



2005 annual report

CALIFORNIA DEPARTMENT OF INSURANCE
of the INSURANCE COMMISSIONER





2005 ANNUAL REPORT *of the* INSURANCE COMMISSIONER

For the year ending December 31, 2005

Containing data compiled from annual statements of insurers required by law, showing the condition and affairs of each insurer's business transactions under certificate of authority of the State of California and including a report of Conservation and Liquidation proceedings to December 31, 2005.



DEPARTMENT OF INSURANCE

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July 31, 2006

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

Dear Governor Schwarzenegger:

I am pleased to present to you the 2005 Annual Report of the Insurance Commissioner in accordance with the requirements of Section 12922 of the California Insurance Code.

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

This report provides a synopsis of the statements, which reflect the general condition of the insurance business in California, and a detailed statement of monies received by the California Department of Insurance in the calendar year 2005.

Sincerely,


JOHN GARAMENDI
Insurance Commissioner

State of California Insurance Commissioners

For the Years 1868 Through 2005

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

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

2005 Organizational Chart

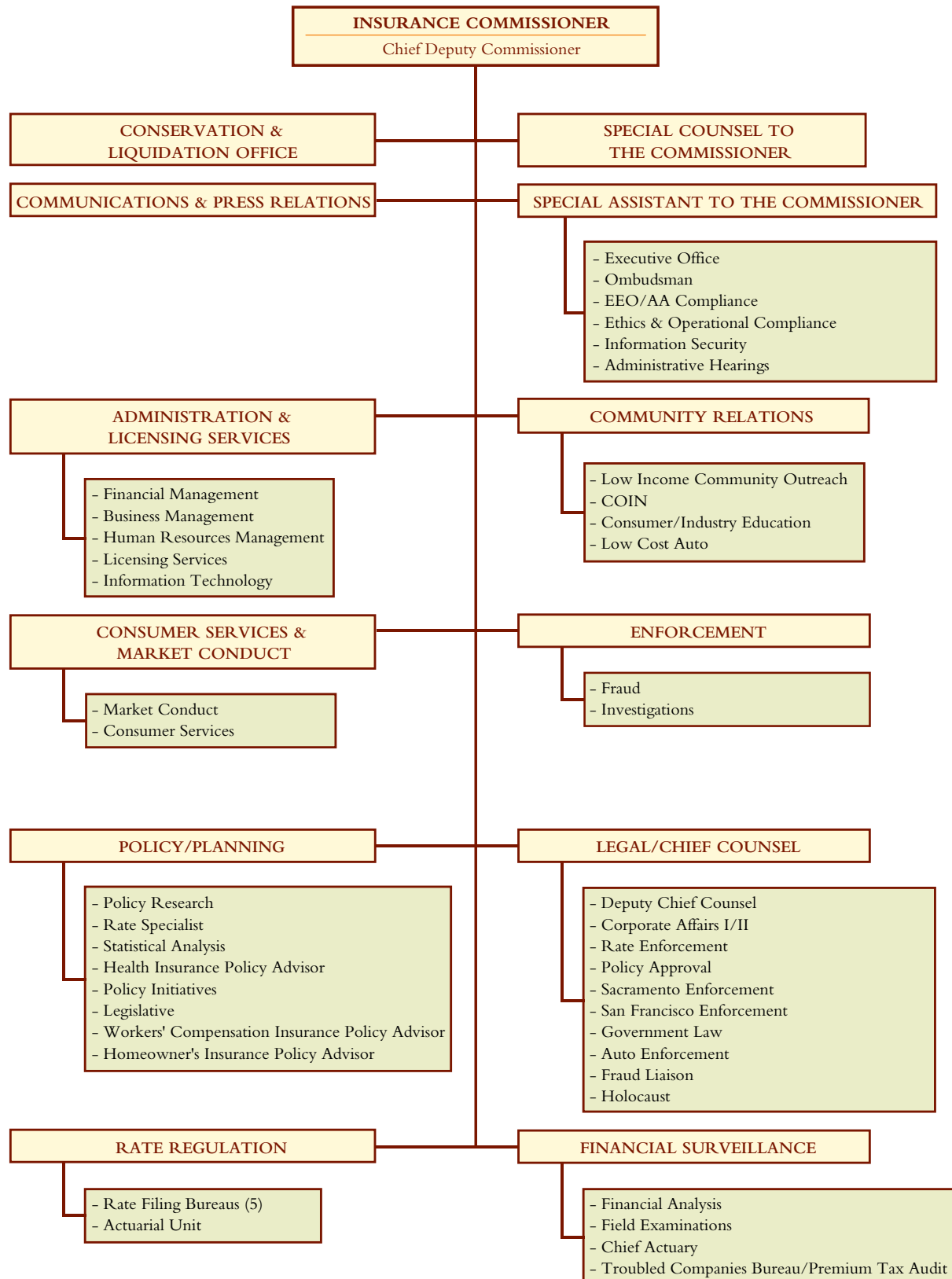


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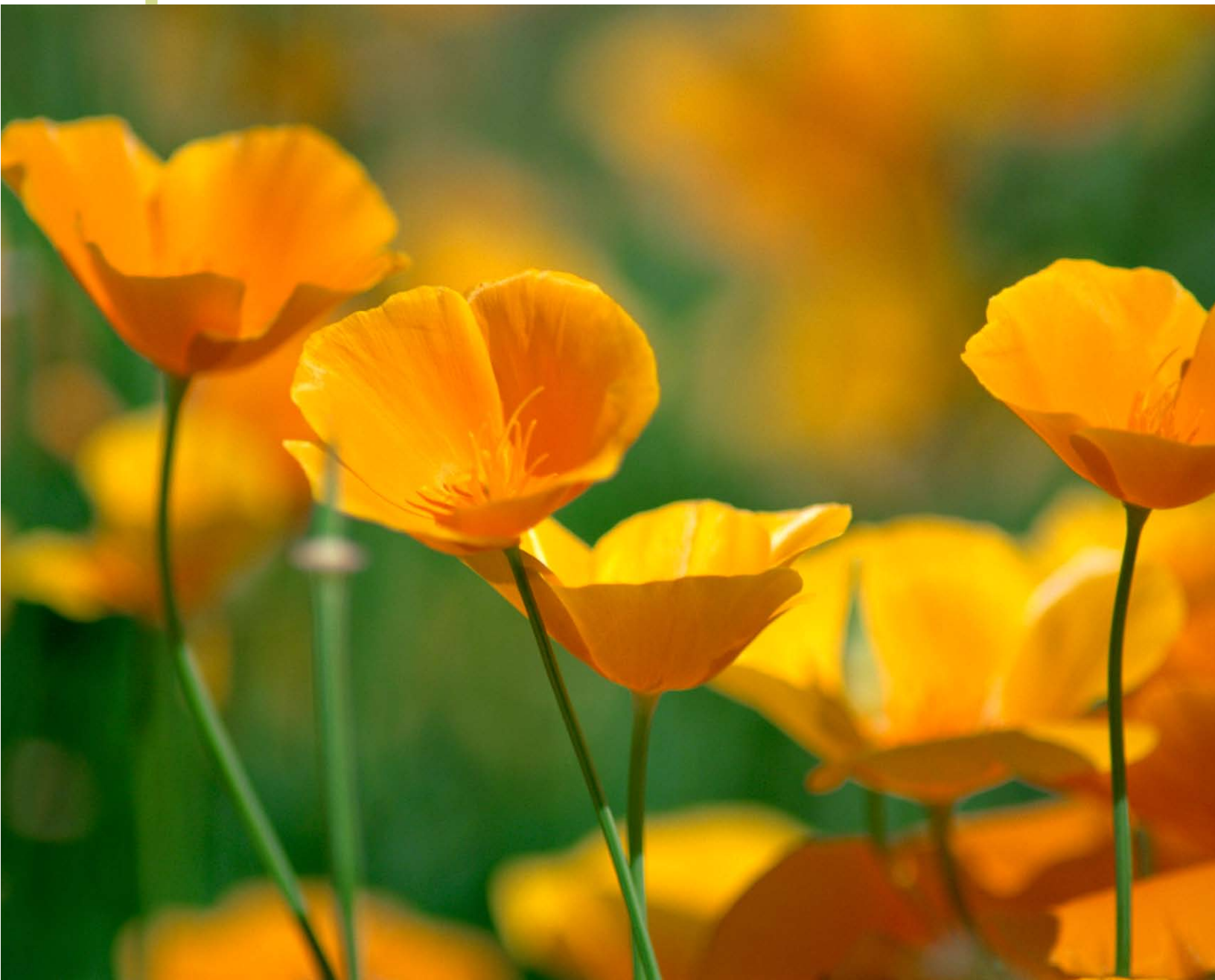
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REPORT

PART I

2005 ANNUAL REPORT *of the* INSURANCE COMMISSIONER





Conservation & Liquidation Office

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

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

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

The following table summarizes the activity of the Conservation & Liquidation Office (CLO), (also interchangeably referred to in this report as “the Commissioner” and “the Liquidator”). The CLO acts on behalf of the Insurance Commissioner regarding insurance companies or agencies under his direction and control as Conservator or Liquidator, and shows Estates opened and closed during 2005 and Estates open at December 31, 2005. Following the tabulations are summary paragraphs describing the status of each Estate. Financial information presented below the summary paragraphs include Estate total assets; total estimated liabilities; administrative expenses (legal, consulting and professional fees, salaries, office and depreciation); and 2005 distribution amounts.

