,037,721	14.33%
2	626	20702	Ace Fire Underwriters Ins Co	3,515,843	0.0241%	115	3,749,831	2,908,019	77.55%
3	626	20699	Ace Prop & Cas Ins Co	24,338,816	0.1668%	62	25,141,056	15,687,751	62.40%
4	594	19984	ACIG Ins Co	456,177	0.0031%	164	456,177	-6,956	-1.52%
5	12	19399	AIU Ins Co	26,855	0.0002%	195	53,077	733,869	1382.65%
6		38733	Alaska Nat Ins Co	37,984,363	0.2603%	53	33,991,606	8,145,496	23.96%
7	1325	24899	Alea North America Ins Co	47,187,823	0.3234%	45	68,834,031	50,903,715	73.95%
8	361	19720	American Alt Ins Corp	1,737,305	0.0119%	126	974,155	10,279,918	1055.27%
9	761	21849	American Automobile Ins Co	51,455,758	0.3526%	43	52,598,037	17,088,449	32.49%
10	218	20427	American Cas Co Of Reading PA	42,197,877	0.2892%	50	52,998,826	111,573,137	210.52%
11	163	19690	American Economy Ins Co	4,795,274	0.0329%	104	4,550,271	1,496,129	32.88%
12	1129	20613	American Employers Ins Co	9	0.0000%	208	9	-1,119,660	-40666.67%
13		40398	American Fuji Fire & Marine Ins Co	1,559,056	0.0107%	130	1,587,948	1,197,600	75.42%
14	212	26247	American Guarantee & Liability Ins	38,253,548	0.2621%	52	40,277,017	25,537,984	63.41%
15	291	13331	American Hardware Mut Ins Co	262,253	0.0018%	173	287,013	-1,745,272	-608.08%
16	12	19380	American Home Assur Co	594,207,756	4.0719%	3	509,230,494	311,913,386	61.25%
17	761	21857	American Ins Co	30,388,344	0.2082%	60	29,574,219	11,132,829	37.64%
18	680	31895	American Interstate Ins Co	1,878	0.0000%	205	1,878	-99,999	-5324.76%
19	12	43761	American Intl Ins Co Of CA	1,654,352	0.0113%	128	1,557,112	-1,698	-0.11%
20	108	22918	American Motorists Ins Co	1,125,408	0.0077%	137	1,480,206	19,732,971	1333.12%
21	163	19704	American States Ins Co	21,133,794	0.1448%	66	23,710,426	5,480,902	23.12%
22	163	19712	American States Ins Co Of TX	5,082,920	0.0348%	103	5,681,345	810,868	14.27%
23	212	40142	American Zurich Ins Co	42,605,492	0.2920%	48	41,228,027	24,712,459	59.94%
24	124	23396	Amerisure Mut Ins Co	739,784	0.0051%	152	731,405	1,497,591	204.76%
25	828	42390	Amguard Ins Co	4,318,008	0.0296%	108	2,044,692	1,164,527	56.95%
26	1279	11150	Arch Ins Co	97,579,493	0.6687%	28	101,965,344	60,484,979	59.32%
27	457	19801	Argonaut Ins Co	30,636,901	0.2099%	59	39,794,120	9,804,725	24.64%
28	457	19828	Argonaut-Midwest Ins Co	292,597	0.0020%	171	347,081	125,423	36.14%
29	457	19844	Argonaut-Southwest Ins Co	363,738	0.0025%	167	-708,042	-48,289	6.82%
30	761	21865	Associated Ind Corp	3,266,967	0.0224%	117	3,625,669	4,689,566	129.34%
31	212	19305	Assurance Co Of Amer	110,975	0.0008%	183	80,710	20,798	25.77%
32	3548	41769	Athena Assur Co	128,079	0.0009%	182	143,029	32,472	22.70%
33	3548	22209	Atlantic Ins Co	42,883	0.0003%	192	42,883	200,983	468.68%
34	24	19895	Atlantic Mut Ins Co	517,505	0.0035%	159	627,744	2,606,326	415.19%
35	1129	27154	Atlantic Specialty Ins Co	5,368,913	0.0368%	101	7,552,616	581,274	7.70%
36		18538	Bancinsure Inc	2,896,397	0.0198%	120	3,105,116	1,596,938	51.43%
37	626	18279	Bankers Standard Ins Co	57,018	0.0004%	189	56,416	-1,895,467	-3359.80%
38		41394	Benchmark Ins Co	76,628	0.0005%	185	79,240	-28,977	-36.57%
39	98	29580	Berkley Regional Ins Co	7,530,674	0.0516%	95	5,681,773	2,838,203	49.95%
40	12	19402	Birmingham Fire Ins Co Of PA	2,428	0.0000%	204	2,409	250,147	10383.85%
41	150	20095	Bituminous Cas Corp	337	0.0000%	207	337	-17,290	-5130.56%
42	33	20117	California Cas Ind Exch	37,699	0.0003%	193	39,651	4,099,382	10338.66%
43	33	20125	California Cas Ins Co	183,640	0.0013%	179	187,658	-29,118	-15.52%
44	3890	38865	California Ins Co	138,541,829	0.9494%	22	138,541,829	72,321,521	52.20%
45		10520	Care West Ins Co	16,590,286	0.1137%	74	21,094,122	10,114,299	47.95%
46		18767	Church Mut Ins Co	15,981,524	0.1095%	76	16,097,519	2,462,744	15.30%
47	244	10677	Cincinnati Ins Co	1,085,833	0.0074%	139	1,087,550	342,636	31.51%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
48	212	10315	Civic Property & Cas Co	2,468,623	0.0169%	125	2,238,467	814,342	36.38%
49	517	20532	Clarendon Natl Ins Co	148,411,700	1.0170%	20	168,388,738	63,634,313	37.79%
50	12	19410	Commerce & Industry Ins Co	227,304,482	1.5577%	10	285,587,614	175,393,355	61.41%
51		12177	Compwest Ins Co	39,739,852	0.2723%	51	35,729,227	19,293,783	54.00%
52	604	32190	Constitution Ins Co	1,021,148	0.0070%	144	1,021,148	-62,826	-6.15%
53	218	20443	Continental Cas Co	20,558,208	0.1409%	69	22,503,395	42,553,490	189.10%
54	218	35289	Continental Ins Co	1,403,766	0.0096%	131	1,528,798	7,500,062	490.59%
55	350	21318	Coregis Ins Co	48,204	0.0003%	190	350,556	7,005,152	1998.30%
56	306	10847	Cumis Ins Society Inc	173,426	0.0012%	180	173,426	14,227	8.20%
57	31	10855	Cypress Ins Co	63,293,456	0.4337%	36	61,117,419	35,504,420	58.09%
58	240	10499	DaimlerChrysler Ins Co	367,193	0.0025%	166	401,744	1,166,666	290.40%
59	3548	36463	Discover Prop & Cas Ins Co	2,549,856	0.0175%	124	2,445,237	1,812,063	74.11%
60	828	14702	Eastguard Ins Co	1,007,316	0.0069%	145	475,714	692,768	145.63%
61	57	21261	Electric Ins Co	8,927,196	0.0612%	91	8,927,196	12,241,723	137.13%
62	3363	11512	Employers Compensation Ins Co	350,038,869	2.3987%	5	348,517,399	166,616,241	47.81%
63	181	11555	Employers Direct Ins Co	160,964,965	1.1030%	19	163,067,069	78,821,401	48.34%
64	1129	20648	Employers Fire Ins Co	4,338,620	0.0297%	107	1,821,910	656,736	36.05%
65	111	21458	Employers Ins of Wausau	27,272,497	0.1869%	61	22,652,503	39,741,520	175.44%
66	62	21415	Employers Mut Cas Co	1,644,657	0.0113%	129	1,405,586	900,163	64.04%
67	350	39845	Employers Reins Corp	473,106	0.0032%	162	301,826	45,739	15.15%
68	1120	10120	Everest Natl Ins Co	230,299,548	1.5782%	9	295,648,368	76,307,115	25.81%
69	212	10318	Exact Prop & Cas Co Inc	1,290,194	0.0088%	134	1,591,554	608,091	38.21%
70	922	40029	Explorer Ins Co	17,172,580	0.1177%	73	16,201,983	-1,686,025	-10.41%
71	31	44784	Fairfield Ins Co	109,103	0.0007%	184	163,863	477,709	291.53%
72	212	21652	Farmers Ins Exch	47,100,742	0.3228%	46	49,748,357	23,516,192	47.27%
73	38	20281	Federal Ins Co	187,361,548	1.2839%	13	202,832,204	120,425,132	59.37%
74		11118	Federated Rural Electric Ins Exch	26,998	0.0002%	194	26,998	1,166,289	4319.91%
75	212	39306	Fidelity & Deposit Co Of MD	2,701,620	0.0185%	122	2,974,816	2,193,336	73.73%
76	3548	35386	Fidelity & Guaranty Ins Co	16,068,395	0.1101%	75	17,358,343	2,687,294	15.48%
77	761	21873	Firemans Fund Ins Co	6,918,745	0.0474%	97	8,859,565	8,214,582	92.72%
78	111	33588	First Liberty Ins Corp	4,551,949	0.0312%	105	3,667,629	1,535,274	41.86%
79	163	24724	First Natl Ins Co Of Amer	15,035,376	0.1030%	77	16,019,100	7,308,308	45.62%
80	349	13978	Florists Mut Ins Co	3,404,214	0.0233%	116	7,094,192	2,663,708	37.55%
81	961	34266	Frontier Ins Co	69,956	0.0005%	186	69,956	0	0.00%
82	400	24414	General Cas Co Of WI	973,255	0.0067%	147	869,315	117,428	13.51%
83	12	23809	Granite State Ins Co	131,915,085	0.9040%	23	135,932,096	84,778,234	62.37%
84	201	25984	Graphic Arts Mut Ins Co	7,859	0.0001%	202	6,861	910,799	13275.02%
85	84	26832	Great American Alliance Ins Co	752,723	0.0052%	151	713,597	2,183,820	306.03%
86	84	26344	Great American Assur Co	12,711	0.0001%	199	199,493	-967,605	-485.03%
87	84	16691	Great American Ins Co	9,758	0.0001%	201	18,120	-516,862	-2852.44%
88	84	22136	Great American Ins Co of NY	11,004,472	0.0754%	89	11,173,281	2,311,032	20.68%
89	38	20303	Great Northern Ins Co	2,976,523	0.0204%	119	3,374,697	1,064,979	31.56%
90	150	11371	Great West Cas Co	1,074,445	0.0074%	140	1,045,067	610,169	58.39%
91	1285	22322	Greenwich Ins Co	212,311	0.0015%	176	89,995	983,831	1093.21%
92	303	15032	Guideone Mut Ins Co	36,016,836	0.2468%	54	39,037,241	9,452,285	24.21%
93	88	22292	Hanover Ins Co	312,821	0.0021%	170	277,517	1,385,557	499.27%
94	225	26433	Harco Natl Ins Co	7,885,803	0.0540%	94	7,532,165	5,619,939	74.61%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
95	91	22357	Hartford Accid & Ind Co	2,601,549	0.0178%	123	1,741,100	1,858,201	106.73%
96	91	29424	Hartford Cas Ins Co	48,553,770	0.3327%	44	41,381,785	13,152,980	31.78%
97	91	19682	Hartford Fire In Co	92,071,744	0.6309%	29	60,468,747	18,422,557	30.47%
98	91	37478	Hartford Ins Co Of The Midwest	116,921,322	0.8012%	26	92,527,099	41,846,637	45.23%
99	91	30104	Hartford Underwriters Ins Co	53,184,870	0.3645%	42	46,107,518	26,187,948	56.80%
100	626	22713	Insurance Co Of North Amer	1,129,262	0.0077%	136	1,099,840	3,225,824	293.30%
101	12	19429	Insurance Co Of The State Of PA	82,198,950	0.5633%	31	72,900,084	28,739,402	39.42%
102	922	27847	Insurance Co Of The West	59,927,342	0.4107%	40	58,860,434	24,971,171	42.42%
103	150	24139	International Bus & Merc Reassur Co	555,693	0.0038%	157	572,067	174,016	30.42%
104	215	10914	Kemper Independence Ins Co	636,985	0.0044%	156	575,352	118,548	20.60%
105	111	42404	Liberty Ins Corp	111,997,096	0.7675%	27	112,695,563	83,869,648	74.42%
106	111	23035	Liberty Mut Fire Ins Co	53,717,620	0.3681%	41	48,822,356	45,428,583	93.05%
107	111	23043	Liberty Mut Ins Co	20,683,733	0.1417%	67	22,039,355	37,672,079	170.93%
108	111	41939	Liberty Northwest Ins Corp	6,389,091	0.0438%	100	6,343,184	2,048,379	32.29%
109	111	33600	LM Ins Corp	3,877,299	0.0266%	109	6,207,051	2,286,317	36.83%
110	108	22977	Lumbermens Mut Cas Co	362,012	0.0025%	168	362,012	13,505,209	3730.60%
111		23108	Lumbermens Underwriting Alliance	2,978,471	0.0204%	118	3,073,201	-203,057	-6.61%
112		42269	Majestic Ins Co	84,077,473	0.5762%	30	81,130,528	32,216,429	39.71%
113	767	36897	Manufacturers Alliance Ins Co	509,478	0.0035%	160	578,230	-21,235	-3.67%
114	212	19356	Maryland Cas Co	978,362	0.0067%	146	749,811	100,561	13.41%
115	212	21687	Mid-Century Ins Co	71,978,246	0.4932%	34	78,208,701	65,053,089	83.18%
116	169	23434	Middlesex Ins Co	11,582,781	0.0794%	84	12,037,261	2,147,667	17.84%
117	98	23612	Midwest Employers Cas Co	192,586	0.0013%	177	9,895	18,385	185.80%
118	2978	20362	Mitsui Sumitomo Ins Co of Amer	19,131,627	0.1311%	71	19,916,230	9,450,815	47.45%
119	2978	22551	Mitsui Sumitomo Ins USA Inc	11,387,071	0.0780%	85	11,885,277	4,151,247	34.93%
120	796	16217	National Farmers Union Prop & Cas	249,719	0.0017%	174	708,675	592,706	83.64%
121	218	20478	National Fire Ins Co Of Hartford	10,927,366	0.0749%	90	11,113,090	2,168,783	19.52%
122	84	32620	National Interstate Ins Co	14,573,201	0.0999%	79	14,338,940	5,561,212	38.78%
123	31	20052	National Liab & Fire Ins Co	233,321,915	1.5989%	8	189,467,298	106,551,282	56.24%
124	761	21881	National Surety Corp	8,557,488	0.0586%	92	8,880,904	1,279,500	14.41%
125	12	19445	National Union Fire Ins Co Of Pitts	163,692,051	1.1217%	18	172,937,183	179,496,367	103.79%
126	140	28223	Nationwide Agribusiness Ins Co	13,021	0.0001%	198	18,731	163,882	874.92%
127	140	23779	Nationwide Mut Fire Ins Co	46,075	0.0003%	191	50,927	4,622	9.08%
128	212	10317	Neighborhood Spirit Prop & Cas Co	3,622,446	0.0248%	111	3,634,440	1,758,722	48.39%
129	12	23841	New Hampshire Ins Co	4,346,873	0.0298%	106	4,169,369	2,737,331	65.65%
130	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	6,990,323	0.0479%	96	5,933,682	2,813,002	47.41%
131	828	31470	Norguard Ins Co	5,084,135	0.0348%	102	2,443,434	887,547	36.32%
132	181	29874	North American Specialty Ins Co	406,091	0.0028%	165	406,091	4,258,547	1048.67%
133	158	21105	North River Ins Co	14,452,679	0.0990%	80	9,162,150	5,394,864	58.88%
134	1129	38369	Northern Assur Co Of Amer	5	0.0000%	209	5	-137,937	758740.00%
135	212	19372	Northern Ins Co Of NY	281,081	0.0019%	172	176,940	-622,997	-352.10%
136	38	20338	Northwestern Pacific Ind Co	11,794	0.0001%	200	11,501	819	7.12%
137	31	34630	Oak River Ins Co	8,268,970	0.0567%	93	8,373,713	524,550	6.26%
138	150	24147	Old Republic Ins Co	42,336,171	0.2901%	49	32,635,030	20,827,170	63.82%
139	1129	20621	OneBeacon America Ins Co	1,029,086	0.0071%	142	492,946	1,223,886	248.28%
140	626	22748	Pacific Employers Ins Co	1,092,626	0.0075%	138	274,461	69,046,712	25157.20%
141	38	20346	Pacific Ind Co	13,058,619	0.0895%	83	11,046,680	6,033,886	54.62%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
142	111	24198	Peerless Ins Co	22,778	0.0002%	196	21,687	671	3.09%
143	767	12262	Pennsylvania Manufacturers Asn Ins C	2,728,502	0.0187%	121	2,646,358	1,654,527	62.52%
144	767	41424	Pennsylvania Manufacturers Ind Co	1,058,717	0.0073%	141	390,725	210,194	53.80%
145		12297	Petroleum Cas Co	668,601	0.0046%	154	668,601	-356,219	-53.28%
146	98	10900	Preferred Employers Ins Co	179,964,327	1.2332%	14	183,881,733	46,732,456	25.41%
147		36234	Preferred Professional Ins Co	1,237,510	0.0085%	135	1,407,317	-1,653,164	-117.47%
148	867	12416	Protective Ins Co	768,356	0.0053%	150	768,356	364,835	47.48%
149	853	15059	Public Service Mut Ins Co	3,711,313	0.0254%	110	2,509,929	1,080,369	43.04%
150	517	37303	Redland Ins Co	33,778,546	0.2315%	55	41,928,060	19,003,245	45.32%
151	31	11673	Redwood Fire & Cas Ins Co	218,570,471	1.4978%	12	205,649,864	118,843,642	57.79%
152	400	24449	Regent Ins Co	666,859	0.0046%	155	664,582	-89,440	-13.46%
153	3384	26549	Reinsurance Co Of Amer Inc	160,202	0.0011%	181	160,202	1,406,260	877.80%
154	84	22179	Republic Ind Co Of Amer	63,138,161	0.4327%	37	59,126,284	36,061,496	60.99%
155	84	43753	Republic Ind Co of CA	250,929,639	1.7196%	7	257,784,997	73,762,836	28.61%
156	163	24740	Safeco Ins Co Of Amer	509,183	0.0035%	161	709,846	1,023,087	144.13%
157	163	39012	Safeco Ins Co Of IL	456,599	0.0031%	163	465,419	3,161,976	679.38%
158	74	15105	Safety Natl Cas Corp	11,361,079	0.0779%	87	11,272,524	7,173,792	63.64%
159		15563	SeaBright Ins Co	121,078,766	0.8297%	25	108,396,455	43,426,789	40.06%
160	158	10936	Seneca Ins Co Inc	859	0.0000%	206	859	286	33.29%
161	169	24988	Sentry Ins A Mut Co	61,762,628	0.4232%	38	62,639,114	25,467,917	40.66%
162	169	21180	Sentry Select Ins Co	20,647,698	0.1415%	68	23,559,262	10,771,141	45.72%
163	3219	11126	Sompo Japan Ins Co of Amer	11,169,362	0.0765%	88	11,518,907	4,222,524	36.66%
164		36790	Springfield Ins Co Inc	19,749,591	0.1353%	70	20,283,127	7,014,310	34.58%
165	3548	24767	St Paul Fire & Marine Ins Co	75,512,507	0.5175%	33	101,130,707	39,544,949	39.10%
166	3548	24775	St Paul Guardian Ins Co	17,535,206	0.1202%	72	14,583,487	8,073,828	55.36%
167	3548	24791	St Paul Mercury Ins Co	13,851,913	0.0949%	81	15,628,550	3,981,091	25.47%
168	3548	19224	St Paul Protective Ins Co	21,967,923	0.1505%	65	15,362,041	6,146,862	40.01%
169	748	18023	Star Ins Co	1,293,962	0.0089%	133	1,429,455	1,432,475	100.21%
170		35076	State Compensation Ins Fund	6,141,322,743	42.0848%	1	6,137,883,994	4,134,891,453	67.37%
171	176	25143	State Farm Fire And Cas Co	163,859,889	1.1229%	17	160,735,302	67,016,580	41.69%
172		40134	SUA Ins Co	23,781,652	0.1630%	63	9,926,225	5,086,082	51.24%
173	158	25534	TIG Ins Co	723,584	0.0050%	153	-2,668,325	23,183,013	-868.82%
174	3098	12904	Tokio Marine & Nichido Fire Ins Co	31,726,216	0.2174%	58	32,489,226	17,156,107	52.81%
175	161	18031	Topa Ins Co	3,612,146	0.0248%	112	3,612,941	4,316,868	119.48%
176	3098	41238	Trans Pacific Ins Co	6,480,282	0.0444%	99	7,036,966	3,860,783	54.86%
177	218	20486	Transcontinental Ins Co	1,371,619	0.0094%	132	1,831,837	2,190,643	119.59%
178	225	28886	Transguard Ins Co Of Amer Inc	6,849,874	0.0469%	98	6,867,686	5,336,123	77.70%
179	3548	19038	Travelers Cas & Surety Co	13,375,759	0.0917%	82	11,058,164	3,219,349	29.11%
180	3548	31194	Travelers Cas & Surety Co Of Amer	19,811	0.0001%	197	-414,626	177,185	-42.73%
181	3548	36170	Travelers Cas Co Of CT	535,635	0.0037%	158	705,800	-78,746	-11.16%
182	3548	19046	Travelers Cas Ins Co Of Amer	855,832	0.0059%	148	213,237	-1,285,684	-602.94%
183	3548	25658	Travelers Ind Co	3,600,343	0.0247%	113	7,383,519	-1,917,059	-25.96%
184	3548	25682	Travelers Ind Co Of CT	61,174,491	0.4192%	39	45,441,608	16,281,889	35.83%
185	241	39357	Travelers Ins Co Accident Dept	313,313	0.0021%	169	937,017	-5,549,437	-592.25%
186	3548	36161	Travelers Prop Cas Ins Co	793,536	0.0054%	149	744,532	462,599	62.13%
187	3548	25674	Travelers Property Cas Co Of Amer	221,135,828	1.5154%	11	228,593,603	104,185,827	45.58%
188	212	21709	Truck Ins Exch	173,032,114	1.1857%	15	172,204,100	85,687,958	49.76%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: WORKERS' COMPENSATION [16]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Share Rank*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
189	91	29459	Twin City Fire Ins Co Co	65,855,687	0.4513%	35	58,006,916	17,672,123	30.47%
190	781	37893	Ulico Cas Co	3,588,301	0.0246%	114	3,649,674	-6,467,591	-177.21%
191	400	25747	Unigard Ins Co	1	0.0000%	210	4	-84,547	13675.00%
192	158	21113	United States Fire Ins Co	122,169,906	0.8372%	24	142,390,980	62,493,164	43.89%
193	215	16063	Unitrin Auto & Home Ins Co	5,127	0.0000%	203	4,693	-2,388,605	-50897.19%
194	212	41181	Universal Underwriters Ins Co	1,024,327	0.0070%	143	960,215	1,950,915	203.17%
195	3548	25887	US Fidelity & Guaranty Co	141,310,245	0.9684%	21	151,401,972	99,874,776	65.97%
196	201	25976	Utica Mut Ins Co	184,477	0.0013%	178	400,105	775,308	193.78%
197	212	26611	Valiant Ins Co	59,041	0.0004%	188	65,801	-97,157	-147.65%
198	218	20508	Valley Forge Ins Co	22,525,318	0.1544%	64	20,530,690	486,309	2.37%
199		21172	Vanliner Ins Co	11,366,241	0.0779%	86	11,938,237	6,038,299	50.58%
200	38	20397	Vigilant Ins Co	14,652,424	0.1004%	78	14,342,645	6,505,209	45.36%
201	317	40827	Virginia Surety Co Inc	313,007,626	2.1450%	6	276,828,416	121,841,945	44.01%
202	111	26069	Wausau Business Ins Co	33,199,529	0.2275%	56	24,869,280	11,539,007	46.40%
203	111	26042	Wausau Underwriters Ins Co	80,924,187	0.5546%	32	69,507,772	33,264,616	47.86%
204	350	34207	Westport Ins Corp	60,283	0.0004%	187	169,086	3,785,400	2238.74%
205	748	25780	Williamsburg Natl Ins Co	218,939	0.0015%	175	306,946	-245,355	-79.93%
206	1285	37885	XL Specialty Ins Co	31,832,624	0.2181%	57	23,037,628	24,964,557	108.36%
207	336	13269	Zenith Ins Co	723,667,241	4.9591%	2	752,474,273	149,595,634	19.88%
208	336	30120	Znat Ins Co	43,064,007	0.2951%	47	33,931,345	12,194,562	35.94%
209	212	16535	Zurich American Ins Co	367,826,378	2.5206%	4	379,112,291	190,365,587	50.21%
210	212	27855	Zurich American Ins Co Of IL	1,691,574	0.0116%	127	1,780,383	394,682	22.17%
			Line Total:	**14,592,722,090**	**100.0000%**		**14,557,496,792**	**8,346,439,922**	**57.33%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
1	12	12963	21st Century Ins Co	4,157,131	0.0944%	122	3,976,026	3,345,958	84.15%
2	1278	10921	ACA Ins Co	1,273,079	0.0289%	181	532,318	59,633	11.20%
3	225	20010	Acceptance Ind Ins Co	348	0.0000%	332	348	268	77.01%
4	626	22667	Ace American Ins Co	167,860,631	3.8119%	4	161,458,615	124,332,998	77.01%
5	626	20702	Ace Fire Underwriters Ins Co	30,262	0.0007%	296	20,227	-302,986	-1497.93%
6	626	10030	Ace Ind Ins Co	5,950	0.0001%	316	5,950	2,304	38.72%
7	626	20699	Ace Prop & Cas Ins Co	40,480	0.0009%	288	37,331	39,382	105.49%
8		22950	Acstar Ins Co	176,000	0.0040%	259	157,667	394,193	250.02%
9	1	36153	Aetna Ins Co of CT	621,052	0.0141%	215	621,052	1,150,513	185.25%
10	12	20796	AIG Premier Ins Co	596,266	0.0135%	216	596,266	-304,662	-51.09%
11	12	19399	AIU Ins Co	11,389,567	0.2586%	69	11,024,079	21,491,996	194.96%
12		38733	Alaska Nat Ins Co	66,211	0.0015%	278	41,242	51,382	124.59%
13		11965	Allegiant Ins Co Inc A RRG	6,640,076	0.1508%	95	6,640,076	3,757,158	56.58%
14	761	35300	Allianz Global Risks US Ins Co	1,434,516	0.0326%	176	1,328,067	2,209,933	166.40%
15	140	42579	Allied Prop & Cas Ins Co	1,621,335	0.0368%	167	1,372,221	409,233	29.82%
16	8	19240	Allstate Ind Co	6,446	0.0001%	315	6,914	0	0.00%
17	8	19232	Allstate Ins Co	11,909,284	0.2704%	66	11,732,592	-1,456,742	-12.42%
18	140	19100	Amco Ins Co	15,899,166	0.3611%	57	14,563,524	9,135,381	62.73%
19	361	19720	American Alt Ins Corp	7,636,155	0.1734%	84	8,504,261	3,898,159	45.84%
20	761	21849	American Automobile Ins Co	6,824,054	0.1550%	91	8,033,621	12,452,809	155.01%
21	19	10111	American Bankers Ins Co Of FL	1,586,954	0.0360%	169	1,329,345	-96,868	-7.29%
22	218	20427	American Cas Co Of Reading PA	2,808,530	0.0638%	143	3,336,684	7,044,471	211.12%
23	163	19690	American Economy Ins Co	311,500	0.0071%	237	173,763	198,557	114.27%
24	127	23450	American Family Home Ins Co	799,224	0.0181%	200	693,123	159,343	22.99%
25	212	43699	American Federation Ins Co	59,280	0.0013%	279	60,841	5,932	9.75%
26		40398	American Fuji Fire & Marine Ins Co	123,028	0.0028%	272	94,311	49,615	52.61%
27	212	26247	American Guarantee & Liability Ins	47,356,294	1.0754%	23	49,168,557	16,435,851	33.43%
28	291	13331	American Hardware Mut Ins Co	1,939,418	0.0440%	157	1,900,057	-1,144,285	-60.22%
29	1125	39152	American Healthcare Ind Co	866,859	0.0197%	196	971,885	-155,656	-16.02%
30	12	19380	American Home Assur Co	36,592,358	0.8310%	31	21,219,065	32,374,781	152.57%
31	761	21857	American Ins Co	6,403,988	0.1454%	97	6,442,681	5,737,566	89.06%
32	12	43761	American Intl Ins Co Of CA	47,287	0.0011%	285	41,660	-58	-0.14%
33	108	30562	American Manufacturers Mut Ins Co	179,174	0.0041%	256	183,395	1,301,207	709.51%
34	127	23469	American Modern Home Ins Co	2,907,139	0.0660%	140	2,881,120	804,378	27.92%
35	108	22918	American Motorists Ins Co	98,473	0.0022%	275	1,934,326	10,014,303	517.72%
36	408	28401	American Natl Prop & Cas Co	10,520,647	0.2389%	73	1,606,190	2,368,520	147.46%
37	19	19615	American Reliable Ins Co	742,767	0.0169%	205	732,986	973,108	132.76%
38	1346	39969	American Safety Cas Ins Co	5,863,872	0.1332%	104	5,716,274	1,259,182	22.03%
39	1346	25448	American Safety RRG Inc	6,568,409	0.1492%	96	7,320,256	2,602,305	35.55%
40	19	42978	American Security Ins Co	38,962	0.0009%	290	-48,854	14,870	-30.44%
41	163	19704	American States Ins Co	16,570,026	0.3763%	54	15,188,771	8,647,179	56.93%
42	212	40142	American Zurich Ins Co	2,738,270	0.0622%	144	4,527,256	2,338,670	51.66%
43	124	23396	Amerisure Mut Ins Co	145,593	0.0033%	267	94,100	2,431	2.58%
44	4	27928	Amex Assur Co	5,442,986	0.1236%	109	5,390,348	4,415,066	81.91%
45	28	19976	Amica Mut Ins Co	1,273,593	0.0289%	180	1,240,863	1,775,177	143.06%
46	1279	11150	Arch Ins Co	83,679,036	1.9003%	12	81,714,359	28,186,897	34.49%
47	457	19860	Argonaut Great Central Ins Co	692,322	0.0157%	209	499,284	209,000	41.86%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
48	457	19801	Argonaut Ins Co	234,713	0.0053%	249	224,289	762,884	340.13%
49		41459	Armed Forces Ins Exchange	219,832	0.0050%	253	225,583	-184,523	-81.80%
50	761	21865	Associated Ind Corp	2,241,893	0.0509%	153	2,264,590	3,110,281	137.34%
51	3548	41769	Athena Assur Co	800,157	0.0182%	198	679,121	627,387	92.38%
52	3548	22209	Atlantic Ins Co	3,394	0.0001%	322	8,610	498	5.78%
53	1129	27154	Atlantic Specialty Ins Co	7,212,738	0.1638%	87	6,785,031	1,861,638	27.44%
54		10639	Attorneys Liab Assur Society Inc RRG	19,353,557	0.4395%	50	18,591,000	14,000,614	75.31%
55	968	16187	AXA Re Prop & Cas Ins Co	28,389	0.0006%	298	100,345	-332,442	-331.30%
56	3416	20370	AXIS Reins Co	38,429,951	0.8727%	29	35,131,469	19,751,402	56.22%
57	1330	24813	Balboa Ins Co	638,128	0.0145%	214	772,108	344,721	44.65%
58		18538	Bancinsure Inc	1,982,101	0.0450%	156	2,035,768	502,409	24.68%
59	689	33162	Bankers Ins Co	12,813,946	0.2910%	63	13,165,226	4,280,998	32.52%
60	626	18279	Bankers Standard Ins Co	22,076	0.0005%	300	1,815	-61,442	-3385.23%
61	23	38245	BCS Ins Co	4,706,344	0.1069%	117	3,998,555	47,745	1.19%
62		37540	Beazley Ins Co Inc	165,650	0.0038%	261	19,983	11,846	59.28%
63		41394	Benchmark Ins Co	2,290,467	0.0520%	150	1,465,581	690,696	47.13%
64	12	19402	Birmingham Fire Ins Co Of PA	674,119	0.0153%	210	750,150	885,755	118.08%
65	802	13544	California Capital Ins Co	6,967,508	0.1582%	89	6,829,644	-2,539,407	-37.18%
66	1278	15539	California State Auto Asn Inter-Ins	8,191,101	0.1860%	83	7,468,151	8,639,777	115.69%
67	1129	21946	Camden Fire Ins Assoc	500	0.0000%	328	301	149	49.50%
68		36340	Camico Mut Ins Co	29,283,666	0.6650%	37	29,714,937	3,685,328	12.40%
69	98	10510	Carolina Cas Ins Co	41,198,984	0.9356%	26	47,421,923	26,525,767	55.94%
70	3569	11255	Caterpillar Ins Co	5,874,770	0.1334%	103	4,670,318	3,709,795	79.43%
71		26905	Century-Natl Ins Co	72,625	0.0016%	277	52,690	15,809	30.00%
72	761	22810	Chicago Ins Co	878,608	0.0200%	194	863,455	12,954,975	1500.36%
73		18767	Church Mut Ins Co	1,630,400	0.0370%	165	1,566,529	-124,845	-7.97%
74	244	10677	Cincinnati Ins Co	349,520	0.0079%	232	332,136	3,801	1.14%
75	212	10315	Civic Property & Cas Co	220,928	0.0050%	252	205,962	34,623	16.81%
76	323	10693	Civil Svc Employees Ins Co	1,830,062	0.0416%	159	1,842,713	562,900	30.55%
77		12172	Claim Professionals Liab ins Co RRG	79,296	0.0018%	276	57,176	30,518	53.38%
78	517	20532	Clarendon Natl Ins Co	24,585,682	0.5583%	45	24,932,459	45,430,046	182.21%
79		44598	College Liability Ins Co A Recip RRG	448,340	0.0102%	222	562,450	26,071	4.64%
80	31	27812	Columbia Ins Co	3,051	0.0001%	323	3,051	-46,562	-1526.12%
81	12	19410	Commerce & Industry Ins Co	1,459,156	0.0331%	175	3,676,419	1,534,597	41.74%
82	816	13161	Commerce West Ins Co	54,613	0.0012%	282	57,391	9,373	16.33%
83	218	20443	Continental Cas Co	161,823,385	3.6748%	5	157,042,688	68,410,718	43.56%
84	218	35289	Continental Ins Co	1,097,630	0.0249%	188	1,110,134	-9,701,346	-873.89%
85		37206	Contractors Bonding & Ins Co	531	0.0000%	327	762	-34,701	-4553.94%
86	3482	11603	Contractors Ins Co of North Amer RRG	6,755,585	0.1534%	92	2,558,758	1,056,083	41.27%
87	3018	22730	Converium Ins North Amer Inc	225,716	0.0051%	250	477,429	-10,962	-2.30%
88		14010	Crusader Ins Co	1,626,146	0.0369%	166	1,430,306	2,306,125	161.23%
89	323	18953	CSE Safeguard Ins Co	105,935	0.0024%	273	110,946	85,709	77.25%
90	306	10847	Cumis Ins Society Inc	8,478,584	0.1925%	80	7,468,071	6,412,427	85.86%
91	240	10499	DaimlerChrysler Ins Co	5,555	0.0001%	318	5,555	-188,042	-3385.09%
92		16705	Dealers Assur Co	305,738	0.0069%	239	64,986	0	0.00%
93	920	42048	Diamond State Ins Co	3,673,728	0.0834%	130	3,610,543	5,880,754	162.88%
94	3548	36463	Discover Prop & Cas Ins Co	18,686,717	0.4244%	51	16,750,632	7,157,290	42.73%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
95	802	12890	Eagle West Ins Co	36,198	0.0008%	292	33,091	4,258	12.87%
96	57	21261	Electric Ins Co	284,413	0.0065%	242	288,053	-170,198	-59.09%
97	212	21326	Empire Fire & Marine Ins Co	6,726,991	0.1528%	93	6,218,058	4,424,949	71.16%
98	1129	20648	Employers Fire Ins Co	12,521	0.0003%	307	4,226	3,962,041	93753.93%
99	111	21458	Employers Ins of Wausau	815,230	0.0185%	197	720,758	25,158,148	3490.51%
100	62	21415	Employers Mut Cas Co	5,491,320	0.1247%	108	5,471,300	1,963,075	35.88%
101	350	39845	Employers Reins Corp	144,069	0.0033%	268	296,031	34,775,497	11747.25%
102	8	10358	Encompass Ins Co	1,584,456	0.0360%	170	799,267	108,415	13.56%
103	785	35378	Evanston Ins Co	61,833,363	1.4042%	17	65,372,329	26,749,601	40.92%
104	1120	10120	Everest Natl Ins Co	12,510,362	0.2841%	64	12,048,965	7,087,009	58.82%
105	212	10318	Exact Prop & Cas Co Inc	434,650	0.0099%	225	406,160	420,224	103.46%
106	38	35181	Executive Risk Ind Inc	79,793,082	1.8120%	14	82,171,901	47,302,781	57.57%
107	158	25518	Fairmont Premier Ins Co	11,130	0.0003%	308	11,130	483,902	4347.73%
108	158	24384	Fairmont Specialty Ins Co	1,819,259	0.0413%	160	2,053,832	684,769	33.34%
109	212	21652	Farmers Ins Exch	2,062,913	0.0468%	155	2,168,768	183,156	8.45%
110	3548	41483	Farmington Cas Co	1,002,499	0.0228%	190	583,063	355,192	60.92%
111	140	13838	Farmland Mut Ins Co	162,156	0.0037%	263	157,877	71,069	45.02%
112	38	20281	Federal Ins Co	255,231,424	5.7960%	2	251,164,325	114,908,086	45.75%
113	7	13935	Federated Mut Ins Co	26,823,111	0.6091%	44	26,715,174	24,733,765	92.58%
114		11118	Federated Rural Electric Ins Exch	151,801	0.0034%	265	151,543	35,249	23.26%
115	7	28304	Federated Service Ins Co	2,265,871	0.0515%	151	2,171,463	664,735	30.61%
116	212	39306	Fidelity & Deposit Co Of MD	2,107,989	0.0479%	154	2,426,883	330,675	13.63%
117	3548	35386	Fidelity & Guaranty Ins Co	2,508,900	0.0570%	148	3,257,931	-3,368,183	-103.38%
118	3548	25879	Fidelity & Guaranty Ins Underwriters	1,784,765	0.0405%	162	2,291,735	548,432	23.93%
119	670	25180	Fidelity Natl Ins Co	709,780	0.0161%	207	430,999	259,442	60.20%
120	670	16578	Fidelity Natl Prop and Cas Ins Co	205	0.0000%	334	228	0	0.00%
121	1114	31453	Financial Pacific Ins Co	1,251,594	0.0284%	182	1,206,959	-71	-0.01%
122	212	21660	Fire Ins Exch	3,466,946	0.0787%	132	3,061,205	5,574,164	182.09%
123	761	21873	Firemans Fund Ins Co	95,323,246	2.1647%	11	101,138,268	41,032,078	40.57%
124	70	34525	First American Specilaty Ins Co	1,306,885	0.0297%	179	1,278,511	667,386	52.20%
125	479	11177	First Financial Ins Co	6,272,354	0.1424%	99	6,805,686	5,546,432	81.50%
126	163	24724	First Natl Ins Co Of Amer	906,345	0.0206%	193	772,155	-56,947	-7.38%
127	349	13978	Florists Mut Ins Co	1,136,746	0.0258%	187	1,154,313	-417,036	-36.13%
128	212	11185	Foremost Ins Co	3,810,374	0.0865%	126	3,337,102	632,125	18.94%
129	961	34266	Frontier Ins Co	22,740	0.0005%	299	22,740	0	0.00%
130	400	24414	General Cas Co Of WI	39,261	0.0009%	289	39,759	57,928	145.70%
131	163	24732	General Ins Co Of Amer	15,704,959	0.3566%	58	16,308,615	5,394,681	33.08%
132	31	11967	General Star Natl Ins Co	8,897,207	0.2020%	78	9,090,413	-522,063	-5.74%
133	31	38962	Genesis Ins Co	14,653,728	0.3328%	60	17,290,379	23,256,414	134.50%
134	604	41343	Gerling Amer Ins Co	149,809	0.0034%	266	136,426	-8,577,564	-6287.34%
135	218	34622	Glens Falls Ins Co	370	0.0000%	331	427,530	-389,484	-91.10%
136		10991	Global Intl Ins Co Inc A RRG	53,072	0.0012%	284	53,072	0	0.00%
137		39861	Golden Bear Ins Co	21,381,647	0.4856%	47	20,221,812	8,922,085	44.12%
138	111	10836	Golden Eagle Ins Corp	18,012,123	0.4090%	52	17,445,034	4,344,967	24.91%
139	31	22063	Government Employees Ins Co	3,631,114	0.0825%	131	3,600,724	2,696,414	74.89%
140	83	22101	Grange Ins Assn	1,402,488	0.0318%	177	1,301,617	1,338,666	102.85%
141	12	23809	Granite State Ins Co	1,785,389	0.0405%	161	3,266,262	-5,168,414	-158.24%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Company Name

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
142	84	26832	Great American Alliance Ins Co	3,421,128	0.0777%	133	3,274,570	840,319	25.66%
143	84	26344	Great American Assur Co	35,920,868	0.8157%	32	38,200,282	9,010,109	23.59%
144	84	16691	Great American Ins Co	46,010,095	1.0448%	24	45,574,302	37,793,285	82.93%
145	84	22136	Great American Ins Co of NY	254,124	0.0058%	246	265,457	21,170,018	7974.93%
146	84	33723	Great American Spirit Ins Co	3,697	0.0001%	321	39,046	1,420,616	3638.31%
147	98	25224	Great Divide Ins Co	4,520,727	0.1027%	118	3,999,297	-266,911	-6.67%
148	38	20303	Great Northern Ins Co	646,287	0.0147%	213	384,770	-12,655	-3.29%
149	150	11371	Great West Cas Co	350,276	0.0080%	231	347,539	940,600	270.65%
150	1285	22322	Greenwich Ins Co	27,629,584	0.6274%	40	27,136,417	22,855,053	84.22%
151	303	15032	Guideone Mut Ins Co	6,167,290	0.1401%	100	5,948,713	-1,287,827	-21.65%
152	303	14559	Guideone Specialty Mut Ins Co	305,502	0.0069%	240	328,617	1,495,473	455.08%
153	88	22292	Hanover Ins Co	309,437	0.0070%	238	281,642	91,068	32.33%
154	225	26433	Harco Natl Ins Co	4,811,537	0.1093%	115	4,308,144	1,534,547	35.62%
155	91	22357	Hartford Accid & Ind Co	1,839,919	0.0418%	158	1,833,664	3,120,953	170.20%
156	91	29424	Hartford Cas Ins Co	27,817,748	0.6317%	39	26,406,442	-415,925	-1.58%
157	91	19682	Hartford Fire In Co	49,804,592	1.1310%	21	46,761,766	56,401,965	120.62%
158	91	37478	Hartford Ins Co Of The Midwest	2,342,891	0.0532%	149	2,314,686	-1,539,659	-66.52%
159	12	11452	Hartford Steam Boil Inspec & Ins Co	15,843	0.0004%	304	17,007	6,564	38.60%
160	91	30104	Hartford Underwriters Ins Co	1,536,271	0.0349%	171	1,277,962	-36,564	-2.86%
161	958	22438	Hawaiian Ins & Gty Co Ltd	53,451	0.0012%	283	56,548	7,352	13.00%
162	350	32077	Heritage Casualty Ins Co	324,121	0.0074%	234	324,121	107,694	33.23%
163	300	22578	Horace Mann Ins Co	755,975	0.0172%	203	745,231	1,069,496	143.51%
164	300	22756	Horace Mann Prop & Cas Ins Co	15,413	0.0004%	305	12,124	0	0.00%
165	984	42374	Houston Cas Co	47,945,641	1.0888%	22	50,329,013	21,744,452	43.20%
166	158	25054	Hudson Ins Co	16,070,716	0.3649%	56	16,193,004	11,070,391	68.37%
167	626	43575	Indemnity Ins Co Of North Amer	177,180	0.0040%	258	193,855	-2,122,416	-1094.85%
168	12	19429	Insurance Co Of The State Of PA	193,588,057	4.3962%	3	170,730,647	178,159,835	104.35%
169	517	37257	Insurance Corp Of Hannover	1,525,141	0.0346%	173	2,816,753	-7,983,582	-283.43%
170	1318	15598	Interins Exch Of The Automobile Club	9,629,293	0.2187%	76	9,404,738	6,109,900	64.97%
171	761	22837	Interstate Ind Co	478	0.0000%	330	444,956	167,846	37.72%
172	108	27138	Kemper Cas Ins Co	800,000	0.0182%	199	800,000	585,276	73.16%
173	215	10914	Kemper Independence Ins Co	2,878,227	0.0654%	141	2,685,313	2,012,742	74.95%
174	3636	26077	Lancer Ins Co	1,339,233	0.0304%	178	1,441,789	253,640	17.59%
175	12	35637	Landmark Ins Co	1,000,000	0.0227%	191	493,981	-277,007	-56.08%
176		36706	Lawyers Mut Ins Co	54,598,040	1.2399%	18	53,723,628	15,123,452	28.15%
177	111	42404	Liberty Ins Corp	5,247,467	0.1192%	111	5,341,864	10,686,686	200.06%
178	111	19917	Liberty Ins Underwriters Inc	32,845,567	0.7459%	34	34,028,559	21,241,824	62.42%
179	111	23035	Liberty Mut Fire Ins Co	17,821,625	0.4047%	53	17,333,312	7,406,689	42.73%
180	111	23043	Liberty Mut Ins Co	27,192,088	0.6175%	42	20,199,247	81,380,187	402.89%
181	1326	33855	Lincoln General Ins Co	70,486,578	1.6007%	16	67,506,572	27,666,548	40.98%
182	111	33600	LM Ins Corp	4,920	0.0001%	319	4,669	1,186	25.40%
183	108	22977	Lumbermens Mut Cas Co	195,941	0.0044%	254	429,838	6,918,245	1609.50%
184		23108	Lumbermens Underwriting Alliance	12,678	0.0003%	306	12,678	1,682,509	13271.09%
185	458	35769	Lyndon Property Ins Co	299,895	0.0068%	241	106,445	0	0.00%
186	785	28932	Markel American Ins Co	6,882,434	0.1563%	90	7,639,992	2,853,731	37.35%
187	785	38970	Markel Ins Co	3,683,686	0.0837%	129	3,414,331	-825,958	-24.19%
188	212	19356	Maryland Cas Co	179,659	0.0041%	255	192,745	3,051,681	1583.27%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