CONSERVATION OR LIQUIDATION ESTATES OPENED DURING THE YEAR 2005

Estate Name	Conservation	Liquidation
None		

CONSERVATION OR LIQUIDATION ESTATES CLOSED DURING THE YEAR 2005

Estate Name Domestic	Conservation	Liquidation	Closure
First California Prop. & Cas. Co.	09/06/89	10/30/89	11/15/05
Sacramento Title Company	02/07/00	09/26/00	01/26/05
Signal Insurance Company	09/23/75	01/10/78	02/04/05
Universal Title Company	02/08/00	08/25/00	01/24/05

Foreign

None

CALIFORNIA INSURERS - ESTATES IN LIQUIDATION OR CONSERVATION AS OF DECEMBER 31, 2005

Estate Name	Date Conserved	Date Liquidated
Alistar Insurance Company	04/11/02	10/24/02
California Compensation Ins. Co.	03/06/00	09/26/00
Citation General Insurance Company	07/21/95	08/24/95
Combined Benefits Ins. Co.	03/06/00	09/26/00
Commercial Compensation Cas. Co.	06/09/00	09/26/00
Executive Life Insurance Company	04/11/91	12/06/91
Fremont Indemnity Company	06/04/03	07/02/03
Frontier Pacific Insurance Company	09/07/04	11/30/01
Golden Eagle Insurance Company	01/31/97	02/01/98
Great States Insurance Company	03/30/01	05/08/01

HIH America Comp. & Liab. Ins. Co.	03/30/01	05/08/01
Lifeguard Insurance	09/27/02	N/A
Mission Insurance Company	10/31/85	02/24/87
Mission National Insurance Company	10/31/85	02/24/87
Municipal Mutual Insurance Company	N/A	N/A
National Automobile Casualty Ins. Co.	03/15/02	04/23/02
Pacific National Ins. Co.	05/14/03	08/05/03
Paula Insurance Company	04/26/02	06/21/02
Premier Alliance Insurance Company	02/18/94	08/02/94
S&H Insurance Company	01/28/85	04/16/85
Sable Insurance Company	05/10/01	07/17/01
Superior National Ins. Co.	03/06/00	09/26/00
Superior Pacific Casualty Co.	03/06/00	09/26/00
Western Employers Insurance Company	04/02/91	04/19/91
Western Employers Ins. Co. of America	04/25/91	05/07/91
Western Growers Ins. Co.	★	01/17/03
Western International Insurance Company	08/10/92	09/09/92

INSURERS DOMICILED IN FOREIGN STATES -**ESTATES IN LIQUIDATION OR CONSERVATION AS OF DECEMBER 31, 2005**

Estate Name	Date Conserved	Date Liquidated
None		

★ No Conservation Order obtained

STATUS OF OPEN ESTATES**Alistar Insurance Company**

Conservation Order: April 11, 2002

Liquidation Order: October 24, 2002

Alistar Insurance Company was a non-standard Automobile and Workers' Compensation insurance company domiciled in California. Alistar also wrote bail bond business which was sold to Lincoln General Insurance prior to liquidation. The "Claims Bar Date", or the final date to submit a claim against the Estate, was July 31, 2003. The CLO completed an assessment of the bail bond forfeiture exposure. On September 28, 2005, the Liquidator notified the managing general agents of the amount of outstanding bail bond defaults and demanded payment in full of these sums pursuant to the terms of the Liquidation Order and the Agency Agreement. The parties have now agreed to settle amicably all matters between them relating to the bail claims for \$1 million payable in four equal monthly installments. The Estate is to remain open to complete the adjudication process of the remaining claims and collect reinsurance recoverables. The projected final distribution date to approved claimants is to be completed by March 2007.