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189	88	22306	Massachusetts Bay Ins Co	8,820	0.0002%	313	16,719	18,265	109.25%
190	608	32433	Medical Ins Exch Of CA	247,856	0.0056%	248	244,968	91,283	37.26%
191	31	11843	Medical Protective Co	356,725	0.0081%	230	318,916	-353,000	-110.69%
192	3548	33650	Mendota Ins Co	11	0.0000%	337	36	17	47.22%
193		31968	Merastar Ins Co	6,607	0.0002%	314	5,881	64	1.09%
194		15768	Merced Mut Ins Co	128,649	0.0029%	271	130,921	-16,219	-12.39%
195	3479	14494	Merchants Bonding Co (Mutual)	220,994	0.0050%	251	57,070	20,254	35.49%
196	660	11908	Mercury Cas Co	5,227,911	0.1187%	112	4,626,802	2,453,437	53.03%
197	1330	24821	Meritplan Ins Co	44,149	0.0010%	287	13,853	279	2.01%
198	241	25321	Metropolitan Drt Prop & Cas Ins Co	104,658	0.0024%	274	99,064	9,114	9.20%
199	212	21687	Mid-Century Ins Co	2,317	0.0001%	325	84,965	-12,390	-14.58%
200	169	23434	Middlesex Ins Co	1,674	0.0000%	326	569	-625,945	10007.91%
201		27480	Mid-State Mut Ins Co	21,817	0.0005%	301	21,146	2,000	9.46%
202	98	23612	Midwest Employers Cas Co	1,742,872	0.0396%	164	1,049,584	579,062	55.17%
203	2978	20362	Mitsui Sumitomo Ins Co of Amer	5,618,442	0.1276%	107	5,716,842	1,304,175	22.81%
204	2978	22551	Mitsui Sumitomo Ins USA Inc	3,243,278	0.0737%	134	2,863,592	1,230,108	42.96%
205	802	23540	Monterey Ins Co	705,041	0.0160%	208	566,065	-134,844	-23.82%
206	50	23647	Mutual Service Cas Ins Co	130,205	0.0030%	270	926,036	-725,395	-78.33%
207		23663	National American Ins Co	2,989	0.0001%	324	6,730	-1,319	-19.60%
208	140	11991	National Cas Co	16,562,811	0.3761%	55	16,152,454	6,657,300	41.22%
209	796	16217	National Farmers Union Prop & Cas	1,040,744	0.0236%	189	1,261,482	-277,115	-21.97%
210	218	20478	National Fire Ins Co Of Hartford	1,759,452	0.0400%	163	1,347,842	2,390,441	177.35%
211	2378	44016	National Home Ins Co RRG	6,303,851	0.1432%	98	2,855,208	3,187,878	111.65%
212	31	20087	National Ind Co	9,093	0.0002%	310	-228,510	281,929	-123.38%
213	84	32620	National Interstate Ins Co	270,481	0.0061%	244	252,080	-18,204	-7.22%
214	31	20052	National Liab & Fire Ins Co	316,437	0.0072%	236	307,068	492,638	160.43%
215	761	21881	National Surety Corp	3,733,256	0.0848%	127	3,220,228	3,030,652	94.11%
216	12	19445	National Union Fire Ins Co Of Pitts	535,274,393	12.1555%	1	543,318,015	510,266,370	93.92%
217	140	28223	Nationwide Agribusiness Ins Co	5,818,673	0.1321%	105	5,126,511	9,896,291	193.04%
218	140	25453	Nationwide Ins Co Of Amer	19,207	0.0004%	302	4,457	1,241	27.84%
219	140	23779	Nationwide Mut Fire Ins Co	499	0.0000%	329	562	10,454	1860.14%
220	140	23787	Nationwide Mut Ins Co	10,061,687	0.2285%	74	8,924,210	926,743	10.38%
221	510	42307	Navigators Ins Co	30,940,738	0.7026%	36	25,770,838	7,256,672	28.16%
222	2638	15865	NCMIC Ins Co	7,569,842	0.1719%	85	6,651,434	2,144,873	32.25%
223	212	10317	Neighborhood Spirit Prop & Cas Co	1,509,023	0.0343%	174	1,469,840	1,814,505	123.45%
224	111	24171	Netherlands Ins Co The	37,190	0.0008%	291	32,506	17,564	54.03%
225	12	23841	New Hampshire Ins Co	6,696,749	0.1521%	94	5,335,453	5,764,395	108.04%
226	256	16608	New York Marine & Gnrl Ins Co	1,178,128	0.0268%	183	1,117,575	425,190	38.05%
227	1330	24848	Newport Ins Co	138	0.0000%	335	70	2,690	3842.86%
228	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	1,531,719	0.0348%	172	1,513,822	483,977	31.97%
229	181	29874	North American Specialty Ins Co	262,927	0.0060%	245	399,352	49,609,322	12422.45%
230	158	21105	North River Ins Co	6,992,500	0.1588%	88	6,093,137	12,826,564	210.51%
231	8	36455	Northbrook Ind Co	1,174,740	0.0267%	184	561,130	110,322	19.66%
232	212	19372	Northern Ins Co Of NY	164,124	0.0037%	262	270,158	7,544,872	2792.76%
233	3548	24031	Northland Cas Co	58,764	0.0013%	280	55,655	-6,505	-11.69%
234	3548	24015	Northland Ins Co	656,003	0.0149%	212	871,828	3,048,268	349.64%
235	38	20338	Northwestern Pacific Ind Co	276,350	0.0063%	243	273,658	-141,791	-51.81%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
236	150	24147	Old Republic Ins Co	53,747,824	1.2206%	19	53,724,641	58,720,137	109.30%
237	150	40444	Old Republic Surety Co	31,682	0.0007%	295	11,550	-6,660	-57.66%
238	1129	20621	OneBeacon America Ins Co	4,375,368	0.0994%	121	4,673,275	8,416,947	180.11%
239	1129	21970	OneBeacon Ins Co	2,977,890	0.0676%	138	2,588,925	3,050,352	117.82%
240	645	14907	Oregon Mut Ins Co	2,558,603	0.0581%	146	2,859,351	596,860	20.87%
241	626	22748	Pacific Employers Ins Co	18,221	0.0004%	303	18,001	-6,343,908	-35241.98%
242	38	20346	Pacific Ind Co	753,875	0.0171%	204	828,292	6,096,801	736.07%
243	408	11048	Pacific Prop & Cas Co	411,046	0.0093%	226	382,377	251,000	65.64%
244	2898	37850	Pacific Specialty Ins Co	4,486,014	0.1019%	119	4,411,266	237,424	5.38%
245	111	24198	Peerless Ins Co	11,559,848	0.2625%	67	10,467,934	1,111,123	10.61%
246	1218	32859	Penn-Amer Ins Co	2,861,514	0.0650%	142	3,176,674	3,352,604	105.54%
247	767	12262	Pennsylvania Manufacturers Asn Ins C	168,784	0.0038%	260	68,764	25,746	37.44%
248	767	41424	Pennsylvania Manufacturers Ind Co	8,846	0.0002%	312	8,846	-14,071	-159.07%
249	677	18058	Philadelphia Ind Ins Co	40,708,136	0.9244%	27	36,490,008	8,771,787	24.04%
250	501	18619	Platte River Ins Co.	5,876,919	0.1335%	102	4,698,018	2,054,243	43.73%
251	3504	14460	Podiatry Ins Co Of Amer A Mut Co	35,309	0.0008%	293	34,264	74,228	216.64%
252		36234	Preferred Professional Ins Co	318,240	0.0072%	235	305,228	-53,993	-17.69%
253	155	24260	Progressive Cas Ins Co	8,564,683	0.1945%	79	9,652,218	4,824,859	49.99%
254	155	16322	Progressive Direct Ins Co	447,140	0.0102%	224	188,713	128,815	68.26%
255	155	27804	Progressive West Ins Co	159,767	0.0036%	264	202,613	-4,363	-2.15%
256	853	15059	Public Service Mut Ins Co	767,810	0.0174%	202	763,297	-373,524	-48.94%
257	400	24449	Regent Ins Co	4,639	0.0001%	320	4,418	1,673	37.87%
258	98	36684	Riverport Ins Co	8,251,865	0.1874%	82	9,324,829	-220,469	-2.36%
259	783	13056	RLI Ins Co	11,069,688	0.2514%	70	8,772,269	1,515,173	17.27%
260	83	22128	Rocky Mountain Fire & Cas Co	64	0.0000%	336	1,305	0	0.00%
261	501	22314	RSUI Ind Co	74,560,969	1.6932%	15	70,129,635	39,330,647	56.08%
262	163	24740	Safeco Ins Co Of Amer	11,950,256	0.2714%	65	12,113,197	13,319,236	109.96%
263	140	15580	Scottsdale Ind Co	14,829,075	0.3368%	59	14,749,828	2,357,641	15.98%
264	1125	10352	Scpie Ind Co	1,597,781	0.0363%	168	1,536,663	202,247	13.16%
265	3548	22535	Seaboard Surety Co	33,669	0.0008%	294	-1,151	1,761,315	-153024.76%
266	553	24902	Security Ins Co Of Hartford	1,151,410	0.0261%	185	5,189,651	-673,802	-12.98%
267	3548	22233	Select Ins Co	9,055	0.0002%	311	44,428	300,773	676.99%
268	158	10936	Seneca Ins Co Inc	324,906	0.0074%	233	282,606	245,579	86.90%
269	169	24988	Sentry Ins A Mut Co	5,921,841	0.1345%	101	5,878,225	1,890,298	32.16%
270	169	21180	Sentry Select Ins Co	10,681,420	0.2426%	71	11,418,203	5,343,661	46.80%
271	9	22985	Sequoia Ins Co	4,411,556	0.1002%	120	4,476,323	2,018,495	45.09%
272	1129	35408	Sirius Amer Ins Co	5,929	0.0001%	317	5,298	2,962	55.91%
273	3219	11126	Sompo Japan Ins Co of Amer	4,023,584	0.0914%	123	4,169,470	4,412,222	105.82%
274		36790	Springfield Ins Co Inc	873,446	0.0198%	195	878,546	207,491	23.62%
275	3548	24767	St Paul Fire & Marine Ins Co	107,225,933	2.4350%	9	115,571,911	64,407,348	55.73%
276	3548	24775	St Paul Guardian Ins Co	46,898	0.0011%	286	631,794	551,082	87.22%
277	3548	24791	St Paul Mercury Ins Co	50,087,330	1.1374%	20	52,554,580	45,369,259	86.33%
278	3548	19070	Standard Fire Ins Co	2,529,504	0.0574%	147	2,261,739	3,635,738	160.75%
279	748	18023	Star Ins Co	249,356	0.0057%	247	257,629	-115,902	-44.99%
280	98	40045	Starnet Ins Co	2,575,241	0.0585%	145	6,843,473	3,166,783	46.27%
281	176	25143	State Farm Fire And Cas Co	4,981,892	0.1131%	114	4,152,590	793,480	19.11%
282	176	25151	State Farm General Ins Co	107,522,191	2.4417%	8	104,188,696	47,556,832	45.64%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
283	176	25178	State Farm Mut Auto Ins Co	716,359	0.0163%	206	982,395	0	0.00%
284	93	12831	State Natl Ins Co Inc	5,642,601	0.1281%	106	5,764,708	4,348,028	75.42%
285	1331	10340	Stonington Ins Co	546,281	0.0124%	219	503,482	782,726	155.46%
286	866	40436	Stratford Ins Co	143,403	0.0033%	269	178,947	232,608	129.99%
287		40134	SUA Ins Co	10,574,087	0.2401%	72	4,602,955	1,404,831	30.52%
288	218	24047	Surety Bonding Co Of Amer	4,742,822	0.1077%	116	4,566,503	746,676	16.35%
289		32107	Sutter Ins Co	362,738	0.0082%	229	244,025	69,925	28.65%
290	3098	12904	Tokio Marine & Nichido Fire Ins Co	23,480,107	0.5332%	46	22,384,522	13,117,542	58.60%
291	161	18031	Topa Ins Co	34,829,356	0.7909%	33	35,524,453	16,495,890	46.44%
292		37621	Toyota Motor Ins Co	31,554,681	0.7166%	35	16,653,328	10,963,729	65.84%
293	218	20486	Transcontinental Ins Co	3,959,916	0.0899%	124	3,146,961	1,539,133	48.91%
294	225	28886	Transguard Ins Co Of Amer Inc	968,442	0.0220%	192	991,776	461,925	46.58%
295	218	20494	Transportation Ins Co	8,432,582	0.1915%	81	8,279,721	13,696,105	165.42%
296	3548	19038	Travelers Cas & Surety Co	477,133	0.0108%	221	485,104	7,183,209	1480.76%
297	3548	31194	Travelers Cas & Surety Co Of Amer	37,536,167	0.8524%	30	35,103,996	22,347,607	63.66%
298	3548	25658	Travelers Ind Co	2,250,415	0.0511%	152	10,159,021	23,542,771	231.74%
299	3548	25682	Travelers Ind Co Of CT	3,122,822	0.0709%	135	3,304,665	-2,941	-0.09%
300	3548	36161	Travelers Prop Cas Ins Co	556,562	0.0126%	218	491,824	1,953,964	397.29%
301	3548	25674	Travelers Property Cas Co Of Amer	100,337,114	2.2786%	10	71,170,186	46,715,867	65.64%
302	212	21709	Truck Ins Exch	41,656,930	0.9460%	25	40,508,595	24,895,531	61.46%
303	866	37982	Tudor Ins Co	13,692,092	0.3109%	62	13,646,672	5,551,189	40.68%
304	91	29459	Twin City Fire Ins Co Co	80,914,965	1.8375%	13	76,905,909	-9,110,611	-11.85%
305	781	37893	Ulico Cas Co	658,142	0.0149%	211	912,067	4,222,255	462.93%
306	831	41050	Underwriter For The Professions Ins	56,858	0.0013%	281	58,798	2,585,068	4396.52%
307	400	25798	Unigard Ind Co	177,329	0.0040%	257	179,518	13,350	7.44%
308	400	25747	Unigard Ins Co	9,342,968	0.2122%	77	9,086,152	4,033,276	44.39%
309	920	13064	United Natl Ins Co	27,018,565	0.6136%	43	27,513,343	14,672,175	53.33%
310	158	21113	United States Fire Ins Co	7,361,291	0.1672%	86	7,714,588	-122,713	-1.59%
311	31	25895	United States Liability Ins Co	19,575,981	0.4446%	49	19,383,729	4,431,775	22.86%
312	215	16063	Unitrin Auto & Home Ins Co	28,615	0.0006%	297	26,435	5,951	22.51%
313	212	41181	Universal Underwriters Ins Co	27,231,693	0.6184%	41	27,455,136	21,380,915	77.88%
314	3548	25887	US Fidelity & Guaranty Co	4,988,476	0.1133%	113	1,496,906	14,694,220	981.64%
315	984	29599	US Specialty Ins Co	39,566,103	0.8985%	28	24,410,202	9,975,320	40.87%
316	200	25941	USAA	11,490,411	0.2609%	68	11,371,872	6,786,352	59.68%
317	200	25968	USAA Cas Ins Co	3,043,047	0.0691%	136	2,819,902	948,088	33.62%
318	201	25976	Utica Mut Ins Co	448,011	0.0102%	223	491,223	-23,187	-4.72%
319	218	20508	Valley Forge Ins Co	3,951,499	0.0897%	125	3,324,993	3,075,621	92.50%
320	215	14133	Valley Ins Co	2,963,161	0.0673%	139	3,141,265	344,030	10.95%
321		21172	Vanliner Ins Co	2,996,479	0.0680%	137	2,950,079	1,129,831	38.30%
322	958	11762	Vesta Fire Ins Corp	10,851	0.0002%	309	6,043	0	0.00%
323	38	20397	Vigilant Ins Co	1,139,888	0.0259%	186	1,171,660	1,677,554	143.18%
324	317	40827	Virginia Surety Co Inc	20,530,865	0.4662%	48	18,996,154	13,985,952	73.63%
325	111	26069	Wausau Business Ins Co	775,339	0.0176%	201	834,900	339,956	40.72%
326	111	26042	Wausau Underwriters Ins Co	376,841	0.0086%	228	569,322	36,367	6.39%
327	626	21121	Westchester Fire Ins Co	28,584,235	0.6491%	38	26,065,133	-3,224,811	-12.37%
328	218	13188	Western Surety Co	390,446	0.0089%	227	370,545	15,093	4.07%
329	866	13196	Western World Ins Co	5,307,462	0.1205%	110	5,598,414	1,819,538	32.50%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: OTHER LIABILITY [17]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Share Rank*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
330	350	34207	Westport Ins Corp	9,739,448	0.2212%	75	10,600,679	66,182,328	624.32%
331	748	25780	Williamsburg Natl Ins Co	3,713,736	0.0843%	128	4,029,532	2,918,887	72.44%
332	225	13234	Wilshire Ins Co	501,226	0.0114%	220	502,393	66,743	13.29%
333	1285	24554	XL Ins Amer Inc	14,385,679	0.3267%	61	14,422,420	-36,733,098	-254.69%
334	1285	20583	XL Reins America Inc	284	0.0000%	333	284	85,976	30273.24%
335	1285	37885	XL Specialty Ins Co	117,092,146	2.6590%	7	117,334,684	55,068,147	46.93%
336	212	16535	Zurich American Ins Co	142,178,271	3.2287%	6	158,665,140	106,808,922	67.32%
337	212	27855	Zurich American Ins Co Of IL	574,575	0.0130%	217	516,355	39,606	7.67%
			Line Total:	**4,403,542,735**	**100.0000%**		**4,281,170,576**	**2,895,594,809**	**67.64%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
1	626	22667	Ace American Ins Co	5,693,733	2.4908%	9	5,576,861	1,577,923	28.29%
2	626	20702	Ace Fire Underwriters Ins Co	4,176	0.0018%	124	2,792	6,956	249.14%
3	626	20699	Ace Prop & Cas Ins Co	3,725	0.0016%	125	3,311	9,787	295.59%
4		38733	Alaska Nat Ins Co	6,940	0.0030%	118	5,253	3,240	61.68%
5	1325	24899	Alea North America Ins Co	249,420	0.1091%	72	199,979	66,773	33.39%
6	761	35300	Allianz Global Risks US Ins Co	5,284,908	2.3119%	12	4,652,168	1,210,075	26.01%
7	8	19232	Allstate Ins Co	282,117	0.1234%	70	320,870	6,948,175	2165.42%
8	140	19100	Amco Ins Co	1,399,994	0.6124%	26	1,336,632	944,097	70.63%
9	761	21849	American Automobile Ins Co	33,436	0.0146%	102	44,505	-3,821	-8.59%
10	163	19690	American Economy Ins Co	53,108	0.0232%	94	60,111	9,149	15.22%
11		40398	American Fuji Fire & Marine Ins Co	32,761	0.0143%	103	30,041	18,233	60.69%
12	212	26247	American Guarantee & Liability Ins	9,659,030	4.2254%	5	12,022,269	4,200,148	34.94%
13	291	13331	American Hardware Mut Ins Co	311,506	0.1363%	64	277,966	-149,114	-53.64%
14	12	19380	American Home Assur Co	1,906,816	0.8341%	23	1,121,454	91,337	8.14%
15	761	21857	American Ins Co	141,695	0.0620%	81	145,044	248,945	171.63%
16	108	30562	American Manufacturers Mut Ins Co	27,727	0.0121%	105	27,727	-167,658	-604.67%
17	163	19704	American States Ins Co	361,261	0.1580%	54	368,073	-307,413	-83.52%
18	212	40142	American Zurich Ins Co	795,665	0.3481%	37	1,138,178	875,876	76.95%
19	124	23396	Amerisure Mut Ins Co	1,143	0.0005%	129	626	-173	-27.64%
20	1279	11150	Arch Ins Co	975,543	0.4268%	32	1,069,140	438,991	41.06%
21	761	21865	Associated Ind Corp	47,762	0.0209%	96	50,638	-366,623	-724.01%
22	24	19895	Atlantic Mut Ins Co	6,330	0.0028%	120	7,003	120,634	1722.60%
23	1129	27154	Atlantic Specialty Ins Co	87,440	0.0383%	89	80,670	7,421	9.20%
24	968	16187	AXA Re Prop & Cas Ins Co	1,992	0.0009%	128	2,481	-38,267	-1542.40%
25	689	33162	Bankers Ins Co	833	0.0004%	131	833	-42,896	-5149.58%
26	244	10677	Cincinnati Ins Co	88,388	0.0387%	88	95,620	123,955	129.63%
27	12	19410	Commerce & Industry Ins Co	181,280	0.0793%	76	182,639	437,627	239.61%
28	218	20443	Continental Cas Co	757,955	0.3316%	40	463,957	-137,053	-29.54%
29	218	35289	Continental Ins Co	13,795	0.0060%	109	2,012	514,872	25590.06%
30		37206	Contractors Bonding & Ins Co	480	0.0002%	133	500	42,715	8543.00%
31	920	42048	Diamond State Ins Co	33,817	0.0148%	99	42,269	26,143	61.85%
32	3548	36463	Discover Prop & Cas Ins Co	341,349	0.1493%	59	479,820	815,491	169.96%
33	57	21261	Electric Ins Co	10,558,924	4.6191%	3	9,769,996	9,246,489	94.64%
34	212	21326	Empire Fire & Marine Ins Co	796,001	0.3482%	36	614,131	123,718	20.15%
35	111	21458	Employers Ins of Wausau	770,606	0.3371%	39	409,840	6,516,997	1590.13%
36	62	21415	Employers Mut Cas Co	334,747	0.1464%	61	345,183	-415,905	-120.49%
37	785	35378	Evanston Ins Co	36,858,634	16.1240%	2	55,132,109	25,433,943	46.13%
38	1120	10120	Everest Natl Ins Co	89,362	0.0391%	87	106,403	750	0.70%
39	158	24384	Fairmont Specialty Ins Co	248,787	0.1088%	73	695,919	-487,778	-70.09%
40	212	21652	Farmers Ins Exch	48,903	0.0214%	95	51,136	-87,350	-170.82%
41	140	13838	Farmland Mut Ins Co	31,609	0.0138%	104	16,810	4,535	26.98%
42	38	20281	Federal Ins Co	45,862,385	20.0628%	1	44,131,356	26,738,521	60.59%
43	7	13935	Federated Mut Ins Co	4,794,721	2.0975%	14	4,761,972	1,496,868	31.43%
44	7	28304	Federated Service Ins Co	253,649	0.1110%	71	237,346	20,114	8.47%
45	3548	35386	Fidelity & Guaranty Ins Co	632,631	0.2767%	42	836,231	191,145	22.86%
46	3548	25879	Fidelity & Guaranty Ins Underwriters	282,179	0.1234%	69	389,827	225,259	57.78%
47	761	21873	Firemans Fund Ins Co	7,787,078	3.4065%	6	8,900,611	22,486,215	252.64%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
48	163	24724	First Natl Ins Co Of Amer	300,523	0.1315%	67	243,909	-68,824	-28.22%
49	400	24414	General Cas Co Of WI	331	0.0001%	137	257	0	0.00%
50	163	24732	General Ins Co Of Amer	148,420	0.0649%	80	295,424	161,143	54.55%
51	31	38962	Genesis Ins Co	112,151	0.0491%	86	110,187	-414,805	-376.46%
52	604	41343	Gerling Amer Ins Co	335,708	0.1469%	60	318,427	-336,681	-105.73%
53	111	10836	Golden Eagle Ins Corp	4,220	0.0018%	123	4,136	-33,520	-810.44%
54	12	23809	Granite State Ins Co	376,163	0.1646%	51	362,087	176,400	48.72%
55	84	26832	Great American Alliance Ins Co	168,438	0.0737%	77	38,863	17,818	45.85%
56	84	26344	Great American Assur Co	8,167	0.0036%	115	18,748	-20,155	-107.50%
57	84	16691	Great American Ins Co	129,525	0.0567%	84	118,922	945,149	794.76%
58	84	22136	Great American Ins Co of NY	5,663	0.0025%	121	45,812	24,718	53.96%
59	98	25224	Great Divide Ins Co	596,789	0.2611%	44	477,619	6,031	1.26%
60	38	20303	Great Northern Ins Co	539,416	0.2360%	46	509,553	191,410	37.56%
61	1285	22322	Greenwich Ins Co	790,239	0.3457%	38	933,881	1,476,870	158.14%
62	88	22292	Hanover Ins Co	6,780	0.0030%	119	2,371	10,000	421.76%
63	225	26433	Harco Natl Ins Co	1,118	0.0005%	130	1,116	0	0.00%
64	91	29424	Hartford Cas Ins Co	33,797	0.0148%	100	60,860	-172,498	-283.43%
65	91	37478	Hartford Ins Co Of The Midwest	953,954	0.4173%	33	1,114,239	1,356,041	121.70%
66	91	30104	Hartford Underwriters Ins Co	150,523	0.0658%	79	106,984	45,189	42.24%
67	517	37257	Insurance Corp Of Hannover	26,821	0.0117%	106	69,077	84,112	121.77%
68	111	42404	Liberty Ins Corp	624,963	0.2734%	43	526,313	406,797	77.29%
69	111	23035	Liberty Mut Fire Ins Co	5,478,490	2.3966%	10	5,299,100	5,072,227	95.72%
70	111	23043	Liberty Mut Ins Co	1,146,197	0.5014%	28	1,924,543	4,019,553	208.86%
71	111	33600	LM Ins Corp	8,568	0.0037%	114	9,231	3,822	41.40%
72	785	28932	Markel American Ins Co	364,420	0.1594%	53	504,072	175,951	34.91%
73	88	22306	Massachusetts Bay Ins Co	7,292	0.0032%	117	42,173	25,103	59.52%
74	1113	22241	Medmarc Cas Ins Co	2,114,212	0.9249%	21	2,289,444	2,530,355	110.52%
75	169	23434	Middlesex Ins Co	2,356	0.0010%	127	800	4,990,793	623849.13%
76	98	23612	Midwest Employers Cas Co	13,438	0.0059%	110	7,854	4,653	59.24%
77	2978	20362	Mitsui Sumitomo Ins Co of Amer	138,645	0.0607%	82	261,689	104,800	40.05%
78	2978	22551	Mitsui Sumitomo Ins USA Inc	310,056	0.1356%	65	308,251	154,839	50.23%
79	50	23647	Mutual Service Cas Ins Co	9,497	0.0042%	113	21,395	-223,122	-1042.87%
80		23663	National American Ins Co	200	0.0001%	140	200	-1,678	-839.00%
81	218	20478	National Fire Ins Co Of Hartford	417,445	0.1826%	50	456,867	1,067,220	233.60%
82	31	20087	National Ind Co	39	0.0000%	141	199	-4,000,410	2010256.28%
83	31	20052	National Liab & Fire Ins Co	158,264	0.0692%	78	156,913	385,638	245.77%
84	761	21881	National Surety Corp	301,312	0.1318%	66	253,350	-287,022	-113.29%
85	12	19445	National Union Fire Ins Co Of Pitts	3,750,215	1.6406%	16	3,229,144	7,395,113	229.01%
86	140	28223	Nationwide Agribusiness Ins Co	909,509	0.3979%	35	461,015	90,972	19.73%
87	140	25453	Nationwide Ins Co Of Amer	270	0.0001%	139	11	0	0.00%
88	140	23787	Nationwide Mut Ins Co	1,719,640	0.7523%	24	1,691,691	1,254,874	74.18%
89	111	24171	Netherlands Ins Co The	4,471	0.0020%	122	3,040	1,348	44.34%
90	12	23841	New Hampshire Ins Co	138,423	0.0606%	83	140,680	958,935	681.64%
91	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	544,990	0.2384%	45	454,379	253,827	55.86%
92	181	29874	North American Specialty Ins Co	22,815	0.0100%	107	22,815	502,392	2202.02%
93	158	21105	North River Ins Co	287,523	0.1258%	68	214,085	220,995	103.23%
94	3548	24031	Northland Cas Co	382	0.0002%	136	392	-1,074	-273.98%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
95	3548	24015	Northland Ins Co	70,228	0.0307%	92	79,875	24,633	30.84%
96	150	24147	Old Republic Ins Co	2,951,647	1.2912%	19	2,714,747	1,277,083	47.04%
97	1129	20621	OneBeacon America Ins Co	275	0.0001%	138	264	29,849,013	306444.32%
98	645	14907	Oregon Mut Ins Co	341,575	0.1494%	58	368,447	26,853	7.29%
99	38	20346	Pacific Ind Co	129,504	0.0567%	85	139,927	10,161,176	7261.77%
100	111	24198	Peerless Ins Co	1,066,667	0.4666%	31	1,018,900	657,875	64.57%
101	1218	32859	Penn-Amer Ins Co	370,292	0.1620%	52	384,627	858,953	223.32%
102	400	24449	Regent Ins Co	800	0.0003%	132	800	0	0.00%
103	98	36684	Riverport Ins Co	239,581	0.1048%	74	223,786	133,129	59.49%
104	783	13056	RLI Ins Co	216,876	0.0949%	75	426,559	-705,204	-165.32%
105	553	24902	Security Ins Co Of Hartford	18,674	0.0082%	108	19,782	57,387	290.10%
106	169	24988	Sentry Ins A Mut Co	3,613,312	1.5807%	17	3,307,581	706,434	21.36%
107	169	21180	Sentry Select Ins Co	1,260,949	0.5516%	27	1,319,092	331,832	25.16%
108	3219	11126	Sompo Japan Ins Co of Amer	4,589,481	2.0077%	15	4,639,819	-14,753,384	-317.97%
109		36790	Springfield Ins Co Inc	360,331	0.1576%	55	358,447	-21,742	-6.07%
110	3548	24767	St Paul Fire & Marine Ins Co	9,863,533	4.3149%	4	19,266,089	11,890,239	61.72%
111	3548	24791	St Paul Mercury Ins Co	2,086,810	0.9129%	22	3,038,769	3,111,445	102.39%
112	748	18023	Star Ins Co	11,774	0.0052%	111	2,581	335	12.98%
113	93	12831	State Natl Ins Co Inc	40,707	0.0178%	98	31,608	-118,420	-374.65%
114	1331	10340	Stonington Ins Co	406	0.0002%	135	212	316	149.06%
115	866	40436	Stratford Ins Co	33,554	0.0147%	101	42,099	189,345	449.76%
116	3098	12904	Tokio Marine & Nichido Fire Ins Co	7,599,777	3.3246%	8	7,699,040	3,770,979	48.98%
117	218	20486	Transcontinental Ins Co	77,299	0.0338%	91	106,700	-154,837	-145.11%
118	218	20494	Transportation Ins Co	1,105,264	0.4835%	29	1,036,668	2,003,267	193.24%
119	3548	25658	Travelers Ind Co	450	0.0002%	134	4,538	-65,081	-1434.13%
120	3548	25674	Travelers Property Cas Co Of Amer	3,480,714	1.5227%	18	3,934,598	2,171,993	55.20%
121	212	21709	Truck Ins Exch	64,571	0.0282%	93	59,465	143,576	241.45%
122	866	37982	Tudor Ins Co	2,416,853	1.0573%	20	2,334,297	9,067,709	388.46%
123	91	29459	Twin City Fire Ins Co Co	355,489	0.1555%	57	254,475	-255,225	-100.29%
124	400	25798	Unigard Ind Co	8,014	0.0035%	116	8,338	8,443	101.26%
125	400	25747	Unigard Ins Co	328,864	0.1439%	62	326,334	-51,733	-15.85%
126	920	13064	United Natl Ins Co	1,449,907	0.6343%	25	951,193	1,824,586	191.82%
127	158	21113	United States Fire Ins Co	479,325	0.2097%	48	661,007	2,263,648	342.45%
128	31	25895	United States Liability Ins Co	11,611	0.0051%	112	1,664	998	59.98%
129	212	41181	Universal Underwriters Ins Co	5,137,161	2.2473%	13	5,103,446	5,275,398	103.37%
130	3548	25887	US Fidelity & Guaranty Co	467,744	0.2046%	49	658,180	-2,862,995	-434.99%
131	201	25976	Utica Mut Ins Co	2,760	0.0012%	126	2,749	1,119,336	40717.93%
132	218	20508	Valley Forge Ins Co	323,571	0.1415%	63	222,386	-2,619,022	-1177.69%
133	215	14133	Valley Ins Co	496,506	0.2172%	47	473,848	67,948	14.34%
134	38	20397	Vigilant Ins Co	1,098,236	0.4804%	30	1,185,075	-125,891	-10.62%
135	317	40827	Virginia Surety Co Inc	7,641,755	3.3429%	7	6,918,961	1,291,622	18.67%
136	111	26069	Wausau Business Ins Co	86,484	0.0378%	90	100,931	298,569	295.81%
137	626	21121	Westchester Fire Ins Co	5,424,812	2.3731%	11	5,859,894	3,657,379	62.41%
138	866	13196	Western World Ins Co	356,907	0.1561%	56	404,872	1,470,545	363.21%
139	350	34207	Westport Ins Corp	658,738	0.2882%	41	600,731	2,010,642	334.70%
140	1285	24554	XL Ins Amer Inc	910,163	0.3982%	34	1,139,745	270,881	23.77%
141	212	27855	Zurich American Ins Co Of IL	45,545	0.0199%	97	39,350	-381,826	-970.33%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRODUCTS LIABILITY [18]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
1	12	36404	21st Century Cas Co	15,564,521	0.1445%	62	15,320,916	9,684,665	63.21%
2	12	12963	21st Century Ins Co	700,794,178	6.5040%	5	715,922,390	411,484,813	57.48%
3	1278	10921	ACA Ins Co	1,985,651	0.0184%	118	938,892	513,318	54.67%
4		11711	Access Ins Co	1,822,461	0.0169%	121	157,578	105,670	67.06%
5	626	22667	Ace American Ins Co	2,863	0.0000%	183	102,580	22,943	22.37%
6	313	33898	Aegis Security Ins Co	3,343,726	0.0310%	110	3,343,726	912,508	27.29%
7	3596	42609	Affirmative Ins Co	2,492,629	0.0231%	115	1,442,236	901,004	62.47%
8	12	19399	AIU Ins Co	2,554,476	0.0237%	114	2,717,621	1,493,056	54.94%
9		10920	Alliance United Ins Co	6,060,335	0.0562%	97	5,770,083	3,793,260	65.74%
10	140	42579	Allied Prop & Cas Ins Co	53,141,121	0.4932%	33	52,318,169	25,048,700	47.88%
11	8	19240	Allstate Ind Co	637,369,263	5.9153%	7	621,817,691	352,677,870	56.72%
12	8	19232	Allstate Ins Co	250,976,160	2.3293%	9	255,159,150	112,978,081	44.28%
13	8	17230	Allstate Prop & Cas Ins Co	16,655,879	0.1546%	59	19,014,770	7,860,902	41.34%
14	140	19100	Amco Ins Co	64,722,951	0.6007%	27	62,623,605	29,295,996	46.78%
15	19	10111	American Bankers Ins Co Of FL	589,360	0.0055%	138	579,418	-432,983	-74.73%
16	212	43699	American Federation Ins Co	120,080	0.0011%	160	121,475	37,914	31.21%
17	12	19380	American Home Assur Co	12,514,035	0.1161%	69	13,358,363	7,079,700	53.00%
18	12	43761	American Intl Ins Co Of CA	50,965,339	0.4730%	34	51,352,222	33,330,758	64.91%
19	108	30562	American Manufacturers Mut Ins Co	97,401	0.0009%	164	141,991	2,021,929	1423.98%
20	127	23469	American Modern Home Ins Co	1,189,842	0.0110%	127	1,125,158	-571,003	-50.75%
21	19	19615	American Reliable Ins Co	123,989	0.0012%	158	120,339	75,206	62.50%
22	1346	39969	American Safety Cas Ins Co	32,941	0.0003%	173	35,812	-82,159	-229.42%
23	163	37214	American States Preferred Ins Co	15,220,317	0.1413%	63	14,908,526	8,534,568	57.25%
24		40800	American Sterling Ins Co	51,094	0.0005%	168	61,827	-22,923	-37.08%
25	4	27928	Amex Assur Co	81,187,764	0.7535%	24	78,708,663	64,836,139	82.37%
26	28	19976	Amica Mut Ins Co	24,467,486	0.2271%	52	24,467,897	17,618,344	72.01%
27		40010	Anchor General Ins Co	31,841,569	0.2955%	47	31,869,730	19,449,590	61.03%
28	24	19895	Atlantic Mut Ins Co	56,427	0.0005%	167	61,143	618,719	1011.92%
29	968	11835	AXA Re Amer Ins Co	3,555,791	0.0330%	109	5,396,911	1,880,207	34.84%
30	1330	24813	Balboa Ins Co	3,057,041	0.0284%	111	416,032	276,694	66.51%
31	660	38342	California Automobile Ins Co	102,276,850	0.9492%	22	101,305,292	48,459,051	47.83%
32	802	13544	California Capital Ins Co	25,677,492	0.2383%	50	25,699,658	13,866,327	53.96%
33	33	20117	California Cas Ind Exch	71,708,080	0.6655%	25	73,887,799	41,644,100	56.36%
34	1278	15539	California State Auto Asn Inter-Ins	844,106,411	7.8341%	4	846,397,967	415,358,193	49.07%
35	24	19909	Centennial Ins Co	95,109	0.0009%	166	103,175	6,654	6.45%
36	212	34649	Centre Ins Co	342,726	0.0032%	144	344,571	118,167	34.29%
37		26905	Century-Natl Ins Co	3,786,517	0.0351%	106	3,777,108	2,438,878	64.57%
38	79	22004	CIM Ins Corp	341,436	0.0032%	145	352,840	118,772	33.66%
39	323	10693	Civil Svc Employees Ins Co	14,061,626	0.1305%	66	14,557,460	7,078,516	48.62%
40	517	20532	Clarendon Natl Ins Co	5,868,255	0.0545%	100	10,510,227	7,018,498	66.78%
41	814	25089	Coast Natl Ins Co	185,962,321	1.7259%	12	218,029,732	101,294,384	46.46%
42	12	19410	Commerce & Industry Ins Co	2,472	0.0000%	184	501	74	14.77%
43	816	13161	Commerce West Ins Co	23,167,999	0.2150%	55	22,979,134	13,412,313	58.37%
44	3018	22730	Converium Ins North Amer Inc	151,311	0.0014%	156	178,194	231,832	130.10%
45	323	18953	CSE Safeguard Ins Co	8,121,251	0.0754%	86	8,464,891	4,655,680	55.00%
46	930	19269	Danielson Natl Ins Co	4,203,133	0.0390%	104	4,198,442	2,638,483	62.84%
47	8	37907	Deerbrook Ins Co	14,653,149	0.1360%	64	14,682,165	7,551,226	51.43%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
48	140	42587	Depositors Ins Co	9,353,208	0.0868%	83	9,400,287	5,829,025	62.01%
49	920	42048	Diamond State Ins Co	114,495	0.0011%	161	117,932	-106,764	-90.53%
50	831	34495	Doctors Co An Interins Exchn	96,602	0.0009%	165	104,884	51,613	49.21%
51	802	12890	Eagle West Ins Co	712,356	0.0066%	132	654,437	358,932	54.85%
52	57	21261	Electric Ins Co	2,742,477	0.0255%	113	2,846,347	1,636,305	57.49%
53	8	10358	Encompass Ins Co	32,712,547	0.3036%	44	16,435,026	7,283,202	44.32%
54	1129	30210	Esurance Prop and Cas Ins Co	37,701,247	0.3499%	40	35,083,061	14,962,993	42.65%
55	38	35181	Executive Risk Ind Inc	668,794	0.0062%	133	1,404,736	93,743	6.67%
56	922	40029	Explorer Ins Co	32,502,548	0.3017%	45	31,311,499	19,202,222	61.33%
57	212	21652	Farmers Ins Exch	1,017,313,262	9.4416%	2	1,019,351,238	599,286,362	58.79%
58	670	25180	Fidelity Natl Ins Co	7,437,006	0.0690%	92	7,212,463	7,608,729	105.49%
59	215	19852	Financial Ind Co	57,210,372	0.5310%	29	55,762,880	34,343,742	61.59%
60	761	21873	Firemans Fund Ins Co	15,594,921	0.1447%	61	15,185,790	7,377,109	48.58%
61	70	34525	First American Specilaty Ins Co	250	0.0000%	188	8,259	-20,080	-243.13%
62	163	24724	First Natl Ins Co Of Amer	1,401,861	0.0130%	124	1,424,270	613,483	43.07%
63	212	11185	Foremost Ins Co	17,351,053	0.1610%	58	16,099,221	5,686,420	35.32%
64	218	10201	Galway Ins Co	1,216,509	0.0113%	126	1,484,531	505,793	34.07%
65	31	41491	Geico Cas Co	34,073,221	0.3162%	42	33,668,818	17,765,685	52.77%
66	31	35882	Geico General Ins Co	148,047,253	1.3740%	17	141,788,227	83,672,244	59.01%
67	31	22055	Geico Ind Co	49,417,097	0.4586%	35	47,791,758	30,391,017	63.59%
68	1169	11231	Generali Us Branch	373,913	0.0035%	141	362,454	50,368	13.90%
69	79	11044	GMAC Ins Co Online Inc	2,227,963	0.0207%	116	2,659,426	1,475,429	55.48%
70	31	22063	Government Employees Ins Co	83,575,216	0.7757%	23	82,238,497	52,251,090	63.54%
71	83	22101	Grange Ins Assn	7,633,482	0.0708%	90	7,812,339	4,421,931	56.60%
72	12	23809	Granite State Ins Co	122,732,629	1.1391%	18	109,270,755	66,985,294	61.30%
73	84	26832	Great American Alliance Ins Co	320,498	0.0030%	148	358,215	-39,461	-11.02%
74	84	16691	Great American Ins Co	809,869	0.0075%	131	1,126,183	605,833	53.80%
75	84	22136	Great American Ins Co of NY	355,785	0.0033%	142	352,345	97,672	27.72%
76	84	33723	Great American Spirit Ins Co	9,583	0.0001%	178	15,593	2,249	14.42%
77	1285	22322	Greenwich Ins Co	1,309,961	0.0122%	125	1,309,960	-1,931,921	-147.48%
78	303	15032	Guideone Mut Ins Co	193,241	0.0018%	153	196,681	70,220	35.70%
79	88	22292	Hanover Ins Co	45,972	0.0004%	169	50,490	25,381	50.27%
80	517	21806	Harbor Specialty Ins Co	10,972,605	0.1018%	76	14,087,758	1,184,038	8.40%
81	253	14168	Harleysville Mut Ins Co	37,026	0.0003%	171	77,413	-885,060	-1143.30%
82	91	29424	Hartford Cas Ins Co	37,911,050	0.3518%	39	33,720,815	24,319,541	72.12%
83	91	30104	Hartford Underwriters Ins Co	68,719,104	0.6378%	26	66,901,396	48,746,004	72.86%
84	958	22438	Hawaiian Ins & Gty Co Ltd	26,066,616	0.2419%	49	26,757,066	15,872,326	59.32%
85	300	22578	Horace Mann Ins Co	9,414,466	0.0874%	81	9,337,584	5,495,556	58.85%
86	300	22756	Horace Mann Prop & Cas Ins Co	5,938,008	0.0551%	99	6,163,472	3,459,463	56.13%
87	158	25054	Hudson Ins Co	47,775,037	0.4434%	37	50,115,746	27,272,320	54.42%
88	626	43575	Indemnity Ins Co Of North Amer	10,221	0.0001%	176	42,539	11,882	27.93%
89	3495	22268	Infinity Ins Co	236,365,182	2.1937%	10	227,565,084	94,164,683	41.38%
90	3495	10068	Infinity Natl Ins Co	10,056,908	0.0933%	79	9,079,921	3,938,438	43.38%
91	12	19429	Insurance Co Of The State Of PA	8,430,360	0.0782%	84	7,296,674	9,147,330	125.36%
92	922	27847	Insurance Co Of The West	7,659,936	0.0711%	89	6,791,251	4,492,790	66.16%
93	79	29742	Integon Natl Ins Co	106,443	0.0010%	163	120,050	55,224	46.00%
94	79	31488	Integon Preferred Ins Co	13,646,867	0.1267%	67	12,461,977	7,753,842	62.22%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
95	1318	15598	Interins Exch Of The Automobile Club	973,678,767	9.0366%	3	954,212,579	470,950,147	49.35%
96	761	22837	Interstate Ind Co	36,168	0.0003%	172	136,348	141,849	104.03%
97	761	11630	Jefferson Ins Co	119	0.0000%	189	2,068	-3,624,595	75270.55%
98	215	10914	Kemper Independence Ins Co	34,006,240	0.3156%	43	32,715,135	14,013,004	42.83%
99	3636	26077	Lancer Ins Co	232,621	0.0022%	150	232,621	1,582,450	680.27%
100	3495	11738	Leader Ins Co	13,394,902	0.1243%	68	13,960,088	6,172,336	44.21%
101	111	42404	Liberty Ins Corp	13,755	0.0001%	175	8,065	252,466	3130.39%
102	111	23035	Liberty Mut Fire Ins Co	119,279,862	1.1070%	19	116,769,750	64,013,210	54.82%
103	111	23043	Liberty Mut Ins Co	345,942	0.0032%	143	351,627	9,001,094	2559.84%
104	1326	33855	Lincoln General Ins Co	49,180,555	0.4564%	36	38,479,360	38,713,576	100.61%
105	785	28932	Markel American Ins Co	1,020,801	0.0095%	129	945,105	191,352	20.25%
106	212	19356	Maryland Cas Co	4,740	0.0000%	182	125,971	-349,272	-277.26%
107	3548	33650	Mendota Ins Co	2,932,733	0.0272%	112	680,839	478,267	70.25%
108		31968	Merastar Ins Co	3,559,248	0.0330%	108	3,582,946	1,889,078	52.72%
109	660	11908	Mercury Cas Co	258,570,464	2.3998%	8	257,391,763	127,597,229	49.57%
110	660	27553	Mercury Ins Co	683,573,524	6.3442%	6	674,298,338	325,996,702	48.35%
111	1330	24821	Meritplan Ins Co	19,916,924	0.1848%	57	13,577,719	8,808,561	64.88%
112	241	25321	Metropolitan Drt Prop & Cas Ins Co	31,979,557	0.2968%	46	31,212,042	21,609,867	69.24%
113	852	40150	MGA Ins Co Inc	6,422,101	0.0596%	95	3,015,798	1,940,069	64.33%
114	79	38660	MIC General Ins Corp	8,308,683	0.0771%	85	7,894,493	4,929,384	62.44%
115	212	21687	Mid-Century Ins Co	23,926,388	0.2221%	53	9,557,931	5,179,578	54.19%
116	50	23647	Mutual Service Cas Ins Co	113,343	0.0011%	162	197,927	-772,723	-390.41%
117	930	23671	National American Ins Co Of CA	9,543,647	0.0886%	80	9,758,617	3,981,587	40.80%
118	79	23728	National General Ins Co	55,587,878	0.5159%	31	55,632,216	30,790,064	55.35%
119	84	32620	National Interstate Ins Co	624,079	0.0058%	136	557,157	31,309	5.62%
120	93	22608	National Specialty Ins Co	221,016	0.0021%	151	30,651	0	0.00%
121	140	26093	Nationwide Affinity Co of Amer	912,944	0.0085%	130	846,268	337,935	39.93%
122	140	10723	Nationwide Assur Co	8,839	0.0001%	179	8,839	14,156	160.15%
123	140	25453	Nationwide Ins Co Of Amer	656,498	0.0061%	134	276,837	159,335	57.56%
124	140	23779	Nationwide Mut Fire Ins Co	10,128,940	0.0940%	78	10,361,500	3,751,458	36.21%
125	140	23787	Nationwide Mut Ins Co	56,393,741	0.5234%	30	58,832,844	24,484,325	41.62%
126	140	37877	Nationwide Prop & Cas Ins Co	2,027,271	0.0188%	117	2,147,330	1,464,259	68.19%
127	12	23841	New Hampshire Ins Co	8,384	0.0001%	180	15,070	21,353	141.69%
128	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	121,514	0.0011%	159	96,542	92,038	95.33%
129	3548	24015	Northland Ins Co	40,318	0.0004%	170	47,769	-2,235	-4.68%
130	38	20338	Northwestern Pacific Ind Co	5,284,642	0.0490%	101	5,232,781	3,184,307	60.85%
131	225	23248	Occidental Fire & Cas Co Of NC	7,783,778	0.0722%	88	7,137,253	4,262,120	59.72%
132		12360	Ocean Harbor Cas Ins Co	11,370,401	0.1055%	72	9,784,292	7,722,038	78.92%
133	91	39098	Omni Ins Co	6,022,705	0.0559%	98	8,469,007	6,619,333	78.16%
134	1129	20621	OneBeacon America Ins Co	60	0.0000%	191	60	-4	-6.67%
135	1129	21970	OneBeacon Ins Co	1,371	0.0000%	187	1,371	21,644	1578.70%
136	645	14907	Oregon Mut Ins Co	1,921,707	0.0178%	120	2,039,039	1,056,566	51.82%
137		40550	Pacific Pioneer Ins Co	326,610	0.0030%	147	429,515	125,529	29.23%
138	408	11048	Pacific Prop & Cas Co	9,411,969	0.0874%	82	9,188,431	4,643,162	50.53%
139	2898	37850	Pacific Specialty Ins Co	11,164,572	0.1036%	75	11,152,732	5,602,634	50.24%
140	1129	21962	Pennsylvania General Ins Co	547,148	0.0051%	139	286,635	283,133	98.78%
141	3638	37648	Permanent General Assur Corp	39,683,524	0.3683%	38	39,620,957	21,530,846	54.34%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
142	959	21903	Procentury Ins Co	109	0.0000%	190	109	-433,663	397855.96%
143	155	24260	Progressive Cas Ins Co	23,503,935	0.2181%	54	23,719,448	7,754,381	32.69%
144	155	44288	Progressive Choice Ins Co	187,725,074	1.7423%	11	173,153,192	74,401,342	42.97%
145	155	16322	Progressive Direct Ins Co	4,416,610	0.0410%	103	2,068,245	12,225,573	591.11%
146	155	11851	Progressive Home Ins Co	163,552	0.0015%	155	172,645	-70,456	-40.81%
147	155	27804	Progressive West Ins Co	185,833,888	1.7247%	13	180,096,848	86,258,680	47.90%
148	91	34690	Property & Cas Ins Co Of Hartford	10,081	0.0001%	177	5,654	40,911	723.58%
149	796	39217	QBE Ins Corp	31,113,392	0.2888%	48	30,958,804	22,724,136	73.40%
150	517	37303	Redland Ins Co	11,958,031	0.1110%	70	10,290,764	3,838,788	37.30%
151	84	43753	Republic Ind Co of CA	10,548,571	0.0979%	77	12,083,811	4,561,979	37.75%
152	574	31089	Republic Western Ins Co	1	0.0000%	192	1	-204,272	427200.00%
153	1234	10970	Response Ind Co Of CA	337,778	0.0031%	146	325,268	132,166	40.63%
154	1234	43044	Response Ins Co	206,090	0.0019%	152	159,550	192,267	120.51%
155	1234	26050	Response Worldwide Ins Co	1,077,753	0.0100%	128	1,084,467	786,801	72.55%
156	553	24678	Royal Ind Co	167,194	0.0016%	154	165,021	119,410	72.36%
157	163	24740	Safeco Ins Co Of Amer	176,827,691	1.6411%	14	176,777,058	116,240,712	65.76%
158	163	39012	Safeco Ins Co Of IL	423,851	0.0039%	140	362,463	43,003	11.86%
159	257	10939	Safeway Direct Ins Co	1,934,981	0.0180%	119	2,012,854	1,454,342	72.25%
160	257	12521	Safeway Ins Co	16,362,297	0.1519%	60	17,594,438	8,854,768	50.33%
161	553	24902	Security Ins Co Of Hartford	1,804	0.0000%	185	2,238	-40,513	-1810.23%
162	9	22985	Sequoia Ins Co	5,202,792	0.0483%	102	5,237,271	3,751,440	71.63%
163	1129	35408	Sirius Amer Ins Co	3,647,445	0.0339%	107	4,236,569	1,542,964	36.42%
164	3219	11126	Sompo Japan Ins Co of Amer	286,485	0.0027%	149	290,231	90,623	31.22%
165	3489	19216	Southern Ins Co	146,195	0.0014%	157	155,860	-38,830	-24.91%
166	3548	19070	Standard Fire Ins Co	54,784,595	0.5084%	32	54,544,653	28,823,308	52.84%
167	98	40045	Starnet Ins Co	3,825,076	0.0355%	105	4,572,366	2,879,024	62.97%
168	176	25178	State Farm Mut Auto Ins Co	1,376,653,621	12.7766%	1	1,394,023,030	685,906,250	49.20%
169	93	12831	State Natl Ins Co Inc	11,418,737	0.1060%	71	11,407,155	8,906,831	78.08%
170		32107	Sutter Ins Co	600,201	0.0056%	137	897,023	471,357	52.55%
171	3098	12904	Tokio Marine & Nichido Fire Ins Co	6,547,444	0.0608%	93	6,601,806	3,456,908	52.36%
172	161	18031	Topa Ins Co	11,192,062	0.1039%	74	12,366,543	10,847,385	87.72%
173	91	29459	Twin City Fire Ins Co Co	8,079,221	0.0750%	87	8,527,284	6,077,435	71.27%
174	400	25798	Unigard Ind Co	1,757	0.0000%	186	-5,545	-676,819	12205.93%
175	400	25747	Unigard Ins Co	11,207,564	0.1040%	73	11,857,883	6,376,173	53.77%
176	215	16063	Unitrin Auto & Home Ins Co	650,553	0.0060%	135	621,775	947,665	152.41%
177	215	10226	Unitrin Direct Ins Co	25,105,233	0.2330%	51	21,538,307	13,737,451	63.78%
178	215	10915	Unitrin Direct Property & Cas Co	1,712,245	0.0159%	122	5,704,820	3,661,598	64.18%
179	200	25941	USAA	169,368,014	1.5719%	15	169,249,290	115,221,875	68.08%
180	200	25968	USAA Cas Ins Co	156,891,239	1.4561%	16	155,797,913	98,393,161	63.15%
181	200	18600	USAA General Ind Co	6,525,016	0.0606%	94	6,520,799	3,951,207	60.59%
182	201	25976	Utica Mut Ins Co	7,743	0.0001%	181	11,070	19,726	178.19%
183	215	14133	Valley Ins Co	1,704,069	0.0158%	123	1,834,209	185,291	10.10%
184	958	11762	Vesta Fire Ins Corp	7,507,358	0.0697%	91	12,009,763	21,075,414	175.49%
185	140	42889	Victoria Fire & Cas Co	6,228,135	0.0578%	96	3,353,456	2,114,326	63.05%
186	169	13137	Viking Ins Co Of WI	105,105,897	0.9755%	20	106,921,434	80,715,538	75.49%
187	761	10079	Vintage Ins Co	14,308	0.0001%	174	22,654	-7,541	-33.29%
188	1179	10683	Wawanesa General Ins Co	103,533,742	0.9609%	21	100,077,683	72,718,481	72.66%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: PRIVATE PASSENGER AUTO LIABILITY [19.2]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Share Rank*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
189	1179	31526	Wawanesa Mut Ins Co Us Branch	34,640,435	0.3215%	41	35,388,405	24,232,656	68.48%
190		27502	Western General Ins Co	20,606,669	0.1912%	56	20,175,384	14,466,018	71.70%
191	1278	37770	Western United Ins Co	59,021,876	0.5478%	28	58,752,669	28,631,767	48.73%
192	273	13250	Workmens Auto Ins Co	14,268,810	0.1324%	65	13,084,369	4,331,689	33.11%
			Line Total:	**10,774,836,061**	**100.0000%**		**10,686,362,651**	**5,783,480,118**	**54.12%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
1	225	20010	Acceptance Ind Ins Co	18,642,478	0.8471%	40	22,161,022	13,374,024	60.35%
2	626	22667	Ace American Ins Co	23,303,966	1.0589%	29	22,812,191	10,118,645	44.36%
3	626	20702	Ace Fire Underwriters Ins Co	822,187	0.0374%	153	792,272	827,998	104.51%
4	626	20699	Ace Prop & Cas Ins Co	1,255,262	0.0570%	140	1,434,634	497,704	34.69%
5	12	20796	AIG Premier Ins Co	1,169,988	0.0532%	143	380,035	257,934	67.87%
6		38733	Alaska Nat Ins Co	48,152	0.0022%	200	214,232	1,265	0.59%
7	1325	24899	Alea North America Ins Co	11,097,637	0.5042%	54	7,209,641	3,586,285	49.74%
8	761	35300	Allianz Global Risks US Ins Co	1	0.0000%	232	1	0	0.00%
9	8	19240	Allstate Ind Co	3,039,556	0.1381%	116	3,111,074	38,113	1.23%
10	8	19232	Allstate Ins Co	32,803,585	1.4905%	16	32,573,861	19,086,107	58.59%
11	140	19100	Amco Ins Co	8,070,749	0.3667%	67	7,602,014	4,744,945	62.42%
12	361	19720	American Alt Ins Corp	7,030,652	0.3195%	73	6,859,287	3,109,351	45.33%
13	761	21849	American Automobile Ins Co	3,374,739	0.1533%	111	3,176,662	585,283	18.42%
14	218	20427	American Cas Co Of Reading PA	20,603,156	0.9361%	32	23,914,853	4,293,717	17.95%
15	163	19690	American Economy Ins Co	11,043,761	0.5018%	55	16,597,008	4,383,885	26.41%
16	3548	10819	American Equity Specialty Ins Co	45,400	0.0021%	201	26,148	6,423	24.56%
17		40398	American Fuji Fire & Marine Ins Co	629	0.0000%	226	5,914	4,812	81.37%
18	212	26247	American Guarantee & Liability Ins	2,770,670	0.1259%	119	2,485,348	-583,621	-23.48%
19	291	13331	American Hardware Mut Ins Co	6,127,312	0.2784%	77	6,530,001	-3,051,361	-46.73%
20	12	19380	American Home Assur Co	32,798,975	1.4903%	17	28,498,640	32,418,444	113.75%
21	761	21857	American Ins Co	5,075,363	0.2306%	89	5,619,340	5,954,217	105.96%
22	127	23469	American Modern Home Ins Co	731,494	0.0332%	157	731,494	37,242	5.09%
23	408	28401	American Natl Prop & Cas Co	1,316,944	0.0598%	138	1,316,944	245,181	18.62%
24	19	19615	American Reliable Ins Co	2,114	0.0001%	222	498	-1,761,226	353659.84%
25	163	19704	American States Ins Co	28,470,210	1.2936%	22	29,979,554	9,623,402	32.10%
26	212	40142	American Zurich Ins Co	3,125,589	0.1420%	114	4,964,236	1,323,328	26.66%
27	124	23396	Amerisure Mut Ins Co	105,919	0.0048%	188	85,817	-8,922	-10.40%
28	1279	11150	Arch Ins Co	11,634,602	0.5286%	53	15,178,018	8,050,735	53.04%
29	457	19860	Argonaut Great Central Ins Co	578,488	0.0263%	165	483,538	196,274	40.59%
30	457	19801	Argonaut Ins Co	792,736	0.0360%	154	952,549	5,196,498	545.54%
31	457	19828	Argonaut-Midwest Ins Co	337,727	0.0153%	173	171,078	72,010	42.09%
32	761	21865	Associated Ind Corp	1,741,592	0.0791%	132	2,099,970	1,086,185	51.72%
33	212	19305	Assurance Co Of Amer	35,920	0.0016%	203	45,367	-1,408,036	-3103.66%
34	1129	27154	Atlantic Specialty Ins Co	6,671,777	0.3031%	75	6,893,578	2,747,007	39.85%
35	968	16187	AXA Re Prop & Cas Ins Co	16,148	0.0007%	211	246,400	-1,373,632	-557.48%
36		18538	Bancinsure Inc	151,363	0.0069%	183	135,413	34,605	25.56%
37	12	19402	Birmingham Fire Ins Co Of PA	67,185	0.0031%	197	79,597	40,403	50.76%
38	802	13544	California Capital Ins Co	5,386,113	0.2447%	84	4,674,700	1,822,337	38.98%
39	98	10510	Carolina Cas Ins Co	38,413,558	1.7454%	12	38,869,761	26,453,593	68.06%
40		26905	Century-Natl Ins Co	48,006,450	2.1813%	10	50,532,566	23,738,903	46.98%
41	761	22810	Chicago Ins Co	97	0.0000%	229	97	201,467	207697.94%
42		18767	Church Mut Ins Co	2,336,428	0.1062%	125	2,350,481	1,487,543	63.29%
43	244	10677	Cincinnati Ins Co	288,585	0.0131%	175	304,721	174,937	57.41%
44	212	10315	Civic Property & Cas Co	71,003	0.0032%	196	42,194	8,854	20.98%
45	517	20532	Clarendon Natl Ins Co	45,005,010	2.0449%	11	38,112,027	24,064,833	63.14%
46	158	25070	Clearwater Ins Co	263,320	0.0120%	177	263,320	189,905	72.12%
47		44598	College Liability Ins Co A Recip RRG	29,003	0.0013%	207	35,386	13,299	37.58%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
48	31	27812	Columbia Ins Co	3,603,457	0.1637%	108	3,610,737	2,062,003	57.11%
49	12	19410	Commerce & Industry Ins Co	5,579,298	0.2535%	82	5,538,295	2,373,572	42.86%
50	816	13161	Commerce West Ins Co	7,382,365	0.3354%	70	7,130,008	4,280,648	60.04%
51	218	20443	Continental Cas Co	13,235,600	0.6014%	50	16,082,886	13,221,089	82.21%
52	218	35289	Continental Ins Co	98,402	0.0045%	190	105,462	-2,896,903	-2746.87%
53		37206	Contractors Bonding & Ins Co	1,255	0.0001%	224	1,269	-244,220	-19245.07%
54	3018	22730	Converium Ins North Amer Inc	4,566,620	0.2075%	94	8,972,097	1,942,060	21.65%
55	306	10847	Cumis Ins Society Inc	667,944	0.0303%	163	626,752	-15,043	-2.40%
56	240	10499	DaimlerChrysler Ins Co	610,806	0.0278%	164	671,094	918,974	136.94%
57	3548	36463	Discover Prop & Cas Ins Co	17,855,422	0.8113%	41	22,404,784	22,718,510	101.40%
58	802	12890	Eagle West Ins Co	5,848,318	0.2657%	79	5,862,820	3,954,722	67.45%
59	57	21261	Electric Ins Co	1,207,864	0.0549%	142	1,207,864	867,032	71.78%
60	212	21326	Empire Fire & Marine Ins Co	29,588,546	1.3444%	20	27,850,112	7,984,889	28.67%
61	1129	20648	Employers Fire Ins Co	303,088	0.0138%	174	209,842	279,302	133.10%
62	111	21458	Employers Ins of Wausau	4,264,772	0.1938%	98	4,393,404	-3,237,298	-73.69%
63	62	21415	Employers Mut Cas Co	7,607,485	0.3457%	69	7,798,175	2,549,910	32.70%
64	1120	10120	Everest Natl Ins Co	4,202,583	0.1910%	100	3,755,742	2,788,937	74.26%
65	212	10318	Exact Prop & Cas Co Inc	44,298	0.0020%	202	28,830	7,046	24.44%
66	922	40029	Explorer Ins Co	6,817,209	0.3098%	74	6,824,649	2,367,588	34.69%
67	158	24384	Fairmont Specialty Ins Co	432,763	0.0197%	170	983,384	-268,727	-27.33%
68	212	21652	Farmers Ins Exch	10,848,043	0.4929%	56	11,116,146	3,973,734	35.75%
69	140	13838	Farmland Mut Ins Co	221,959	0.0101%	178	215,799	63,044	29.21%
70	38	20281	Federal Ins Co	31,854,065	1.4473%	19	32,533,949	11,277,200	34.66%
71	7	13935	Federated Mut Ins Co	19,545,357	0.8881%	34	19,887,308	9,482,206	47.68%
72		11118	Federated Rural Electric Ins Exch	34,199	0.0016%	205	34,213	3,884	11.35%
73	7	28304	Federated Service Ins Co	961,770	0.0437%	149	936,040	942,230	100.66%
74	212	39306	Fidelity & Deposit Co Of MD	483,512	0.0220%	168	443,991	103,353	23.28%
75	3548	35386	Fidelity & Guaranty Ins Co	2,203,283	0.1001%	129	2,925,547	-3,160,457	-108.03%
76	3548	25879	Fidelity & Guaranty Ins Underwriters	708,288	0.0322%	159	1,104,563	462,072	41.83%
77	215	19852	Financial Ind Co	37,847,369	1.7197%	13	38,054,045	21,788,899	57.26%
78	1114	31453	Financial Pacific Ins Co	10,512,894	0.4777%	59	10,390,237	3,591,052	34.56%
79	761	21873	Firemans Fund Ins Co	997,070	0.0453%	146	987,635	-389,196	-39.41%
80	479	11177	First Financial Ins Co	100	0.0000%	228	51	11,107	21778.43%
81	111	33588	First Liberty Ins Corp	6,521	0.0003%	218	2,540	2,584	101.73%
82	163	24724	First Natl Ins Co Of Amer	10,552,765	0.4795%	58	10,544,139	3,363,030	31.89%
83	349	13978	Florists Mut Ins Co	2,324,939	0.1056%	126	2,461,899	46,048	1.87%
84	961	34266	Frontier Ins Co	88,059	0.0040%	192	88,059	0	0.00%
85	400	24414	General Cas Co Of WI	88,365	0.0040%	191	111,388	12,428	11.16%
86		37931	General Fire & Cas Co	1,363,759	0.0620%	136	3,028,528	2,141,905	70.72%
87	163	24732	General Ins Co Of Amer	28,245,700	1.2834%	24	20,894,249	8,735,306	41.81%
88	1169	11231	Generali Us Branch	46	0.0000%	231	46	-140,275	304945.65%
89		11948	Global Hawk Ins Co RRG	3,424,349	0.1556%	110	1,557,435	513,953	33.00%
90		39861	Golden Bear Ins Co	3,828,837	0.1740%	104	3,545,517	1,150,000	32.44%
91	111	10836	Golden Eagle Ins Corp	3,713,173	0.1687%	106	3,139,600	1,530,671	48.75%
92	83	22101	Grange Ins Assn	1,009,971	0.0459%	144	1,008,115	493,972	49.00%
93	12	23809	Granite State Ins Co	4,545,438	0.2065%	95	3,953,526	1,530,281	38.71%
94	201	25984	Graphic Arts Mut Ins Co	4,462	0.0002%	219	4,400	439	9.98%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
95	84	26832	Great American Alliance Ins Co	122,602	0.0056%	186	63,480	-100,146	-157.76%
96	84	26344	Great American Assur Co	3,768,799	0.1712%	105	4,480,197	1,831,140	40.87%
97	84	16691	Great American Ins Co	1,245,103	0.0566%	141	841,028	-411,716	-48.95%
98	84	22136	Great American Ins Co of NY	565,322	0.0257%	166	534,163	18,681	3.50%
99	98	25224	Great Divide Ins Co	414,277	0.0188%	171	224,390	330,315	147.21%
100	38	20303	Great Northern Ins Co	925,111	0.0420%	150	889,290	80,831	9.09%
101	150	11371	Great West Cas Co	18,739,000	0.8514%	38	18,353,749	9,671,131	52.69%
102	1285	22322	Greenwich Ins Co	7,065,351	0.3210%	72	6,029,459	1,616,144	26.80%
103	303	15032	Guideone Mut Ins Co	4,031,474	0.1832%	101	4,075,368	865,886	21.25%
104	88	22292	Hanover Ins Co	85,050	0.0039%	195	81,588	-668,162	-818.95%
105	225	26433	Harco Natl Ins Co	14,347,316	0.6519%	47	13,610,889	14,612,751	107.36%
106	91	22357	Hartford Accid & Ind Co	217,959	0.0099%	179	182,592	26,524	14.53%
107	91	29424	Hartford Cas Ins Co	23,429,529	1.0646%	28	26,274,775	18,797,215	71.54%
108	91	19682	Hartford Fire In Co	37,000,722	1.6812%	14	37,212,956	20,306,267	54.57%
109	91	30104	Hartford Underwriters Ins Co	5,763,781	0.2619%	80	2,124,696	1,077,661	50.72%
110	158	25054	Hudson Ins Co	4,330,963	0.1968%	97	1,425,331	988,241	69.33%
111	626	43575	Indemnity Ins Co Of North Amer	379,138	0.0172%	172	405,398	262,882	64.85%
112	12	19429	Insurance Co Of The State Of PA	60,471,775	2.7476%	5	55,703,501	40,189,396	72.15%
113	922	27847	Insurance Co Of The West	55	0.0000%	230	55	-167,749	304998.18%
114	517	37257	Insurance Corp Of Hannover	480,473	0.0218%	169	1,066,853	-7,162,467	-671.36%
115	79	31488	Integon Preferred Ins Co	3,370,938	0.1532%	112	3,135,457	1,537,435	49.03%
116		11824	Intermodal Ins Co RRG	1,002,327	0.0455%	145	2,059,700	546,749	26.55%
117	761	22837	Interstate Ind Co	9,833,431	0.4468%	62	11,956,976	8,601,707	71.94%
118	3636	26077	Lancer Ins Co	15,231,367	0.6921%	44	15,539,290	11,726,239	75.46%
119	3495	11738	Leader Ins Co	6,010,862	0.2731%	78	5,045,058	-132,436	-2.63%
120	111	42404	Liberty Ins Corp	4,241,105	0.1927%	99	3,945,169	2,406,740	61.00%
121	111	23035	Liberty Mut Fire Ins Co	19,756,225	0.8977%	33	22,345,530	5,180,076	23.18%
122	111	23043	Liberty Mut Ins Co	25,408,398	1.1545%	26	26,377,419	-4,938,262	-18.72%
123	1326	33855	Lincoln General Ins Co	66,939,319	3.0415%	3	70,862,774	47,346,053	66.81%
124	111	33600	LM Ins Corp	103,326	0.0047%	189	77,775	12,799	16.46%
125	767	36897	Manufacturers Alliance Ins Co	8,600	0.0004%	217	3,942	991	25.14%
126	785	28932	Markel American Ins Co	193,287	0.0088%	181	224,346	-144,720	-64.51%
127	785	38970	Markel Ins Co	4,700,025	0.2136%	93	4,247,780	1,215,899	28.62%
128	212	19356	Maryland Cas Co	3,974,933	0.1806%	102	3,191,016	1,668,519	52.29%
129	88	22306	Massachusetts Bay Ins Co	85,761	0.0039%	193	57,445	-180,505	-314.22%
130	660	11908	Mercury Cas Co	57,189,586	2.5985%	8	52,907,666	26,563,023	50.21%
131	212	21687	Mid-Century Ins Co	14,449,709	0.6565%	46	15,936,989	9,168,908	57.53%
132	169	23434	Middlesex Ins Co	1,556	0.0001%	223	1,570	10,360	659.87%
133	2978	20362	Mitsui Sumitomo Ins Co of Amer	5,171,916	0.2350%	86	5,898,807	2,233,769	37.87%
134	2978	22551	Mitsui Sumitomo Ins USA Inc	704,809	0.0320%	160	640,170	276,766	43.23%
135	802	23540	Monterey Ins Co	12,522,492	0.5690%	52	12,085,820	7,697,544	63.69%
136	50	23647	Mutual Service Cas Ins Co	55,446	0.0025%	198	179,778	-360,971	-200.79%
137		23663	National American Ins Co	3,347	0.0002%	220	156,941	-8,431	-5.37%
138	140	11991	National Cas Co	7,703,843	0.3500%	68	6,942,363	4,198,763	60.48%
139	155	10243	National Continental Ins Co	26,157,067	1.1885%	25	27,043,304	15,078,189	55.76%
140	796	16217	National Farmers Union Prop & Cas	124,479	0.0057%	185	143,812	-2,879	-2.00%
141	218	20478	National Fire Ins Co Of Hartford	1,320,942	0.0600%	137	1,031,015	788,834	76.51%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
142	31	20087	National Ind Co	23,179	0.0011%	208	20,131	-8,367	-41.56%
143	84	32620	National Interstate Ins Co	15,992,053	0.7266%	43	12,791,978	6,758,408	52.83%
144	31	20052	National Liab & Fire Ins Co	9,803,351	0.4454%	64	10,644,746	5,666,883	53.24%
145	93	22608	National Specialty Ins Co	486,831	0.0221%	167	486,831	-22,498	-4.62%
146	761	21881	National Surety Corp	2,442,438	0.1110%	124	2,104,866	249,694	11.86%
147	12	19445	National Union Fire Ins Co Of Pitts	33,754,729	1.5337%	15	29,929,870	12,771,083	42.67%
148	140	28223	Nationwide Agribusiness Ins Co	10,607,784	0.4820%	57	10,784,131	4,773,384	44.26%
149	140	25453	Nationwide Ins Co Of Amer	13,102	0.0006%	214	548	0	0.00%
150	140	23787	Nationwide Mut Ins Co	59,779,919	2.7162%	6	52,437,614	27,494,631	52.43%
151	510	42307	Navigators Ins Co	3,261	0.0001%	221	1,608	1,436	89.30%
152	212	10317	Neighborhood Spirit Prop & Cas Co	33,317	0.0015%	206	40,554	15,895	39.19%
153	111	24171	Netherlands Ins Co The	29,379,516	1.3349%	21	27,233,725	13,982,056	51.34%
154	12	23841	New Hampshire Ins Co	9,855,100	0.4478%	61	9,832,109	1,737,085	17.67%
155	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	744,195	0.0338%	156	736,888	377,632	51.25%
156	181	29874	North American Specialty Ins Co	355	0.0000%	227	355	255,271	71907.32%
157	158	21105	North River Ins Co	14,237	0.0006%	213	38,263	-48,800	-127.54%
158	212	19372	Northern Ins Co Of NY	1,491,064	0.0677%	135	3,762,941	-830,264	-22.06%
159	3548	24015	Northland Ins Co	18,734,960	0.8513%	39	18,269,256	16,309,860	89.27%
160	38	20338	Northwestern Pacific Ind Co	13,082	0.0006%	215	12,535	-106,898	-852.80%
161	150	24147	Old Republic Ins Co	4,866,238	0.2211%	92	4,755,042	2,749,463	57.82%
162	1129	20621	OneBeacon America Ins Co	3,036,477	0.1380%	117	2,689,371	813,408	30.25%
163	1129	21970	OneBeacon Ins Co	791,453	0.0360%	155	1,348,746	1,837,717	136.25%
164	645	14907	Oregon Mut Ins Co	975,664	0.0443%	148	937,274	1,554,921	165.90%
165	626	22748	Pacific Employers Ins Co	53,871	0.0024%	199	74,782	3,352,667	4483.25%
166	38	20346	Pacific Ind Co	282,158	0.0128%	176	312,244	318,351	101.96%
167	111	18333	Peerless Ind Ins Co	9,823	0.0004%	216	5,145	277	5.38%
168	111	24198	Peerless Ins Co	57,216,770	2.5998%	7	55,201,781	27,607,393	50.01%
169	1129	21962	Pennsylvania General Ins Co	842,473	0.0383%	152	429,315	-162,026	-37.74%
170	767	12262	Pennsylvania Manufacturers Asn Ins C	115,072	0.0052%	187	105,142	-13,121	-12.48%
171	767	41424	Pennsylvania Manufacturers Ind Co	1,024	0.0000%	225	569	143	25.13%
172	677	18058	Philadelphia Ind Ins Co	2,606,354	0.1184%	122	2,490,235	1,537,352	61.74%
173	155	24260	Progressive Cas Ins Co	191,149,600	8.6852%	1	179,350,813	68,564,808	38.23%
174	91	34690	Property & Cas Ins Co Of Hartford	1,505,907	0.0684%	134	228,232	55,829	24.46%
175	796	39217	QBE Ins Corp	1	0.0000%	233	1	-1,338,056	305600.00%
176	31	11673	Redwood Fire & Cas Ins Co	4,923,250	0.2237%	90	4,589,586	1,979,082	43.12%
177	400	24449	Regent Ins Co	17,633	0.0008%	210	20,269	-31,351	-154.67%
178	98	36684	Riverport Ins Co	2,298,816	0.1045%	127	2,343,151	590,470	25.20%
179	783	13056	RLI Ins Co	5,385,073	0.2447%	85	6,688,619	5,184,060	77.51%
180	867	40460	Sagamore Ins Co	982,883	0.0447%	147	1,045,841	305,172	29.18%
181	140	15580	Scottsdale Ind Co	7,135,270	0.3242%	71	7,328,868	1,772,555	24.19%
182	3548	22233	Select Ins Co	85,606	0.0039%	194	218,354	862,889	395.18%
183	169	24988	Sentry Ins A Mut Co	6,337,107	0.2879%	76	6,522,597	1,552,888	23.81%
184	169	21180	Sentry Select Ins Co	16,492,886	0.7494%	42	17,251,044	3,509,506	20.34%
185	9	22985	Sequoia Ins Co	3,102,473	0.1410%	115	3,321,195	3,528,433	106.24%
186	1129	35408	Sirius Amer Ins Co	21,211	0.0010%	209	373,169	-176,955	-47.42%
187	3219	11126	Sompo Japan Ins Co of Amer	2,996,416	0.1361%	118	3,307,604	1,015,072	30.69%
188		36790	Springfield Ins Co Inc	1,892,816	0.0860%	131	1,874,919	53,982	2.88%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO LIABILITY [19.4]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
189	3548	24767	St Paul Fire & Marine Ins Co	21,794,393	0.9903%	31	34,256,629	22,126,596	64.59%
190	3548	24791	St Paul Mercury Ins Co	3,462,851	0.1573%	109	5,604,289	4,231,641	75.51%
191	748	18023	Star Ins Co	10,401,272	0.4726%	60	9,632,072	6,041,612	62.72%
192	98	40045	Starnet Ins Co	1,262,977	0.0574%	139	1,438,124	68,186	4.74%
193	176	25143	State Farm Fire And Cas Co	5,397,312	0.2452%	83	5,183,068	4,239,444	81.79%
194	176	25178	State Farm Mut Auto Ins Co	65,990,692	2.9984%	4	65,257,372	30,968,567	47.46%
195	93	12831	State Natl Ins Co Inc	14,237,622	0.6469%	48	13,912,403	10,020,482	72.03%
196	1331	10340	Stonington Ins Co	4,516,872	0.2052%	96	3,830,132	1,707,200	44.57%
197	866	40436	Stratford Ins Co	2,043,446	0.0928%	130	1,992,702	489,772	24.58%
198		40134	SUA Ins Co	884,302	0.0402%	151	289,502	109,863	37.95%
199		32107	Sutter Ins Co	13,709,918	0.6229%	49	16,154,374	9,752,921	60.37%
200	3098	12904	Tokio Marine & Nichido Fire Ins Co	14,632,047	0.6648%	45	15,919,682	10,850,388	68.16%
201	161	18031	Topa Ins Co	18,889,444	0.8583%	37	18,861,368	8,228,302	43.63%
202	218	20486	Transcontinental Ins Co	4,893,903	0.2224%	91	4,001,654	1,078,319	26.95%
203	225	28886	Transguard Ins Co Of Amer Inc	5,092,200	0.2314%	88	5,778,012	3,966,642	68.65%
204	218	20494	Transportation Ins Co	9,832,065	0.4467%	63	8,748,491	8,354,786	95.50%
205	3548	19038	Travelers Cas & Surety Co	35,277	0.0016%	204	35,277	-113,951	-323.02%
206	3548	25682	Travelers Ind Co Of CT	12,936,629	0.5878%	51	12,764,763	1,625,686	12.74%
207	3548	25674	Travelers Property Cas Co Of Amer	89,134,872	4.0500%	2	79,092,942	22,829,244	28.86%
208	212	21709	Truck Ins Exch	28,465,373	1.2934%	23	27,926,142	13,876,121	49.69%
209	91	29459	Twin City Fire Ins Co Co	3,660,947	0.1663%	107	4,207,025	2,202,476	52.35%
210	400	25798	Unigard Ind Co	694,461	0.0316%	161	810,367	-13,547	-1.67%
211	400	25747	Unigard Ins Co	22,911,928	1.0410%	30	22,816,851	10,076,587	44.16%
212	158	21113	United States Fire Ins Co	19,316,247	0.8777%	35	20,425,959	7,490,964	36.67%
213	215	16063	Unitrin Auto & Home Ins Co	14,825	0.0007%	212	14,825	-1,453,729	-9805.93%
214	1326	42862	Universal Cas Co	672,761	0.0306%	162	109,505	50,260	45.90%
215	212	41181	Universal Underwriters Ins Co	18,949,982	0.8610%	36	18,979,532	18,132,190	95.54%
216	3548	25887	US Fidelity & Guaranty Co	2,633,186	0.1196%	121	3,438,161	15,593,663	453.55%
217	201	25976	Utica Mut Ins Co	215,293	0.0098%	180	342,957	66,154	19.29%
218	218	20508	Valley Forge Ins Co	2,295,065	0.1043%	128	1,772,246	2,254,424	127.21%
219	215	14133	Valley Ins Co	2,735,254	0.1243%	120	2,950,331	1,266,668	42.93%
220		21172	Vanliner Ins Co	5,581,478	0.2536%	81	5,221,036	2,652,535	50.80%
221	140	42889	Victoria Fire & Cas Co	188,518	0.0086%	182	16,766	1,639	9.78%
222	38	20397	Vigilant Ins Co	142,620	0.0065%	184	158,057	6,734	4.26%
223	317	40827	Virginia Surety Co Inc	8,399,814	0.3817%	66	7,729,394	2,813,373	36.40%
224	111	26069	Wausau Business Ins Co	729,500	0.0331%	158	384,251	217,790	56.68%
225	111	26042	Wausau Underwriters Ins Co	2,597,797	0.1180%	123	1,939,163	613,010	31.61%
226	626	21121	Westchester Fire Ins Co	3,940,035	0.1790%	103	3,837,909	-68,915	-1.80%
227		27502	Western General Ins Co	5,136,229	0.2334%	87	5,157,129	3,443,933	66.78%
228	350	34207	Westport Ins Corp	1,666,679	0.0757%	133	2,117,868	566,486	26.75%
229	748	25780	Williamsburg Natl Ins Co	32,186,481	1.4625%	18	32,741,173	16,938,634	51.73%
230	225	13234	Wilshire Ins Co	24,868,546	1.1299%	27	24,955,725	15,226,748	61.02%
231	1285	37885	XL Specialty Ins Co	3,262,437	0.1482%	113	2,547,780	415,231	16.30%
232	212	16535	Zurich American Ins Co	49,275,442	2.2389%	9	50,326,830	24,221,115	48.13%
233	212	27855	Zurich American Ins Co Of IL	9,183,887	0.4173%	65	7,396,055	2,989,096	40.41%
			Line Total:	**2,200,854,554**	**100.0000%**		**2,182,217,073**	**1,076,307,200**	**49.32%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
1	12	36404	21st Century Cas Co	7,936,410	0.0934%	76	7,723,352	7,438,521	96.31%
2	12	12963	21st Century Ins Co	520,765,563	6.1316%	7	526,364,365	346,229,123	65.78%
3	1278	10921	ACA Ins Co	1,380,980	0.0163%	130	585,476	481,674	82.27%
4	626	22667	Ace American Ins Co	23,567	0.0003%	173	510,851	355,613	69.61%
5	313	33898	Aegis Security Ins Co	5,314,912	0.0626%	95	5,318,160	2,480,318	46.64%
6	3596	42609	Affirmative Ins Co	655,257	0.0077%	140	141,992	63,246	44.54%
7	12	19399	AIU Ins Co	2,074,588	0.0244%	121	2,192,992	1,025,744	46.77%
8		10920	Alliance United Ins Co	2,738,267	0.0322%	109	2,827,300	1,642,241	58.09%
9	140	42579	Allied Prop & Cas Ins Co	37,470,687	0.4412%	28	36,637,609	19,740,160	53.88%
10	8	19240	Allstate Ind Co	542,060,454	6.3823%	5	525,312,528	291,977,654	55.58%
11	8	19232	Allstate Ins Co	200,479,542	2.3605%	8	201,842,280	85,903,628	42.56%
12	8	17230	Allstate Prop & Cas Ins Co	12,926,530	0.1522%	62	14,438,483	7,636,307	52.89%
13	140	19100	Amco Ins Co	45,826,613	0.5396%	27	44,498,396	22,448,599	50.45%
14	19	10111	American Bankers Ins Co Of FL	4,912,508	0.0578%	98	9,034,155	1,941,722	21.49%
15	127	23450	American Family Home Ins Co	7,467,419	0.0879%	78	6,542,595	2,552,861	39.02%
16	212	43699	American Federation Ins Co	922,315	0.0109%	136	916,094	600,194	65.52%
17	12	19380	American Home Assur Co	9,979,719	0.1175%	68	10,441,315	4,773,600	45.72%
18	12	43761	American Intl Ins Co Of CA	37,034,465	0.4360%	30	35,279,891	17,424,483	49.39%
19	108	30562	American Manufacturers Mut Ins Co	80,314	0.0009%	165	116,285	-128,531	-110.53%
20	127	23469	American Modern Home Ins Co	5,897,469	0.0694%	92	5,164,983	3,025,654	58.58%
21	108	22918	American Motorists Ins Co	247	0.0000%	192	3,289	-4,074	-123.87%
22	19	19615	American Reliable Ins Co	1,291,389	0.0152%	132	1,363,073	743,259	54.53%
23	1346	39969	American Safety Cas Ins Co	4,629	0.0001%	183	6,194	-36,480	-588.96%
24	163	37214	American States Preferred Ins Co	13,748,816	0.1619%	60	13,320,517	5,861,808	44.01%
25		40800	American Sterling Ins Co	27,828	0.0003%	171	31,909	11,292	35.39%
26	4	27928	Amex Assur Co	70,639,386	0.8317%	21	67,905,271	43,368,641	63.87%
27	28	19976	Amica Mut Ins Co	19,280,243	0.2270%	53	18,751,518	10,473,867	55.86%
28		40010	Anchor General Ins Co	33,906,975	0.3992%	35	33,936,249	17,908,541	52.77%
29	1279	11150	Arch Ins Co	3,746,073	0.0441%	105	4,821,708	1,564,681	32.45%
30	24	19895	Atlantic Mut Ins Co	46,240	0.0005%	167	50,295	6,913	13.74%
31	1330	24813	Balboa Ins Co	2,675,406	0.0315%	110	352,468	187,301	53.14%
32	660	38342	California Automobile Ins Co	69,700,458	0.8207%	22	68,254,700	48,250,805	70.69%
33	802	13544	California Capital Ins Co	20,458,631	0.2409%	51	20,205,078	10,740,097	53.16%
34	33	20117	California Cas Ind Exch	62,778,393	0.7392%	25	62,747,952	33,357,453	53.16%
35	1278	15539	California State Auto Asn Inter-Ins	720,120,209	8.4788%	4	711,746,462	391,508,281	55.01%
36	24	19909	Centennial Ins Co	100,427	0.0012%	160	105,554	15,925	15.09%
37	212	34649	Centre Ins Co	45,594	0.0005%	168	50,339	15,000	29.80%
38		26905	Century-Natl Ins Co	2,818,196	0.0332%	108	2,908,038	1,613,316	55.48%
39	79	22004	CIM Ins Corp	116,419	0.0014%	155	120,763	90,823	75.21%
40	323	10693	Civil Svc Employees Ins Co	11,514,095	0.1356%	64	11,753,353	4,626,781	39.37%
41	517	20532	Clarendon Natl Ins Co	4,976,058	0.0586%	97	8,934,452	3,553,781	39.78%
42	814	25089	Coast Natl Ins Co	99,478,317	1.1713%	18	120,174,160	56,706,055	47.19%
43	12	19410	Commerce & Industry Ins Co	1,134	0.0000%	188	227	18	7.93%
44	816	13161	Commerce West Ins Co	18,303,399	0.2155%	57	17,999,573	8,507,477	47.26%
45	3018	22730	Converium Ins North Amer Inc	123,969	0.0015%	154	143,086	150,096	104.90%
46	323	18953	CSE Safeguard Ins Co	6,491,547	0.0764%	87	7,080,207	3,065,094	43.29%
47	930	19269	Danielson Natl Ins Co	2,581,887	0.0304%	116	2,587,587	1,797,711	69.47%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
48	8	37907	Deerbrook Ins Co	13,011,554	0.1532%	61	12,829,659	8,530,478	66.49%
49	140	42587	Depositors Ins Co	6,616,320	0.0779%	84	6,624,629	3,959,889	59.78%
50	920	42048	Diamond State Ins Co	74,420	0.0009%	166	96,952	7,850	8.10%
51	831	34495	Doctors Co An Interins Exchn	103,615	0.0012%	158	107,449	14,592	13.58%
52	802	12890	Eagle West Ins Co	567,425	0.0067%	141	519,403	445,314	85.74%
53	57	21261	Electric Ins Co	2,194,793	0.0258%	118	2,242,040	1,220,375	54.43%
54	212	21326	Empire Fire & Marine Ins Co	407,352	0.0048%	146	629,886	318,531	50.57%
55	8	10358	Encompass Ins Co	32,201,336	0.3791%	37	16,080,814	9,058,482	56.33%
56	1129	30210	Esurance Prop and Cas Ins Co	30,906,745	0.3639%	40	28,709,278	18,228,964	63.50%
57	38	35181	Executive Risk Ind Inc	14,117	0.0002%	176	17,175	-35,275	-205.39%
58	922	40029	Explorer Ins Co	25,240,874	0.2972%	47	24,922,279	12,460,702	50.00%
59	212	21652	Farmers Ins Exch	767,453,376	9.0361%	3	784,376,811	436,471,206	55.65%
60	212	10873	Farmers Reins Co	50	0.0000%	194	50	0	0.00%
61	38	20281	Federal Ins Co	86,342	0.0010%	163	97,519	-1,236	-1.27%
62	670	25180	Fidelity Natl Ins Co	6,067,412	0.0714%	89	5,881,604	4,394,923	74.72%
63	215	19852	Financial Ind Co	35,801,176	0.4215%	34	35,141,104	17,976,076	51.15%
64	761	21873	Firemans Fund Ins Co	14,392,258	0.1695%	58	13,847,398	16,071,169	116.06%
65	70	34525	First American Specilaty Ins Co	335	0.0000%	190	3,552	13,240	372.75%
66	163	24724	First Natl Ins Co Of Amer	1,119,045	0.0132%	133	1,122,837	489,312	43.58%
67	212	11185	Foremost Ins Co	25,983,370	0.3059%	46	24,191,413	13,221,020	54.65%
68	218	10201	Galway Ins Co	538,923	0.0063%	142	571,648	-223,086	-39.03%
69	31	41491	Geico Cas Co	18,532,536	0.2182%	56	18,330,701	8,742,025	47.69%
70	31	35882	Geico General Ins Co	119,975,607	1.4126%	16	118,842,810	66,826,322	56.23%
71	31	22055	Geico Ind Co	35,894,713	0.4226%	33	35,561,685	24,789,279	69.71%
72	1169	11231	Generali Us Branch	100,755	0.0012%	159	95,422	21,291	22.31%
73	79	11044	GMAC Ins Co Online Inc	1,839,037	0.0217%	123	2,172,364	1,003,968	46.22%
74	31	22063	Government Employees Ins Co	69,465,306	0.8179%	23	70,851,600	38,719,868	54.65%
75	83	22101	Grange Ins Assn	6,403,149	0.0754%	88	6,451,192	2,971,222	46.06%
76	12	23809	Granite State Ins Co	86,513,762	1.0186%	19	76,817,597	47,536,407	61.88%
77	84	26832	Great American Alliance Ins Co	348,348	0.0041%	148	387,426	111,350	28.74%
78	84	26344	Great American Assur Co	300	0.0000%	191	373	0	0.00%
79	84	16691	Great American Ins Co	925,112	0.0109%	135	1,124,214	676,091	60.14%
80	84	22136	Great American Ins Co of NY	1,520,758	0.0179%	129	1,429,185	680,707	47.63%
81	84	33723	Great American Spirit Ins Co	1,863	0.0000%	187	5,645	12,847	227.58%
82	1285	22322	Greenwich Ins Co	664,083	0.0078%	139	664,083	-2,101,789	-316.49%
83	303	15032	Guideone Mut Ins Co	91,469	0.0011%	161	95,509	24,669	25.83%
84	88	22292	Hanover Ins Co	42,307	0.0005%	169	45,229	23,346	51.62%
85	517	21806	Harbor Specialty Ins Co	8,560,280	0.1008%	72	10,785,601	6,839,370	63.41%
86	253	14168	Harleysville Mut Ins Co	14,810	0.0002%	175	35,964	1,139	3.17%
87	91	29424	Hartford Cas Ins Co	29,319,185	0.3452%	42	26,438,785	14,439,867	54.62%
88	91	30104	Hartford Underwriters Ins Co	54,238,935	0.6386%	26	51,412,183	25,778,864	50.14%
89	958	22438	Hawaiian Ins & Gty Co Ltd	4,157,827	0.0490%	103	4,222,374	2,311,316	54.74%
90	300	22578	Horace Mann Ins Co	8,097,537	0.0953%	75	8,086,851	4,683,734	57.92%
91	300	22756	Horace Mann Prop & Cas Ins Co	5,497,139	0.0647%	94	5,667,854	2,079,603	36.69%
92	158	25054	Hudson Ins Co	31,318,795	0.3688%	39	33,654,820	26,625,110	79.11%
93	626	43575	Indemnity Ins Co Of North Amer	4,167	0.0000%	184	20,938	-6,031	-28.80%
94	3495	22268	Infinity Ins Co	159,081,828	1.8730%	10	150,521,172	66,868,426	44.42%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

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95	3495	10068	Infinity Natl Ins Co	9,836,827	0.1158%	69	8,758,548	4,587,084	52.37%
96	3495	20260	Infinity Select Ins Co	10,765,717	0.1268%	65	13,493,456	5,641,221	41.81%
97	12	19429	Insurance Co Of The State Of PA	10,029,858	0.1181%	67	10,168,976	7,086,328	69.69%
98	922	27847	Insurance Co Of The West	8,556,028	0.1007%	73	8,426,812	4,517,029	53.60%
99	517	37257	Insurance Corp Of Hannover	2,159,474	0.0254%	119	2,110,647	215,243	10.20%
100	79	29742	Integon Natl Ins Co	91,401	0.0011%	162	109,204	116,544	106.72%
101	79	31488	Integon Preferred Ins Co	11,868,678	0.1397%	63	10,640,597	7,011,025	65.89%
102	1318	15598	Interins Exch Of The Automobile Club	841,715,020	9.9105%	2	817,616,442	445,216,715	54.45%
103	761	22837	Interstate Ind Co	29,895	0.0004%	170	116,177	-9,330,133	-8030.96%
104	215	10914	Kemper Independence Ins Co	26,506,214	0.3121%	44	24,971,421	14,083,966	56.40%
105	3636	26077	Lancer Ins Co	110,344	0.0013%	156	110,344	109,525	99.26%
106	3495	11738	Leader Ins Co	7,066,594	0.0832%	82	7,182,945	3,373,727	46.97%
107	111	42404	Liberty Ins Corp	10,806	0.0001%	178	6,336	35,338	557.73%
108	111	23035	Liberty Mut Fire Ins Co	106,425,571	1.2531%	17	101,989,057	56,734,640	55.63%
109	1326	33855	Lincoln General Ins Co	24,878,578	0.2929%	48	16,872,467	12,767,654	75.67%
110	785	28932	Markel American Ins Co	977,203	0.0115%	134	909,330	932,096	102.50%
111	212	19356	Maryland Cas Co	2,840	0.0000%	186	7,736	3,236	41.83%
112	3548	33650	Mendota Ins Co	2,673,340	0.0315%	111	708,036	446,082	63.00%
113		31968	Merastar Ins Co	2,643,037	0.0311%	114	2,616,286	2,037,150	77.86%
114	660	11908	Mercury Cas Co	184,442,172	2.1716%	9	182,618,800	114,822,320	62.88%
115	660	27553	Mercury Ins Co	531,022,784	6.2523%	6	521,133,571	304,595,381	58.45%
116	1330	24821	Meritplan Ins Co	18,621,246	0.2192%	55	12,650,271	8,042,384	63.57%
117	241	25321	Metropolitan Drt Prop & Cas Ins Co	37,076,348	0.4365%	29	35,640,181	17,018,322	47.75%
118	852	40150	MGA Ins Co Inc	3,712,836	0.0437%	106	1,734,489	859,777	49.57%
119	79	38660	MIC General Ins Corp	7,285,341	0.0858%	80	6,893,251	4,097,125	59.44%
120	212	21687	Mid-Century Ins Co	18,727,215	0.2205%	54	7,053,196	5,584,663	79.18%
121	50	23647	Mutual Service Cas Ins Co	16,722	0.0002%	174	34,787	-90,205	-259.31%
122	930	23671	National American Ins Co Of CA	1,969,842	0.0232%	122	1,998,812	1,063,868	53.23%
123	79	23728	National General Ins Co	65,901,791	0.7759%	24	65,233,758	33,142,101	50.81%
124	84	32620	National Interstate Ins Co	2,118,312	0.0249%	120	1,947,781	998,267	51.25%
125	140	26093	Nationwide Affinity Co of Amer	515,774	0.0061%	143	464,393	201,261	43.34%
126	140	25453	Nationwide Ins Co Of Amer	429,162	0.0051%	145	178,814	146,194	81.76%
127	140	23779	Nationwide Mut Fire Ins Co	6,608,642	0.0778%	86	6,799,641	3,021,834	44.44%
128	140	23787	Nationwide Mut Ins Co	36,446,974	0.4291%	31	38,324,979	18,536,356	48.37%
129	140	37877	Nationwide Prop & Cas Ins Co	1,335,064	0.0157%	131	1,417,369	902,076	63.64%
130	12	23841	New Hampshire Ins Co	9,128	0.0001%	179	11,767	4,769	40.53%
131	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	108,507	0.0013%	157	105,542	57,092	54.09%
132	3548	24015	Northland Ins Co	26,476	0.0003%	172	29,882	2,635	8.82%
133	38	20338	Northwestern Pacific Ind Co	9,284,425	0.1093%	71	8,840,483	2,433,996	27.53%
134	225	23248	Occidental Fire & Cas Co Of NC	2,217,899	0.0261%	117	1,891,720	1,239,988	65.55%
135		12360	Ocean Harbor Cas Ins Co	4,223,271	0.0497%	101	3,529,078	1,710,158	48.46%
136	91	39098	Omni Ins Co	5,058,260	0.0596%	96	7,165,902	4,356,688	60.80%
137	1129	20621	OneBeacon America Ins Co	1	0.0000%	196	1	0	0.00%
138	1129	21970	OneBeacon Ins Co	5	0.0000%	195	5	1	20.00%
139	645	14907	Oregon Mut Ins Co	1,743,060	0.0205%	124	1,822,341	952,714	52.28%
140		40550	Pacific Pioneer Ins Co	4,830	0.0001%	182	18,592	-78,990	-424.86%
141	408	11048	Pacific Prop & Cas Co	6,017,832	0.0709%	90	6,062,729	4,109,602	67.78%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