Total Assets:	\$16,325,000
Total Estimated Liabilities:	\$47,371,000
2005 Administrative Expenses:	\$454,000
2005 Distributions:	\$6,660,000

Citation General Insurance Company

Conservation Order: July 21, 1995

Liquidation Order: August 24, 1995

CCitation General Insurance Company was the successor to Canadian Insurance Company and Canadian Insurance Company of California via an Assumption Agreement dated February 13, 1986. This company wrote primarily Medical Malpractice, Workers' Compensation and Healthcare insurance. Citation also wrote Contractors' General Liability policies covering construction defects and other losses. Citation was licensed to conduct business in California, Nevada, Arizona, South Dakota and Washington. The Estate is to remain open to complete the adjudication process of the remaining claims and to collect reinsurance recoverables. The projected final distribution date to approved claimants is to be completed by March 2007.

Total Assets:	\$18,487,000
Total Estimated Liabilities:	\$30,924,000
2005 Administrative Expenses:	\$122,000
2005 Distributions:	None

Executive Life Insurance Company

Conservation Order: April 11, 1991

Liquidation Order: December 6, 1991

Executive Life Insurance Company (ELIC) was placed into conservation in April 1991 primarily as a result of significant value declines in its high-yield investment portfolio. A comprehensive Rehabilitation Plan was adopted, heavily litigated and ultimately confirmed by the Court in September 1993. As part of the Plan, ELIC policyholders could elect to either accept new coverage (Opt-In) from Aurora National Life Assurance Company (Aurora), or to “opt-out” and surrender their policies for cash. Over the years, enhancement trusts were established to collect ELIC assets for distribution to policyholders that opted out, or to Aurora to enhance the policy values of the ELIC policyholders that opted in.

At this stage of the ELIC Estate, there are two matters that need to be completed before the Estate can be scheduled for closure. First, the pending arbitration of the Commissioner’s proposed distribution of Altus Litigation Funds to opt-In policyholders who, in accordance with the Commissioner’s proposal to the Court, are entitled to approximately 66.1% of Altus Litigation Funds. The National Organization of Life & Health Guaranty Association (NOLHGA) has challenged the distribution methodology proposed to the Court by the ELIC Estate. Based on an application filed by NOLGHA, the Court has ordered an arbitration proceeding in accordance with the provisions of the ELIC Rehabilitation Plan. In question is whether Article 10 or Article 17 of the Enhancement Agreement applies. Article 10 affords the policyholders a greater share of the pending distribution; Article 17 would award a 50% share in the pending distribution to NOLGHA. At year-end 2005, the ELIC Estate is preparing a motion to seek court approval of an Article 17 distribution of \$93 million to opt-in policyholders and a “floor” distribution of \$46 million to NOLGHA.

Secondly, in order to achieve a smooth distribution of the abovementioned funds, the ELIC Estate is in the process of verifying a number of suspense accounts: Opt-Out Trust, Opt-In Trust, Holdback Trust and Guarantee Investment Contracts (in the Opt-Out, Opt-In & Holdback categories). Funds held in these accounts are for ELIC policyholders whose addresses remain unknown, and for various other discrepancies where the CLO considered it prudent to conduct additional verification of policy and policyholders’ information before releasing the suspended payments. Overall, there are 13,994 contracts in these categories totaling \$6,555,540.37.

The CLO expects to conclude the verification of ELIC suspense accounts by the end of the second quarter 2006. At that time, all monies being held for policyholders who have not been located will be escheated to the State Controller’s Office.

Total Assets:	\$686,016,000
Total Estimated Liabilities:	\$3,972,789,000
2005 Administrative Expenses:	\$50,554,000
2005 Distributions:	None

First California Property & Casualty Insurance Company

Conservation Order:	September 6, 1989
Liquidation Order:	October 30, 1989
Date of Closure:	November 15, 2005

First California wrote primarily automobile insurance and some Commercial Multi-Peril insurance in California. Shortly before the company was placed in conservatorship, it wrote Disability insurance through two third-party administrators for several months.

The Commissioner completed a final distribution of approximately \$2.8 million on April 29, 2005. Upon the filing of the Declaration of Compliance on November 15, 2005, the Commissioner was discharged from his duties for this Estate.

Total Assets:	-
Total Estimated Liabilities:	-
2005 Administrative Expenses:	\$72,000
2005 Distributions:	\$2,847,000

Fremont Indemnity Company

Conservation Order:	June 04, 2003
Liquidation Order:	July 02, 2003

Fremont Indemnity Company (Fremont) was placed into conservation on June 4, 2003. The Commissioner filed a Consolidated Application for Liquidation and Fremont was ordered into liquidation on July 2, 2003.