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142	2898	37850	Pacific Specialty Ins Co	9,403,280	0.1107%	70	9,781,710	3,747,340	38.31%
143	1129	21962	Pennsylvania General Ins Co	336	0.0000%	189	336	-31,985	-9519.35%
144	3638	37648	Permanent General Assur Corp	30,269,839	0.3564%	41	30,072,611	15,516,506	51.60%
145	155	24260	Progressive Cas Ins Co	21,844,318	0.2572%	49	20,148,198	10,872,859	53.96%
146	155	44288	Progressive Choice Ins Co	124,857,373	1.4701%	15	114,511,070	69,188,152	60.42%
147	155	16322	Progressive Direct Ins Co	3,623,439	0.0427%	107	1,739,603	12,278	0.71%
148	155	11851	Progressive Home Ins Co	82,553	0.0010%	164	82,758	-4,678	-5.65%
149	155	27804	Progressive West Ins Co	157,966,723	1.8599%	11	153,441,021	83,476,023	54.40%
150	91	34690	Property & Cas Ins Co Of Hartford	5,151	0.0001%	181	4,284	6,384	149.02%
151	796	39217	QBE Ins Corp	13,922,324	0.1639%	59	14,125,076	8,300,155	58.76%
152	517	37303	Redland Ins Co	2,645,989	0.0312%	113	1,820,191	1,117,935	61.42%
153	84	43753	Republic Ind Co of CA	5,521,225	0.0650%	93	6,345,214	2,450,954	38.63%
154	1234	10970	Response Ind Co Of CA	329,493	0.0039%	149	315,872	253,834	80.36%
155	1234	43044	Response Ins Co	199,177	0.0023%	152	150,583	92,997	61.76%
156	1234	26050	Response Worldwide Ins Co	900,555	0.0106%	137	881,036	366,261	41.57%
157	553	24678	Royal Ind Co	288,141	0.0034%	150	290,521	90,444	31.13%
158	163	24740	Safeco Ins Co Of Amer	130,676,545	1.5386%	14	129,147,481	70,444,592	54.55%
159	163	39012	Safeco Ins Co Of IL	383,866	0.0045%	147	327,617	101,520	30.99%
160	257	10939	Safeway Direct Ins Co	1,530,364	0.0180%	128	1,567,975	695,728	44.37%
161	257	12521	Safeway Ins Co	10,085,174	0.1187%	66	11,102,730	5,628,759	50.70%
162	553	24902	Security Ins Co Of Hartford	8,072	0.0001%	180	11,533	5,009	43.43%
163	9	22985	Sequoia Ins Co	4,539,092	0.0534%	99	4,494,586	2,245,837	49.97%
164	1129	35408	Sirius Amer Ins Co	3,899,474	0.0459%	104	4,167,664	1,085,548	26.05%
165	3219	11126	Sompo Japan Ins Co of Amer	187,697	0.0022%	153	180,825	55,335	30.60%
166	3489	19216	Southern Ins Co	2,646,297	0.0312%	112	3,094,247	2,148,588	69.44%
167	3548	19070	Standard Fire Ins Co	33,242,826	0.3914%	36	33,340,786	19,381,941	58.13%
168	98	40045	Starnet Ins Co	780,328	0.0092%	138	979,329	591,250	60.37%
169	176	25178	State Farm Mut Auto Ins Co	1,087,838,399	12.8083%	1	1,083,602,387	613,138,689	56.58%
170	93	12831	State Natl Ins Co Inc	4,344,020	0.0511%	100	4,150,781	2,654,313	63.95%
171		42277	Sterling Cas Ins Co	26,236,534	0.3089%	45	26,813,972	12,380,378	46.17%
172		32107	Sutter Ins Co	219,118	0.0026%	151	374,988	166,544	44.41%
173	3098	12904	Tokio Marine & Nichido Fire Ins Co	7,322,364	0.0862%	79	7,313,231	3,265,547	44.65%
174	161	18031	Topa Ins Co	5,991,359	0.0705%	91	6,997,202	2,662,966	38.06%
175	91	29459	Twin City Fire Ins Co Co	7,208,782	0.0849%	81	7,407,811	3,754,074	50.68%
176	400	25798	Unigard Ind Co	108	0.0000%	193	-4,646	-128,872	2773.83%
177	400	25747	Unigard Ins Co	8,438,170	0.0994%	74	8,708,686	4,196,721	48.19%
178	215	16063	Unitrin Auto & Home Ins Co	489,194	0.0058%	144	449,903	478,839	106.43%
179	215	10226	Unitrin Direct Ins Co	19,900,302	0.2343%	52	16,188,879	13,165,794	81.33%
180	215	10915	Unitrin Direct Property & Cas Co	1,624,921	0.0191%	126	5,328,275	2,390,411	44.86%
181	212	41181	Universal Underwriters Ins Co	2,608,713	0.0307%	115	4,370,795	2,649,104	60.61%
182	200	25941	USAA	152,819,380	1.7993%	12	151,035,880	91,455,547	60.55%
183	200	25968	USAA Cas Ins Co	152,542,620	1.7961%	13	149,682,348	83,333,051	55.67%
184	200	18600	USAA General Ind Co	6,929,275	0.0816%	83	6,890,580	5,054,096	73.35%
185	201	25976	Utica Mut Ins Co	3,327	0.0000%	185	6,069	4,278	70.49%
186	215	14133	Valley Ins Co	1,733,463	0.0204%	125	1,834,059	845,781	46.12%
187	958	11762	Vesta Fire Ins Corp	6,614,738	0.0779%	85	10,691,056	6,138,601	57.42%
188	140	42889	Victoria Fire & Cas Co	4,172,971	0.0491%	102	2,132,615	1,420,044	66.59%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Share Rank*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
189	169	13137	Viking Ins Co Of WI	31,561,244	0.3716%	38	31,749,691	16,054,354	50.57%
190	761	10079	Vintage Ins Co	11,393	0.0001%	177	17,711	7,636	43.11%
191	317	40827	Virginia Surety Co Inc	1,588,776	0.0187%	127	1,444,449	583,435	40.39%
192	1179	10683	Wawanesa General Ins Co	82,341,596	0.9695%	20	78,716,027	73,111,168	92.88%
193	1179	31526	Wawanesa Mut Ins Co Us Branch	28,101,994	0.3309%	43	28,509,577	20,492,977	71.88%
194		27502	Western General Ins Co	21,666,630	0.2551%	50	21,170,706	11,615,337	54.87%
195	1278	37770	Western United Ins Co	35,993,324	0.4238%	32	34,677,352	18,809,437	54.24%
196	273	13250	Workmens Auto Ins Co	7,474,702	0.0880%	77	6,010,381	3,140,717	52.25%
			Line Total:	**8,493,202,402**	**100.0000%**		**8,371,790,775**	**4,717,974,180**	**56.36%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
1	225	20010	Acceptance Ind Ins Co	163,573	0.0208%	166	178,823	146,223	81.77%
2	626	22667	Ace American Ins Co	861,434	0.1095%	115	850,664	258,932	30.44%
3	626	20702	Ace Fire Underwriters Ins Co	137,512	0.0175%	169	129,148	50,736	39.29%
4	626	20699	Ace Prop & Cas Ins Co	197,971	0.0252%	162	222,312	93,359	41.99%
5	12	20796	AIG Premier Ins Co	223,081	0.0284%	155	71,265	59,244	83.13%
6		38733	Alaska Nat Ins Co	10,209	0.0013%	205	12,041	11,662	96.85%
7	1325	24899	Alea North America Ins Co	3,515,164	0.4469%	50	1,816,208	542,398	29.86%
8	8	19240	Allstate Ind Co	1,149,255	0.1461%	97	1,164,676	349,975	30.05%
9	8	19232	Allstate Ins Co	15,219,041	1.9349%	12	14,907,637	4,581,727	30.73%
10	140	19100	Amco Ins Co	5,750	0.0007%	212	6,294	-886	-14.08%
11	361	19720	American Alt Ins Corp	1,854,670	0.2358%	81	1,806,498	1,874,137	103.74%
12	761	21849	American Automobile Ins Co	2,540,670	0.3230%	63	2,520,942	840,284	33.33%
13	19	10111	American Bankers Ins Co Of FL	3,517,186	0.4472%	49	3,104,021	1,699,775	54.76%
14	218	20427	American Cas Co Of Reading PA	3,991,489	0.5075%	46	4,468,433	2,305,158	51.59%
15	163	19690	American Economy Ins Co	2,321,491	0.2951%	69	3,756,901	1,322,581	35.20%
16	3548	10819	American Equity Specialty Ins Co	8,458	0.0011%	210	5,517	83	1.50%
17		40398	American Fuji Fire & Marine Ins Co	186	0.0000%	230	1,699	4,355	256.33%
18	12	24376	American General Ind Co	5,194,993	0.6605%	39	3,534,466	3,104,619	87.84%
19	212	26247	American Guarantee & Liability Ins	568,522	0.0723%	131	500,270	308,522	61.67%
20	291	13331	American Hardware Mut Ins Co	2,428,950	0.3088%	65	2,154,073	1,263,154	58.64%
21	12	19380	American Home Assur Co	310,530	0.0395%	147	280,438	819,648	292.27%
22	761	21857	American Ins Co	1,101,985	0.1401%	100	1,125,697	730,136	64.86%
23	127	23469	American Modern Home Ins Co	974,589	0.1239%	109	974,589	366,214	37.58%
24	108	22918	American Motorists Ins Co	174	0.0000%	231	174	2,385,508	370981.61%
25	408	39942	American Natl General Ins Co	1,410,193	0.1793%	89	0	212,423	0.00%
26	408	28401	American Natl Prop & Cas Co	852,735	0.1084%	116	852,735	574,420	67.36%
27	19	19615	American Reliable Ins Co	2,268	0.0003%	219	466	0	0.00%
28	19	42978	American Security Ins Co	2,175,805	0.2766%	72	768,441	291,260	37.90%
29	163	19704	American States Ins Co	6,962,151	0.8851%	29	7,415,045	3,270,418	44.11%
30	212	40142	American Zurich Ins Co	677,310	0.0861%	122	1,480,526	480,466	32.45%
31	124	23396	Amerisure Mut Ins Co	34,771	0.0044%	192	40,584	-68	-0.17%
32	1279	11150	Arch Ins Co	1,683,374	0.2140%	82	2,419,461	1,596,231	65.97%
33	457	19860	Argonaut Great Central Ins Co	121,067	0.0154%	170	102,113	71,672	70.19%
34	457	19801	Argonaut Ins Co	56,458	0.0072%	183	65,228	219,374	336.32%
35	457	19828	Argonaut-Midwest Ins Co	71,015	0.0090%	176	26,006	12,146	46.70%
36	761	21865	Associated Ind Corp	384,401	0.0489%	144	484,256	311,253	64.27%
37	212	19305	Assurance Co Of Amer	14,458	0.0018%	202	30,337	116,334	383.47%
38	1129	27154	Atlantic Specialty Ins Co	2,153,918	0.2738%	73	2,225,031	748,871	33.66%
39	968	11835	AXA Re Amer Ins Co	1,325,980	0.1686%	91	2,317,352	1,172,534	50.60%
40	968	16187	AXA Re Prop & Cas Ins Co	69,889	0.0089%	177	115,945	-45,978	-39.66%
41	1330	24813	Balboa Ins Co	20,425,813	2.5969%	8	16,355,328	8,849,230	54.11%
42		18538	Bancinsure Inc	60,330	0.0077%	180	55,091	131,701	239.06%
43	689	33162	Bankers Ins Co	683,435	0.0869%	121	587,574	125,740	21.40%
44	802	13544	California Capital Ins Co	1,907,193	0.2425%	79	1,664,363	744,515	44.73%
45	98	10510	Carolina Cas Ins Co	7,222,801	0.9183%	27	6,872,199	3,237,577	47.11%
46		26905	Century-Natl Ins Co	22,826,711	2.9021%	7	24,544,754	9,660,945	39.36%
47		18767	Church Mut Ins Co	501,246	0.0637%	136	506,286	145,264	28.69%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
48	244	10677	Cincinnati Ins Co	150,202	0.0191%	168	152,087	81,817	53.80%
49	212	10315	Civic Property & Cas Co	22,193	0.0028%	197	15,729	651	4.14%
50	517	20532	Clarendon Natl Ins Co	11,279,459	1.4340%	17	11,305,586	4,491,061	39.72%
51	31	27812	Columbia Ins Co	703,053	0.0894%	119	739,038	389,134	52.65%
52	12	19410	Commerce & Industry Ins Co	870,978	0.1107%	114	856,076	491,536	57.42%
53	816	13161	Commerce West Ins Co	2,591,957	0.3295%	58	2,466,893	1,144,145	46.38%
54	218	20443	Continental Cas Co	1,055,945	0.1343%	102	1,172,679	744,899	63.52%
55	218	35289	Continental Ins Co	235	0.0000%	229	50	-1,910	-3820.00%
56	3018	22730	Converium Ins North Amer Inc	603,182	0.0767%	129	1,162,822	-1,400,873	-120.47%
57	306	10847	Cumis Ins Society Inc	14,267,575	1.8139%	15	14,313,416	8,638,073	60.35%
58	240	10499	DaimlerChrysler Ins Co	9,934,974	1.2631%	19	10,141,566	3,959,966	39.05%
59	3548	36463	Discover Prop & Cas Ins Co	1,212,333	0.1541%	94	1,705,624	1,026,009	60.15%
60	802	12890	Eagle West Ins Co	2,126,767	0.2704%	74	2,165,336	660,777	30.52%
61	212	21326	Empire Fire & Marine Ins Co	9,341,405	1.1876%	20	8,589,824	3,116,995	36.29%
62	1129	20648	Employers Fire Ins Co	939,164	0.1194%	111	881,401	423,605	48.06%
63	111	21458	Employers Ins of Wausau	675,564	0.0859%	123	785,412	422,692	53.82%
64	62	21415	Employers Mut Cas Co	2,191,918	0.2787%	71	2,254,958	1,034,138	45.86%
65	8	10358	Encompass Ins Co	1,494	0.0002%	223	757	0	0.00%
66	1120	10120	Everest Natl Ins Co	556,094	0.0707%	132	497,833	429,991	86.37%
67	212	10318	Exact Prop & Cas Co Inc	9,218	0.0012%	207	10,493	4,589	43.73%
68	922	40029	Explorer Ins Co	2,451,994	0.3117%	64	2,473,081	1,160,358	46.92%
69	158	24384	Fairmont Specialty Ins Co	120,441	0.0153%	171	328,216	44,233	13.48%
70	212	21652	Farmers Ins Exch	3,631,862	0.4617%	48	3,829,893	1,411,879	36.86%
71	140	13838	Farmland Mut Ins Co	46,009	0.0058%	187	48,354	40,360	83.47%
72	38	20281	Federal Ins Co	7,290,815	0.9269%	26	7,654,987	3,358,425	43.87%
73	7	13935	Federated Mut Ins Co	5,094,531	0.6477%	40	5,080,669	2,796,340	55.04%
74		11118	Federated Rural Electric Ins Exch	4,265	0.0005%	215	4,267	26,258	615.37%
75	7	28304	Federated Service Ins Co	219,037	0.0278%	158	235,547	196,349	83.36%
76	212	39306	Fidelity & Deposit Co Of MD	203,389	0.0259%	160	249,986	134,841	53.94%
77	3548	35386	Fidelity & Guaranty Ins Co	510,647	0.0649%	135	623,580	120,385	19.31%
78	3548	25879	Fidelity & Guaranty Ins Underwriters	233,114	0.0296%	153	289,586	128,120	44.24%
79	215	19852	Financial Ind Co	11,057,353	1.4058%	18	10,944,561	3,928,573	35.90%
80	1114	31453	Financial Pacific Ins Co	4,302,941	0.5471%	44	4,232,549	3,826,629	90.41%
81	761	21873	Firemans Fund Ins Co	420,144	0.0534%	141	378,239	3,232,569	854.64%
82	111	33588	First Liberty Ins Corp	686	0.0001%	224	156	0	0.00%
83	163	24724	First Natl Ins Co Of Amer	2,551,035	0.3243%	61	2,525,631	1,213,030	48.03%
84	349	13978	Florists Mut Ins Co	1,019,123	0.1296%	103	1,069,886	330,014	30.85%
85	961	34266	Frontier Ins Co	360	0.0000%	228	360	0	0.00%
86	400	24414	General Cas Co Of WI	22,895	0.0029%	196	30,891	14,344	46.43%
87		37931	General Fire & Cas Co	932,176	0.1185%	112	1,752,498	598,782	34.17%
88	163	24732	General Ins Co Of Amer	7,078,363	0.8999%	28	5,295,435	2,328,096	43.96%
89	1169	11231	Generali Us Branch	4	0.0000%	234	4	914	22850.00%
90	111	10836	Golden Eagle Ins Corp	1,278,678	0.1626%	92	1,114,149	661,344	59.36%
91	83	22101	Grange Ins Assn	416,800	0.0530%	142	412,820	321,268	77.82%
92	12	23809	Granite State Ins Co	420,373	0.0534%	140	391,536	204,331	52.19%
93	84	26832	Great American Alliance Ins Co	26,559	0.0034%	195	14,042	3,696	26.32%
94	84	26344	Great American Assur Co	4,496,117	0.5716%	42	4,848,257	1,751,551	36.13%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
95	84	16691	Great American Ins Co	2,900,474	0.3688%	52	4,500,513	774,188	17.20%
96	84	22136	Great American Ins Co of NY	106,552	0.0135%	173	14,410	29,920	207.63%
97	98	25224	Great Divide Ins Co	166,563	0.0212%	165	90,053	44,817	49.77%
98	38	20303	Great Northern Ins Co	222,678	0.0283%	156	211,112	192,148	91.02%
99	150	11371	Great West Cas Co	5,570,084	0.7082%	37	5,220,824	2,967,786	56.85%
100	1285	22322	Greenwich Ins Co	1,187,017	0.1509%	95	1,097,588	661,555	60.27%
101	303	15032	Guideone Mut Ins Co	1,089,333	0.1385%	101	1,078,980	310,033	28.73%
102	88	22292	Hanover Ins Co	38,558	0.0049%	191	33,015	97,561	295.51%
103	225	26433	Harco Natl Ins Co	4,377,082	0.5565%	43	3,834,127	2,022,280	52.74%
104	91	22357	Hartford Accid & Ind Co	58,256	0.0074%	181	48,600	151,635	312.01%
105	91	29424	Hartford Cas Ins Co	8,190,903	1.0414%	22	9,247,192	3,891,575	42.08%
106	91	19682	Hartford Fire In Co	9,320,677	1.1850%	21	9,781,736	3,128,813	31.99%
107	91	30104	Hartford Underwriters Ins Co	1,892,932	0.2407%	80	766,033	238,798	31.17%
108	158	25054	Hudson Ins Co	1,157,268	0.1471%	96	646,108	626,497	96.96%
109	626	43575	Indemnity Ins Co Of North Amer	103,825	0.0132%	174	109,677	83,162	75.82%
110	12	19429	Insurance Co Of The State Of PA	5,578,164	0.7092%	36	8,455,215	8,994,568	106.38%
111	922	27847	Insurance Co Of The West	87,811	0.0112%	175	89,311	20,421	22.87%
112	517	37257	Insurance Corp Of Hannover	249,312	0.0317%	150	358,883	-1,576,507	-439.28%
113	79	31488	Integon Preferred Ins Co	980,956	0.1247%	107	896,166	563,539	62.88%
114	761	22837	Interstate Ind Co	2,551,238	0.3244%	60	3,151,501	1,437,423	45.61%
115	3636	26077	Lancer Ins Co	3,123,638	0.3971%	51	3,209,068	1,480,076	46.12%
116	3495	11738	Leader Ins Co	1,249,061	0.1588%	93	995,152	695,803	69.92%
117	111	42404	Liberty Ins Corp	358,686	0.0456%	145	285,025	187,894	65.92%
118	111	23035	Liberty Mut Fire Ins Co	1,582,930	0.2012%	86	1,605,040	742,485	46.26%
119	111	23043	Liberty Mut Ins Co	228,750	0.0291%	154	238,632	92,814	38.89%
120	1326	33855	Lincoln General Ins Co	14,484,809	1.8416%	14	14,628,651	8,867,810	60.62%
121	111	33600	LM Ins Corp	8,983	0.0011%	208	8,983	14,592	162.44%
122	458	35769	Lyndon Property Ins Co	33,543	0.0043%	193	19,507	-60	-0.31%
123	767	36897	Manufacturers Alliance Ins Co	1,915	0.0002%	221	878	18	2.05%
124	785	28932	Markel American Ins Co	69,256	0.0088%	178	76,665	26,610	34.71%
125	212	19356	Maryland Cas Co	1,390,267	0.1768%	90	1,427,542	638,099	44.70%
126	88	22306	Massachusetts Bay Ins Co	15,702	0.0020%	201	12,355	575	4.65%
127	660	11908	Mercury Cas Co	24,322,037	3.0922%	6	23,645,906	8,934,116	37.78%
128	1330	24821	Meritplan Ins Co	52,691,532	6.6991%	3	50,271,985	21,668,163	43.10%
129	79	38601	MIC Prop & Cas Ins Corp	6,227,085	0.7917%	34	3,478,654	1,339,333	38.50%
130	212	21687	Mid-Century Ins Co	6,221,887	0.7910%	35	6,763,346	2,622,786	38.78%
131	169	23434	Middlesex Ins Co	521	0.0001%	227	544	347	63.79%
132	2978	20362	Mitsui Sumitomo Ins Co of Amer	1,120,505	0.1425%	99	1,117,250	928,421	83.10%
133	2978	22551	Mitsui Sumitomo Ins USA Inc	153,478	0.0195%	167	139,036	102,385	73.64%
134	802	23540	Monterey Ins Co	1,486,704	0.1890%	88	1,422,199	439,358	30.89%
135	79	22012	Motors Ins Corp	4,071,408	0.5176%	45	4,071,408	2,410,249	59.20%
136	50	23647	Mutual Service Cas Ins Co	16,695	0.0021%	200	64,457	12,296	19.08%
137		23663	National American Ins Co	50	0.0000%	233	21,949	0	0.00%
138	140	11991	National Cas Co	186,045	0.0237%	163	190,298	49,426	25.97%
139	155	10243	National Continental Ins Co	2,460	0.0003%	217	505	-5,484	-1085.94%
140	796	16217	National Farmers Union Prop & Cas	40,876	0.0052%	188	44,416	14,951	33.66%
141	218	20478	National Fire Ins Co Of Hartford	61,676	0.0078%	179	60,225	94,851	157.49%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
142	31	20087	National Ind Co	6,342	0.0008%	211	5,710	-1,996	-34.96%
143	84	32620	National Interstate Ins Co	2,546,980	0.3238%	62	2,483,764	633,673	25.51%
144	31	20052	National Liab & Fire Ins Co	2,019,618	0.2568%	76	2,182,409	437,159	20.03%
145	93	22608	National Specialty Ins Co	7,389,374	0.9395%	25	6,831,678	2,365,915	34.63%
146	761	21881	National Surety Corp	542,797	0.0690%	133	500,998	321,248	64.12%
147	12	19445	National Union Fire Ins Co Of Pitts	577,666	0.0734%	130	707,478	1,680,735	237.57%
148	140	28223	Nationwide Agribusiness Ins Co	2,779,966	0.3534%	54	2,139,511	1,221,147	57.08%
149	140	25453	Nationwide Ins Co Of Amer	1,912	0.0002%	222	81	0	0.00%
150	140	23787	Nationwide Mut Ins Co	19,307,772	2.4547%	9	16,704,286	7,086,900	42.43%
151	510	42307	Navigators Ins Co	2,362	0.0003%	218	1,165	1,031	88.50%
152	212	10317	Neighborhood Spirit Prop & Cas Co	13,203	0.0017%	204	15,730	11,188	71.13%
153	111	24171	Netherlands Ins Co The	7,668,259	0.9749%	24	7,331,194	2,505,665	34.18%
154	12	23841	New Hampshire Ins Co	1,930,864	0.2455%	78	1,934,753	858,310	44.36%
155	1330	24848	Newport Ins Co	2,659,577	0.3381%	57	2,668,132	1,560,578	58.49%
156	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	120,420	0.0153%	172	167,523	89,209	53.25%
157	181	29700	North American Elite Ins Co	33,011	0.0042%	194	24,560	9,286	37.81%
158	158	21105	North River Ins Co	3,772	0.0005%	216	2,867	82,389	2873.70%
159	212	19372	Northern Ins Co Of NY	612,014	0.0778%	127	1,621,141	378,326	23.34%
160	3548	24015	Northland Ins Co	6,354,349	0.8079%	32	6,097,984	2,106,926	34.55%
161	38	20338	Northwestern Pacific Ind Co	2,058	0.0003%	220	1,973	-804	-40.75%
162	150	24147	Old Republic Ins Co	606,419	0.0771%	128	635,381	-11,692	-1.84%
163	1129	20621	OneBeacon America Ins Co	1,005,417	0.1278%	104	884,329	639,359	72.30%
164	1129	21970	OneBeacon Ins Co	235,088	0.0299%	152	434,022	73,525	16.94%
165	645	14907	Oregon Mut Ins Co	407,680	0.0518%	143	302,343	202,616	67.02%
166	38	20346	Pacific Ind Co	53,298	0.0068%	184	57,672	88,370	153.23%
167	111	18333	Peerless Ind Ins Co	4,949	0.0006%	214	2,506	0	0.00%
168	111	24198	Peerless Ins Co	16,983,036	2.1592%	10	16,624,573	5,982,223	35.98%
169	1129	21962	Pennsylvania General Ins Co	253,884	0.0323%	149	129,717	55,574	42.84%
170	767	12262	Pennsylvania Manufacturers Asn Ins C	40,110	0.0051%	189	36,708	-5,999	-16.34%
171	767	41424	Pennsylvania Manufacturers Ind Co	588	0.0001%	225	329	7	2.13%
172	677	18058	Philadelphia Ind Ins Co	470,020	0.0598%	138	664,605	260,803	39.24%
173	155	24260	Progressive Cas Ins Co	53,873,275	6.8493%	2	47,982,103	33,328,047	69.46%
174	91	34690	Property & Cas Ins Co Of Hartford	448,763	0.0571%	139	67,559	-3,710	-5.49%
175	867	12416	Protective Ins Co	1	0.0000%	235	1	0	0.00%
176	31	11673	Redwood Fire & Cas Ins Co	985,086	0.1252%	106	874,757	554,701	63.41%
177	400	24449	Regent Ins Co	5,174	0.0007%	213	7,157	12,423	173.58%
178	98	36684	Riverport Ins Co	980,180	0.1246%	108	976,904	281,823	28.85%
179	783	13056	RLI Ins Co	536,325	0.0682%	134	738,261	469,925	63.65%
180	83	22128	Rocky Mountain Fire & Cas Co	116	0.0000%	232	986	-33,727	-3420.59%
181	867	40460	Sagamore Ins Co	211,706	0.0269%	159	286,531	96,617	33.72%
182	140	15580	Scottsdale Ind Co	2,230,444	0.2836%	70	2,174,694	799,242	36.75%
183	3548	22233	Select Ins Co	18,751	0.0024%	198	67,382	-26,755	-39.71%
184	169	24988	Sentry Ins A Mut Co	1,576,092	0.2004%	87	1,597,133	562,955	35.25%
185	169	21180	Sentry Select Ins Co	5,443,001	0.6920%	38	5,561,581	2,697,368	48.50%
186	9	22985	Sequoia Ins Co	2,728,663	0.3469%	55	2,909,636	469,256	16.13%
187	1129	35408	Sirius Amer Ins Co	577	0.0001%	226	1,529	-19,665	-1286.13%
188	3219	11126	Sompo Japan Ins Co of Amer	1,147,763	0.1459%	98	1,113,713	864,485	77.62%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
189		36790	Springfield Ins Co Inc	38,761	0.0049%	190	52,780	-48,461	-91.82%
190	3548	24767	St Paul Fire & Marine Ins Co	6,536,216	0.8310%	31	8,422,957	4,994,628	59.30%
191	3548	24775	St Paul Guardian Ins Co	8,767	0.0011%	209	74,481	40,611	54.53%
192	3548	24791	St Paul Mercury Ins Co	667,673	0.0849%	124	981,939	844,516	86.00%
193	748	18023	Star Ins Co	2,400,763	0.3052%	67	2,257,852	1,108,282	49.09%
194	98	40045	Starnet Ins Co	245,842	0.0313%	151	264,008	133,746	50.66%
195	176	25143	State Farm Fire And Cas Co	2,048,151	0.2604%	75	1,943,381	1,244,864	64.06%
196	176	25178	State Farm Mut Auto Ins Co	57,210,362	7.2736%	1	55,860,141	33,392,967	59.78%
197	93	12831	State Natl Ins Co Inc	47,206,151	6.0017%	4	40,971,909	14,788,064	36.09%
198	1331	10340	Stonington Ins Co	714,941	0.0909%	118	650,086	197,604	30.40%
199	866	40436	Stratford Ins Co	664,400	0.0845%	125	616,616	200,387	32.50%
200		40134	SUA Ins Co	265,266	0.0337%	148	88,948	31,816	35.77%
201		32107	Sutter Ins Co	4,660,531	0.5925%	41	5,146,010	1,848,278	35.92%
202	3098	12904	Tokio Marine & Nichido Fire Ins Co	2,812,961	0.3576%	53	2,907,756	1,144,623	39.36%
203	161	18031	Topa Ins Co	2,428,000	0.3087%	66	2,501,563	888,772	35.53%
204	218	20486	Transcontinental Ins Co	992,209	0.1261%	105	842,520	507,740	60.26%
205	225	28886	Transguard Ins Co Of Amer Inc	660,016	0.0839%	126	720,680	653,300	90.65%
206	218	20494	Transportation Ins Co	1,668,960	0.2122%	84	1,675,987	971,558	57.97%
207	3548	25658	Travelers Ind Co	16,949	0.0022%	199	198,527	-256,228	-129.06%
208	3548	25682	Travelers Ind Co Of CT	3,853,250	0.4899%	47	4,520,697	1,313,100	29.05%
209	3548	25674	Travelers Property Cas Co Of Amer	16,029,361	2.0379%	11	16,777,751	5,209,658	31.05%
210		41106	Triumphe Cas Co	9,937	0.0013%	206	38,954	65,228	167.45%
211	212	21709	Truck Ins Exch	8,072,578	1.0263%	23	7,359,709	2,321,540	31.54%
212	91	29459	Twin City Fire Ins Co Co	925,368	0.1176%	113	1,115,565	185,169	16.60%
213	400	25798	Unigard Ind Co	200,990	0.0256%	161	244,238	38,502	15.76%
214	400	25747	Unigard Ins Co	6,838,825	0.8695%	30	6,949,041	3,138,717	45.17%
215	920	13064	United Natl Ins Co	2,698,706	0.3431%	56	2,875,827	539,698	18.77%
216	158	21113	United States Fire Ins Co	1,941,898	0.2469%	77	2,467,873	1,537,584	62.30%
217	212	41181	Universal Underwriters Ins Co	15,151,444	1.9263%	13	15,311,095	7,296,300	47.65%
218	3548	25887	US Fidelity & Guaranty Co	837,711	0.1065%	117	1,050,257	367,409	34.98%
219	201	25976	Utica Mut Ins Co	13,415	0.0017%	203	29,019	7,314	25.20%
220	218	20508	Valley Forge Ins Co	221,757	0.0282%	157	137,251	71,867	52.36%
221	215	14133	Valley Ins Co	698,784	0.0888%	120	734,626	373,789	50.88%
222		21172	Vanliner Ins Co	964,486	0.1226%	110	945,558	860,446	91.00%
223	140	42889	Victoria Fire & Cas Co	46,735	0.0059%	186	3,784	34	0.90%
224	38	20397	Vigilant Ins Co	52,302	0.0066%	185	54,344	59,233	109.00%
225	317	40827	Virginia Surety Co Inc	1,652,457	0.2101%	85	1,514,030	-427,261	-28.22%
226	111	26069	Wausau Business Ins Co	171,642	0.0218%	164	98,555	98,765	100.21%
227	111	26042	Wausau Underwriters Ins Co	474,816	0.0604%	137	453,076	188,520	41.61%
228		27502	Western General Ins Co	29,365,814	3.7335%	5	31,670,856	12,373,331	39.07%
229	350	34207	Westport Ins Corp	320,575	0.0408%	146	420,178	-25,934	-6.17%
230	748	25780	Williamsburg Natl Ins Co	2,580,985	0.3281%	59	2,665,520	1,178,917	44.23%
231	225	13234	Wilshire Ins Co	6,343,024	0.8064%	33	6,372,731	2,371,558	37.21%
232	1285	37885	XL Specialty Ins Co	57,436	0.0073%	182	49,226	-661,178	-1343.15%
233	12	26220	Yosemite Ins Co	2,383,941	0.3031%	68	2,323,615	498,742	21.46%
234	212	16535	Zurich American Ins Co	11,643,105	1.4803%	16	10,338,603	3,577,679	34.61%
235	212	27855	Zurich American Ins Co Of IL	1,669,819	0.2123%	83	1,394,418	669,603	48.02%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: COMMERCIAL AUTO PHYSICAL DAMAGE [21.2]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: AIRCRAFT [22]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
1		26379	Accredited Surety & Cas Co Inc	1,056	0.0008%	96	817	122	14.93%
2	626	22667	Ace American Ins Co	644,698	0.4854%	22	1,266,066	316,317	24.98%
3	8	19232	Allstate Ins Co	100,083	0.0753%	44	98,506	32,317	32.81%
4	140	19100	Amco Ins Co	8,754	0.0066%	79	7,602	-24,872	-327.18%
5	361	19720	American Alt Ins Corp	761	0.0006%	101	1,194	35	2.93%
6	218	20427	American Cas Co Of Reading PA	6,488	0.0049%	82	6,623	0	0.00%
7	163	19690	American Economy Ins Co	25,039	0.0189%	66	25,072	-1,788	-7.13%
8		40398	American Fuji Fire & Marine Ins Co	980	0.0007%	97	408	204	50.00%
9	212	26247	American Guarantee & Liability Ins	15,194	0.0114%	72	14,200	-6,880	-48.45%
10	291	13331	American Hardware Mut Ins Co	22,512	0.0169%	67	71,290	-14,260	-20.00%
11	163	19704	American States Ins Co	113,924	0.0858%	43	110,066	-18,027	-16.38%
12	212	40142	American Zurich Ins Co	225,547	0.1698%	35	194,545	64,874	33.35%
13	1279	11150	Arch Ins Co	4,227	0.0032%	87	2,225	455	20.45%
14	1129	27154	Atlantic Specialty Ins Co	10,787	0.0081%	75	7,912	163	2.06%
15	968	16187	AXA Re Prop & Cas Ins Co	496	0.0004%	105	496	0	0.00%
16	3416	20370	AXIS Reins Co	927,060	0.6979%	20	706,137	326,054	46.17%
17		18538	Bancinsure Inc	707,305	0.5325%	21	756,782	2,978,612	393.59%
18		27081	Bond Safeguard Ins Co	164,916	0.1242%	39	68,525	11,649	17.00%
19	517	20532	Clarendon Natl Ins Co	47,024	0.0354%	55	40,049	-21,931	-54.76%
20	212	34347	Colonial American Cas & Surety Co	227,079	0.1710%	34	391,032	130,079	33.27%
21		10758	Colonial Surety Co	409,410	0.3082%	26	282,583	199,746	70.69%
22	218	20443	Continental Cas Co	1,908,245	1.4366%	12	2,586,614	-3,993,523	-154.39%
23	218	35289	Continental Ins Co	1,587,250	1.1950%	15	1,469,030	395,892	26.95%
24	306	10847	Cumis Ins Society Inc	12,385,743	9.3246%	3	12,990,821	15,240,939	117.32%
25	240	10499	DaimlerChrysler Ins Co	6,163	0.0046%	84	6,792	38,942	573.35%
26	3548	36463	Discover Prop & Cas Ins Co	40,142	0.0302%	60	46,240	36,200	78.29%
27	62	21415	Employers Mut Cas Co	32,182	0.0242%	63	32,200	-100,126	-310.95%
28	38	35181	Executive Risk Ind Inc	1,773,383	1.3351%	13	1,962,834	948,677	48.33%
29	922	40029	Explorer Ins Co	40,364	0.0304%	59	20,797	0	0.00%
30	158	24384	Fairmont Specialty Ins Co	8,858	0.0067%	78	3,715	0	0.00%
31	212	21652	Farmers Ins Exch	25,752	0.0194%	65	23,811	433	1.82%
32	38	20281	Federal Ins Co	28,746,903	21.6420%	2	28,048,717	6,290,982	22.43%
33	7	13935	Federated Mut Ins Co	524,374	0.3948%	24	488,529	151,811	31.08%
34		11118	Federated Rural Electric Ins Exch	1,322	0.0010%	94	1,323	28	2.12%
35	7	28304	Federated Service Ins Co	39,780	0.0299%	61	37,396	6,227	16.65%
36	212	39306	Fidelity & Deposit Co Of MD	5,410,856	4.0735%	6	5,633,841	1,417,221	25.16%
37	3548	35386	Fidelity & Guaranty Ins Co	80,886	0.0609%	48	92,988	14,013	15.07%
38	3548	25879	Fidelity & Guaranty Ins Underwriters	136,724	0.1029%	40	163,339	307,048	187.98%
39	218	20850	Firemens Ins Co Of Newark NJ	952	0.0007%	99	879	0	0.00%
40	163	24724	First Natl Ins Co Of Amer	14,170	0.0107%	73	14,206	-1,173	-8.26%
41	400	24414	General Cas Co Of WI	682	0.0005%	103	615	0	0.00%
42	163	24732	General Ins Co Of Amer	8,256	0.0062%	80	5,090	-989	-19.43%
43	12	23809	Granite State Ins Co	970	0.0007%	98	1,111	8	0.72%
44	84	26832	Great American Alliance Ins Co	8,906	0.0067%	77	7,100	-15,745	-221.76%
45	84	26344	Great American Assur Co	191,558	0.1442%	37	205,459	-22,778	-11.09%
46	84	16691	Great American Ins Co	5,293,140	3.9849%	7	5,145,705	1,658,508	32.23%
47	84	22136	Great American Ins Co of NY	69,844	0.0526%	49	65,182	-25,450	-39.04%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
48	38	20303	Great Northern Ins Co	20,874	0.0157%	68	19,288	19,791	102.61%
49	88	22292	Hanover Ins Co	18,376	0.0138%	71	17,070	13,931	81.61%
50	91	29424	Hartford Cas Ins Co	922	0.0007%	100	-3,166	-3,515	111.02%
51	91	19682	Hartford Fire In Co	9,677,828	7.2859%	4	9,305,730	4,417,406	47.47%
52	91	30104	Hartford Underwriters Ins Co	42,613	0.0321%	57	11,324	-1,632	-14.41%
53	984	42374	Houston Cas Co	27,300	0.0206%	64	4,765	0	0.00%
54	626	43575	Indemnity Ins Co Of North Amer	126	0.0001%	111	42	371	883.33%
55	922	27847	Insurance Co Of The West	2,511	0.0019%	89	6,090	0	0.00%
56	517	37257	Insurance Corp Of Hannover	40,596	0.0306%	58	274,115	-1,086,944	-396.53%
57	150	24139	International Bus & Merc Reassur Co	120	0.0001%	112	60	0	0.00%
58		11592	International Fidelity Ins Co	86,612	0.0652%	45	77,351	15,181	19.63%
59	111	19917	Liberty Ins Underwriters Inc	1,198,245	0.9021%	18	863,952	395,145	45.74%
60	111	23035	Liberty Mut Fire Ins Co	2,240	0.0017%	91	485	816	168.25%
61	111	23043	Liberty Mut Ins Co	83,188	0.0626%	47	88,788	911,503	1026.61%
62	1326	33855	Lincoln General Ins Co	350	0.0003%	106	180	0	0.00%
63	212	21687	Mid-Century Ins Co	9,658	0.0073%	76	15,392	42	0.27%
64	2978	20362	Mitsui Sumitomo Ins Co of Amer	18,857	0.0142%	70	18,992	-6,977	-36.74%
65	218	20478	National Fire Ins Co Of Hartford	1,379	0.0010%	93	2,091	0	0.00%
66	12	19445	National Union Fire Ins Co Of Pitts	28,918,641	21.7713%	1	28,467,497	17,492,171	61.45%
67	140	28223	Nationwide Agribusiness Ins Co	7	0.0000%	113	4	-616	-15400.00%
68	140	23787	Nationwide Mut Ins Co	301,795	0.2272%	31	302,381	-5,812	-1.92%
69	12	23841	New Hampshire Ins Co	1,657	0.0012%	92	1,380	-267	-19.35%
70	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	38,321	0.0288%	62	37,004	-13,014	-35.17%
71	150	24147	Old Republic Ins Co	127,777	0.0962%	41	43,521	3,000	6.89%
72	150	40444	Old Republic Surety Co	224,889	0.1693%	36	223,660	97,667	43.67%
73	645	14907	Oregon Mut Ins Co	5,713	0.0043%	85	5,733	0	0.00%
74	38	20346	Pacific Ind Co	19,136	0.0144%	69	19,531	-2,462	-12.61%
75	111	24198	Peerless Ins Co	248	0.0002%	108	-9,285	0	0.00%
76	501	18619	Platte River Ins Co.	323,772	0.2438%	30	298,469	-8,004	-2.68%
77	155	24260	Progressive Cas Ins Co	1,409,134	1.0609%	16	1,775,738	107,349	6.05%
78	3496	23752	Quanta Ind Co	399,437	0.3007%	27	299,793	89,206	29.76%
79	517	37303	Redland Ins Co	750	0.0006%	102	1,113	746	67.03%
80	783	13056	RLI Ins Co	53,156	0.0400%	53	53,064	-178,209	-335.84%
81	169	24988	Sentry Ins A Mut Co	167,885	0.1264%	38	156,448	135,482	86.60%
82	169	21180	Sentry Select Ins Co	345,478	0.2601%	29	364,234	222,579	61.11%
83	3219	11126	Sompo Japan Ins Co of Amer	2,857	0.0022%	88	3,450	0	0.00%
84	3548	24767	St Paul Fire & Marine Ins Co	3,101,359	2.3349%	9	2,882,667	307,852	10.68%
85	3548	24775	St Paul Guardian Ins Co	613	0.0005%	104	2,486	-24,473	-984.43%
86	3548	24791	St Paul Mercury Ins Co	2,540,045	1.9123%	10	2,408,476	4,382,215	181.95%
87	176	25143	State Farm Fire And Cas Co	933,478	0.7028%	19	929,263	178,520	19.21%
88	1331	10340	Stonington Ins Co	192	0.0001%	109	100	150	150.00%
89	218	24047	Surety Bonding Co Of Amer	270,345	0.2035%	33	246,381	56,752	23.03%
90	3098	12904	Tokio Marine & Nichido Fire Ins Co	67,480	0.0508%	50	70,931	54,417	76.72%
91	218	20486	Transcontinental Ins Co	2,287	0.0017%	90	2,955	0	0.00%
92	218	20494	Transportation Ins Co	11,986	0.0090%	74	8,443	0	0.00%
93	3548	19038	Travelers Cas & Surety Co	64,096	0.0483%	51	59,075	-42,738	-72.35%
94	3548	31194	Travelers Cas & Surety Co Of Amer	7,938,302	5.9763%	5	8,250,537	952,247	11.54%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: FIDELITY [23]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Share Rank*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
95	3548	19046	Travelers Cas Ins Co Of Amer	131	0.0001%	110	281	-320	-113.88%
96	3548	25658	Travelers Ind Co	86,105	0.0648%	46	915,165	872,329	95.32%
97	3548	25682	Travelers Ind Co Of CT	61,107	0.0460%	52	60,917	4,439	7.29%
98	3548	25674	Travelers Property Cas Co Of Amer	122,845	0.0925%	42	84,468	9,446	11.18%
99	212	21709	Truck Ins Exch	1,199,710	0.9032%	17	1,186,619	-482	-0.04%
100	91	29459	Twin City Fire Ins Co Co	48,442	0.0365%	54	9,645	67,576	700.63%
101	400	25798	Unigard Ind Co	255	0.0002%	107	255	-1,589	-623.14%
102	400	25747	Unigard Ins Co	6,263	0.0047%	83	6,468	-16,581	-256.35%
103	158	21113	United States Fire Ins Co	294,234	0.2215%	32	105,203	34,452	32.75%
104	212	41181	Universal Underwriters Ins Co	2,289,716	1.7238%	11	2,323,928	839,499	36.12%
105	3548	25887	US Fidelity & Guaranty Co	415,195	0.3126%	25	438,526	337,341	76.93%
106	218	20508	Valley Forge Ins Co	7,419	0.0056%	81	6,403	-1,800	-28.11%
107	215	14133	Valley Ins Co	5,498	0.0041%	86	6,293	-365	-5.80%
108	38	20397	Vigilant Ins Co	398,714	0.3002%	28	381,504	-3,396	-0.89%
109	626	21121	Westchester Fire Ins Co	566,385	0.4264%	23	329,994	29,759	9.02%
110	218	13188	Western Surety Co	1,752,351	1.3193%	14	1,747,483	76,496	4.38%
111	350	34207	Westport Ins Corp	46,039	0.0347%	56	38,878	478	1.23%
112	212	16535	Zurich American Ins Co	5,024,032	3.7823%	8	4,137,459	274,639	6.64%
113	212	27855	Zurich American Ins Co Of IL	1,225	0.0009%	95	881	-357	-40.52%
			Line Total:	**132,829,042**	**100.0000%**		**132,494,432**	**57,321,454**	**43.26%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
1		26379	Accredited Surety & Cas Co Inc	5,029,130	0.8156%	22	4,715,241	732,953	15.54%
2	626	20699	Ace Prop & Cas Ins Co	12,987	0.0021%	120	13,581	-186,764	-1375.19%
3		22950	Acstar Ins Co	793,461	0.1287%	59	919,699	10,569	1.15%
4	313	33898	Aegis Security Ins Co	1,014,992	0.1646%	54	1,037,179	1,528,835	147.40%
5		13285	Allegheny Cas Co	9,960,096	1.6152%	17	9,969,002	0	0.00%
6	140	42579	Allied Prop & Cas Ins Co	1,350	0.0002%	138	349	4	1.15%
7	140	19100	Amco Ins Co	853,693	0.1384%	55	809,165	13,494	1.67%
8	761	21849	American Automobile Ins Co	13,690	0.0022%	119	14,939	-21,409	-143.31%
9	19	10111	American Bankers Ins Co Of FL	1,120	0.0002%	147	1,153	-548,097	-47536.60%
10	218	20427	American Cas Co Of Reading PA	746,163	0.1210%	60	1,222,308	253,058	20.70%
11	984	10216	American Contractors Ind Co	51,573,514	8.3637%	2	48,217,990	8,103,297	16.81%
12	148	24066	American Fire & Cas Co	807	0.0001%	149	807	-1,391	-172.37%
13	212	26247	American Guarantee & Liability Ins	38,190	0.0062%	108	124,233	9,565,794	7699.88%
14	291	13331	American Hardware Mut Ins Co	61,173	0.0099%	102	66,414	185	0.28%
15	12	19380	American Home Assur Co	4,854,260	0.7872%	24	5,924,329	5,977,141	100.89%
16	761	21857	American Ins Co	560,100	0.0908%	67	757,881	1,630,370	215.12%
17	108	30562	American Manufacturers Mut Ins Co	63,892	0.0104%	101	130,212	-1,891,443	-1452.59%
18	660	16810	American Mercury Ins Co	138	0.0000%	156	138	0	0.00%
19	108	22918	American Motorists Ins Co	2,232,158	0.3620%	44	3,180,883	-3,300,780	-103.77%
20	18	19631	American Road Ins Co	157,183	0.0255%	85	154,314	0	0.00%
21	1346	39969	American Safety Cas Ins Co	517,435	0.0839%	70	346,044	72,210	20.87%
22	163	19704	American States Ins Co	80,615	0.0131%	96	49,244	359	0.73%
23		31380	American Surety Co	2,428,976	0.3939%	39	2,403,207	-21,765	-0.91%
24	1279	11150	Arch Ins Co	35,054,907	5.6849%	5	32,435,599	5,721,766	17.64%
25	761	21865	Associated Ind Corp	1,200	0.0002%	145	3,332	-8,550	-256.60%
26	24	19895	Atlantic Mut Ins Co	3,513	0.0006%	131	14,221	-2,358,461	-16584.35%
27		18538	Bancinsure Inc	73,311	0.0119%	98	75,843	0	0.00%
28	689	33162	Bankers Ins Co	2,358,113	0.3824%	40	2,207,918	258,460	11.71%
29	98	29580	Berkley Regional Ins Co	25,062	0.0041%	116	32,652	3,297	10.10%
30		27081	Bond Safeguard Ins Co	1,575,920	0.2556%	49	612,567	79,746	13.02%
31	98	10510	Carolina Cas Ins Co	241,799	0.0392%	79	327,469	33,067	10.10%
32	24	19909	Centennial Ins Co	25,714	0.0042%	114	75,593	3,672,105	4857.73%
33	244	10677	Cincinnati Ins Co	16,227	0.0026%	118	7,444	0	0.00%
34	212	34347	Colonial American Cas & Surety Co	416,434	0.0675%	72	422,835	-143,812	-34.01%
35		10758	Colonial Surety Co	123,762	0.0201%	89	110,117	38,855	35.29%
36	218	20443	Continental Cas Co	2,643,358	0.4287%	36	2,918,948	3,333,985	114.22%
37	3592	39551	Continental Heritage Ins Co	1,725,320	0.2798%	48	1,469,940	215	0.01%
38	218	35289	Continental Ins Co	4,595,978	0.7453%	28	4,403,561	-758,085	-17.22%
39		37206	Contractors Bonding & Ins Co	4,611,002	0.7478%	27	4,600,507	175,352	3.81%
40	306	10847	Cumis Ins Society Inc	33,810	0.0055%	111	33,810	20,640	61.05%
41	240	10499	DaimlerChrysler Ins Co	47,005	0.0076%	105	42,434	24,960	58.82%
42	75	12718	Developers Surety And Ind Co	18,050,387	2.9272%	11	17,227,036	2,827,495	16.41%
43	212	21326	Empire Fire & Marine Ins Co	1,618	0.0003%	137	1,637	616	37.63%
44	111	21458	Employers Ins of Wausau	6,319	0.0010%	127	8,056	348,308	4323.58%
45	62	21415	Employers Mut Cas Co	184,284	0.0299%	82	163,782	-226,432	-138.25%
46	350	39845	Employers Reins Corp	28,907	0.0047%	113	28,907	17,565	60.76%
47	922	40029	Explorer Ins Co	411,525	0.0667%	74	819,508	673,270	82.16%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
48	158	24384	Fairmont Specialty Ins Co	4,341,918	0.7041%	29	4,345,288	4,150,068	95.51%
49	3548	41483	Farmington Cas Co	145,034	0.0235%	86	146,767	-10,513	-7.16%
50	38	20281	Federal Ins Co	29,291,142	4.7502%	6	25,592,853	-8,122,752	-31.74%
51	7	13935	Federated Mut Ins Co	178,039	0.0289%	84	187,501	-232	-0.12%
52	7	28304	Federated Service Ins Co	1,176	0.0002%	146	1,419	-232	-16.35%
53	212	39306	Fidelity & Deposit Co Of MD	44,803,073	7.2657%	3	44,203,501	4,912,458	11.11%
54	3548	35386	Fidelity & Guaranty Ins Co	589,339	0.0956%	64	1,192,314	576,982	48.39%
55	670	16578	Fidelity Natl Prop and Cas Ins Co	88	0.0000%	158	5,688	22,241	391.02%
56	1114	31453	Financial Pacific Ins Co	5,881,269	0.9538%	20	5,128,317	3,517,699	68.59%
57	761	21873	Firemans Fund Ins Co	13,720,653	2.2251%	14	12,562,240	11,783,392	93.80%
58	163	24724	First Natl Ins Co Of Amer	7,964,976	1.2917%	18	7,952,476	14,424,677	181.39%
59	961	34266	Frontier Ins Co	105,708	0.0171%	94	109,377	0	0.00%
60	163	24732	General Ins Co Of Amer	673,071	0.1092%	63	611,963	-25,100	-4.10%
61		11304	Global Surety & Ins Co	178,986	0.0290%	83	155,085	0	0.00%
62	1208	36307	Gray Ins Co	5,522	0.0009%	129	3,629	0	0.00%
63	84	26344	Great American Assur Co	109,968	0.0178%	93	50,402	16,208	32.16%
64	84	16691	Great American Ins Co	15,432,699	2.5027%	13	14,323,611	5,426,406	37.88%
65	84	22136	Great American Ins Co of NY	11,866	0.0019%	123	16,738	892,026	5329.35%
66	1285	22322	Greenwich Ins Co	142,177	0.0231%	87	148,458	526,563	354.69%
67		36650	Guarantee Co Of North America USA	345,729	0.0561%	75	302,285	764,990	253.07%
68	88	22292	Hanover Ins Co	69,776	0.0113%	99	110,295	-446,632	-404.94%
69	225	26433	Harco Natl Ins Co	112,138	0.0182%	91	182,301	3,439,729	1886.84%
70	253	14168	Harleysville Mut Ins Co	12,129	0.0020%	122	12,129	575	4.74%
71	91	22357	Hartford Accid & Ind Co	291,229	0.0472%	77	474,068	-1,775,590	-374.54%
72	91	29424	Hartford Cas Ins Co	298,243	0.0484%	76	276,393	-8,270	-2.99%
73	91	19682	Hartford Fire In Co	16,810,544	2.7262%	12	15,469,895	9,738,223	62.95%
74	984	42374	Houston Cas Co	3,278,478	0.5317%	32	1,568,776	485,626	30.96%
75	75	25550	Indemnity Co Of CA	5,222,652	0.8470%	21	5,157,952	125,869	2.44%
76	626	43575	Indemnity Ins Co Of North Amer	38,075	0.0062%	109	53,007	-90,450	-170.64%
77	626	22713	Insurance Co Of North Amer	36,592	0.0059%	110	43,296	-119,137	-275.17%
78	12	19429	Insurance Co Of The State Of PA	2,332,573	0.3783%	42	3,788,340	-790,915	-20.88%
79	922	27847	Insurance Co Of The West	20,225,729	3.2800%	10	18,057,883	864,351	4.79%
80	150	24139	International Bus & Merc Reassur Co	1,819,384	0.2951%	46	1,945,352	328,918	16.91%
81		11592	International Fidelity Ins Co	21,788,118	3.5334%	8	20,908,722	1,947,190	9.31%
82		37940	Lexington Natl Ins Corp	2,233,054	0.3621%	43	2,171,525	0	0.00%
83	111	42404	Liberty Ins Corp	1,255	0.0002%	142	15,741	24	0.15%
84	111	23035	Liberty Mut Fire Ins Co	54,741	0.0089%	103	55,400	642	1.16%
85	111	23043	Liberty Mut Ins Co	21,514,584	3.4890%	9	20,297,547	34,554,535	170.24%
86	1326	33855	Lincoln General Ins Co	13,596,728	2.2050%	15	11,298,543	1,161,706	10.28%
87	111	33600	LM Ins Corp	2,167	0.0004%	136	5,911	-3,297	-55.78%
88	108	22977	Lumbermens Mut Cas Co	268,608	0.0436%	78	390,368	-6,987,629	-1790.01%
89	458	35769	Lyndon Property Ins Co	439,195	0.0712%	71	444,130	53,685	12.09%
90	88	22306	Massachusetts Bay Ins Co	188	0.0000%	155	317	-1,975	-623.03%
91	3479	14494	Merchants Bonding Co (Mutual)	3,862,663	0.6264%	30	3,761,116	92,930	2.47%
92	79	22012	Motors Ins Corp	233,309	0.0378%	80	133,658	13,378	10.01%
93		23663	National American Ins Co	700	0.0001%	151	1,512	17,833	1179.43%
94	796	16217	National Farmers Union Prop & Cas	3,968	0.0006%	130	5,295	-5	-0.09%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
95	218	20478	National Fire Ins Co Of Hartford	1,471,709	0.2387%	51	1,980,026	3,938,587	198.92%
96	31	20087	National Ind Co	808,890	0.1312%	57	4,234,691	308,502	7.29%
97	761	21881	National Surety Corp	73,567	0.0119%	97	145,072	883,713	609.15%
98	12	19445	National Union Fire Ins Co Of Pitts	685,632	0.1112%	62	2,030,150	-652,775	-32.15%
99	140	23787	Nationwide Mut Ins Co	2,529,216	0.4102%	37	2,291,795	210,469	9.18%
100	510	42307	Navigators Ins Co	121,306	0.0197%	90	158,429	64,538	40.74%
101	12	23841	New Hampshire Ins Co	1,236	0.0002%	143	786,493	22,761	2.89%
102	181	29874	North American Specialty Ins Co	2,042,352	0.3312%	45	1,808,003	-331,965	-18.36%
103	158	21105	North River Ins Co	12,329	0.0020%	121	48,639	40,761	83.80%
104		26565	Ohio Ind Co	98,866	0.0160%	95	58,835	0	0.00%
105	150	24147	Old Republic Ins Co	125,440	0.0203%	88	167,705	-51,104	-30.47%
106	150	40444	Old Republic Surety Co	1,490,514	0.2417%	50	1,157,399	-50,442	-4.36%
107	697	37060	Old United Cas Co	8,214	0.0013%	125	7,736	0	0.00%
108	1129	21970	OneBeacon Ins Co	1,316	0.0002%	140	1,438	-1,551	-107.86%
109	626	22748	Pacific Employers Ins Co	1,214	0.0002%	144	1,115	-74,255	-6659.64%
110	38	20346	Pacific Ind Co	205,920	0.0334%	81	457,945	39,646	8.66%
111	111	24198	Peerless Ins Co	585	0.0001%	152	-17,141	-8,884	51.83%
112	501	18619	Platte River Ins Co.	6,755,940	1.0956%	19	6,427,200	732,824	11.40%
113	155	24260	Progressive Cas Ins Co	29,168	0.0047%	112	34,765	-153	-0.44%
114	867	12416	Protective Ins Co	111,111	0.0180%	92	104,666	4,800	4.59%
115	3496	23752	Quanta Ind Co	3,546,930	0.5752%	31	2,235,341	190,890	8.54%
116	574	31089	Republic Western Ins Co	750	0.0001%	150	733	0	0.00%
117	783	13056	RLI Ins Co	3,114,505	0.5051%	33	2,694,605	3,751,156	139.21%
118	553	24678	Royal Ind Co	39,146	0.0063%	107	248,335	7,651,471	3081.11%
119	163	24740	Safeco Ins Co Of Amer	43,693,998	7.0859%	4	42,991,783	4,980,571	11.58%
120	74	15105	Safety Natl Cas Corp	803,525	0.1303%	58	803,590	11,450	1.42%
121	3548	22535	Seaboard Surety Co	1,208,160	0.1959%	52	3,084,775	-2,765,029	-89.63%
122	553	24902	Security Ins Co Of Hartford	11,857	0.0019%	124	11,027	-160,749	-1457.78%
123	158	10936	Seneca Ins Co Inc	722,548	0.1172%	61	739,562	0	0.00%
124	169	24988	Sentry Ins A Mut Co	2,942	0.0005%	134	3,152	-146	-4.63%
125	169	21180	Sentry Select Ins Co	412,208	0.0668%	73	369,028	11,183	3.03%
126	1129	35408	Sirius Amer Ins Co	51,927	0.0084%	104	51,927	37,233	71.70%
127	3548	24767	St Paul Fire & Marine Ins Co	4,885,652	0.7923%	23	11,616,494	29,025,539	249.86%
128	3548	24775	St Paul Guardian Ins Co	39,515	0.0064%	106	189,910	-320,132	-168.57%
129	3548	41750	St Paul Medical Liability Ins Co	100	0.0000%	157	84	-15,613	-18586.90%
130	3548	24791	St Paul Mercury Ins Co	25,277	0.0041%	115	101,723	-309,222	-303.98%
131	3548	19070	Standard Fire Ins Co	1,289	0.0002%	141	740	-444	-60.00%
132	748	18023	Star Ins Co	3,329	0.0005%	133	82,742	2,850,016	3444.46%
133	176	25143	State Farm Fire And Cas Co	588,403	0.0954%	65	531,200	97,284	18.31%
134	176	25151	State Farm General Ins Co	950	0.0002%	148	4,167	0	0.00%
135	218	24047	Surety Bonding Co Of Amer	1,788,096	0.2900%	47	1,428,158	255,077	17.86%
136		12793	Surety Co Of The Pacific	12,023,138	1.9498%	16	11,400,909	1,452,161	12.74%
137	1228	29513	The Bar Plan Mut Ins Co	8,003	0.0013%	126	6,189	0	0.00%
138	158	25534	TIG Ins Co	512	0.0001%	153	512	-34,817	-6800.20%
139	3548	19038	Travelers Cas & Surety Co	2,512,638	0.4075%	38	2,755,965	-296,304	-10.75%
140	3548	31194	Travelers Cas & Surety Co Of Amer	86,337,230	14.0014%	1	78,363,276	26,793,305	34.19%
141	3548	19046	Travelers Cas Ins Co Of Amer	375	0.0001%	154	375	-483	-128.80%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: SURETY [24]

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Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Share Rank*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
142	3548	25658	Travelers Ind Co	2,872,478	0.4658%	35	4,019,521	-374,136	-9.31%
143	3548	25674	Travelers Property Cas Co Of Amer	1,329	0.0002%	139	1,773	-628	-35.42%
144	212	21709	Truck Ins Exch	5,829	0.0009%	128	9,223	-70	-0.76%
145	248	13021	United Fire & Cas Co	65,338	0.0106%	100	91,186	-1,000	-1.10%
146	158	21113	United States Fire Ins Co	578,342	0.0938%	66	1,245,796	2,506,495	201.20%
147	218	13200	Universal Surety Of Amer	3,463	0.0006%	132	4,199	-1,852	-44.11%
148	212	41181	Universal Underwriters Ins Co	552,725	0.0896%	68	532,013	66,916	12.58%
149	3548	25887	US Fidelity & Guaranty Co	1,026,089	0.1664%	53	2,885,825	6,238,603	216.18%
150	984	29599	US Specialty Ins Co	519,249	0.0842%	69	254,873	88,026	34.54%
151	201	25976	Utica Mut Ins Co	2,432	0.0004%	135	7,351	6,381	86.80%
152	38	20397	Vigilant Ins Co	816,638	0.1324%	56	538,468	61,273	11.38%
153	181	32778	Washington Intl Ins Co	4,808,527	0.7798%	25	4,756,354	3,167,191	66.59%
154	626	21121	Westchester Fire Ins Co	4,673,781	0.7580%	26	4,360,264	2,235,099	51.26%
155		10008	Western Ins Co	2,334,912	0.3787%	41	1,791,998	0	0.00%
156	218	13188	Western Surety Co	25,206,608	4.0878%	7	22,788,564	15,028,724	65.95%
157	228	24120	Westfield Natl Ins Co	16,683	0.0027%	117	32,044	0	0.00%
158	1285	37885	XL Specialty Ins Co	3,032,212	0.4917%	34	3,664,896	-865,199	-23.61%
			Line Total:	**616,634,014**	**100.0000%**		**600,357,023**	**223,542,869**	**37.23%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
1	626	22667	Ace American Ins Co	5,228	0.0363%	54	3,046	1,534	50.36%
2	8	19232	Allstate Ins Co	31,036	0.2154%	32	36,384	13,470	37.02%
3	218	20427	American Cas Co Of Reading PA	4,135	0.0287%	59	4,122	21,195	514.19%
4	163	19690	American Economy Ins Co	1,637	0.0114%	71	1,341	-87	-6.49%
5		40398	American Fuji Fire & Marine Ins Co	10,408	0.0722%	49	4,269	1,210	28.34%
6	212	26247	American Guarantee & Liability Ins	5,852	0.0406%	53	5,890	0	0.00%
7	291	13331	American Hardware Mut Ins Co	61,188	0.4247%	22	42,274	-57,192	-135.29%
8	163	19704	American States Ins Co	29,564	0.2052%	34	29,131	-255	-0.88%
9	212	40142	American Zurich Ins Co	101,779	0.7064%	15	99,663	11,190	11.23%
10	1279	11150	Arch Ins Co	2,411	0.0167%	67	1,621	115,686	7136.71%
11	761	21865	Associated Ind Corp	78	0.0005%	100	11,919	-401	-3.36%
12	1129	27154	Atlantic Specialty Ins Co	777	0.0054%	82	383	11	2.87%
13	802	13544	California Capital Ins Co	151,540	1.0518%	11	156,292	5,082	3.25%
14	98	10510	Carolina Cas Ins Co	18,388	0.1276%	40	8,400	4,720	56.19%
15		18767	Church Mut Ins Co	186	0.0013%	96	125	0	0.00%
16	517	20532	Clarendon Natl Ins Co	17,250	0.1197%	44	18,523	-22,592	-121.97%
17	218	20443	Continental Cas Co	22,637	0.1571%	37	12,457	0	0.00%
18	240	10499	DaimlerChrysler Ins Co	2,187	0.0152%	68	2,410	0	0.00%
19	3548	36463	Discover Prop & Cas Ins Co	32,076	0.2226%	30	34,195	9,809	28.69%
20	212	21326	Empire Fire & Marine Ins Co	58,918	0.4089%	23	48,973	6,659	13.60%
21	111	21458	Employers Ins of Wausau	4,774	0.0331%	55	3,361	-90	-2.68%
22	62	21415	Employers Mut Cas Co	2,574	0.0179%	65	2,689	-5	-0.19%
23	38	35181	Executive Risk Ind Inc	62,069	0.4308%	21	44,360	486	1.10%
24	158	24384	Fairmont Specialty Ins Co	1,178	0.0082%	77	574	93	16.20%
25	212	21652	Farmers Ins Exch	225	0.0016%	92	224	2,949	1316.52%
26	3548	41483	Farmington Cas Co	1,500	0.0104%	73	1,697	-2,493	-146.91%
27	140	13838	Farmland Mut Ins Co	2,509	0.0174%	66	2,503	59	2.36%
28	38	20281	Federal Ins Co	3,943,031	27.3672%	1	3,867,376	172,097	4.45%
29	7	13935	Federated Mut Ins Co	105,790	0.7343%	14	102,769	379	0.37%
30		11118	Federated Rural Electric Ins Exch	407	0.0028%	88	407	0	0.00%
31	7	28304	Federated Service Ins Co	18,240	0.1266%	41	17,758	-172	-0.97%
32	212	39306	Fidelity & Deposit Co Of MD	475,044	3.2971%	8	499,570	23,941	4.79%
33	3548	35386	Fidelity & Guaranty Ins Co	1,000	0.0069%	78	1,146	-4,972	-433.86%
34	761	21873	Firemans Fund Ins Co	163	0.0011%	97	33,082	-165	-0.50%
35	163	24724	First Natl Ins Co Of Amer	2,098	0.0146%	69	1,938	-1	-0.05%
36	400	24414	General Cas Co Of WI	221	0.0015%	93	105	0	0.00%
37	163	24732	General Ins Co Of Amer	14,878	0.1033%	46	11,214	18	0.16%
38	31	38962	Genesis Ins Co	3,125	0.0217%	62	5,859	-6,000	-102.41%
39	111	10836	Golden Eagle Ins Corp	503	0.0035%	87	469	-18,591	-3963.97%
40	12	23809	Granite State Ins Co	33,897	0.2353%	29	18,943	1,712	9.04%
41	84	26832	Great American Alliance Ins Co	367	0.0025%	90	316	-842	-266.46%
42	84	26344	Great American Assur Co	31,949	0.2217%	31	41,344	9,473	22.91%
43	84	16691	Great American Ins Co	30,357	0.2107%	33	24,746	-5,408	-21.85%
44	84	22136	Great American Ins Co of NY	14,545	0.1010%	47	12,378	-7,107	-57.42%
45	225	26433	Harco Natl Ins Co	224,737	1.5598%	10	236,051	91,769	38.88%
46	91	29424	Hartford Cas Ins Co	401	0.0028%	89	401	-2	-0.50%
47	91	19682	Hartford Fire In Co	1,105,479	7.6727%	5	1,031,193	-473,380	-45.91%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
48	922	27847	Insurance Co Of The West	3,776	0.0262%	60	4,909	0	0.00%
49	517	37257	Insurance Corp Of Hannover	7,060	0.0490%	51	31,511	2,400	7.62%
50	111	23035	Liberty Mut Fire Ins Co	578	0.0040%	85	125	-15	-12.00%
51	111	23043	Liberty Mut Ins Co	55,856	0.3877%	26	52,574	7,260	13.81%
52		15768	Merced Mut Ins Co	337	0.0023%	91	400	100	25.00%
53	802	23540	Monterey Ins Co	88,308	0.6129%	16	86,518	10,043	11.61%
54	50	23647	Mutual Service Cas Ins Co	128	0.0009%	98	931	-100	-10.74%
55	796	16217	National Farmers Union Prop & Cas	29,232	0.2029%	35	30,860	32	0.10%
56	218	20478	National Fire Ins Co Of Hartford	1,717	0.0119%	70	1,853	0	0.00%
57	12	19445	National Union Fire Ins Co Of Pitts	1,690,372	11.7323%	4	1,863,984	235,489	12.63%
58	140	28223	Nationwide Agribusiness Ins Co	48,180	0.3344%	27	33,165	352	1.06%
59	140	23787	Nationwide Mut Ins Co	453,704	3.1490%	9	426,380	-8,417	-1.97%
60	12	23841	New Hampshire Ins Co	1,495	0.0104%	74	2,198	-816	-37.12%
61	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	18,616	0.1292%	39	37,889	1,757	4.64%
62	3548	24015	Northland Ins Co	573	0.0040%	86	3,173	-9,299	-293.07%
63	645	14907	Oregon Mut Ins Co	4,185	0.0290%	58	4,106	0	0.00%
64	38	20346	Pacific Ind Co	4,296	0.0298%	56	3,725	416	11.17%
65	111	24198	Peerless Ins Co	41,421	0.2875%	28	37,090	21,192	57.14%
66	400	24449	Regent Ins Co	1,627	0.0113%	72	1,069	0	0.00%
67	98	36684	Riverport Ins Co	121,150	0.8409%	12	127,516	11,985	9.40%
68	783	13056	RLI Ins Co	618	0.0043%	84	5,647	15,153	268.34%
69	163	24740	Safeco Ins Co Of Amer	21,459	0.1489%	38	17,124	57	0.33%
70	3548	22535	Seaboard Surety Co	80,268	0.5571%	18	-96,732	391,860	-405.10%
71	169	24988	Sentry Ins A Mut Co	56,677	0.3934%	24	48,115	9,171	19.06%
72	169	21180	Sentry Select Ins Co	110,679	0.7682%	13	119,258	68,261	57.24%
73	3219	11126	Sompo Japan Ins Co of Amer	1,194	0.0083%	76	1,291	0	0.00%
74	3548	24767	St Paul Fire & Marine Ins Co	517,548	3.5921%	7	578,702	948,210	163.85%
75	3548	24775	St Paul Guardian Ins Co	105	0.0007%	99	412	1,962	476.21%
76	3548	24791	St Paul Mercury Ins Co	64,023	0.4444%	19	88,851	16,540	18.62%
77	93	12831	State Natl Ins Co Inc	6,417	0.0445%	52	8,848	2,700	30.52%
78	3098	12904	Tokio Marine & Nichido Fire Ins Co	17,678	0.1227%	43	18,691	-15,578	-83.34%
79	218	20486	Transcontinental Ins Co	880	0.0061%	80	1,010	0	0.00%
80	218	20494	Transportation Ins Co	3,320	0.0230%	61	4,089	0	0.00%
81	3548	19038	Travelers Cas & Surety Co	2,781	0.0193%	63	2,580	-796	-30.85%
82	3548	31194	Travelers Cas & Surety Co Of Amer	1,731,003	12.0143%	3	1,642,740	-124,467	-7.58%
83	3548	25658	Travelers Ind Co	772	0.0054%	83	51,355	114,787	223.52%
84	3548	25682	Travelers Ind Co Of CT	15,008	0.1042%	45	12,701	6,723	52.93%
85	3548	36161	Travelers Prop Cas Ins Co	2,614	0.0181%	64	1,538	-5	-0.33%
86	3548	25674	Travelers Property Cas Co Of Amer	63,347	0.4397%	20	55,354	18,095	32.69%
87	212	21709	Truck Ins Exch	790	0.0055%	81	461	334,334	72523.64%
88	91	29459	Twin City Fire Ins Co Co	26,266	0.1823%	36	5,017	48,558	967.87%
89	400	25747	Unigard Ins Co	4,277	0.0297%	57	4,273	-19,996	-467.96%
90	215	11142	United Cas Ins Co Of Amer	530,252	3.6803%	6	532,015	67,347	12.66%
91	212	41181	Universal Underwriters Ins Co	1,759,193	12.2100%	2	1,842,471	605,690	32.87%
92	3548	25887	US Fidelity & Guaranty Co	200	0.0014%	95	259	-7,016	-2708.88%
93	218	20508	Valley Forge Ins Co	220	0.0015%	94	74	0	0.00%
94	215	14133	Valley Ins Co	939	0.0065%	79	1,274	-375	-29.43%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BURGLARY & THEFT [26]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Share Rank*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
95	38	20397	Vigilant Ins Co	7,108	0.0493%	50	8,001	879	10.99%
96	626	21121	Westchester Fire Ins Co	56,508	0.3922%	25	19,309	7,143	36.99%
97	350	34207	Westport Ins Corp	13,347	0.0926%	48	13,441	157	1.17%
98	1285	24554	XL Ins Amer Inc	81,986	0.5690%	17	72,832	1,360	1.87%
99	212	16535	Zurich American Ins Co	18,205	0.1264%	42	20,117	-426	-2.12%
100	212	27855	Zurich American Ins Co Of IL	1,230	0.0085%	75	653	0	0.00%
			Line Total:	**14,407,859**	**100.0000%**		**14,315,638**	**2,656,494**	**18.56%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
1	626	22667	Ace American Ins Co	21,736	0.0223%	78	22,007	-4,496	-20.43%
2	626	20702	Ace Fire Underwriters Ins Co	6,843	0.0070%	86	5,293	2,921	55.19%
3	626	20699	Ace Prop & Cas Ins Co	41,632	0.0428%	65	18,917	105	0.56%
4	65	10014	Affiliated Fm Ins Co	2,959,898	3.0426%	10	2,744,918	274,285	9.99%
5	761	35300	Allianz Global Risks US Ins Co	2,634,783	2.7084%	13	2,683,334	1,676,449	62.48%
6	8	19232	Allstate Ins Co	289,445	0.2975%	35	247,022	7,590	3.07%
7	140	19100	Amco Ins Co	2,706,919	2.7826%	12	2,562,847	326,882	12.75%
8	361	19720	American Alt Ins Corp	7	0.0000%	105	216	0	0.00%
9	218	20427	American Cas Co Of Reading PA	117,791	0.1211%	50	89,128	7,069	7.93%
10	163	19690	American Economy Ins Co	38,735	0.0398%	68	30,987	-4,751	-15.33%
11	212	26247	American Guarantee & Liability Ins	1,519,147	1.5616%	15	1,531,591	-43,948	-2.87%
12	291	13331	American Hardware Mut Ins Co	27,861	0.0286%	74	28,654	0	0.00%
13	12	19380	American Home Assur Co	316,867	0.3257%	33	405,370	33,496	8.26%
14	761	21857	American Ins Co	85,137	0.0875%	55	71,291	50	0.07%
15	163	19704	American States Ins Co	50,564	0.0520%	64	58,244	-15,460	-26.54%
16	212	40142	American Zurich Ins Co	430,421	0.4425%	28	307,288	3,547	1.15%
17	1279	11150	Arch Ins Co	5,819	0.0060%	88	3,371	541	16.05%
18	761	21865	Associated Ind Corp	15,854	0.0163%	80	17,967	0	0.00%
19	1129	27154	Atlantic Specialty Ins Co	57,077	0.0587%	63	47,771	1,031	2.16%
20	3416	20370	AXIS Reins Co	132,758	0.1365%	46	151,812	-12,928	-8.52%
21		18538	Bancinsure Inc	37,082	0.0381%	70	33,054	0	0.00%
22	12	19402	Birmingham Fire Ins Co Of PA	358,479	0.3685%	32	381,100	34,913	9.16%
23	802	13544	California Capital Ins Co	3,276,147	3.3677%	8	3,161,377	31,268	0.99%
24	244	10677	Cincinnati Ins Co	15,234	0.0157%	81	9,407	224	2.38%
25	517	20532	Clarendon Natl Ins Co	26,968	0.0277%	75	26,870	6,816	25.37%
26	218	20443	Continental Cas Co	8,016,530	8.2406%	4	7,222,375	-2,598,899	-35.98%
27	240	10499	DaimlerChrysler Ins Co	5,058	0.0052%	91	6,790	0	0.00%
28	3548	36463	Discover Prop & Cas Ins Co	128,495	0.1321%	49	171,596	96,226	56.08%
29	62	21415	Employers Mut Cas Co	358,689	0.3687%	31	348,075	3,583	1.03%
30	785	35378	Evanston Ins Co	4,281	0.0044%	92	2,999	0	0.00%
31	65	21482	Factory Mut Ins Co	13,079,517	13.4451%	1	13,223,602	1,263,529	9.56%
32	158	24384	Fairmont Specialty Ins Co	24,298	0.0250%	77	10,524	0	0.00%
33	212	21652	Farmers Ins Exch	1,471	0.0015%	96	1,471	-204	-13.87%
34	38	20281	Federal Ins Co	10,638,610	10.9360%	2	10,480,984	258,092	2.46%
35	7	13935	Federated Mut Ins Co	687,801	0.7070%	21	667,660	-1,499	-0.22%
36	7	28304	Federated Service Ins Co	28,381	0.0292%	73	26,960	0	0.00%
37	212	39306	Fidelity & Deposit Co Of MD	151,350	0.1556%	44	112,815	6,987	6.19%
38	3548	35386	Fidelity & Guaranty Ins Co	233,449	0.2400%	37	334,166	-66,052	-19.77%
39	3548	25879	Fidelity & Guaranty Ins Underwriters	281,298	0.2892%	36	413,018	-18,380	-4.45%
40	1114	31453	Financial Pacific Ins Co	492,688	0.5065%	25	486,156	1,483	0.31%
41	761	21873	Firemans Fund Ins Co	171,997	0.1768%	40	216,136	-24,065	-11.13%
42	163	24724	First Natl Ins Co Of Amer	25,453	0.0262%	76	15,648	-358	-2.29%
43	349	13978	Florists Mut Ins Co	216,577	0.2226%	39	221,401	24,270	10.96%
44	163	24732	General Ins Co Of Amer	65,696	0.0675%	60	53,767	21,893	40.72%
45	31	38962	Genesis Ins Co	37,310	0.0384%	69	52,141	-47,000	-90.14%
46	111	10836	Golden Eagle Ins Corp	5,609	0.0058%	89	4,452	-187,740	-4216.98%
47	12	23809	Granite State Ins Co	167,257	0.1719%	41	204,970	-93	-0.05%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
48	84	26832	Great American Alliance Ins Co	30,513	0.0314%	71	19,588	-968	-4.94%
49	84	26344	Great American Assur Co	130,313	0.1340%	47	154,247	18,382	11.92%
50	84	16691	Great American Ins Co	98,669	0.1014%	52	100,788	0	0.00%
51	84	22136	Great American Ins Co of NY	20,180	0.0207%	79	55,515	37,381	67.33%
52	38	20303	Great Northern Ins Co	307,544	0.3161%	34	363,964	-14,127	-3.88%
53	91	29424	Hartford Cas Ins Co	9,544	0.0098%	84	9,505	-183	-1.93%
54	91	19682	Hartford Fire In Co	725,112	0.7454%	20	724,596	-11,067	-1.53%
55	12	11452	Hartford Steam Boil Inspec & Ins Co	7,848,192	8.0675%	5	8,346,041	5,004,391	59.96%
56	91	30104	Hartford Underwriters Ins Co	12,404	0.0128%	83	12,216	-91	-0.74%
57	984	42374	Houston Cas Co	89,446	0.0919%	54	166,238	-66,398	-39.94%
58	158	25054	Hudson Ins Co	1,387	0.0014%	97	5,937	-5,346	-90.05%
59	922	27847	Insurance Co Of The West	39,669	0.0408%	67	32,876	0	0.00%
60	517	37257	Insurance Corp Of Hannover	72,339	0.0744%	58	48,655	10,383	21.34%
61	111	23035	Liberty Mut Fire Ins Co	1,985	0.0020%	95	1,985	-969	-48.82%
62		23108	Lumbermens Underwriting Alliance	391,994	0.4029%	30	392,276	-1,000	-0.25%
63	2978	20362	Mitsui Sumitomo Ins Co of Amer	29,030	0.0298%	72	80,462	-76,508	-95.09%
64	802	23540	Monterey Ins Co	129,395	0.1330%	48	132,573	0	0.00%
65	218	20478	National Fire Ins Co Of Hartford	3,285	0.0034%	93	4,144	0	0.00%
66	761	21881	National Surety Corp	13,454	0.0138%	82	11,684	0	0.00%
67	12	19445	National Union Fire Ins Co Of Pitts	2,753,891	2.8309%	11	3,539,634	30,567	0.86%
68	140	25453	Nationwide Ins Co Of Amer	2,119	0.0022%	94	208	0	0.00%
69	140	23787	Nationwide Mut Ins Co	398,028	0.4092%	29	388,498	87,596	22.55%
70	111	24171	Netherlands Ins Co The	377	0.0004%	99	305	-42	-13.77%
71	12	23841	New Hampshire Ins Co	59,514	0.0612%	62	66,305	-1,059	-1.60%
72	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	151,688	0.1559%	43	164,780	3,945	2.39%
73	38	20338	Northwestern Pacific Ind Co	235	0.0002%	100	3,887	-382	-9.83%
74	1129	20621	OneBeacon America Ins Co	91	0.0001%	103	46	2	4.35%
75	1129	21970	OneBeacon Ins Co	164,161	0.1687%	42	129,555	5,519	4.26%
76	645	14907	Oregon Mut Ins Co	527,780	0.5425%	22	523,504	16,157	3.09%
77	38	20346	Pacific Ind Co	5,772,221	5.9335%	6	6,040,833	1,931,198	31.97%
78	111	18333	Peerless Ind Ins Co	649	0.0007%	98	614	310	50.49%
79	111	24198	Peerless Ins Co	522,503	0.5371%	24	496,156	42,848	8.64%
80	553	24678	Royal Ind Co	62,643	0.0644%	61	90,221	-31,599	-35.02%
81	163	24740	Safeco Ins Co Of Amer	5,281	0.0054%	90	883	-2,373	-268.74%
82	158	10936	Seneca Ins Co Inc	12	0.0000%	104	9	0	0.00%
83	169	24988	Sentry Ins A Mut Co	93	0.0001%	102	93	130	139.78%
84	1129	35408	Sirius Amer Ins Co	491,843	0.5056%	26	520,578	83,574	16.05%
85	3219	11126	Sompo Japan Ins Co of Amer	71,028	0.0730%	59	48,370	13,616	28.15%
86	3548	24767	St Paul Fire & Marine Ins Co	902,665	0.9279%	18	1,013,925	-1,125,375	-110.99%
87	3548	24775	St Paul Guardian Ins Co	103	0.0001%	101	15,761	-65,899	-418.11%
88	3548	24791	St Paul Mercury Ins Co	72,659	0.0747%	57	130,090	-170,220	-130.85%
89	1331	10340	Stonington Ins Co	41,613	0.0428%	66	21,732	11,843	54.50%
90	3098	12904	Tokio Marine & Nichido Fire Ins Co	864,116	0.8883%	19	917,673	697,156	75.97%
91	218	20486	Transcontinental Ins Co	74,927	0.0770%	56	115,592	-60,591	-52.42%
92	218	20494	Transportation Ins Co	93,276	0.0959%	53	120,768	-72,580	-60.10%
93	3548	25682	Travelers Ind Co Of CT	229,508	0.2359%	38	220,774	-18,228	-8.26%
94	3548	25674	Travelers Property Cas Co Of Amer	9,453,276	9.7175%	3	10,185,968	1,354,103	13.29%