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

Undisputed reinsurance continues to be billed as claims payment data is received from the guaranty associations. Several reinsurers’ disputes were settled (Odyssey & Converium), and a number of non disputed reinsurance commutations were completed in 2005. In addition to reinsurance collections, the Liquidator continues to collect on subrogation and earned premium on retrospectively rated policies. On July 14, 2005, the Liquidator completed the second Early Access distribution to IGA’s in the amount of \$37 million. On November 22, 2005, the Liquidator’s Third Amended Complaint against FCIG and FGC seeking to recover reasonable consideration for the parent company’s use of Fremont’s operation losses was dismissed without leave to amend.

The Commissioner filed a complaint against Fremont’s parent company in the name of Fremont Indemnity Company as successor in interest of Comstock Insurance Company for reasonable consideration for the use of

Comstock's operation losses. On April 22, 2005 that complaint was dismissed without leave to amend. Subsequently the Commissioner filed a Notice of Appeal in that action on July 21, 2005.

Total Assets:	\$927,442,000
Total Estimated Liabilities:	\$2,802,861,000
2005 Administrative Expenses:	\$9,185,000
2005 Distributions:	\$97,600,000

Frontier Pacific Insurance Company

Conservation Order: September 7, 2001

Liquidation Order: November 30, 2001

Frontier Pacific Insurance Company ("FPIC"), a California domiciled property and casualty company, was conserved by the Commissioner on September 7, 2001. Previously, in August 2001, the parent company, Frontier Insurance Company ("FIC") of New York, voluntarily entered rehabilitation under the control of the New York Insurance Department. As a result of the rehabilitation, certain reinsurance recoverables due to FPIC from the parent were not received and could therefore no longer be carried on the books of FPIC. An examination by the California Department of Insurance's Financial Analysis Division found that, based on the disallowance of the FIC reinsurance credit in the amount of \$12,842,609, FPIC's surplus as regards policyholders was a negative \$5,289,995. Following the conservation, the Commissioner determined that FPIC's financial condition was such that rehabilitation was futile and the Order of Liquidation was entered on November 30, 2001.

The Los Angeles office of FPIC was vacated and closed as of October 31, 2005 with ongoing operations transferred to CLO. The Liquidator is continuing negotiations with the New York Liquidation Bureau regarding the disposition of collateral which secures joint and several obligations of FPIC and FIC.

Since Liquidation, 308,370 Proofs of Claim were mailed to claimants, 49,377 were returned, of which 30,471 have been approved in the amount of \$17,424,706. As of September 30, 2005, total losses incurred by the California Insurance Guaranty Association amounts to \$20,141,017 and by the New York Liquidation Bureau an amount of \$3,512,642.

In 2005, the Liquidator presented to National Indemnity Company ("NICO"), FPIC's largest reinsurer, a net billing of \$7,343,998 that still remains outstanding. FPIC also incurred losses of \$13,256,664 attributable to this treaty. With FIC in rehabilitation, the collectibility of this asset is questionable. The Liquidator is collaborating with the New York Liquidation Bureau to reconcile and collect on many group reinsurance programs that were historically maintained by FIC.

FPIC pro-forma financials have been updated as of December 31, 2005 as the Liquidator continues to marshal assets and adjust claims.

Total Assets:	\$69,345,000
Total Estimated Liabilities:	\$81,325,000
2005 Administrative Expenses:	\$2,208,000
2005 Distributions:	None

Golden Eagle Insurance Company

Conservation Order: January 31, 1997

Rehabilitation/Liquidation
Plan Approved: August 4, 1997

Liquidation Order: February 13, 1998

The Court-sanctioned Golden Eagle Insurance Company Liquidating Trust (The Trust) manages the liquidation of Golden Eagle Insurance Company. The Trust was created as of the entry of the Liquidation Order. The Liquidation Order does not contain a formal finding of insolvency, and thus the California Insurance Guaranty Association has not been triggered.

The Commissioner is the Trustee of the Trust and three Deputy Trustees manage the day-to-day operations. The Trust is responsible for the management of third-party claim administrators and reinsurers (affiliates of Liberty Mutual Insurance Company) who are responsible for the adjustment and payment of covered policyholder claims. The Trust also manages the residual assets of the liquidated Estate and administers proofs of claims filed by general creditors. The original duration of the Trust was five years from its inception in February 1998. The Commissioner and the Deputy Trustees have agreed to a series of court-approved extensions, the most recent of which continues the duration of the Trust through June 30, 2006. Upon the expiration or termination of the Trust, the Commissioner will resume direct responsibility for the administration of the liquidation process.