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: BOILER & MACHINERY [27]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Share Rank*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
95	212	21709	Truck Ins Exch	2,479,470	2.5488%	14	2,478,791	603,487	24.35%
96	91	29459	Twin City Fire Ins Co Co	7,284	0.0075%	85	6,758	-47	-0.70%
97	212	41181	Universal Underwriters Ins Co	5,733,816	5.8941%	7	5,556,908	27,104	0.49%
98	3548	25887	US Fidelity & Guaranty Co	524,018	0.5387%	23	712,029	-116,351	-16.34%
99	218	20508	Valley Forge Ins Co	133,964	0.1377%	45	152,714	-249,132	-163.14%
100		10815	Verlan Fire Ins Co MD	102,877	0.1058%	51	92,081	-458,530	-497.96%
101	38	20397	Vigilant Ins Co	1,236,712	1.2713%	16	1,260,526	26,465	2.10%
102	350	34207	Westport Ins Corp	923,514	0.9493%	17	897,289	392,187	43.71%
103	1285	24554	XL Ins Amer Inc	475,146	0.4884%	27	389,431	1,227	0.32%
104	212	16535	Zurich American Ins Co	2,992,229	3.0759%	9	3,184,332	518,660	16.29%
105	212	27855	Zurich American Ins Co Of IL	6,273	0.0064%	87	13,354	-2,766	-20.71%
			Line Total:	**97,281,077**	**100.0000%**		**99,081,807**	**9,423,777**	**9.51%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

Line of Business: CREDIT [28]

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

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

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
1	12	36404	21st Century Cas Co	23,500,931	0.0392%	266	23,044,268	17,121,168	74.30%
2	12	12963	21st Century Ins Co	1,225,716,067	2.0460%	8	1,246,271,431	763,794,276	61.29%
3		22896	Aca Financial Guaranty Corp	1,993,093	0.0033%	463	1,618,312	0	0.00%
4	1278	10921	ACA Ins Co	11,928,922	0.0199%	341	5,171,295	3,039,378	58.77%
5	225	20010	Acceptance Ind Ins Co	20,197,735	0.0337%	283	23,685,510	13,505,441	57.02%
6		11711	Access Ins Co	1,822,461	0.0030%	468	157,578	105,670	67.06%
7		26379	Accredited Surety & Cas Co Inc	5,030,186	0.0084%	412	4,716,058	733,075	15.54%
8	626	22667	Ace American Ins Co	460,615,030	0.7689%	27	455,753,438	268,492,375	58.91%
9	626	20702	Ace Fire Underwriters Ins Co	4,246,164	0.0071%	426	4,750,065	3,263,079	68.70%
10	626	10030	Ace Ind Ins Co	3,008	0.0000%	589	3,008	761,515	25316.32%
11	626	20699	Ace Prop & Cas Ins Co	69,217,068	0.1155%	155	71,187,853	33,963,091	47.71%
12	594	19984	ACIG Ins Co	456,177	0.0008%	528	456,177	-6,956	-1.52%
13		22950	Acstar Ins Co	969,461	0.0016%	496	1,077,366	404,762	37.57%
14	313	33898	Aegis Security Ins Co	14,049,842	0.0235%	323	12,976,270	6,205,938	47.83%
15	1	36153	Aetna Ins Co of CT	621,052	0.0010%	518	621,052	1,150,513	185.25%
16	65	10014	Affiliated Fm Ins Co	61,954,896	0.1034%	164	57,035,125	25,479,499	44.67%
17	3596	42609	Affirmative Ins Co	3,147,886	0.0053%	440	1,584,228	964,250	60.87%
18		42757	Agri General Ins Co	14,706,571	0.0245%	319	14,584,258	5,734,012	39.32%
19	12	20796	AIG Premier Ins Co	2,322,261	0.0039%	456	3,908,255	1,946,993	49.82%
20	12	19399	AIU Ins Co	16,042,571	0.0268%	307	15,986,361	25,162,925	157.40%
21		38733	Alaska Nat Ins Co	37,978,435	0.0634%	204	34,135,009	8,128,364	23.81%
22	1325	24899	Alea North America Ins Co	71,010,451	0.1185%	151	87,476,782	59,224,991	67.70%
23		13285	Allegheny Cas Co	9,960,096	0.0166%	359	9,969,002	0	0.00%
24		11965	Allegiant Ins Co Inc A RRG	6,640,076	0.0111%	391	6,640,076	3,757,158	56.58%
25		10920	Alliance United Ins Co	8,798,602	0.0147%	367	8,597,383	5,435,501	63.22%
26	761	35300	Allianz Global Risks US Ins Co	76,716,550	0.1281%	144	78,756,468	46,531,883	59.08%
27	140	42579	Allied Prop & Cas Ins Co	170,800,455	0.2851%	70	164,707,034	67,033,445	40.70%
28	8	19240	Allstate Ind Co	1,191,059,777	1.9882%	10	1,160,542,942	647,092,766	55.76%
29	8	19232	Allstate Ins Co	1,548,874,671	2.5854%	7	1,528,188,573	555,348,692	36.34%
30	8	17230	Allstate Prop & Cas Ins Co	29,582,409	0.0494%	238	33,453,253	15,497,209	46.32%
31	1248	18708	Ambac Assur Corp	116,863,593	0.1951%	96	110,107,412	-1,405,016	-1.28%
32	140	19100	Amco Ins Co	484,683,595	0.8091%	25	458,101,925	187,344,184	40.90%
33	361	19720	American Alt Ins Corp	56,251,359	0.0939%	173	53,978,670	39,084,758	72.41%
34	761	21849	American Automobile Ins Co	102,832,310	0.1717%	109	103,271,482	46,195,079	44.73%
35	19	10111	American Bankers Ins Co Of FL	49,710,719	0.0830%	183	54,435,611	11,157,631	20.50%
36	218	20427	American Cas Co Of Reading PA	97,380,618	0.1626%	113	114,284,466	131,421,092	114.99%
37	1129	10391	American Centennial Ins Co	363	0.0000%	596	940	5,108,386	543445.32%
38	984	10216	American Contractors Ind Co	51,573,514	0.0861%	178	48,217,990	8,103,297	16.81%
39	163	19690	American Economy Ins Co	92,882,660	0.1550%	119	98,644,141	37,882,585	38.40%
40	1129	20613	American Employers Ins Co	9	0.0000%	603	6,723	811,043	12063.71%
41	3548	10819	American Equity Specialty Ins Co	53,858	0.0001%	572	31,665	2,031,591	6415.89%
42	127	23450	American Family Home Ins Co	8,628,796	0.0144%	370	7,868,192	2,801,687	35.61%
43	212	43699	American Federation Ins Co	7,608,567	0.0127%	377	8,322,848	3,034,527	36.46%
44	148	24066	American Fire & Cas Co	807	0.0000%	592	807	15,858,640	965135.07%
45		40398	American Fuji Fire & Marine Ins Co	1,937,417	0.0032%	465	1,971,779	1,333,203	67.61%
46	12	24376	American General Ind Co	7,159,745	0.0120%	382	6,037,023	4,396,473	72.83%
47	212	26247	American Guarantee & Liability Ins	138,668,510	0.2315%	84	144,538,911	61,419,149	42.49%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
48	291	13331	American Hardware Mut Ins Co	14,977,206	0.0250%	317	15,378,397	-3,886,216	-25.27%
49	1125	39152	American Healthcare Ind Co	31,999,631	0.0534%	229	30,469,249	8,972,722	29.45%
50	12	19380	American Home Assur Co	774,335,920	1.2926%	15	670,006,342	468,634,651	69.94%
51	761	21857	American Ins Co	198,371,147	0.3311%	58	206,910,845	96,399,964	46.59%
52	680	31895	American Interstate Ins Co	1,878	0.0000%	591	1,878	-99,999	-5324.76%
53	12	43761	American Intl Ins Co Of CA	173,636,589	0.2898%	67	161,899,507	86,392,485	53.36%
54		10200	American Live Stock Ins Co	194,412	0.0003%	552	218,950	328,130	149.87%
55	108	30562	American Manufacturers Mut Ins Co	442,500	0.0007%	529	1,223,965	7,413,116	605.66%
56	660	16810	American Mercury Ins Co	12,955,633	0.0216%	332	7,834,603	5,646,187	72.07%
57	127	23469	American Modern Home Ins Co	43,396,273	0.0724%	192	41,169,158	15,570,521	37.82%
58	108	22918	American Motorists Ins Co	3,452,622	0.0058%	434	6,605,936	22,167,802	335.57%
59	408	39942	American Natl General Ins Co	1,410,096	0.0024%	481	934,816	201,394	21.54%
60	408	28401	American Natl Prop & Cas Co	28,423,130	0.0474%	245	17,236,547	9,686,053	56.19%
61	19	19615	American Reliable Ins Co	31,288,708	0.0522%	234	28,143,755	7,964,112	28.30%
62	18	19631	American Road Ins Co	10,476,429	0.0175%	353	10,555,901	1,996,635	18.91%
63	1346	39969	American Safety Cas Ins Co	6,418,877	0.0107%	396	6,115,104	5,550,433	90.77%
64	1346	25448	American Safety RRG Inc	6,568,409	0.0110%	392	7,320,256	2,602,305	35.55%
65	19	42978	American Security Ins Co	110,577,109	0.1846%	100	101,791,033	18,601,254	18.27%
66	163	19704	American States Ins Co	105,834,867	0.1767%	105	109,750,382	30,748,032	28.02%
67	163	19712	American States Ins Co Of TX	5,082,920	0.0085%	410	5,681,345	810,868	14.27%
68	163	37214	American States Preferred Ins Co	28,969,133	0.0484%	243	28,229,043	14,396,376	51.00%
69		40800	American Sterling Ins Co	78,922	0.0001%	566	93,736	246,894	263.39%
70		31380	American Surety Co	2,428,976	0.0041%	448	2,403,207	-21,765	-0.91%
71	212	40142	American Zurich Ins Co	81,347,546	0.1358%	136	82,375,768	41,434,147	50.30%
72	766	30872	Amerin Guaranty Corp	3,389,990	0.0057%	436	3,389,990	1,934,495	57.06%
73	124	23396	Amerisure Mut Ins Co	1,097,115	0.0018%	489	1,014,874	1,456,107	143.48%
74	4	27928	Amex Assur Co	210,210,305	0.3509%	56	203,669,280	121,461,397	59.64%
75	828	42390	Amguard Ins Co	4,318,008	0.0072%	421	2,044,692	1,164,527	56.95%
76	28	19976	Amica Mut Ins Co	75,796,780	0.1265%	147	74,052,091	43,091,188	58.19%
77		40010	Anchor General Ins Co	66,687,476	0.1113%	160	66,744,911	37,066,923	55.54%
78	1279	11150	Arch Ins Co	252,045,417	0.4207%	46	254,528,335	115,301,979	45.30%
79	457	19860	Argonaut Great Central Ins Co	7,902,363	0.0132%	376	6,416,857	2,081,656	32.44%
80	457	19801	Argonaut Ins Co	31,720,809	0.0529%	231	41,036,186	15,914,983	38.78%
81	457	19828	Argonaut-Midwest Ins Co	701,339	0.0012%	510	544,164	1,428,481	262.51%
82	457	19844	Argonaut-Southwest Ins Co	363,738	0.0006%	533	-708,042	-47,389	6.69%
83		41459	Armed Forces Ins Exchange	6,006,080	0.0100%	400	5,927,475	2,111,966	35.63%
84	761	21865	Associated Ind Corp	92,785,287	0.1549%	120	97,332,936	35,533,410	36.51%
85	785	27189	Associated Intl Ins Co	4,859,781	0.0081%	415	5,331,884	8,968,207	168.20%
86	212	19305	Assurance Co Of Amer	46,501,858	0.0776%	188	43,387,454	10,364,461	23.89%
87	626	30180	Assured Guaranty Corp	1,278,267	0.0021%	485	707,245	0	0.00%
88	3548	41769	Athena Assur Co	896,826	0.0015%	502	1,167,031	747,277	64.03%
89	3548	22209	Atlantic Ins Co	46,277	0.0001%	574	56,386	192,863	342.04%
90	24	19895	Atlantic Mut Ins Co	432,427	0.0007%	531	1,848,924	3,951,325	213.71%
91	1129	27154	Atlantic Specialty Ins Co	58,557,485	0.0977%	169	59,871,946	18,449,086	30.81%
92		10639	Attorneys Liab Assur Society Inc RRG	19,353,557	0.0323%	288	18,591,000	14,000,614	75.31%
93	984	10367	Avemco Ins Co	10,650,160	0.0178%	351	10,682,908	2,977,524	27.87%
94		29530	AXA Art Ins Corp	5,056,991	0.0084%	411	5,424,253	3,566,942	65.76%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
95	968	11835	AXA Re Amer Ins Co	4,958,591	0.0083%	413	7,987,051	1,298,168	16.25%
96	3416	20370	AXIS Reins Co	70,192,440	0.1172%	153	61,584,882	21,306,042	34.60%
97	1330	24813	Balboa Ins Co	105,281,649	0.1757%	106	74,052,748	38,032,840	51.36%
98		18538	Bancinsure Inc	7,346,555	0.0123%	381	7,589,845	7,042,686	92.79%
99	689	33162	Bankers Ins Co	16,138,051	0.0269%	306	16,268,761	4,641,647	28.53%
100	626	18279	Bankers Standard Ins Co	76,303	0.0001%	567	59,629	-795,966	-1334.86%
101	23	38245	BCS Ins Co	13,168,110	0.0220%	331	12,149,309	4,164,182	34.28%
102		37540	Beazley Ins Co Inc	159,770	0.0003%	557	14,113	11,026	78.13%
103		41394	Benchmark Ins Co	2,367,095	0.0040%	454	1,544,821	661,719	42.83%
104	98	32603	Berkley Ins Co	59,211	0.0001%	570	61,782	31,269	50.61%
105	98	29580	Berkley Regional Ins Co	7,555,736	0.0126%	379	5,714,425	2,841,500	49.73%
106	12	19402	Birmingham Fire Ins Co Of PA	1,689,523	0.0028%	475	989,522	5,510,472	556.88%
107	150	20095	Bituminous Cas Corp	411	0.0000%	595	416	1,685	405.05%
108		27081	Bond Safeguard Ins Co	1,740,836	0.0029%	471	681,092	91,395	13.42%
109		10830	Business Alliance Ins Co	20,088,627	0.0335%	285	18,729,277	5,743,502	30.67%
110	660	38342	California Automobile Ins Co	171,977,308	0.2871%	69	169,559,993	96,709,856	57.04%
111	802	13544	California Capital Ins Co	223,936,343	0.3738%	54	217,322,442	80,358,431	36.98%
112	33	20117	California Cas Ind Exch	144,076,242	0.2405%	80	145,878,594	81,442,549	55.83%
113	33	20125	California Cas Ins Co	39,575,537	0.0661%	201	37,304,027	7,908,643	21.20%
114		10779	CALIFORNIA EARTHQUAKE AUTHOR	503,357,794	0.8402%	21	473,111,347	-10,340	0.00%
115	3890	38865	California Ins Co	138,541,829	0.2313%	85	138,541,829	72,567,078	52.38%
116	1278	15539	California State Auto Asn Inter-Ins	1,968,584,024	3.2860%	5	1,939,508,662	946,177,801	48.78%
117	1129	21946	Camden Fire Ins Assoc	500	0.0000%	594	301	21,816	7247.84%
118		36340	Camico Mut Ins Co	29,283,666	0.0489%	240	29,714,937	3,685,328	12.40%
119	528	20877	Capital Markets Assr Corp	23,595	0.0000%	579	66,966	0	0.00%
120		10520	Care West Ins Co	16,590,286	0.0277%	301	21,094,122	10,114,299	47.95%
121	98	10510	Carolina Cas Ins Co	92,483,779	0.1544%	121	98,635,360	57,251,808	58.04%
122	3569	11255	Caterpillar Ins Co	9,667,020	0.0161%	362	6,548,364	4,785,421	73.08%
123	24	19909	Centennial Ins Co	180,268	0.0003%	554	1,104,719	13,076,076	1183.66%
124	31	34274	Central States Ind Co Of Omaha	15,723,348	0.0262%	310	15,640,776	1,612,031	10.31%
125	212	34649	Centre Ins Co	229,942	0.0004%	549	3,583,052	-1,656,588	-46.23%
126		26905	Century-Natl Ins Co	191,270,171	0.3193%	60	199,626,786	85,224,262	42.69%
127	761	22810	Chicago Ins Co	6,533,299	0.0109%	393	8,213,950	-723,438	-8.81%
128	38	10052	Chubb Natl Ins Co	196	0.0000%	598	217	-34,047	-15689.86%
129	344	10669	Church Ins Co	702,337	0.0012%	509	731,997	4,351,626	594.49%
130		18767	Church Mut Ins Co	46,838,665	0.0782%	186	45,744,860	15,153,684	33.13%
131	79	22004	CIM Ins Corp	754,357	0.0013%	508	768,260	225,650	29.37%
132	244	10677	Cincinnati Ins Co	2,417,033	0.0040%	449	2,724,819	1,125,712	41.31%
133	212	10315	Civic Property & Cas Co	8,746,847	0.0146%	369	7,519,397	3,228,309	42.93%
134	323	10693	Civil Svc Employees Ins Co	84,395,557	0.1409%	131	84,144,857	38,261,086	45.47%
135		12172	Claim Professionals Liab ins Co RRG	79,296	0.0001%	565	57,176	30,518	53.38%
136	608	36412	Claremont Liability Ins Co	1,656,803	0.0028%	478	1,646,892	13,454,300	816.95%
137	517	20532	Clarendon Natl Ins Co	250,283,091	0.4178%	48	301,859,951	149,371,590	49.48%
138	158	25070	Clearwater Ins Co	263,320	0.0004%	545	263,320	189,905	72.12%
139	306	29114	CMG Mortgage Assur Co	17,787	0.0000%	580	17,555	1,483	8.45%
140	306	40266	CMG Mortgage Ins Co	4,225,160	0.0071%	427	3,610,473	-74,482	-2.06%
141	218	20435	CNA Cas Of CA	100,075	0.0002%	561	34,131	6,201,690	18170.26%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
142	814	25089	Coast Natl Ins Co	285,440,638	0.4765%	41	338,203,892	158,000,439	46.72%
143		31887	Coface North Amer Ins Co	1,697,837	0.0028%	473	2,057,977	888,017	43.15%
144		44598	College Liability Ins Co A Recip RRG	477,343	0.0008%	525	597,836	39,370	6.59%
145	212	34347	Colonial American Cas & Surety Co	656,680	0.0011%	516	842,317	-13,798	-1.64%
146		10758	Colonial Surety Co	533,172	0.0009%	521	392,700	238,601	60.76%
147	31	27812	Columbia Ins Co	4,310,990	0.0072%	422	4,357,840	2,267,349	52.03%
148	12	19410	Commerce & Industry Ins Co	237,152,820	0.3959%	51	297,639,775	180,521,839	60.65%
149	816	13161	Commerce West Ins Co	51,500,332	0.0860%	179	50,632,999	27,353,956	54.02%
150	158	10220	Commonwealth Ins Co Of Amer	1,905,068	0.0032%	466	1,866,631	917,903	49.17%
151		34711	Computer Ins Co	806,957	0.0013%	505	871,949	-4,240	-0.49%
152		12177	Compwest Ins Co	39,739,852	0.0663%	199	35,729,227	19,293,783	54.00%
153	604	32190	Constitution Ins Co	914,611	0.0015%	500	924,611	2,344,386	253.55%
154	218	20443	Continental Cas Co	493,329,612	0.8235%	22	432,565,859	260,731,753	60.28%
155	3592	39551	Continental Heritage Ins Co	1,725,320	0.0029%	472	1,469,940	1,401	0.10%
156	218	35289	Continental Ins Co	24,428,007	0.0408%	264	23,408,246	-3,740,518	-15.98%
157		37206	Contractors Bonding & Ins Co	16,519,968	0.0276%	302	16,323,527	3,820,864	23.41%
158	3482	11603	Contractors Ins Co of North Amer RRG	6,755,585	0.0113%	390	2,558,758	1,056,083	41.27%
159	3018	22730	Converium Ins North Amer Inc	4,309,986	0.0072%	423	16,066,003	-96,649	-0.60%
160	350	21318	Coregis Ins Co	88,140	0.0001%	563	406,441	2,491,425	612.99%
161		30082	CPA Ins Co	302,749	0.0005%	542	302,749	130,456	43.09%
162		14010	Crusader Ins Co	60,268,784	0.1006%	167	64,712,764	35,934,640	55.53%
163	323	18953	CSE Safeguard Ins Co	23,307,944	0.0389%	268	23,831,110	12,885,754	54.07%
164	306	10847	Cumis Ins Society Inc	42,078,721	0.0702%	196	41,292,517	32,504,626	78.72%
165	31	10855	Cypress Ins Co	63,293,456	0.1057%	162	61,117,419	35,504,420	58.09%
166	240	10499	DaimlerChrysler Ins Co	11,107,377	0.0185%	346	11,399,446	5,940,712	52.11%
167	930	19269	Danielson Natl Ins Co	6,785,020	0.0113%	388	6,786,029	4,184,245	61.66%
168		16705	Dealers Assur Co	2,671,701	0.0045%	446	833,963	30,175	3.62%
169	8	37907	Deerbrook Ins Co	27,664,703	0.0462%	249	27,511,825	16,081,704	58.45%
170		40975	Dentists Ins Co	33,314,951	0.0556%	223	32,365,634	1,993,396	6.16%
171	140	42587	Depositors Ins Co	15,969,527	0.0267%	308	16,024,916	9,873,299	61.61%
172	75	12718	Developers Surety And Ind Co	18,050,387	0.0301%	295	17,227,036	2,827,495	16.41%
173	920	42048	Diamond State Ins Co	10,768,444	0.0180%	348	10,741,118	10,363,998	96.49%
174	3548	36463	Discover Prop & Cas Ins Co	56,728,244	0.0947%	172	59,951,316	37,049,076	61.80%
175	831	34495	Doctors Co An Interins Exchn	153,985,669	0.2570%	75	151,838,670	62,936,366	41.45%
176		33499	Dorinco Rein Co	907,884	0.0015%	501	608,861	0	0.00%
177	802	12890	Eagle West Ins Co	10,665,628	0.0178%	350	10,329,152	6,992,653	67.70%
178	828	14702	Eastguard Ins Co	1,007,316	0.0017%	493	475,714	692,768	145.63%
179	57	21261	Electric Ins Co	27,515,402	0.0459%	250	26,802,977	25,761,506	96.11%
180	212	21326	Empire Fire & Marine Ins Co	86,701,876	0.1447%	126	75,536,581	31,434,687	41.62%
181	3363	11512	Employers Compensation Ins Co	350,038,869	0.5843%	35	348,517,399	166,616,241	47.81%
182	181	11555	Employers Direct Ins Co	160,964,965	0.2687%	73	163,067,069	78,821,401	48.34%
183	1129	20648	Employers Fire Ins Co	16,196,618	0.0270%	304	10,974,296	7,789,661	70.98%
184	111	21458	Employers Ins of Wausau	36,387,638	0.0607%	212	41,207,463	71,735,209	174.08%
185	62	21415	Employers Mut Cas Co	21,855,168	0.0365%	275	21,826,507	5,911,409	27.08%
186	350	39845	Employers Reins Corp	7,065,679	0.0118%	384	7,111,514	95,606,075	1344.38%
187	8	10358	Encompass Ins Co	116,269,557	0.1941%	97	58,128,922	24,159,254	41.56%
188	1129	30210	Esurance Prop and Cas Ins Co	68,607,992	0.1145%	157	63,792,339	33,219,149	52.07%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
189	761	20516	Euler Hermes American Credit Ind Co	22,714,039	0.0379%	271	22,571,271	4,551,047	20.16%
190	785	35378	Evanston Ins Co	142,699,313	0.2382%	81	167,849,376	68,104,083	40.57%
191	1120	10120	Everest Natl Ins Co	276,567,615	0.4617%	42	341,311,894	95,921,172	28.10%
192	212	10318	Exact Prop & Cas Co Inc	12,672,250	0.0212%	335	12,113,436	4,407,136	36.38%
193	38	35181	Executive Risk Ind Inc	84,158,517	0.1405%	132	90,468,305	51,498,471	56.92%
194	922	40029	Explorer Ins Co	84,635,057	0.1413%	130	82,571,787	34,420,065	41.69%
195	65	21482	Factory Mut Ins Co	218,436,802	0.3646%	55	210,312,327	52,257,040	24.85%
196	31	44784	Fairfield Ins Co	109,103	0.0002%	559	163,863	224,134	136.78%
197	158	25518	Fairmont Premier Ins Co	4,627,861	0.0077%	419	4,627,861	4,633,211	100.12%
198	158	24384	Fairmont Specialty Ins Co	12,766,300	0.0213%	333	13,823,555	5,214,736	37.72%
199		11840	Fairway Physicians Ins Co RRG	2,554,426	0.0043%	447	1,795,406	261,941	14.59%
200	212	21652	Farmers Ins Exch	2,164,849,983	3.6137%	3	2,181,684,244	1,163,475,586	53.33%
201	212	10873	Farmers Reins Co	50	0.0000%	602	50	0	0.00%
202	3548	41483	Farmington Cas Co	1,149,033	0.0019%	488	731,528	1,742,243	238.16%
203	140	13838	Farmland Mut Ins Co	1,001,838	0.0017%	495	938,231	266,549	28.41%
204	38	20281	Federal Ins Co	945,719,611	1.5786%	12	949,158,576	351,884,714	37.07%
205	7	13935	Federated Mut Ins Co	76,892,839	0.1284%	142	76,916,977	41,208,079	53.57%
206		11118	Federated Rural Electric Ins Exch	275,061	0.0005%	544	274,634	1,224,911	446.02%
207	7	28304	Federated Service Ins Co	4,679,299	0.0078%	418	4,398,631	1,895,391	43.09%
208	317	43460	FFG Ins Co	253,251	0.0004%	547	605,118	266,747	44.08%
209	212	39306	Fidelity & Deposit Co Of MD	68,505,671	0.1144%	158	91,959,586	9,367,780	10.19%
210	3548	35386	Fidelity & Guaranty Ins Co	27,885,813	0.0465%	246	33,691,767	4,289,672	12.73%
211	3548	25879	Fidelity & Guaranty Ins Underwriters	10,376,705	0.0173%	355	14,698,738	13,938,136	94.83%
212	670	25180	Fidelity Natl Ins Co	59,222,216	0.0989%	168	51,924,724	29,823,163	57.44%
213	670	16578	Fidelity Natl Prop and Cas Ins Co	24,719,741	0.0413%	262	24,973,990	3,900,061	15.62%
214	1135	12815	Financial Guaranty Ins Co	73,862,583	0.1233%	149	15,923,596	0	0.00%
215	215	19852	Financial Ind Co	141,920,766	0.2369%	82	139,908,332	78,037,121	55.78%
216	1114	31453	Financial Pacific Ins Co	97,115,821	0.1621%	114	94,871,147	49,880,220	52.58%
217	194	18287	Financial Security Assur Inc	50,973,392	0.0851%	182	34,537,415	0	0.00%
218	212	21660	Fire Ins Exch	1,154,396,605	1.9270%	11	1,108,798,874	309,870,565	27.95%
219	761	21873	Firemans Fund Ins Co	508,240,146	0.8484%	20	500,076,836	259,385,135	51.87%
220	218	20850	Firemens Ins Co Of Newark NJ	7,991,658	0.0133%	375	22,556,117	14,231,900	63.10%
221	70	11099	First American Home Buyers Pro Corp	82,079,565	0.1370%	134	79,997,920	35,568,068	44.46%
222	70	37710	First American Prop & Cas Ins Co	17,296,267	0.0289%	297	16,199,947	4,479,600	27.65%
223	70	34525	First American Specilaty Ins Co	90,274,629	0.1507%	122	92,192,892	39,992,804	43.38%
224	479	11177	First Financial Ins Co	6,280,177	0.0105%	399	6,826,370	5,346,407	78.32%
225	111	33588	First Liberty Ins Corp	4,559,225	0.0076%	420	3,670,375	1,596,653	43.50%
226	163	24724	First Natl Ins Co Of Amer	87,346,575	0.1458%	124	85,147,199	42,842,960	50.32%
227	349	13978	Florists Mut Ins Co	11,577,582	0.0193%	343	15,566,737	2,972,132	19.09%
228	1129	38776	Folksamerica Rein Co	5,321,831	0.0089%	406	5,339,740	2,515,302	47.11%
229	212	11185	Foremost Ins Co	109,502,644	0.1828%	102	101,576,621	41,050,226	40.41%
230	212	11800	Foremost Property & Cas Ins Co	8,763,869	0.0146%	368	9,007,657	3,438,364	38.17%
231	961	34266	Frontier Ins Co	290,956	0.0005%	543	294,625	0	0.00%
232	218	10201	Galway Ins Co	1,755,432	0.0029%	469	2,056,179	281,831	13.71%
233	31	41491	Geico Cas Co	52,605,757	0.0878%	176	51,999,519	26,545,108	51.05%
234	31	35882	Geico General Ins Co	268,022,860	0.4474%	43	260,631,185	150,505,187	57.75%
235	31	22055	Geico Ind Co	85,311,810	0.1424%	129	83,353,450	55,125,304	66.13%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
236	400	24414	General Cas Co Of WI	1,262,037	0.0021%	486	1,172,884	202,183	17.24%
237		37931	General Fire & Cas Co	4,137,151	0.0069%	428	9,940,414	9,076,739	91.31%
238	163	24732	General Ins Co Of Amer	85,608,650	0.1429%	128	78,776,054	34,971,355	44.39%
239	31	22039	General Rein Corp	4,736,267	0.0079%	417	5,372,880	35,186,173	654.88%
240	31	11967	General Star Natl Ins Co	8,889,041	0.0148%	366	9,122,554	-578,343	-6.34%
241	1169	11231	Generali Us Branch	476,438	0.0008%	526	459,285	-66,976	-14.58%
242	31	38962	Genesis Ins Co	15,207,476	0.0254%	316	18,763,477	24,892,673	132.67%
243	4011	38458	Genworth Mortgage Ins Corp	22,548,596	0.0376%	272	22,968,839	2,490,759	10.84%
244	4011	16675	Genworth Mortgage Ins Corp Of NC	65	0.0000%	601	65	0	0.00%
245	4011	29823	Genworth Residential Mrt Ins Corp NC	81,789	0.0001%	564	73,801	0	0.00%
246	3829	10799	Geovera Ins Co	81,089,022	0.1354%	137	72,023,977	-66,000	-0.09%
247	604	41343	Gerling Amer Ins Co	3,070,201	0.0051%	443	2,876,992	-8,438,833	-293.32%
248		11948	Global Hawk Ins Co RRG	3,424,349	0.0057%	435	1,557,435	513,953	33.00%
249		10991	Global Intl Ins Co Inc A RRG	53,072	0.0001%	573	53,072	0	0.00%
250		11304	Global Surety & Ins Co	178,986	0.0003%	555	155,085	0	0.00%
251	79	11044	GMAC Ins Co Online Inc	4,067,000	0.0068%	430	4,831,790	2,479,397	51.31%
252		39861	Golden Bear Ins Co	35,190,324	0.0587%	216	33,431,373	10,753,480	32.17%
253	111	10836	Golden Eagle Ins Corp	61,586,866	0.1028%	165	53,841,621	38,012,950	70.60%
254	31	22063	Government Employees Ins Co	156,673,885	0.2615%	74	156,693,373	93,486,685	59.66%
255	83	22101	Grange Ins Assn	32,533,457	0.0543%	227	32,378,619	16,738,893	51.70%
256	12	23809	Granite State Ins Co	364,583,238	0.6086%	33	348,489,442	203,425,896	58.37%
257	201	25984	Graphic Arts Mut Ins Co	93,985	0.0002%	562	96,871	934,069	964.24%
258	1208	36307	Gray Ins Co	2,414,679	0.0040%	450	2,412,786	161,576	6.70%
259	84	26832	Great American Alliance Ins Co	14,187,629	0.0237%	321	15,687,019	12,074,057	76.97%
260	84	26344	Great American Assur Co	135,888,474	0.2268%	87	130,813,459	21,221,220	16.22%
261	84	16691	Great American Ins Co	103,157,466	0.1722%	108	93,234,975	61,009,492	65.44%
262	84	22136	Great American Ins Co of NY	76,687,221	0.1280%	145	75,567,899	45,617,698	60.37%
263	84	33723	Great American Spirit Ins Co	217,524	0.0004%	550	882,304	1,290,701	146.29%
264	98	25224	Great Divide Ins Co	8,009,878	0.0134%	374	6,782,773	447,120	6.59%
265	38	20303	Great Northern Ins Co	13,385,693	0.0223%	327	13,570,748	3,361,988	24.77%
266	150	11371	Great West Cas Co	28,803,619	0.0481%	244	27,845,178	15,415,292	55.36%
267		11941	Green Hills Ins Co RRG	35,863	0.0001%	577	33,920	9,920	29.25%
268	1285	22322	Greenwich Ins Co	77,001,361	0.1285%	141	68,835,591	42,580,310	61.86%
269		36650	Guarantee Co Of North America USA	345,729	0.0006%	535	302,285	764,990	253.07%
270	303	15032	Guideone Mut Ins Co	72,188,631	0.1205%	150	74,634,587	18,690,371	25.04%
271	303	14559	Guideone Specialty Mut Ins Co	42,185,496	0.0704%	195	40,713,029	24,100,922	59.20%
272		11847	Gynecologic Oncologists RRG Inc	664,186	0.0011%	515	664,186	-222,591	-33.51%
273	88	22292	Hanover Ins Co	2,412,288	0.0040%	451	1,781,298	-871,433	-48.92%
274	517	21806	Harbor Specialty Ins Co	18,442,743	0.0308%	291	24,681,819	-7,497,030	-30.37%
275	225	26433	Harco Natl Ins Co	35,607,859	0.0594%	214	33,611,901	27,517,079	81.87%
276	253	14168	Harleysville Mut Ins Co	432,808	0.0007%	530	496,559	-849,066	-170.99%
277	91	22357	Hartford Accid & Ind Co	5,988,716	0.0100%	401	5,072,278	4,079,490	80.43%
278	91	29424	Hartford Cas Ins Co	481,449,082	0.8037%	26	458,906,500	186,197,547	40.57%
279	91	19682	Hartford Fire In Co	410,143,966	0.6846%	29	379,310,890	239,804,285	63.22%
280	91	37478	Hartford Ins Co Of The Midwest	151,000,353	0.2521%	77	127,930,594	53,262,815	41.63%
281	12	11452	Hartford Steam Boil Inspec & Ins Co	16,684,601	0.0279%	300	17,547,168	5,783,023	32.96%
282	91	30104	Hartford Underwriters Ins Co	250,484,748	0.4181%	47	229,232,983	124,416,140	54.27%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
283	958	22438	Hawaiian Ins & Gty Co Ltd	34,344,910	0.0573%	221	34,684,123	19,178,249	55.29%
284	350	32077	Heritage Casualty Ins Co	324,121	0.0005%	539	324,121	107,584	33.19%
285	350	39527	Heritage Ind Co	13,203,474	0.0220%	330	7,307,989	4,734,192	64.78%
286	1293	11005	Homesite Ins Co Of CA	16,181,135	0.0270%	305	14,226,007	6,560,303	46.11%
287	300	22578	Horace Mann Ins Co	26,631,180	0.0445%	252	25,987,207	13,075,342	50.31%
288	300	22756	Horace Mann Prop & Cas Ins Co	20,192,780	0.0337%	284	20,670,983	6,962,667	33.68%
289	984	42374	Houston Cas Co	64,279,840	0.1073%	161	63,685,366	101,969,854	160.12%
290	158	25054	Hudson Ins Co	112,557,131	0.1879%	99	114,136,449	68,856,248	60.33%
291		10048	Hyundai Marine & Fire Ins Co Ltd	3,344,621	0.0056%	438	3,237,280	5,194,051	160.44%
292	75	25550	Indemnity Co Of CA	5,222,652	0.0087%	408	5,157,952	125,869	2.44%
293	626	43575	Indemnity Ins Co Of North Amer	13,492,805	0.0225%	326	16,987,533	16,402,729	96.56%
294	246	14265	Indiana Lumbermens Mut Ins Co	102,285	0.0002%	560	55,664	175,499	315.28%
295	3495	22268	Infinity Ins Co	395,447,010	0.6601%	31	378,086,256	161,033,109	42.59%
296	3495	10068	Infinity Natl Ins Co	19,893,735	0.0332%	287	17,838,469	8,525,522	47.79%
297	3495	20260	Infinity Select Ins Co	10,765,717	0.0180%	349	13,493,456	5,641,221	41.81%
298	626	22713	Insurance Co Of North Amer	5,488,355	0.0092%	404	3,506,888	7,056,769	201.23%
299	12	19429	Insurance Co Of The State Of PA	377,725,569	0.6305%	32	343,176,984	274,842,593	80.09%
300	922	27847	Insurance Co Of The West	148,707,459	0.2482%	78	141,937,361	27,231,032	19.19%
301	517	37257	Insurance Corp Of Hannover	33,148,998	0.0553%	224	37,029,368	6,318,613	17.06%
302	79	29742	Integon Natl Ins Co	197,844	0.0003%	551	229,254	171,768	74.92%
303	79	31488	Integon Preferred Ins Co	29,867,439	0.0499%	237	27,134,197	16,865,841	62.16%
304	1318	15598	Interins Exch Of The Automobile Club	2,081,461,785	3.4745%	4	2,028,917,544	1,070,426,028	52.76%
305		11824	Intermodal Ins Co RRG	1,002,327	0.0017%	494	2,059,700	546,749	26.55%
306	150	24139	International Bus & Merc Reassur Co	2,375,197	0.0040%	453	2,517,479	499,601	19.85%
307		11592	International Fidelity Ins Co	21,874,730	0.0365%	274	20,986,073	1,962,371	9.35%
308	761	22837	Interstate Ind Co	12,445,141	0.0208%	336	15,774,941	1,060,804	6.72%
309	761	11630	Jefferson Ins Co	119	0.0000%	599	2,093	-6,510,426	311057.14%
310		14354	Jewelers Mut Ins Co	12,335,699	0.0206%	339	11,963,431	6,073,875	50.77%
311	108	27138	Kemper Cas Ins Co	800,000	0.0013%	506	800,000	484,608	60.58%
312	215	10914	Kemper Independence Ins Co	120,202,491	0.2006%	94	113,446,530	43,407,249	38.26%
313	3636	26077	Lancer Ins Co	20,243,107	0.0338%	282	20,734,637	15,209,885	73.35%
314	12	35637	Landmark Ins Co	1,071,816	0.0018%	490	565,797	-340,974	-60.26%
315		36706	Lawyers Mut Ins Co	54,598,040	0.0911%	175	53,723,628	15,123,452	28.15%
316	3495	11738	Leader Ins Co	27,721,419	0.0463%	248	27,183,243	10,109,430	37.19%
317		37940	Lexington Natl Ins Corp	2,233,054	0.0037%	460	2,171,525	0	0.00%
318	111	42404	Liberty Ins Corp	124,247,702	0.2074%	91	124,403,603	98,613,173	79.27%
319	111	19917	Liberty Ins Underwriters Inc	36,941,896	0.0617%	210	38,443,713	30,956,395	80.52%
320	111	23035	Liberty Mut Fire Ins Co	489,181,072	0.8166%	23	461,996,578	226,967,159	49.13%
321	111	23043	Liberty Mut Ins Co	163,223,514	0.2725%	72	160,201,865	220,078,662	137.38%
322	111	41939	Liberty Northwest Ins Corp	6,389,091	0.0107%	397	6,343,184	2,048,379	32.29%
323	1326	33855	Lincoln General Ins Co	250,078,729	0.4174%	49	229,996,069	141,534,064	61.54%
324	111	33600	LM Ins Corp	4,007,317	0.0067%	431	6,313,903	2,315,399	36.67%
325	111	32352	LM Property and Casualty Ins. Co.	256,512	0.0004%	546	782,274	-2,942,978	-376.21%
326	108	22977	Lumbermens Mut Cas Co	330,384	0.0006%	536	947,580	13,413,220	1415.52%
327		23108	Lumbermens Underwriting Alliance	6,940,231	0.0116%	385	6,802,939	72,061	1.06%
328	458	35769	Lyndon Property Ins Co	12,720,916	0.0212%	334	9,355,343	6,356,179	67.94%
329		42269	Majestic Ins Co	84,077,473	0.1403%	133	81,130,528	32,216,429	39.71%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
330	767	36897	Manufacturers Alliance Ins Co	519,993	0.0009%	523	583,050	-20,226	-3.47%
331	785	28932	Markel American Ins Co	19,046,422	0.0318%	289	19,882,103	6,957,273	34.99%
332	785	38970	Markel Ins Co	34,518,211	0.0576%	219	34,825,518	2,775,479	7.97%
333	212	19356	Maryland Cas Co	57,015,700	0.0952%	170	48,829,023	11,499,896	23.55%
334	88	22306	Massachusetts Bay Ins Co	490,082	0.0008%	524	287,256	-1,492,419	-519.54%
335	528	12041	MBIA Ins Corp	68,942,027	0.1151%	156	87,658,866	0	0.00%
336	608	32433	Medical Ins Exch Of CA	37,496,195	0.0626%	206	36,534,715	15,025,342	41.13%
337	31	11843	Medical Protective Co	29,239,372	0.0488%	241	28,890,995	15,464,512	53.53%
338	1113	22241	Medmarc Cas Ins Co	2,114,212	0.0035%	462	2,289,444	2,597,355	113.45%
339	3548	33650	Mendota Ins Co	5,606,171	0.0094%	402	1,389,126	924,459	66.55%
340		31968	Merastar Ins Co	6,829,521	0.0114%	386	6,807,664	4,475,279	65.74%
341		15768	Merced Mut Ins Co	7,549,070	0.0126%	380	7,405,452	2,592,180	35.00%
342	3479	14494	Merchants Bonding Co (Mutual)	4,083,657	0.0068%	429	3,818,186	113,184	2.96%
343	660	11908	Mercury Cas Co	739,305,430	1.2341%	16	714,099,312	362,191,574	50.72%
344	660	27553	Mercury Ins Co	1,214,596,308	2.0275%	9	1,195,431,909	630,592,083	52.75%
345	1330	24821	Meritplan Ins Co	112,825,787	0.1883%	98	96,279,013	42,589,330	44.24%
346	241	25321	Metropolitan Drt Prop & Cas Ins Co	79,059,343	0.1320%	139	76,602,753	40,268,467	52.57%
347	852	40150	MGA Ins Co Inc	10,134,937	0.0169%	356	4,750,880	900,864	18.96%
348	105	10682	MGIC Credit Assur Corp	326,952	0.0005%	538	326,952	-1,063,792	-325.37%
349	105	18740	MGIC Ind Corp	17,639	0.0000%	581	25,104	-105,020	-418.34%
350	79	38660	MIC General Ins Corp	15,594,024	0.0260%	312	14,787,744	9,023,303	61.02%
351	79	38601	MIC Prop & Cas Ins Corp	6,473,411	0.0108%	395	3,707,358	1,338,266	36.10%
352		14508	Michigan Millers Mut Ins Co	41,829	0.0001%	575	41,828	622,749	1488.83%
353	212	21687	Mid-Century Ins Co	175,193,472	0.2924%	65	157,907,984	100,586,358	63.70%
354	169	23434	Middlesex Ins Co	11,594,996	0.0194%	342	12,045,082	6,523,936	54.16%
355		27480	Mid-State Mut Ins Co	5,583,825	0.0093%	403	6,166,194	1,841,947	29.87%
356	98	23612	Midwest Employers Cas Co	12,338,121	0.0206%	338	12,357,222	9,002,331	72.85%
357	2978	20362	Mitsui Sumitomo Ins Co of Amer	77,602,166	0.1295%	140	80,253,110	62,373,411	77.72%
358	2978	22551	Mitsui Sumitomo Ins USA Inc	21,145,000	0.0353%	278	21,735,963	13,363,174	61.48%
359	802	23540	Monterey Ins Co	21,311,070	0.0356%	277	20,747,373	11,707,947	56.43%
360	105	29858	Mortgage Guaranty Ins Corp	135,094,969	0.2255%	88	128,273,080	57,632,520	44.93%
361	79	22012	Motors Ins Corp	4,304,717	0.0072%	424	4,205,066	2,423,627	57.64%
362	50	23647	Mutual Service Cas Ins Co	946,193	0.0016%	498	5,274,264	-1,402,310	-26.59%
363		23663	National American Ins Co	5,092	0.0000%	587	186,189	65,398	35.12%
364	930	23671	National American Ins Co Of CA	11,510,667	0.0192%	344	11,754,607	3,637,358	30.94%
365	140	11991	National Cas Co	31,863,693	0.0532%	230	29,970,420	16,406,396	54.74%
366	155	10243	National Continental Ins Co	26,159,527	0.0437%	255	27,043,809	15,078,846	55.76%
367	796	16217	National Farmers Union Prop & Cas	2,270,832	0.0038%	459	2,768,578	500,135	18.06%
368	218	20478	National Fire Ins Co Of Hartford	37,231,469	0.0621%	207	33,907,028	22,641,866	66.78%
369	79	23728	National General Ins Co	121,489,669	0.2028%	92	120,865,974	63,940,247	52.90%
370	2378	44016	National Home Ins Co RRG	6,303,851	0.0105%	398	2,855,208	3,187,878	111.65%
371	31	20087	National Ind Co	18,744,683	0.0313%	290	19,742,741	-1,427,231	-7.23%
372	84	32620	National Interstate Ins Co	37,055,630	0.0619%	208	33,300,543	14,071,969	42.26%
373	31	20052	National Liab & Fire Ins Co	249,991,668	0.4173%	50	207,290,557	114,807,961	55.39%
374	93	22608	National Specialty Ins Co	8,097,221	0.0135%	373	7,349,161	2,343,417	31.89%
375	761	21881	National Surety Corp	99,448,476	0.1660%	111	94,146,355	44,924,647	47.72%
376	12	19445	National Union Fire Ins Co Of Pitts	842,701,571	1.4067%	13	858,279,150	794,648,810	92.59%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
377	140	26093	Nationwide Affinity Co of Amer	1,428,718	0.0024%	480	1,310,661	539,196	41.14%
378	140	28223	Nationwide Agribusiness Ins Co	36,949,068	0.0617%	209	35,211,692	28,147,162	79.94%
379	140	10723	Nationwide Assur Co	8,839	0.0000%	584	8,839	17,414	197.01%
380	140	25453	Nationwide Ins Co Of Amer	1,901,920	0.0032%	467	633,027	347,701	54.93%
381	140	23779	Nationwide Mut Fire Ins Co	31,028,729	0.0518%	236	31,129,142	12,446,690	39.98%
382	140	23787	Nationwide Mut Ins Co	313,832,125	0.5239%	37	303,496,603	138,661,858	45.69%
383	140	37877	Nationwide Prop & Cas Ins Co	3,362,334	0.0056%	437	3,564,699	2,340,736	65.66%
384		25240	NAU Country Ins Co	44,593,575	0.0744%	191	34,461,816	31,354,014	90.98%
385	510	42307	Navigators Ins Co	48,772,252	0.0814%	184	43,393,508	17,053,590	39.30%
386	2638	15865	NCMIC Ins Co	15,767,108	0.0263%	309	14,629,684	3,469,861	23.72%
387	212	10317	Neighborhood Spirit Prop & Cas Co	25,904,327	0.0432%	257	24,749,959	11,326,997	45.77%
388	111	24171	Netherlands Ins Co The	51,585,735	0.0861%	177	46,501,768	35,047,753	75.37%
389	12	23841	New Hampshire Ins Co	45,283,762	0.0756%	189	43,794,841	19,872,350	45.38%
390	256	16608	New York Marine & Gnrl Ins Co	9,899,175	0.0165%	360	10,240,656	19,428,638	189.72%
391	1330	24848	Newport Ins Co	124,763,367	0.2083%	90	118,812,862	70,284,430	59.16%
392	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	13,739,062	0.0229%	325	12,430,031	6,231,707	50.13%
393	2558	12190	NIPPONKOA Ins Co of America	29,545	0.0000%	578	29,545	-807,318	-2732.50%
394	1282	33200	Norcal Mut Ins Co	182,961,839	0.3054%	62	177,364,883	56,965,354	32.12%
395	828	31470	Norguard Ins Co	5,084,135	0.0085%	409	2,443,434	887,547	36.32%
396	181	29700	North American Elite Ins Co	9,500,997	0.0159%	363	8,005,210	3,318,780	41.46%
397	181	29874	North American Specialty Ins Co	10,474,733	0.0175%	354	10,059,418	57,707,147	573.66%
398	158	21105	North River Ins Co	23,480,110	0.0392%	267	17,383,430	18,787,475	108.08%
399	8	36455	Northbrook Ind Co	13,786,192	0.0230%	324	10,829,659	10,023,487	92.56%
400	1129	38369	Northern Assur Co Of Amer	13,310,266	0.0222%	328	11,609,559	3,463,938	29.84%
401	212	19372	Northern Ins Co Of NY	26,310,021	0.0439%	254	49,987,833	20,378,955	40.77%
402	3548	24031	Northland Cas Co	182,056	0.0003%	553	187,117	-56,319	-30.10%
403	3548	24015	Northland Ins Co	29,215,270	0.0488%	242	28,820,361	22,071,050	76.58%
404		43583	Northwest Physicians Mut Ins Co	552,722	0.0009%	519	1,244,280	-166,455	-13.38%
405	38	20338	Northwestern Pacific Ind Co	14,894,207	0.0249%	318	14,399,417	5,483,084	38.08%
406	31	34630	Oak River Ins Co	8,268,970	0.0138%	371	8,373,713	524,550	6.26%
407	225	23248	Occidental Fire & Cas Co Of NC	10,001,677	0.0167%	357	9,028,973	5,289,870	58.59%
408		12360	Ocean Harbor Cas Ins Co	15,593,672	0.0260%	313	13,313,370	9,432,196	70.85%
409		26565	Ohio Ind Co	3,550,010	0.0059%	432	3,649,105	715,264	19.60%
410	150	24147	Old Republic Ins Co	144,655,946	0.2415%	79	129,573,684	96,263,503	74.29%
411	150	40444	Old Republic Surety Co	1,747,085	0.0029%	470	1,392,609	40,565	2.91%
412	697	37060	Old United Cas Co	8,983,459	0.0150%	365	9,588,288	5,112,505	53.32%
413	91	39098	Omni Ins Co	11,080,965	0.0185%	347	15,634,909	10,976,021	70.20%
414	1129	20621	OneBeacon America Ins Co	9,811,401	0.0164%	361	10,985,258	38,980,634	354.84%
415	1129	21970	OneBeacon Ins Co	20,536,814	0.0343%	281	19,136,047	28,885,488	150.95%
416	645	14907	Oregon Mut Ins Co	35,001,949	0.0584%	217	35,981,871	17,374,224	48.29%
417	626	22748	Pacific Employers Ins Co	1,165,932	0.0019%	487	368,434	69,777,034	18938.82%
418	38	20346	Pacific Ind Co	29,424,972	0.0491%	239	28,615,842	27,955,237	97.69%
419		40550	Pacific Pioneer Ins Co	327,077	0.0005%	537	553,593	61,437	11.10%
420	408	11048	Pacific Prop & Cas Co	23,795,126	0.0397%	265	23,100,962	12,234,888	52.96%
421	3829	10887	Pacific Select Property Ins Co	23,250,901	0.0388%	269	22,144,478	-59,702	-0.27%
422	2898	37850	Pacific Specialty Ins Co	118,679,202	0.1981%	95	124,151,446	31,563,914	25.42%
423	3504	10222	PACO Assur Co Inc	634,592	0.0011%	517	220,896	272,904	123.54%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
424	111	18333	Peerless Ind Ins Co	683,186	0.0011%	511	401,570	-112,082	-27.91%
425	111	24198	Peerless Ins Co	265,211,904	0.4427%	45	259,995,970	88,679,998	34.11%
426	1218	32859	Penn-Amer Ins Co	11,292,208	0.0188%	345	12,626,274	4,630,756	36.68%
427	1129	21962	Pennsylvania General Ins Co	1,683,635	0.0028%	476	888,535	26,288,335	2958.62%
428	767	12262	Pennsylvania Manufacturers Asn Ins C	3,109,014	0.0052%	442	2,913,540	1,660,912	57.01%
429	767	41424	Pennsylvania Manufacturers Ind Co	1,069,175	0.0018%	491	400,469	196,153	48.98%
430	3638	37648	Permanent General Assur Corp	69,953,363	0.1168%	154	69,693,568	37,047,352	53.16%
431		12297	Petroleum Cas Co	668,601	0.0011%	513	668,601	-356,219	-53.28%
432	677	18058	Philadelphia Ind Ins Co	151,758,234	0.2533%	76	134,956,618	49,823,492	36.92%
433	501	18619	Platte River Ins Co.	13,251,470	0.0221%	329	11,735,806	2,920,757	24.89%
434	1135	27251	PMI Mortgage Ins Co	76,095,939	0.1270%	146	69,297,999	-2,478,342	-3.58%
435	3504	14460	Podiatry Ins Co Of Amer A Mut Co	6,762,176	0.0113%	389	6,272,034	1,392,522	22.20%
436	98	10900	Preferred Employers Ins Co	179,964,327	0.3004%	63	183,881,733	46,732,456	25.41%
437		36234	Preferred Professional Ins Co	2,292,032	0.0038%	457	2,392,248	-1,438,926	-60.15%
438	831	34487	Professional Undrwtrs Liab Ins Co	31,702,898	0.0529%	232	33,673,419	2,220,123	6.59%
439	155	24260	Progressive Cas Ins Co	310,985,547	0.5191%	39	292,622,172	130,656,541	44.65%
440	155	44288	Progressive Choice Ins Co	312,582,447	0.5218%	38	287,664,262	143,641,385	49.93%
441	155	16322	Progressive Direct Ins Co	9,291,934	0.0155%	364	4,330,642	12,545,675	289.70%
442	155	11851	Progressive Home Ins Co	246,105	0.0004%	548	255,403	-75,256	-29.47%
443	155	27804	Progressive West Ins Co	343,983,149	0.5742%	36	333,769,252	169,782,936	50.87%
444	91	34690	Property & Cas Ins Co Of Hartford	2,394,124	0.0040%	452	478,105	184,814	38.66%
445	867	12416	Protective Ins Co	879,468	0.0015%	503	873,023	-209,865	-24.04%
446	853	15059	Public Service Mut Ins Co	25,463,567	0.0425%	260	25,584,270	11,559,919	45.18%
447	796	39217	QBE Ins Corp	81,709,721	0.1364%	135	79,232,968	43,084,889	54.38%
448	38	10829	Quadrant Ind Co	797,026	0.0013%	507	653,075	331,725	50.79%
449	3496	23752	Quanta Ind Co	7,094,704	0.0118%	383	4,165,086	890,052	21.37%
450	766	36250	Radian Asset Assur Inc	9,985,055	0.0167%	358	485,656	0	0.00%
451	766	33790	Radian Guaranty Inc	95,824,659	0.1600%	116	95,681,690	3,332,340	3.48%
452	3485	41580	Red Shield Ins Co	346,598	0.0006%	534	325,224	152,676	46.94%
453	517	37303	Redland Ins Co	80,925,247	0.1351%	138	87,250,480	16,820,833	19.28%
454	31	11673	Redwood Fire & Cas Ins Co	224,479,453	0.3747%	53	211,114,853	121,366,328	57.49%
455	400	24449	Regent Ins Co	957,137	0.0016%	497	947,570	-66,463	-7.01%
456	3384	26549	Reinsurance Co Of Amer Inc	160,202	0.0003%	556	160,202	1,406,260	877.80%
457	84	22179	Republic Ind Co Of Amer	63,138,161	0.1054%	163	59,126,284	36,061,496	60.99%
458	84	43753	Republic Ind Co of CA	266,999,435	0.4457%	44	276,214,022	80,775,769	29.24%
459	150	28452	Republic Mortgage Ins Co	18,210,393	0.0304%	293	18,291,739	-757,967	-4.14%
460	574	31089	Republic Western Ins Co	2,280,834	0.0038%	458	2,280,110	8,976,655	393.69%
461	800	15776	Residence Mut Ins Co	40,421,009	0.0675%	198	39,113,069	13,845,124	35.40%
462	1234	10970	Response Ind Co Of CA	667,271	0.0011%	514	641,139	386,000	60.21%
463	1234	43044	Response Ins Co	405,267	0.0007%	532	310,133	285,265	91.98%
464	1234	26050	Response Worldwide Ins Co	1,978,308	0.0033%	464	1,965,502	1,153,061	58.66%
465	98	36684	Riverport Ins Co	17,209,196	0.0287%	298	19,145,613	1,327,164	6.93%
466	783	13056	RLI Ins Co	39,659,561	0.0662%	200	41,861,336	12,381,205	29.58%
467	83	22128	Rocky Mountain Fire & Cas Co	9,355	0.0000%	583	23,178	534,268	2305.07%
468	501	22314	RSUI Ind Co	104,000,402	0.1736%	107	95,793,555	52,084,712	54.37%
469	471	39039	Rural Community Ins Co	50,991,306	0.0851%	181	51,080,318	9,560,995	18.72%
470	163	24740	Safeco Ins Co Of Amer	486,420,010	0.8120%	24	482,805,885	227,069,499	47.03%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
471	163	39012	Safeco Ins Co Of IL	93,431,646	0.1560%	118	93,499,780	26,518,491	28.36%
472	74	15105	Safety Natl Cas Corp	27,828,585	0.0465%	247	27,661,925	14,077,797	50.89%
473	257	10939	Safeway Direct Ins Co	3,465,345	0.0058%	433	3,580,829	2,150,070	60.04%
474	257	12521	Safeway Ins Co	26,447,471	0.0441%	253	28,697,168	14,483,527	50.47%
475	867	40460	Sagamore Ins Co	1,321,120	0.0022%	483	1,471,844	409,279	27.81%
476	140	15580	Scottsdale Ind Co	24,641,502	0.0411%	263	24,560,618	5,014,803	20.42%
477	1125	10352	Scpie Ind Co	108,109,770	0.1805%	104	108,569,355	29,297,324	26.98%
478	3548	22535	Seaboard Surety Co	1,319,876	0.0022%	484	2,985,860	-611,792	-20.49%
479		15563	SeaBright Ins Co	121,123,477	0.2022%	93	108,424,171	43,438,064	40.06%
480	3548	22233	Select Ins Co	119,030	0.0002%	558	422,222	910,687	215.69%
481	242	12572	Selective Ins Co Of Amer	459,222	0.0008%	527	102,703	44,921	43.74%
482	158	10936	Seneca Ins Co Inc	1,624,938	0.0027%	479	1,393,301	384,725	27.61%
483	169	24988	Sentry Ins A Mut Co	96,275,644	0.1607%	115	96,966,285	34,755,796	35.84%
484	169	21180	Sentry Select Ins Co	60,589,100	0.1011%	166	64,955,848	23,964,005	36.89%
485	9	22985	Sequoia Ins Co	89,101,402	0.1487%	123	88,010,264	24,053,722	27.33%
486	1129	35408	Sirius Amer Ins Co	34,468,996	0.0575%	220	38,063,667	14,103,856	37.05%
487	3219	11126	Sompo Japan Ins Co of Amer	35,415,768	0.0591%	215	36,920,744	1,903,759	5.16%
488	3489	19216	Southern Ins Co	2,792,492	0.0047%	445	3,250,107	2,016,635	62.05%
489		36790	Springfield Ins Co Inc	23,023,865	0.0384%	270	23,568,683	7,068,091	29.99%
490	3548	24767	St Paul Fire & Marine Ins Co	297,293,970	0.4963%	40	372,696,714	188,105,434	50.47%
491	3548	24775	St Paul Guardian Ins Co	17,580,261	0.0293%	296	16,785,551	9,544,341	56.86%
492	3548	41750	St Paul Medical Liability Ins Co	100	0.0000%	600	84	-180,266	214602.38%
493	3548	24791	St Paul Mercury Ins Co	75,594,420	0.1262%	148	85,015,002	59,601,505	70.11%
494	3548	19224	St Paul Protective Ins Co	21,967,923	0.0367%	273	15,362,041	14,937,726	97.24%
495	3548	19070	Standard Fire Ins Co	141,023,837	0.2354%	83	137,654,141	59,539,199	43.25%
496	19	42986	Standard Guaranty Ins Co	14,677,408	0.0245%	320	6,615,917	2,228,709	33.69%
497	748	18023	Star Ins Co	25,868,612	0.0432%	259	25,018,075	24,871,753	99.42%
498	98	40045	Starnet Ins Co	25,949,391	0.0433%	256	27,233,410	12,957,117	47.58%
499		35076	State Compensation Ins Fund	6,141,322,743	10.2514%	1	6,137,883,994	4,134,891,453	67.37%
500	176	25143	State Farm Fire And Cas Co	198,251,349	0.3309%	59	193,756,554	87,994,425	45.41%
501	176	25151	State Farm General Ins Co	1,961,140,391	3.2736%	6	1,900,629,901	595,522,858	31.33%
502	176	25178	State Farm Mut Auto Ins Co	2,700,126,990	4.5072%	2	2,697,437,662	1,433,918,734	53.16%
503	93	12831	State Natl Ins Co Inc	99,034,086	0.1653%	112	90,794,265	51,769,535	57.02%
504		42277	Sterling Cas Ins Co	56,020,946	0.0935%	174	56,918,129	30,903,895	54.30%
505	468	10952	Stonebridge Casualty Ins Co	21,321,298	0.0356%	276	20,836,174	10,940,353	52.51%
506	1331	10340	Stonington Ins Co	12,365,184	0.0206%	337	12,375,554	5,870,565	47.44%
507	866	40436	Stratford Ins Co	3,022,974	0.0050%	444	2,966,046	1,149,095	38.74%
508		40134	SUA Ins Co	35,670,953	0.0595%	213	14,962,014	6,644,827	44.41%
509	218	24047	Surety Bonding Co Of Amer	6,801,263	0.0114%	387	6,241,042	1,058,505	16.96%
510		12793	Surety Co Of The Pacific	12,023,138	0.0201%	340	11,400,909	1,452,161	12.74%
511		32107	Sutter Ins Co	31,168,435	0.0520%	235	32,819,756	19,838,842	60.45%
512	1228	29513	The Bar Plan Mut Ins Co	8,003	0.0000%	585	6,189	0	0.00%
513	158	25534	TIG Ins Co	311,907	0.0005%	541	2,433,003	49,362,445	2028.87%
514	3098	12904	Tokio Marine & Nichido Fire Ins Co	176,523,901	0.2947%	64	174,074,369	101,000,409	58.02%
515	161	18031	Topa Ins Co	108,412,276	0.1810%	103	112,279,423	61,822,427	55.06%
516		37621	Toyota Motor Ins Co	31,554,681	0.0527%	233	16,653,328	10,443,810	62.71%
517	3098	41238	Trans Pacific Ins Co	6,480,282	0.0108%	394	7,036,966	3,860,783	54.86%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
518	218	20486	Transcontinental Ins Co	38,816,166	0.0648%	203	37,516,530	-5,791,038	-15.44%
519	225	28886	Transguard Ins Co Of Amer Inc	15,648,460	0.0261%	311	16,638,980	11,289,290	67.85%
520	218	20494	Transportation Ins Co	42,478,549	0.0709%	194	42,266,914	47,997,719	113.56%
521	3548	19038	Travelers Cas & Surety Co	18,061,875	0.0301%	294	15,926,551	14,518,807	91.16%
522	3548	31194	Travelers Cas & Surety Co Of Amer	133,562,512	0.2229%	89	122,945,922	50,044,531	40.70%
523	3548	36170	Travelers Cas Co Of CT	535,635	0.0009%	520	705,800	-297,298	-42.12%
524	3548	19046	Travelers Cas Ins Co Of Amer	856,338	0.0014%	504	213,894	-864,021	-403.95%
525	3548	25658	Travelers Ind Co	15,342,556	0.0256%	314	34,007,117	15,108,931	44.43%
526	3548	25682	Travelers Ind Co Of CT	170,520,171	0.2846%	71	153,268,161	59,554,248	38.86%
527	241	39357	Travelers Ins Co Accident Dept	313,313	0.0005%	540	937,017	-5,549,437	-592.25%
528	3548	36161	Travelers Prop Cas Ins Co	100,383,170	0.1676%	110	92,002,357	29,056,564	31.58%
529	3548	25674	Travelers Property Cas Co Of Amer	785,674,828	1.3115%	14	723,605,904	367,231,859	50.75%
530	421	24350	Triad Guaranty Ins Corp	48,465,131	0.0809%	185	48,509,563	22,475,398	46.33%
531	41	41211	Triton Ins Co	1,012,708	0.0017%	492	1,616,209	-118,703	-7.34%
532		41106	Triumphe Cas Co	11,305	0.0000%	582	43,822	117,890	269.02%
533	212	21709	Truck Ins Exch	396,495,923	0.6618%	30	393,675,221	374,086,926	95.02%
534	91	27120	Trumbull Ins Co	505	0.0000%	593	24	484	2016.67%
535	866	37982	Tudor Ins Co	16,354,528	0.0273%	303	16,225,235	14,680,201	90.48%
536	91	29459	Twin City Fire Ins Co Co	175,171,977	0.2924%	66	165,639,715	29,146,816	17.60%
537	781	37893	Ulico Cas Co	4,246,443	0.0071%	425	4,561,740	4,271,480	93.64%
538	831	41050	Underwriter For The Professions Ins	56,858	0.0001%	571	58,798	2,585,068	4396.52%
539	400	25798	Unigard Ind Co	18,303,192	0.0306%	292	19,298,983	4,837,827	25.07%
540	400	25747	Unigard Ins Co	109,787,282	0.1833%	101	110,025,578	49,680,030	45.15%
541	215	11142	United Cas Ins Co Of Amer	2,186,055	0.0036%	461	2,196,048	249,003	11.34%
542	248	13021	United Fire & Cas Co	5,295,625	0.0088%	407	5,812,917	-1,000	-0.02%
543	12	15873	United Gty Residential Ins Co	32,275,087	0.0539%	228	32,424,797	-5,540,023	-17.09%
544	12	40525	United Guaranty Credit Ins Co	60,909	0.0001%	568	93,836	17,947	19.13%
545	12	26999	United Guaranty Mtg Indem Co	3,147,703	0.0053%	441	2,962,643	2,226,094	75.14%
546	920	13064	United Natl Ins Co	37,815,397	0.0631%	205	36,459,410	2,450,482	6.72%
547	920	41335	United Natl Specialty Ins Co	1,914	0.0000%	590	4,997	592,772	11862.56%
548	158	21113	United States Fire Ins Co	188,048,998	0.3139%	61	215,442,928	94,386,734	43.81%
549	31	25895	United States Liability Ins Co	19,937,684	0.0333%	286	19,642,536	4,471,572	22.76%
550	215	16063	Unitrin Auto & Home Ins Co	1,663,438	0.0028%	477	1,534,435	-1,818,524	-118.51%
551	215	10226	Unitrin Direct Ins Co	45,005,535	0.0751%	190	37,727,186	26,903,245	71.31%
552	215	10915	Unitrin Direct Property & Cas Co	3,337,166	0.0056%	439	11,033,095	6,052,009	54.85%
553	1326	42862	Universal Cas Co	672,761	0.0011%	512	109,505	50,260	45.90%
554	218	13200	Universal Surety Of Amer	3,463	0.0000%	588	4,199	-1,852	-44.11%
555	212	41181	Universal Underwriters Ins Co	86,876,261	0.1450%	125	88,621,808	69,304,405	78.20%
556	3548	25887	US Fidelity & Guaranty Co	173,498,154	0.2896%	68	187,773,721	164,872,303	87.80%
557	984	29599	US Specialty Ins Co	51,096,345	0.0853%	180	35,030,110	16,411,997	46.85%
558	200	25941	USAA	520,927,112	0.8696%	19	512,544,011	264,368,879	51.58%
559	200	25968	USAA Cas Ins Co	450,481,282	0.7520%	28	439,693,448	224,791,663	51.12%
560	200	18600	USAA General Ind Co	17,200,157	0.0287%	299	17,165,417	9,441,889	55.01%
561		28497	Usplate Glass Ins Co	520,479	0.0009%	522	533,082	58,032	10.89%
562	201	25976	Utica Mut Ins Co	941,284	0.0016%	499	1,382,020	1,927,997	139.51%
563	212	26611	Valiant Ins Co	41,011	0.0001%	576	56,771	607,048	1069.29%
564	218	20508	Valley Forge Ins Co	70,555,394	0.1178%	152	64,218,084	20,057,935	31.23%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

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Licensed companies only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
565	215	14133	Valley Ins Co	14,115,584	0.0236%	322	15,063,656	3,989,953	26.49%
566		21172	Vanliner Ins Co	21,138,963	0.0353%	279	21,287,216	10,852,840	50.98%
567	4011	18759	Verex Assure Inc	6,167	0.0000%	586	9,072	-9,190	-101.30%
568		10815	Verlan Fire Ins Co MD	1,696,473	0.0028%	474	1,600,828	-415,104	-25.93%
569	958	11762	Vesta Fire Ins Corp	20,902,464	0.0349%	280	30,316,746	31,511,240	103.94%
570	140	42285	Veterinary Pet Ins Co	25,900,352	0.0432%	258	24,199,320	16,159,660	66.78%
571	140	42889	Victoria Fire & Cas Co	10,636,359	0.0178%	352	5,506,621	3,536,043	64.21%
572	38	20397	Vigilant Ins Co	56,936,248	0.0950%	171	59,251,066	12,874,897	21.73%
573	169	13137	Viking Ins Co Of WI	136,667,141	0.2281%	86	138,671,125	96,769,527	69.78%
574	317	40827	Virginia Surety Co Inc	360,410,530	0.6016%	34	325,892,237	159,517,704	48.95%
575	19	35971	Voyager Property & Cas Ins Co	32,710,686	0.0546%	226	31,620,201	23,511,993	74.36%
576	181	32778	Washington Intl Ins Co	4,808,527	0.0080%	416	4,756,354	2,761,944	58.07%
577	111	26069	Wausau Business Ins Co	36,704,089	0.0613%	211	27,955,209	12,921,334	46.22%
578	111	26042	Wausau Underwriters Ins Co	85,878,958	0.1434%	127	73,939,307	38,762,260	52.42%
579	1179	10683	Wawanesa General Ins Co	204,689,078	0.3417%	57	196,627,155	152,069,432	77.34%
580	1179	31526	Wawanesa Mut Ins Co Us Branch	66,974,821	0.1118%	159	68,122,452	46,147,484	67.74%
581	352	25011	Wesco Ins Co	8,129,747	0.0136%	372	7,888,282	862,581	10.93%
582	626	21121	Westchester Fire Ins Co	46,813,306	0.0781%	187	44,187,993	3,165,904	7.16%
583		27502	Western General Ins Co	76,805,128	0.1282%	143	78,208,283	41,898,619	53.57%
584		10008	Western Ins Co	2,334,912	0.0039%	455	1,791,998	0	0.00%
585	800	13625	Western Mut Ins Co	4,956,081	0.0083%	414	5,190,320	1,966,200	37.88%
586	218	13188	Western Surety Co	27,349,405	0.0457%	251	24,906,592	15,120,313	60.71%
587		10935	Western Underwriters Ins Co	60,557	0.0001%	569	17,918	0	0.00%
588	1278	37770	Western United Ins Co	95,015,200	0.1586%	117	93,430,021	47,441,204	50.78%
589	866	13196	Western World Ins Co	7,588,209	0.0127%	378	8,062,518	3,515,436	43.60%
590	228	24120	Westfield Natl Ins Co	1,398,340	0.0023%	482	343,990	98,898	28.75%
591	350	34207	Westport Ins Corp	41,787,977	0.0698%	197	46,867,645	85,524,117	182.48%
592	748	25780	Williamsburg Natl Ins Co	39,235,773	0.0655%	202	40,319,388	20,758,631	51.49%
593	225	13234	Wilshire Ins Co	34,291,828	0.0572%	222	34,424,102	18,454,414	53.61%
594	273	13250	Workmens Auto Ins Co	25,101,331	0.0419%	261	22,418,438	9,288,200	41.43%
595	1285	20311	XL Capital Assurance Inc	34,775,236	0.0580%	218	14,743,621	0	0.00%
596	1285	24554	XL Ins Amer Inc	33,054,503	0.0552%	225	33,856,614	-34,364,278	-101.50%
597	1285	20583	XL Reins America Inc	284	0.0000%	597	284	232,677	81928.52%
598	1285	37885	XL Specialty Ins Co	233,549,864	0.3899%	52	222,439,129	88,654,599	39.86%
599	12	26220	Yosemite Ins Co	5,369,705	0.0090%	405	5,194,135	4,888,919	94.12%
600	336	13269	Zenith Ins Co	723,667,241	1.2080%	17	752,474,273	149,677,935	19.89%
601	336	30120	Znat Ins Co	43,064,007	0.0719%	193	33,931,345	12,194,562	35.94%
602	212	16535	Zurich American Ins Co	660,142,272	1.1019%	18	723,082,896	483,301,134	66.84%
603	212	27855	Zurich American Ins Co Of IL	15,238,104	0.0254%	315	13,556,323	4,706,419	34.72%
			Line Total:	**59,907,385,740**	**100.0000%**		**58,921,290,324**	**30,355,962,573**	**51.52%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed Companies Only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
1	12	36404	21st Century Cas Co	23,500,931	0.1220%	67	23,044,268	17,123,186	74.31%
2	12	12963	21st Century Ins Co	1,221,559,741	6.3398%	5	1,242,286,755	757,713,936	60.99%
3	1278	10921	ACA Ins Co	3,366,631	0.0175%	125	1,524,368	994,992	65.27%
4		11711	Access Ins Co	1,822,461	0.0095%	138	157,578	105,670	67.06%
5	626	22667	Ace American Ins Co	26,430	0.0001%	183	613,431	378,556	61.71%
6	313	33898	Aegis Security Ins Co	8,658,638	0.0449%	105	8,661,886	3,392,826	39.17%
7	3596	42609	Affirmative Ins Co	3,147,886	0.0163%	128	1,584,228	964,250	60.87%
8	12	19399	AIU Ins Co	4,629,064	0.0240%	117	4,910,613	2,518,800	51.29%
9		10920	Alliance United Ins Co	8,798,602	0.0457%	104	8,597,383	5,435,501	63.22%
10	140	42579	Allied Prop & Cas Ins Co	90,611,808	0.4703%	32	88,955,778	44,788,860	50.35%
11	8	19240	Allstate Ind Co	1,179,429,717	6.1212%	7	1,147,130,219	644,655,524	56.20%
12	8	19232	Allstate Ins Co	451,455,702	2.3430%	8	457,001,430	198,881,709	43.52%
13	8	17230	Allstate Prop & Cas Ins Co	29,582,409	0.1535%	60	33,453,253	15,497,209	46.32%
14	140	19100	Amco Ins Co	110,549,564	0.5737%	28	107,122,001	51,744,595	48.30%
15	19	10111	American Bankers Ins Co Of FL	5,501,868	0.0286%	115	9,613,573	1,508,739	15.69%
16	127	23450	American Family Home Ins Co	7,467,419	0.0388%	108	6,542,595	2,552,861	39.02%
17	212	43699	American Federation Ins Co	1,042,395	0.0054%	147	1,037,569	638,108	61.50%
18	12	19380	American Home Assur Co	22,493,754	0.1167%	68	23,799,678	11,853,300	49.80%
19	12	43761	American Intl Ins Co Of CA	87,999,804	0.4567%	34	86,632,113	50,755,241	58.59%
20	108	30562	American Manufacturers Mut Ins Co	177,715	0.0009%	173	258,276	1,893,398	733.09%
21	127	23469	American Modern Home Ins Co	7,087,311	0.0368%	109	6,290,141	2,454,651	39.02%
22	108	22918	American Motorists Ins Co	247	0.0000%	199	3,289	-4,074	-123.87%
23	19	19615	American Reliable Ins Co	1,415,378	0.0073%	143	1,483,412	818,465	55.17%
24	1346	39969	American Safety Cas Ins Co	37,570	0.0002%	182	42,006	-118,639	-282.43%
25	163	37214	American States Preferred Ins Co	28,969,133	0.1503%	61	28,229,043	14,396,376	51.00%
26		40800	American Sterling Ins Co	78,922	0.0004%	178	93,736	-11,631	-12.41%
27	4	27928	Amex Assur Co	151,827,150	0.7880%	23	146,613,934	108,204,780	73.80%
28	28	19976	Amica Mut Ins Co	43,747,729	0.2270%	52	43,219,415	28,092,211	65.00%
29		40010	Anchor General Ins Co	65,748,544	0.3412%	42	65,805,979	37,358,131	56.77%
30	1279	11150	Arch Ins Co	3,746,073	0.0194%	120	4,821,708	1,564,681	32.45%
31	24	19895	Atlantic Mut Ins Co	102,667	0.0005%	175	111,438	625,632	561.42%
32	968	11835	AXA Re Amer Ins Co	3,555,791	0.0185%	122	5,396,911	1,880,207	34.84%
33	1330	24813	Balboa Ins Co	5,732,447	0.0298%	113	768,500	463,995	60.38%
34	660	38342	California Automobile Ins Co	171,977,308	0.8926%	21	169,559,992	96,709,856	57.04%
35	802	13544	California Capital Ins Co	46,136,123	0.2394%	48	45,904,736	24,606,424	53.60%
36	33	20117	California Cas Ind Exch	134,486,473	0.6980%	25	136,635,751	75,001,553	54.89%
37	1278	15539	California State Auto Asn Inter-Ins	1,564,226,620	8.1182%	4	1,558,144,429	806,866,474	51.78%
38	24	19909	Centennial Ins Co	195,536	0.0010%	171	208,729	22,579	10.82%
39	212	34649	Centre Ins Co	388,320	0.0020%	160	394,910	133,167	33.72%
40		26905	Century-Natl Ins Co	6,604,713	0.0343%	111	6,685,146	4,052,194	60.61%
41	79	22004	CIM Ins Corp	457,855	0.0024%	156	473,603	209,595	44.26%
42	323	10693	Civil Svc Employees Ins Co	25,575,721	0.1327%	65	26,310,813	11,705,297	44.49%
43	517	20532	Clarendon Natl Ins Co	10,844,313	0.0563%	98	19,444,679	10,572,279	54.37%
44	814	25089	Coast Natl Ins Co	285,440,638	1.4814%	16	338,203,892	158,000,439	46.72%
45	12	19410	Commerce & Industry Ins Co	3,606	0.0000%	194	728	92	12.64%
46	816	13161	Commerce West Ins Co	41,471,398	0.2152%	56	40,978,707	21,919,790	53.49%
47	3018	22730	Converium Ins North Amer Inc	275,280	0.0014%	165	321,280	381,928	118.88%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

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Licensed Companies Only

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48	323	18953	CSE Safeguard Ins Co	14,612,798	0.0758%	87	15,545,098	7,720,774	49.67%
49	930	19269	Danielson Natl Ins Co	6,785,020	0.0352%	110	6,786,029	4,436,194	65.37%
50	8	37907	Deerbrook Ins Co	27,664,703	0.1436%	62	27,511,824	16,081,704	58.45%
51	140	42587	Depositors Ins Co	15,969,528	0.0829%	81	16,024,916	9,788,914	61.09%
52	920	42048	Diamond State Ins Co	188,915	0.0010%	172	214,884	-98,914	-46.03%
53	831	34495	Doctors Co An Interins Exchn	200,217	0.0010%	169	212,333	66,205	31.18%
54	802	12890	Eagle West Ins Co	1,279,781	0.0066%	144	1,173,840	804,246	68.51%
55	57	21261	Electric Ins Co	4,937,270	0.0256%	116	5,088,387	2,856,680	56.14%
56	212	21326	Empire Fire & Marine Ins Co	407,352	0.0021%	158	629,886	318,531	50.57%
57	8	10358	Encompass Ins Co	64,913,883	0.3369%	43	32,515,840	16,341,684	50.26%
58	1129	30210	Esurance Prop and Cas Ins Co	68,607,992	0.3561%	40	63,792,339	33,191,957	52.03%
59	38	35181	Executive Risk Ind Inc	682,911	0.0035%	150	1,421,911	58,468	4.11%
60	922	40029	Explorer Ins Co	57,743,422	0.2997%	46	56,233,778	31,662,924	56.31%
61	212	21652	Farmers Ins Exch	1,784,766,638	9.2628%	3	1,803,728,049	1,035,757,568	57.42%
62	212	10873	Farmers Reins Co	50	0.0000%	203	50	0	0.00%
63	38	20281	Federal Ins Co	86,342	0.0004%	177	97,519	-1,236	-1.27%
64	670	25180	Fidelity Natl Ins Co	13,504,418	0.0701%	93	13,094,067	12,003,652	91.67%
65	215	19852	Financial Ind Co	93,011,548	0.4827%	30	90,903,984	52,319,818	57.56%
66	761	21873	Firemans Fund Ins Co	29,987,179	0.1556%	59	29,033,188	23,448,278	80.76%
67	70	34525	First American Specilaty Ins Co	585	0.0000%	197	11,811	-6,840	-57.91%
68	163	24724	First Natl Ins Co Of Amer	2,520,906	0.0131%	132	2,547,107	1,102,795	43.30%
69	212	11185	Foremost Ins Co	43,334,423	0.2249%	53	40,290,634	18,907,440	46.93%
70	218	10201	Galway Ins Co	1,755,432	0.0091%	139	2,056,179	282,707	13.75%
71	31	41491	Geico Cas Co	52,605,757	0.2730%	47	51,999,519	26,507,710	50.98%
72	31	35882	Geico General Ins Co	268,022,860	1.3910%	17	260,631,037	150,498,566	57.74%
73	31	22055	Geico Ind Co	85,311,810	0.4428%	35	83,353,443	55,180,296	66.20%
74	1169	11231	Generali Us Branch	474,668	0.0025%	154	457,876	71,659	15.65%
75	79	11044	GMAC Ins Co Online Inc	4,067,000	0.0211%	119	4,831,790	2,479,397	51.31%
76	31	22063	Government Employees Ins Co	153,040,522	0.7943%	22	153,090,097	90,970,958	59.42%
77	83	22101	Grange Ins Assn	14,036,631	0.0728%	91	14,263,531	7,393,153	51.83%
78	12	23809	Granite State Ins Co	209,246,391	1.0860%	19	186,088,352	114,521,701	61.54%
79	84	26832	Great American Alliance Ins Co	668,846	0.0035%	151	745,641	71,889	9.64%
80	84	26344	Great American Assur Co	300	0.0000%	198	373	0	0.00%
81	84	16691	Great American Ins Co	1,734,981	0.0090%	140	2,250,397	1,281,924	56.96%
82	84	22136	Great American Ins Co of NY	1,876,543	0.0097%	137	1,781,530	778,379	43.69%
83	84	33723	Great American Spirit Ins Co	11,446	0.0001%	189	21,238	15,096	71.08%
84	1285	22322	Greenwich Ins Co	1,974,044	0.0102%	136	1,974,043	-4,033,710	-204.34%
85	303	15032	Guideone Mut Ins Co	284,710	0.0015%	164	292,190	94,889	32.48%
86	88	22292	Hanover Ins Co	88,279	0.0005%	176	95,719	48,727	50.91%
87	517	21806	Harbor Specialty Ins Co	19,532,885	0.1014%	74	24,873,359	8,023,408	32.26%
88	253	14168	Harleysville Mut Ins Co	51,836	0.0003%	181	113,377	-883,921	-779.63%
89	91	29424	Hartford Cas Ins Co	67,230,235	0.3489%	41	60,159,600	38,759,408	64.43%
90	91	30104	Hartford Underwriters Ins Co	122,958,039	0.6381%	26	118,313,579	74,524,868	62.99%
91	958	22438	Hawaiian Ins & Gty Co Ltd	30,224,443	0.1569%	58	30,979,440	18,183,642	58.70%
92	300	22578	Horace Mann Ins Co	17,512,003	0.0909%	76	17,424,435	10,179,290	58.42%
93	300	22756	Horace Mann Prop & Cas Ins Co	11,435,147	0.0593%	96	11,831,326	5,539,066	46.82%
94	158	25054	Hudson Ins Co	79,093,832	0.4105%	36	83,770,566	53,897,430	64.34%