Of the 9,033 proof of claims received by the bar date of February 27, 1998, claims totaling 9,004 have been closed as of December 31, 2005. Twenty-nine (29) claims are pending and open. The Deputy Trustees believe that all open claims should be conclusively resolved prior to June 30, 2006. The current reinsurance layer for covered (policyholder) claims has an aggregate limit, which the Trust now expects will not be adequate to fund “all” future claims payments. The residual liability above the reinsurance limit is borne by the Trust. As a result, the Trust is considering the purchase of additional reinsurance coverage to ensure sufficient assets are available to fund its future claims obligations.

The Trust has an unrecorded asset in excess of \$105 million relating to contingent and unsecured promissory notes issued by GEIC’s shareholder, The Mabee Family Trust (successor-in-interest to John C. Mabee). The Deputy Trustees entered into a Forbearance Agreement with Mabee to delay the process of calling some or all of the notes until the Trust is better able to assess its ability to pay all remaining covered policyholder and general creditor claims in full. The Deputy Trustees may terminate the Forbearance Agreement at any time, on 30 days notice, and may thereafter seek to collect on the Mabee notes.

In coordination with acquiring sufficient reinsurance coverage, The Trust is developing a final closing strategy to wind-up the remaining affairs associated with the discontinued insurance operations.

Total Assets (including reinsurance): \$217,020,000

Total Estimated Liabilities: \$211,895,661

2005 Administrative Expenses: \$1,263,624

2005 Distributions: None

Great States Insurance Company

Conservation Order: March 30, 2001

Liquidation Order: May 8, 2001

Great States Insurance Company was domiciled in California and was licensed to transact business in 14 states. Great States offered only Workers' Compensation insurance and concentrated in Arizona, Colorado, and Nevada. Great States wrote a minimal amount in California and Illinois.

Since liquidation, the CLO has collected approximately \$5 million in reinsurance recoveries, including a significant commutation in early 2005 with General Reinsurance.

In December 2005, the Commissioner filed an application with the Court to authorize the first early access distribution. Subject to court approval, the distribution will take place during the first quarter of 2006.

Total Assets:	\$85,035,000
Total Estimated Liabilities:	\$63,503,000
2005 Administrative Expenses:	\$232,000
2005 Distributions:	None

HIH America Comp. & Liab. Ins. Co.

Conservation Order: March 30, 2001

Liquidation Order: May 8, 2001

HIH America Compensation Liability Insurance Company ("HIH") was domiciled in California and was licensed to transact business in 31 states. HIH wrote only Workers' Compensation insurance. The principal states where HIH conducted business were California; Illinois; Michigan; Hawaii; Nevada; Colorado; and Wisconsin. An early access distribution of approximately \$40 million to the insurance guarantee associations was completed in 2004.

At liquidation, the HIH reinsurance portfolio included a number of excess of loss and aggregate stop reinsurance treaties. In early 2005, commutations with General Reinsurance and AIG brought \$103 million into the Estate. Since liquidation, the CLO has collected approximately \$155 million in reinsurance recoveries.

On December 29, 2005 the Liquidation Court approved the Commissioner's application for a second early access distribution in the amount of \$85 million. This distribution is planned during the first quarter of 2006.

Total Assets:	\$129,177,000
Total Estimated Liabilities:	\$448,062,000
2005 Administrative Expenses:	\$935,000
2005 Distributions:	\$68,000

Lifeguard Life Insurance Company

Conservation Order: September 27, 2002

Order Releasing Conservator: August 8, 2003

Release from Administrative Supervision: November 16, 2004

The Department of Managed Care placed Lifeguard, Inc. (“Lifeguard”), the parent company of Lifeguard Life Insurance Company (LLIC), into conservation in September 2002 due to its failure to maintain adequate financial reserves. Subsequently, Lifeguard was ordered into receivership. Since LLIC’s administrative and operational services were provided by Lifeguard, the Commissioner filed an application to conserve LLIC in order to protect its policyholders and ensure an orderly transition of LLIC policies to other insurers. LLIC offered preferred provider health care and pharmaceutical coverage to employer groups. In August 2003, LLIC was released from conservation and placed into administrative supervision to allow the run-off of open claims. In 2004, \$44,188 was paid on 44 claims. As of November 2005, there were no active claims. Lifeguard’s court-appointed Receiver continues to work with the Department of Insurance to coordinate the most appropriate method to cover any remaining policy liabilities in order to close the receivership proceedings in 2006.

Mission Insurance Company

Conservation Order: October 31, 1985

Liquidation Order: February 24, 1987

Mission National Insurance Company

Conservation Order: October 31, 1985

Liquidation Order: February 24, 1987

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

The Mission group of companies consisted of five affiliates: Mission Insurance Company (“MIC”), Mission National Insurance Company (“MNIC”) and Enterprise Insurance Company (“EIC”) which are California domiciled companies and wrote primarily P&C business. Holland-America Insurance Company (“HAIC”) and Mission Reinsurance Corporation (“MRC”) are domiciled in Missouri. HAIC wrote P&C business while MRC reinsured P&C business. These companies are direct or indirect subsidiaries of the Mission Insurance Group, Inc., which was later renamed as Danielson Holding Corporation (“DHC”), now known as Covanta Holding Corporation.

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

The Commissioner entered into an Agreement of Reorganization, Rehabilitation, and Restructuring in 1989, which was approved by the Court on August 15, 1990. This agreement resulted in the transfer of assets and liabilities of the Mission Companies into individual liquidating trusts. The effect was to legally separate the assets and liabilities from their

corporate charters and licenses which, in turn, preserved certain tax advantages inuring to the benefit of claimants.

On June 25, 2004, the Commissioner filed a motion with the Los Angeles Superior Court to set a Section 1025 date for the Liquidation of General Creditor and other Non-Policyholder claims for Final Distribution. The Court approved the motion and set August 2, 2004 as the cut-off date.

As of December 31, 2005, six Early Access and five Interim distributions have been made for MIC and MNIC.

The RRR Agreement:

The Commissioner entered into an Agreement of Reorganization, Rehabilitation, and Restructuring in 1989, which was approved by the Court on August 15, 1990. This agreement resulted in the transfer of assets and liabilities of the Mission Companies into individual liquidating trusts. The effect was to legally separate the assets and liabilities from their corporate charters and licenses, which in turn preserved certain tax, advantages inuring to the benefit of claimants. A plan to implement the RRR agreement was under negotiation as of the end of 2005.

Final Liquidation Dividend Plan:

In an effort to accelerate the closure of the Estate, the Commissioner adopted an Amended Final Liquidation Dividend Plan which required claimants who had previously filed timely contingent and unliquidated claims to file amended proofs of claim quantifying their claims by August 18, 1995. The Commissioner's Amended Final Liquidation Dividend Plan was approved on January 9, 1997 and affirmed upon appeal in 1998. A comprehensive plan was developed for closing the Mission companies and was filed with the Los Angeles Superior Court on August 2, 2002.

1025 Motion:

On October 7, 2003, the Los Angeles Superior Court approved the Commissioner's motion to set December 31, 2003 as the valuation date by which all claims must be liquidated and made certain pursuant to section 1025 of the California Insurance Code. On June 25, 2004, the Insurance Commissioner filed a similar motion with the Los Angeles Superior Court and was granted on June 25, 2004. The motion set a Section 1025 date for the liquidation of General Creditor and other Non-Policyholder claims for Final Distribution. The Court approved the motion and set August 2, 2004 as the cut-off date.

As of December 31, 2003, six Early Access and 4 Interim distributions were made for MIC and MNIC. Inception to date, over \$500 million has been distributed to MIC claimants and \$275 million to MNIC claimants. A fifth interim distribution was approved by the Court on May 31, 2005 and was completed in July 2005. The distribution amounts to \$124 million for MIC and \$44.5 million for MNIC in the fifth interim distribution.

On November 30, 2005, the Commissioner filed a motion to authorize the final distribution to policyholders and general creditors of the Mission Estates. The final distribution will pay policyholders 100 percent of their approved claims on MIC and MNIC, 30% to general creditors on MIC and 100 percent to general creditors on MNIC. The approximate distribution amount is \$408 million for MIC and \$122 million for MNIC. Upon court approval, anticipated in 2006, and the conclusion of the final distribution, the Mission Estates will be closed. It is expected, however, that these Estates will be reopened in approximately three years to distribute the remainder of reserved assets and any large collections from insolvent reinsurers that may materialize in the coming years.

Mission Insurance Company

Total Assets:	\$584,871,000
Total Estimated Liabilities:	\$787,738,000
2005 Administrative Expenses:	\$1,777,000
2005 Distributions:	\$86,788,000

Mission National Insurance Company

Total Assets:	\$177,055,000
Total Estimated Liabilities:	\$144,132,000
2005 Administrative Expenses:	\$565,000
2005 Distributions:	\$12,833,000

Municipal Mutual Insurance Company

Supervision Agreement Date: August 18, 2003

Municipal Mutual Insurance Company, a Liability and Workers' Compensation insurance company, was placed in informal administrative supervision in August of 2003. The company ceased writing business in April of 2003 and is currently in run-off. The company remains under strict supervision with careful monthly monitoring of assets and liabilities. The company also participates in routine consultations with the Department of Insurance and remains marginally solvent.