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95	626	43575	Indemnity Ins Co Of North Amer	14,388	0.0001%	188	63,477	5,851	9.22%
96	3495	22268	Infinity Ins Co	395,447,010	2.0523%	10	378,086,256	161,033,109	42.59%
97	3495	10068	Infinity Natl Ins Co	19,893,735	0.1032%	72	17,838,469	8,525,522	47.79%
98	3495	20260	Infinity Select Ins Co	10,765,717	0.0559%	99	13,493,456	5,641,221	41.81%
99	12	19429	Insurance Co Of The State Of PA	18,460,218	0.0958%	75	17,465,650	16,233,658	92.95%
100	922	27847	Insurance Co Of The West	16,215,964	0.0842%	79	15,218,063	9,009,819	59.20%
101	517	37257	Insurance Corp Of Hannover	2,159,474	0.0112%	133	2,110,647	215,243	10.20%
102	79	29742	Integon Natl Ins Co	197,844	0.0010%	170	229,254	171,768	74.92%
103	79	31488	Integon Preferred Ins Co	25,515,545	0.1324%	66	23,102,574	14,764,867	63.91%
104	1318	15598	Interins Exch Of The Automobile Club	1,815,393,787	9.4218%	2	1,771,829,021	916,166,862	51.71%
105	761	22837	Interstate Ind Co	66,063	0.0003%	180	252,525	-9,188,284	-3638.56%
106	761	11630	Jefferson Ins Co	119	0.0000%	200	2,068	-3,624,595	-75270.55%
107	215	10914	Kemper Independence Ins Co	60,512,454	0.3141%	45	57,686,556	28,096,970	48.71%
108	3636	26077	Lancer Ins Co	342,965	0.0018%	162	342,965	1,691,975	493.34%
109	3495	11738	Leader Ins Co	20,461,496	0.1062%	71	21,143,033	9,546,063	45.15%
110	111	42404	Liberty Ins Corp	24,561	0.0001%	185	14,401	287,804	1998.50%
111	111	23035	Liberty Mut Fire Ins Co	225,705,433	1.1714%	18	218,758,807	120,747,850	55.20%
112	111	23043	Liberty Mut Ins Co	345,942	0.0018%	161	351,627	9,001,094	2559.84%
113	1326	33855	Lincoln General Ins Co	74,059,133	0.3844%	37	55,351,827	51,481,230	93.01%
114	785	28932	Markel American Ins Co	1,998,004	0.0104%	134	1,854,435	1,123,448	60.58%
115	212	19356	Maryland Cas Co	7,580	0.0000%	193	133,707	-346,036	-258.80%
116	3548	33650	Mendota Ins Co	5,606,073	0.0291%	114	1,388,875	924,349	66.55%
117		31968	Merastar Ins Co	6,202,285	0.0322%	112	6,199,232	3,926,228	63.33%
118	660	11908	Mercury Cas Co	443,012,636	2.2992%	9	440,010,563	242,419,549	55.09%
119	660	27553	Mercury Ins Co	1,214,596,308	6.3037%	6	1,195,431,909	630,592,083	52.75%
120	1330	24821	Meritplan Ins Co	38,538,170	0.2000%	57	26,227,990	16,850,945	64.25%
121	241	25321	Metropolitan Drt Prop & Cas Ins Co	69,055,905	0.3584%	39	66,852,223	38,628,189	57.78%
122	852	40150	MGA Ins Co Inc	10,134,937	0.0526%	101	4,750,287	2,799,846	58.94%
123	79	38660	MIC General Ins Corp	15,594,024	0.0809%	83	14,787,744	9,026,509	61.04%
124	212	21687	Mid-Century Ins Co	42,653,603	0.2214%	54	16,611,127	10,764,241	64.80%
125	50	23647	Mutual Service Cas Ins Co	130,065	0.0007%	174	232,714	-862,928	-370.81%
126	930	23671	National American Ins Co Of CA	11,513,489	0.0598%	95	11,757,429	5,045,455	42.91%
127	79	23728	National General Ins Co	121,489,669	0.6305%	27	120,865,974	63,932,165	52.90%
128	84	32620	National Interstate Ins Co	2,742,391	0.0142%	130	2,504,938	1,029,576	41.10%
129	93	22608	National Specialty Ins Co	221,016	0.0011%	168	30,651	0	0.00%
130	140	26093	Nationwide Affinity Co of Amer	1,428,718	0.0074%	142	1,310,661	539,196	41.14%
131	140	10723	Nationwide Assur Co	8,839	0.0000%	192	8,839	14,156	160.15%
132	140	25453	Nationwide Ins Co Of Amer	1,085,660	0.0056%	146	455,651	305,529	67.05%
133	140	23779	Nationwide Mut Fire Ins Co	16,737,582	0.0869%	78	17,161,141	6,773,292	39.47%
134	140	23787	Nationwide Mut Ins Co	92,840,715	0.4818%	31	97,157,823	43,020,681	44.28%
135	140	37877	Nationwide Prop & Cas Ins Co	3,362,335	0.0175%	126	3,564,699	2,366,335	66.38%
136	12	23841	New Hampshire Ins Co	17,512	0.0001%	186	26,837	26,122	97.34%
137	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	230,021	0.0012%	167	202,084	149,130	73.80%
138	3548	24015	Northland Ins Co	66,794	0.0003%	179	77,651	400	0.52%
139	38	20338	Northwestern Pacific Ind Co	14,569,067	0.0756%	89	14,073,264	5,618,303	39.92%
140	225	23248	Occidental Fire & Cas Co Of NC	10,001,677	0.0519%	102	9,028,973	5,502,108	60.94%
141		12360	Ocean Harbor Cas Ins Co	15,593,672	0.0809%	84	13,313,370	9,432,196	70.85%

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142	91	39098	Omni Ins Co	11,080,965	0.0575%	97	15,634,909	10,976,021	70.20%
143	1129	20621	OneBeacon America Ins Co	61	0.0000%	202	61	-4	-6.56%
144	1129	21970	OneBeacon Ins Co	1,376	0.0000%	196	1,376	21,645	1573.04%
145	645	14907	Oregon Mut Ins Co	3,664,767	0.0190%	121	3,861,380	2,009,280	52.04%
146		40550	Pacific Pioneer Ins Co	331,440	0.0017%	163	448,107	46,539	10.39%
147	408	11048	Pacific Prop & Cas Co	15,429,801	0.0801%	85	15,251,160	8,752,764	57.39%
148	2898	37850	Pacific Specialty Ins Co	20,567,852	0.1067%	70	20,934,442	9,349,974	44.66%
149	1129	21962	Pennsylvania General Ins Co	547,484	0.0028%	153	286,971	251,148	87.52%
150	3638	37648	Permanent General Assur Corp	69,953,363	0.3631%	38	69,693,568	37,047,352	53.16%
151	959	21903	Procentury Ins Co	109	0.0000%	201	109	-433,663	397855.96%
152	155	24260	Progressive Cas Ins Co	45,348,253	0.2354%	49	43,867,646	18,627,240	42.46%
153	155	44288	Progressive Choice Ins Co	312,582,447	1.6223%	13	287,664,262	143,589,494	49.92%
154	155	16322	Progressive Direct Ins Co	8,040,049	0.0417%	106	3,807,848	12,237,851	321.38%
155	155	11851	Progressive Home Ins Co	246,105	0.0013%	166	255,403	-75,134	-29.42%
156	155	27804	Progressive West Ins Co	343,800,611	1.7843%	11	333,537,869	169,734,703	50.89%
157	91	34690	Property & Cas Ins Co Of Hartford	15,232	0.0001%	187	9,938	47,295	475.90%
158	796	39217	QBE Ins Corp	45,035,716	0.2337%	50	45,083,880	31,024,291	68.81%
159	517	37303	Redland Ins Co	14,604,020	0.0758%	88	12,110,955	4,956,723	40.93%
160	84	43753	Republic Ind Co of CA	16,069,796	0.0834%	80	18,429,025	7,012,933	38.05%
161	574	31089	Republic Western Ins Co	1	0.0000%	204	1	-204,272	1272200.00%
162	1234	10970	Response Ind Co Of CA	667,271	0.0035%	152	641,140	386,000	60.21%
163	1234	43044	Response Ins Co	405,267	0.0021%	159	310,133	285,264	91.98%
164	1234	26050	Response Worldwide Ins Co	1,978,308	0.0103%	135	1,965,503	1,153,062	58.66%
165	553	24678	Royal Ind Co	455,335	0.0024%	157	455,542	209,854	46.07%
166	163	24740	Safeco Ins Co Of Amer	307,504,236	1.5959%	15	305,924,539	186,685,304	61.02%
167	163	39012	Safeco Ins Co Of IL	807,717	0.0042%	149	690,080	144,523	20.94%
168	257	10939	Safeway Direct Ins Co	3,465,345	0.0180%	123	3,580,829	2,150,070	60.04%
169	257	12521	Safeway Ins Co	26,447,471	0.1373%	63	28,697,168	14,483,527	50.47%
170	553	24902	Security Ins Co Of Hartford	9,876	0.0001%	191	13,771	-35,504	-257.82%
171	9	22985	Sequoia Ins Co	9,741,884	0.0506%	103	9,731,857	5,997,277	61.63%
172	1129	35408	Sirius Amer Ins Co	7,546,919	0.0392%	107	8,404,233	2,628,512	31.28%
173	3219	11126	Sompo Japan Ins Co of Amer	474,182	0.0025%	155	471,056	145,958	30.99%
174	3489	19216	Southern Ins Co	2,792,492	0.0145%	129	3,250,107	2,109,758	64.91%
175	3548	19070	Standard Fire Ins Co	88,027,421	0.4569%	33	87,885,439	48,205,249	54.85%
176	98	40045	Starnet Ins Co	4,605,404	0.0239%	118	5,551,695	3,470,274	62.51%
177	176	25178	State Farm Mut Auto Ins Co	2,464,492,020	12.7906%	1	2,477,625,417	1,299,044,939	52.43%
178	93	12831	State Natl Ins Co Inc	15,762,757	0.0818%	82	15,557,936	11,561,144	74.31%
179		42277	Sterling Cas Ins Co	26,236,534	0.1362%	64	26,813,972	12,380,378	46.17%
180		32107	Sutter Ins Co	819,319	0.0043%	148	1,272,011	637,901	50.15%
181	3098	12904	Tokio Marine & Nichido Fire Ins Co	13,869,808	0.0720%	92	13,915,037	6,722,455	48.31%
182	161	18031	Topa Ins Co	17,183,421	0.0892%	77	19,363,745	13,510,351	69.77%
183	91	29459	Twin City Fire Ins Co Co	15,288,003	0.0793%	86	15,935,095	9,831,509	61.70%
184	400	25798	Unigard Ind Co	1,865	0.0000%	195	-10,191	-805,691	7905.91%
185	400	25747	Unigard Ins Co	19,645,734	0.1020%	73	20,566,569	10,572,894	51.41%
186	215	16063	Unitrin Auto & Home Ins Co	1,139,747	0.0059%	145	1,071,678	1,426,504	133.11%
187	215	10226	Unitrin Direct Ins Co	45,005,535	0.2336%	51	37,727,186	26,903,245	71.31%
188	215	10915	Unitrin Direct Property & Cas Co	3,337,166	0.0173%	127	11,033,095	6,052,009	54.85%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed Companies Only

Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Share Rank*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
189	212	41181	Universal Underwriters Ins Co	2,608,713	0.0135%	131	4,370,795	2,649,104	60.61%
190	200	25941	USAA	322,187,394	1.6721%	12	320,285,170	206,677,422	64.53%
191	200	25968	USAA Cas Ins Co	309,433,859	1.6059%	14	305,480,261	181,726,212	59.49%
192	200	18600	USAA General Ind Co	13,454,291	0.0698%	94	13,411,379	9,005,303	67.15%
193	201	25976	Utica Mut Ins Co	11,070	0.0001%	190	17,139	24,004	140.05%
194	215	14133	Valley Ins Co	3,437,532	0.0178%	124	3,668,268	1,031,072	28.11%
195	958	11762	Vesta Fire Ins Corp	14,122,096	0.0733%	90	22,700,819	27,214,015	119.88%
196	140	42889	Victoria Fire & Cas Co	10,401,106	0.0540%	100	5,486,071	3,534,370	64.42%
197	169	13137	Viking Ins Co Of WI	136,667,141	0.7093%	24	138,671,125	96,769,892	69.78%
198	761	10079	Vintage Ins Co	25,701	0.0001%	184	40,365	95	0.24%
199	317	40827	Virginia Surety Co Inc	1,588,776	0.0082%	141	1,444,449	583,435	40.39%
200	1179	10683	Wawanesa General Ins Co	185,875,338	0.9647%	20	178,793,710	145,829,649	81.56%
201	1179	31526	Wawanesa Mut Ins Co Us Branch	62,742,429	0.3256%	44	63,897,982	44,725,633	70.00%
202		27502	Western General Ins Co	42,273,299	0.2194%	55	41,346,090	26,081,355	63.08%
203	1278	37770	Western United Ins Co	95,015,200	0.4931%	29	93,430,021	47,441,204	50.78%
204	273	13250	Workmens Auto Ins Co	21,743,512	0.1128%	69	19,094,750	7,472,406	39.13%
			Line Total:	**19,268,038,463**	**100.0000%**		**19,058,153,426**	**10,501,454,298**	**55.10%**

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed Companies Only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
1	225	20010	Acceptance Ind Ins Co	18,806,051	0.6295%	47	22,339,845	13,520,247	60.52%
2	626	22667	Ace American Ins Co	24,165,400	0.8089%	39	23,662,855	10,377,577	43.86%
3	626	20702	Ace Fire Underwriters Ins Co	959,699	0.0321%	171	921,420	878,734	95.37%
4	626	20699	Ace Prop & Cas Ins Co	1,453,233	0.0486%	154	1,656,946	591,063	35.67%
5	12	20796	AIG Premier Ins Co	1,393,069	0.0466%	158	451,300	317,178	70.28%
6		38733	Alaska Nat Ins Co	58,361	0.0020%	214	226,273	12,927	5.71%
7	1325	24899	Alea North America Ins Co	14,612,801	0.4891%	56	9,025,849	4,128,683	45.74%
8	761	35300	Allianz Global Risks US Ins Co	1	0.0000%	253	1	0	0.00%
9	8	19240	Allstate Ind Co	4,188,811	0.1402%	117	4,275,750	388,088	9.08%
10	8	19232	Allstate Ins Co	48,022,626	1.6075%	15	47,481,498	23,667,834	49.85%
11	140	19100	Amco Ins Co	8,076,499	0.2704%	81	7,608,308	4,744,059	62.35%
12	361	19720	American Alt Ins Corp	8,885,322	0.2974%	76	8,665,785	4,983,488	57.51%
13	761	21849	American Automobile Ins Co	5,915,409	0.1980%	96	5,697,604	1,425,567	25.02%
14	19	10111	American Bankers Ins Co Of FL	3,517,186	0.1177%	126	3,104,021	1,699,775	54.76%
15	218	20427	American Cas Co Of Reading PA	24,594,645	0.8233%	37	28,383,286	6,598,875	23.25%
16	163	19690	American Economy Ins Co	13,365,252	0.4474%	61	20,353,909	5,706,466	28.04%
17	3548	10819	American Equity Specialty Ins Co	53,858	0.0018%	216	31,665	6,506	20.55%
18		40398	American Fuji Fire & Marine Ins Co	815	0.0000%	246	7,613	9,167	120.41%
19	12	24376	American General Ind Co	5,194,993	0.1739%	105	3,534,466	3,104,619	87.84%
20	212	26247	American Guarantee & Liability Ins	3,339,192	0.1118%	131	2,985,618	-275,099	-9.21%
21	291	13331	American Hardware Mut Ins Co	8,556,262	0.2864%	78	8,684,074	-1,788,207	-20.59%
22	12	19380	American Home Assur Co	33,109,505	1.1083%	28	28,779,078	33,238,092	115.49%
23	761	21857	American Ins Co	6,177,348	0.2068%	94	6,745,037	6,684,353	99.10%
24	127	23469	American Modern Home Ins Co	1,706,083	0.0571%	152	1,706,083	403,456	23.65%
25	108	22918	American Motorists Ins Co	174	0.0000%	248	174	2,385,508	370981.61%
26	408	39942	American Natl General Ins Co	1,410,193	0.0472%	157	0	212,423	0.00%
27	408	28401	American Natl Prop & Cas Co	2,169,679	0.0726%	146	2,169,679	819,601	37.78%
28	19	19615	American Reliable Ins Co	4,382	0.0001%	240	964	-1,761,226	182699.79%
29	19	42978	American Security Ins Co	2,175,805	0.0728%	145	768,441	291,260	37.90%
30	163	19704	American States Ins Co	35,432,361	1.1861%	22	37,394,599	12,893,820	34.48%
31	212	40142	American Zurich Ins Co	3,802,899	0.1273%	125	6,444,762	1,803,794	27.99%
32	124	23396	Amerisure Mut Ins Co	140,690	0.0047%	201	126,401	-8,990	-7.11%
33	1279	11150	Arch Ins Co	13,317,976	0.4458%	62	17,597,479	9,646,966	54.82%
34	457	19860	Argonaut Great Central Ins Co	699,555	0.0234%	179	585,651	267,946	45.75%
35	457	19801	Argonaut Ins Co	849,194	0.0284%	177	1,017,777	5,415,872	532.13%
36	457	19828	Argonaut-Midwest Ins Co	408,742	0.0137%	188	197,084	84,156	42.70%
37	761	21865	Associated Ind Corp	2,125,993	0.0712%	147	2,584,226	1,397,438	54.08%
38	212	19305	Assurance Co Of Amer	50,378	0.0017%	218	75,704	-1,291,702	-1706.25%
39	1129	27154	Atlantic Specialty Ins Co	8,825,695	0.2954%	77	9,118,609	3,495,878	38.34%
40	968	11835	AXA Re Amer Ins Co	1,325,980	0.0444%	161	2,317,352	1,172,534	50.60%
41	968	16187	AXA Re Prop & Cas Ins Co	86,037	0.0029%	211	362,345	-1,419,610	-391.78%
42	1330	24813	Balboa Ins Co	20,425,813	0.6837%	45	16,355,328	8,849,230	54.11%
43		18538	Bancinsure Inc	211,693	0.0071%	196	190,504	166,306	87.30%
44	689	33162	Bankers Ins Co	683,435	0.0229%	181	587,574	125,740	21.40%
45	12	19402	Birmingham Fire Ins Co Of PA	67,185	0.0022%	213	79,597	40,403	50.76%
46	802	13544	California Capital Ins Co	7,293,306	0.2441%	88	6,339,063	2,566,852	40.49%
47	98	10510	Carolina Cas Ins Co	45,636,359	1.5276%	17	45,741,960	29,691,170	64.91%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed Companies Only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
48		26905	Century-Natl Ins Co	70,833,161	2.3711%	8	75,077,320	33,399,848	44.49%
49	761	22810	Chicago Ins Co	97	0.0000%	251	97	201,467	207697.94%
50		18767	Church Mut Ins Co	2,837,674	0.0950%	137	2,856,767	1,632,807	57.16%
51	244	10677	Cincinnati Ins Co	438,787	0.0147%	187	456,808	256,754	56.21%
52	212	10315	Civic Property & Cas Co	93,196	0.0031%	208	57,923	9,505	16.41%
53	517	20532	Clarendon Natl Ins Co	56,284,469	1.8841%	12	49,417,613	28,555,894	57.78%
54	158	25070	Clearwater Ins Co	263,320	0.0088%	192	263,320	189,905	72.12%
55		44598	College Liability Ins Co A Recip RRG	29,003	0.0010%	225	35,386	13,299	37.58%
56	31	27812	Columbia Ins Co	4,306,510	0.1442%	116	4,349,775	2,451,137	56.35%
57	12	19410	Commerce & Industry Ins Co	6,450,276	0.2159%	91	6,394,371	2,865,108	44.81%
58	816	13161	Commerce West Ins Co	9,974,322	0.3339%	72	9,596,901	5,424,793	56.53%
59	218	20443	Continental Cas Co	14,291,545	0.4784%	58	17,255,565	13,965,988	80.94%
60	218	35289	Continental Ins Co	98,637	0.0033%	207	105,512	-2,898,813	-2747.38%
61		37206	Contractors Bonding & Ins Co	1,255	0.0000%	245	1,269	-244,220	-19245.07%
62	3018	22730	Converium Ins North Amer Inc	5,169,802	0.1731%	106	10,134,919	541,187	5.34%
63	306	10847	Cumis Ins Society Inc	14,935,519	0.4999%	54	14,940,168	8,623,030	57.72%
64	240	10499	DaimlerChrysler Ins Co	10,545,780	0.3530%	70	10,812,660	4,878,940	45.12%
65	3548	36463	Discover Prop & Cas Ins Co	19,067,755	0.6383%	46	24,110,408	23,744,519	98.48%
66	802	12890	Eagle West Ins Co	7,975,085	0.2670%	82	8,028,156	4,615,499	57.49%
67	57	21261	Electric Ins Co	1,207,864	0.0404%	163	1,207,864	867,032	71.78%
68	212	21326	Empire Fire & Marine Ins Co	38,929,951	1.3031%	19	36,439,936	11,101,884	30.47%
69	1129	20648	Employers Fire Ins Co	1,242,252	0.0416%	162	1,091,243	702,907	64.41%
70	111	21458	Employers Ins of Wausau	4,940,336	0.1654%	110	5,178,816	-2,814,606	-54.35%
71	62	21415	Employers Mut Cas Co	9,799,403	0.3280%	73	10,053,133	3,584,048	35.65%
72	8	10358	Encompass Ins Co	1,494	0.0001%	244	757	0	0.00%
73	1120	10120	Everest Natl Ins Co	4,758,677	0.1593%	111	4,253,575	3,218,928	75.68%
74	212	10318	Exact Prop & Cas Co Inc	53,516	0.0018%	217	39,323	11,635	29.59%
75	922	40029	Explorer Ins Co	9,269,203	0.3103%	75	9,297,730	3,527,946	37.94%
76	158	24384	Fairmont Specialty Ins Co	553,204	0.0185%	185	1,311,600	-224,494	-17.12%
77	212	21652	Farmers Ins Exch	14,479,905	0.4847%	57	14,946,039	5,385,613	36.03%
78	140	13838	Farmland Mut Ins Co	267,968	0.0090%	191	264,153	103,404	39.15%
79	38	20281	Federal Ins Co	39,144,880	1.3103%	18	40,188,936	14,635,625	36.42%
80	7	13935	Federated Mut Ins Co	24,639,888	0.8248%	36	24,967,977	12,278,546	49.18%
81		11118	Federated Rural Electric Ins Exch	38,464	0.0013%	220	38,480	30,142	78.33%
82	7	28304	Federated Service Ins Co	1,180,807	0.0395%	165	1,171,587	1,138,579	97.18%
83	212	39306	Fidelity & Deposit Co Of MD	686,901	0.0230%	180	693,977	238,194	34.32%
84	3548	35386	Fidelity & Guaranty Ins Co	2,713,930	0.0908%	138	3,549,127	-3,040,072	-85.66%
85	3548	25879	Fidelity & Guaranty Ins Underwriters	941,402	0.0315%	172	1,394,149	590,192	42.33%
86	215	19852	Financial Ind Co	48,904,722	1.6370%	14	48,998,606	25,717,472	52.49%
87	1114	31453	Financial Pacific Ins Co	14,815,835	0.4959%	55	14,622,786	7,417,681	50.73%
88	761	21873	Firemans Fund Ins Co	1,417,214	0.0474%	156	1,365,874	2,843,373	208.17%
89	479	11177	First Financial Ins Co	100	0.0000%	250	51	11,107	21778.43%
90	111	33588	First Liberty Ins Corp	7,207	0.0002%	237	2,696	2,584	95.85%
91	163	24724	First Natl Ins Co Of Amer	13,103,800	0.4386%	63	13,069,770	4,576,060	35.01%
92	349	13978	Florists Mut Ins Co	3,344,062	0.1119%	130	3,531,785	376,062	10.65%
93	961	34266	Frontier Ins Co	88,419	0.0030%	209	88,419	0	0.00%
94	400	24414	General Cas Co Of WI	111,260	0.0037%	204	142,279	26,772	18.82%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed Companies Only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
95		37931	General Fire & Cas Co	2,295,935	0.0769%	144	4,781,026	2,740,687	57.32%
96	163	24732	General Ins Co Of Amer	35,324,063	1.1824%	23	26,189,684	11,063,402	42.24%
97	1169	11231	Generali Us Branch	50	0.0000%	252	50	-139,361	278722.00%
98		11948	Global Hawk Ins Co RRG	3,424,349	0.1146%	129	1,557,435	513,953	33.00%
99		39861	Golden Bear Ins Co	3,828,837	0.1282%	124	3,545,517	1,150,000	32.44%
100	111	10836	Golden Eagle Ins Corp	4,991,851	0.1671%	108	4,253,749	2,192,015	51.53%
101	83	22101	Grange Ins Assn	1,426,771	0.0478%	155	1,420,935	815,240	57.37%
102	12	23809	Granite State Ins Co	4,965,811	0.1662%	109	4,345,062	1,734,612	39.92%
103	201	25984	Graphic Arts Mut Ins Co	4,462	0.0001%	239	4,400	439	9.98%
104	84	26832	Great American Alliance Ins Co	149,161	0.0050%	200	77,522	-96,450	-124.42%
105	84	26344	Great American Assur Co	8,264,916	0.2767%	79	9,328,454	3,582,691	38.41%
106	84	16691	Great American Ins Co	4,145,577	0.1388%	118	5,341,541	362,472	6.79%
107	84	22136	Great American Ins Co of NY	671,874	0.0225%	183	548,573	48,601	8.86%
108	98	25224	Great Divide Ins Co	580,840	0.0194%	184	314,443	375,132	119.30%
109	38	20303	Great Northern Ins Co	1,147,789	0.0384%	167	1,100,402	272,979	24.81%
110	150	11371	Great West Cas Co	24,309,084	0.8137%	38	23,574,573	12,638,917	53.61%
111	1285	22322	Greenwich Ins Co	8,252,368	0.2762%	80	7,127,047	2,277,699	31.96%
112	303	15032	Guideone Mut Ins Co	5,120,807	0.1714%	107	5,154,348	1,175,919	22.81%
113	88	22292	Hanover Ins Co	123,608	0.0041%	202	114,603	-570,601	-497.89%
114	225	26433	Harco Natl Ins Co	18,724,398	0.6268%	48	17,445,016	16,635,031	95.36%
115	91	22357	Hartford Accid & Ind Co	276,215	0.0092%	190	231,192	178,159	77.06%
116	91	29424	Hartford Cas Ins Co	31,620,432	1.0585%	29	35,521,967	22,688,790	63.87%
117	91	19682	Hartford Fire In Co	46,321,399	1.5506%	16	46,994,692	23,435,080	49.87%
118	91	30104	Hartford Underwriters Ins Co	7,656,713	0.2563%	86	2,890,729	1,316,459	45.54%
119	158	25054	Hudson Ins Co	5,488,231	0.1837%	101	2,071,439	1,614,738	77.95%
120	626	43575	Indemnity Ins Co Of North Amer	482,963	0.0162%	186	515,075	346,044	67.18%
121	12	19429	Insurance Co Of The State Of PA	66,049,939	2.2109%	9	64,158,716	49,183,964	76.66%
122	922	27847	Insurance Co Of The West	87,866	0.0029%	210	89,366	-147,328	-164.86%
123	517	37257	Insurance Corp Of Hannover	729,785	0.0244%	178	1,425,736	-8,738,974	-612.94%
124	79	31488	Integon Preferred Ins Co	4,351,894	0.1457%	115	4,031,623	2,100,974	52.11%
125		11824	Intermodal Ins Co RRG	1,002,327	0.0336%	170	2,059,700	546,749	26.55%
126	761	22837	Interstate Ind Co	12,384,669	0.4146%	65	15,108,477	10,039,130	66.45%
127	3636	26077	Lancer Ins Co	18,355,005	0.6144%	51	18,748,358	13,206,315	70.44%
128	3495	11738	Leader Ins Co	7,259,923	0.2430%	89	6,040,210	563,367	9.33%
129	111	42404	Liberty Ins Corp	4,599,791	0.1540%	113	4,230,194	2,594,634	61.34%
130	111	23035	Liberty Mut Fire Ins Co	21,339,155	0.7143%	41	23,950,570	5,922,561	24.73%
131	111	23043	Liberty Mut Ins Co	25,637,148	0.8582%	34	26,616,051	-4,845,448	-18.20%
132	1326	33855	Lincoln General Ins Co	81,424,128	2.7256%	5	85,491,425	56,213,863	65.75%
133	111	33600	LM Ins Corp	112,309	0.0038%	203	86,758	27,391	31.57%
134	458	35769	Lyndon Property Ins Co	33,543	0.0011%	222	19,507	-60	-0.31%
135	767	36897	Manufacturers Alliance Ins Co	10,515	0.0004%	234	4,820	1,009	20.93%
136	785	28932	Markel American Ins Co	262,543	0.0088%	193	301,011	-118,110	-39.24%
137	785	38970	Markel Ins Co	4,700,025	0.1573%	112	4,247,780	1,215,899	28.62%
138	212	19356	Maryland Cas Co	5,365,200	0.1796%	103	4,618,558	2,306,618	49.94%
139	88	22306	Massachusetts Bay Ins Co	101,463	0.0034%	206	69,800	-179,930	-257.78%
140	660	11908	Mercury Cas Co	81,511,623	2.7285%	4	76,553,572	35,497,139	46.37%
141	1330	24821	Meritplan Ins Co	52,691,532	1.7638%	13	50,271,985	21,668,163	43.10%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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

Sorted by Company Name

Source: NAIC Database

Licensed Companies Only

Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
142	79	38601	MIC Prop & Cas Ins Corp	6,227,085	0.2084%	93	3,478,654	1,339,333	38.50%
143	212	21687	Mid-Century Ins Co	20,671,596	0.6920%	44	22,700,335	11,791,694	51.95%
144	169	23434	Middlesex Ins Co	2,077	0.0001%	242	2,114	10,707	506.48%
145	2978	20362	Mitsui Sumitomo Ins Co of Amer	6,292,421	0.2106%	92	7,016,057	3,162,190	45.07%
146	2978	22551	Mitsui Sumitomo Ins USA Inc	858,287	0.0287%	176	779,206	379,151	48.66%
147	802	23540	Monterey Ins Co	14,009,196	0.4689%	59	13,508,019	8,136,902	60.24%
148	79	22012	Motors Ins Corp	4,071,408	0.1363%	121	4,071,408	2,410,249	59.20%
149	50	23647	Mutual Service Cas Ins Co	72,141	0.0024%	212	244,235	-348,675	-142.76%
150		23663	National American Ins Co	3,397	0.0001%	241	178,890	-8,431	-4.71%
151	140	11991	National Cas Co	7,889,888	0.2641%	84	7,132,661	4,248,189	59.56%
152	155	10243	National Continental Ins Co	26,159,527	0.8757%	33	27,043,809	15,072,705	55.73%
153	796	16217	National Farmers Union Prop & Cas	165,355	0.0055%	198	188,228	12,072	6.41%
154	218	20478	National Fire Ins Co Of Hartford	1,382,618	0.0463%	160	1,091,240	883,685	80.98%
155	31	20087	National Ind Co	29,521	0.0010%	224	25,841	-10,363	-40.10%
156	84	32620	National Interstate Ins Co	18,539,033	0.6206%	49	15,275,742	7,392,081	48.39%
157	31	20052	National Liab & Fire Ins Co	11,822,969	0.3958%	66	12,827,155	6,104,042	47.59%
158	93	22608	National Specialty Ins Co	7,876,205	0.2636%	85	7,318,509	2,343,417	32.02%
159	761	21881	National Surety Corp	2,985,235	0.0999%	136	2,605,864	570,942	21.91%
160	12	19445	National Union Fire Ins Co Of Pitts	34,332,395	1.1492%	26	30,637,348	14,451,818	47.17%
161	140	28223	Nationwide Agribusiness Ins Co	13,387,750	0.4481%	60	12,923,642	5,994,531	46.38%
162	140	25453	Nationwide Ins Co Of Amer	15,014	0.0005%	231	629	0	0.00%
163	140	23787	Nationwide Mut Ins Co	79,087,691	2.6474%	6	69,141,900	34,581,531	50.02%
164	510	42307	Navigators Ins Co	5,623	0.0002%	238	2,773	2,467	88.97%
165	212	10317	Neighborhood Spirit Prop & Cas Co	46,520	0.0016%	219	56,284	27,083	48.12%
166	111	24171	Netherlands Ins Co The	37,047,775	1.2401%	20	34,564,919	16,487,721	47.70%
167	12	23841	New Hampshire Ins Co	11,785,964	0.3945%	67	11,766,862	2,595,395	22.06%
168	1330	24848	Newport Ins Co	2,659,577	0.0890%	141	2,668,132	1,560,578	58.49%
169	2558	27073	Nipponkoa Ins Co Ltd U.S. Branch	864,615	0.0289%	175	904,411	466,841	51.62%
170	181	29700	North American Elite Ins Co	33,011	0.0011%	223	24,560	9,286	37.81%
171	181	29874	North American Specialty Ins Co	355	0.0000%	247	355	255,271	71907.32%
172	158	21105	North River Ins Co	18,009	0.0006%	228	41,130	33,589	81.67%
173	212	19372	Northern Ins Co Of NY	2,103,078	0.0704%	148	5,384,082	-451,938	-8.39%
174	3548	24015	Northland Ins Co	25,089,309	0.8398%	35	24,367,240	18,416,786	75.58%
175	38	20338	Northwestern Pacific Ind Co	15,140	0.0005%	230	14,508	-107,702	-742.36%
176	150	24147	Old Republic Ins Co	5,472,657	0.1832%	102	5,390,423	2,737,771	50.79%
177	1129	20621	OneBeacon America Ins Co	4,041,894	0.1353%	122	3,573,700	1,452,767	40.65%
178	1129	21970	OneBeacon Ins Co	1,026,541	0.0344%	169	1,782,768	1,911,242	107.21%
179	645	14907	Oregon Mut Ins Co	1,383,344	0.0463%	159	1,239,617	1,757,537	141.78%
180	626	22748	Pacific Employers Ins Co	53,871	0.0018%	215	74,782	3,352,667	4483.25%
181	38	20346	Pacific Ind Co	335,456	0.0112%	189	369,916	406,721	109.95%
182	111	18333	Peerless Ind Ins Co	14,772	0.0005%	233	7,651	277	3.62%
183	111	24198	Peerless Ins Co	74,199,806	2.4838%	7	71,826,354	33,589,616	46.77%
184	1129	21962	Pennsylvania General Ins Co	1,096,357	0.0367%	168	559,032	-106,452	-19.04%
185	767	12262	Pennsylvania Manufacturers Asn Ins C	155,182	0.0052%	199	141,850	-19,120	-13.48%
186	767	41424	Pennsylvania Manufacturers Ind Co	1,612	0.0001%	243	898	150	16.70%
187	677	18058	Philadelphia Ind Ins Co	3,076,374	0.1030%	134	3,154,840	1,798,155	57.00%
188	155	24260	Progressive Cas Ins Co	245,022,875	8.2019%	1	227,332,916	101,892,855	44.82%

2005 CALIFORNIA P & C MARKET SHARE REPORT

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Rec #	Group #	Naic #	Company Name	Written Premium	Market Share	Share Rank	Earned Premium	Incurred Losses	Loss Ratio
189	91	34690	Property & Cas Ins Co Of Hartford	1,954,670	0.0654%	150	295,791	52,119	17.62%
190	867	12416	Protective Ins Co	1	0.0000%	254	1	0	0.00%
191	796	39217	QBE Ins Corp	1	0.0000%	255	1	-1,338,056	305600.00%
192	31	11673	Redwood Fire & Cas Ins Co	5,908,336	0.1978%	97	5,464,343	2,533,783	46.37%
193	400	24449	Regent Ins Co	22,807	0.0008%	226	27,426	-18,928	-69.01%
194	98	36684	Riverport Ins Co	3,278,996	0.1098%	133	3,320,055	872,293	26.27%
195	783	13056	RLI Ins Co	5,921,398	0.1982%	95	7,426,880	5,653,985	76.13%
196	83	22128	Rocky Mountain Fire & Cas Co	116	0.0000%	249	986	-33,727	-3420.59%
197	867	40460	Sagamore Ins Co	1,194,589	0.0400%	164	1,332,372	401,789	30.16%
198	140	15580	Scottsdale Ind Co	9,365,714	0.3135%	74	9,503,562	2,571,797	27.06%
199	3548	22233	Select Ins Co	104,357	0.0035%	205	285,736	836,134	292.62%
200	169	24988	Sentry Ins A Mut Co	7,913,199	0.2649%	83	8,119,730	2,115,843	26.06%
201	169	21180	Sentry Select Ins Co	21,935,887	0.7343%	40	22,812,625	6,206,874	27.21%
202	9	22985	Sequoia Ins Co	5,831,136	0.1952%	99	6,230,831	3,997,689	64.16%
203	1129	35408	Sirius Amer Ins Co	21,788	0.0007%	227	374,698	-196,620	-52.47%
204	3219	11126	Sompo Japan Ins Co of Amer	4,144,179	0.1387%	119	4,421,317	1,879,557	42.51%
205		36790	Springfield Ins Co Inc	1,931,577	0.0647%	151	1,927,699	5,521	0.29%
206	3548	24767	St Paul Fire & Marine Ins Co	28,330,609	0.9483%	32	42,679,586	27,121,224	63.55%
207	3548	24775	St Paul Guardian Ins Co	8,767	0.0003%	236	74,481	40,611	54.53%
208	3548	24791	St Paul Mercury Ins Co	4,130,524	0.1383%	120	6,586,228	5,076,157	77.07%
209	748	18023	Star Ins Co	12,802,035	0.4285%	64	11,889,924	7,149,894	60.13%
210	98	40045	Starnet Ins Co	1,508,819	0.0505%	153	1,702,132	201,932	11.86%
211	176	25143	State Farm Fire And Cas Co	7,445,463	0.2492%	87	7,126,449	5,484,308	76.96%
212	176	25178	State Farm Mut Auto Ins Co	123,201,054	4.1240%	2	121,117,513	64,361,534	53.14%
213	93	12831	State Natl Ins Co Inc	61,443,773	2.0568%	10	54,884,312	24,808,546	45.20%
214	1331	10340	Stonington Ins Co	5,231,813	0.1751%	104	4,480,218	1,904,804	42.52%
215	866	40436	Stratford Ins Co	2,707,846	0.0906%	139	2,609,318	690,159	26.45%
216		40134	SUA Ins Co	1,149,568	0.0385%	166	378,450	141,679	37.44%
217		32107	Sutter Ins Co	18,370,449	0.6149%	50	21,300,384	11,601,199	54.46%
218	3098	12904	Tokio Marine & Nichido Fire Ins Co	17,445,008	0.5840%	52	18,827,438	11,995,011	63.71%
219	161	18031	Topa Ins Co	21,317,444	0.7136%	42	21,362,931	9,117,074	42.68%
220	218	20486	Transcontinental Ins Co	5,886,112	0.1970%	98	4,844,174	1,586,059	32.74%
221	225	28886	Transguard Ins Co Of Amer Inc	5,752,216	0.1925%	100	6,498,692	4,619,942	71.09%
222	218	20494	Transportation Ins Co	11,501,025	0.3850%	68	10,424,478	9,326,344	89.47%
223	3548	19038	Travelers Cas & Surety Co	35,277	0.0012%	221	35,277	-113,951	-323.02%
224	3548	25658	Travelers Ind Co	16,949	0.0006%	229	198,527	-256,228	-129.06%
225	3548	25682	Travelers Ind Co Of CT	16,789,879	0.5620%	53	17,285,460	2,938,786	17.00%
226	3548	25674	Travelers Property Cas Co Of Amer	105,164,233	3.5203%	3	95,870,693	28,038,902	29.25%
227		41106	Triumphe Cas Co	9,937	0.0003%	235	38,954	65,228	167.45%
228	212	21709	Truck Ins Exch	36,537,951	1.2231%	21	35,285,851	16,197,661	45.90%
229	91	29459	Twin City Fire Ins Co Co	4,586,315	0.1535%	114	5,322,590	2,387,645	44.86%
230	400	25798	Unigard Ind Co	895,451	0.0300%	174	1,054,605	24,955	2.37%
231	400	25747	Unigard Ins Co	29,750,753	0.9959%	31	29,765,892	13,215,304	44.40%
232	920	13064	United Natl Ins Co	2,698,706	0.0903%	140	2,875,827	539,698	18.77%
233	158	21113	United States Fire Ins Co	21,258,145	0.7116%	43	22,893,832	9,028,548	39.44%
234	215	16063	Unitrin Auto & Home Ins Co	14,825	0.0005%	232	14,825	-1,453,729	-9805.93%
235	1326	42862	Universal Cas Co	672,761	0.0225%	182	109,505	50,260	45.90%

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Rec #	*Group #*	*Naic #*	*Company Name*	*Written Premium*	*Market Share*	*Share Rank*	*Earned Premium*	*Incurred Losses*	*Loss Ratio*
236	212	41181	Universal Underwriters Ins Co	34,101,426	1.1415%	27	34,290,627	25,428,490	74.16%
237	3548	25887	US Fidelity & Guaranty Co	3,470,897	0.1162%	127	4,488,418	15,961,072	355.61%
238	201	25976	Utica Mut Ins Co	228,708	0.0077%	195	371,976	73,468	19.75%
239	218	20508	Valley Forge Ins Co	2,516,822	0.0842%	142	1,909,497	2,326,291	121.83%
240	215	14133	Valley Ins Co	3,434,038	0.1150%	128	3,684,957	1,640,457	44.52%
241		21172	Vanliner Ins Co	6,545,964	0.2191%	90	6,166,594	3,512,981	56.97%
242	140	42889	Victoria Fire & Cas Co	235,253	0.0079%	194	20,550	1,673	8.14%
243	38	20397	Vigilant Ins Co	194,922	0.0065%	197	212,401	65,967	31.06%
244	317	40827	Virginia Surety Co Inc	10,052,271	0.3365%	71	9,243,424	2,386,112	25.81%
245	111	26069	Wausau Business Ins Co	901,142	0.0302%	173	482,806	316,555	65.57%
246	111	26042	Wausau Underwriters Ins Co	3,072,613	0.1029%	135	2,392,239	801,530	33.51%
247	626	21121	Westchester Fire Ins Co	3,940,035	0.1319%	123	3,837,909	-68,915	-1.80%
248		27502	Western General Ins Co	34,502,043	1.1549%	25	36,827,985	15,817,264	42.95%
249	350	34207	Westport Ins Corp	1,987,254	0.0665%	149	2,538,046	540,552	21.30%
250	748	25780	Williamsburg Natl Ins Co	34,767,466	1.1638%	24	35,406,693	18,117,551	51.17%
251	225	13234	Wilshire Ins Co	31,211,570	1.0448%	30	31,328,456	17,598,306	56.17%
252	1285	37885	XL Specialty Ins Co	3,319,873	0.1111%	132	2,597,006	-245,947	-9.47%
253	12	26220	Yosemite Ins Co	2,383,941	0.0798%	143	2,323,615	498,742	21.46%
254	212	16535	Zurich American Ins Co	60,918,547	2.0392%	11	60,665,433	27,798,794	45.82%
255	212	27855	Zurich American Ins Co Of IL	10,853,706	0.3633%	69	8,790,473	3,658,699	41.62%
			Line Total:	**2,987,405,164**	**100.0000%**		**2,950,866,047**	**1,435,459,235**	**48.65%**