2005 Administrative Expenses:	\$21,000
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National Automobile & Casualty Insurance Company

Conservation Order: March 15, 2002

Liquidation Order: April 23, 2002

National Automobile & Casualty Insurance Company specialized in Private Passenger Automobile Liability and Physical Damage insurance and Homeowner insurance, and also wrote Fire, Liability, Common Carrier Liability, Surety and other miscellaneous classes of insurance. The Liquidation Order called for all policies to be cancelled immediately. Since liquidation, all guaranty associations continue to pay and report on covered claims. The CLO has commenced plans to settle the Estate's remaining reinsurance contracts. The projected final distribution date to approved claimants is June 2007.

Total Assets:	\$22,356,000
Total Estimated Liabilities	\$26,675,000
2005 Administrative Expenses:	\$231,000
2005 Distributions:	None

Pacific National Ins. Co / Pacific Automobile Ins. Co.

Conservation Order: May 14, 2003

Liquidation Order: August 5, 2003

Pacific National Insurance Company (PNIC), a subsidiary of the Highlands Insurance Group. The company's principal business lines include Workers' Compensation; Commercial Multiple-Peril; General Liability; and Commercial Automobile insurance.

On February 22, 2002, the Texas Department of Insurance placed Highlands' Texas insurance subsidiaries under supervision. By the end of October 2002, Highlands Insurance Group and five of its non-insurance subsidiaries commenced Chapter 11 bankruptcy proceedings in the U.S. Bankruptcy Court in the District of Delaware.

On May 14, 2003, the Commissioner was appointed as Conservator of PNIC by the Orange County Superior Court, and on August 5, 2003, the Court appointed the Commissioner as Liquidator of PNIC. Upon liquidation, covered claims were transferred to the appropriate insurance guaranty funds.

A statutory deposit of approximately \$23 million was transferred to CIGA on January 1, 2004. PNIC's assets consist primarily of cash assets and a modest reinsurance receivables.

Highlands Insurance Company (HIC) in New Jersey, a subsidiary of Highlands Insurance Group, continues to handle routine administrative services for PNIC under an inter-company agreement. HIC has been placed in conservation by the Texas receiver in November 2003. All outstanding inter-company billings with HIC have been settled and paid to PNIC. The CLO continues to work with the Texas receiver on data transfer and reinsurance collections. Depending on the time necessary to resolve the reinsurance program, the Estate is scheduled for final distribution in the 4th quarter of 2007.

Total Assets:	\$17,546,000
Total Estimated Liabilities:	\$96,115,000
2005 Administrative Expenses:	\$215,000
2005 Distributions:	None

Paula Insurance Company

Conservation Order: April 26, 2002

Liquidation Order: June 21, 2002

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

At the time of Paula's liquidation, the company had approximately 8,700 Workers' Compensation policies in force. All Paula policies were cancelled as of July 21, 2002.

The Commissioner released approximately \$51.9 million in statutory deposit to the California Insurance Guarantee Association and \$14 million in statutory deposits originally held in Oregon, Florida and Arizona to the guarantee associations/insurance departments in those states. In September 2003, a secured loan for the amount of \$500,000 was advanced to the Alaska Insurance Guaranty Association. By year-end 2005, the loan was repaid in full.

Paula had three main reinsurance contracts at the time of liquidation. A Commutation Agreement with General Re was approved by the Court on February 23, 2004 and resulted in a \$27 million payment to the Estate on March 1, 2004. A Commutation Agreement with Insurance Corporation of Hanover (ICH) was approved by the Court on April 29, 2004 and resulted in a payment of \$3.3 million to Paula on May 5, 2004. The Commissioner is in the process of negotiating a Commutation Agreement with Everest Re, the sole remaining reinsurance contract.

Total Assets:	\$67,047,000
Total Estimated Liabilities:	\$205,926,000
2005 Administrative Expenses:	\$705,000
2005 Distributions:	\$3,179,000

Premier Alliance Insurance Company

Conservation Order:	February 18, 1994
Liquidation Order:	August 2, 1994

Premier Alliance Insurance Company wrote primarily Medical Malpractice, Workers' Compensation and Hospital Liability insurance. All claims and reinsurance Proof of Claims have been fully adjudicated.

The Commissioner completed a final distribution of approximately \$42 million on December 15, 2005, and will be discharged as Liquidator upon the filing of a Declaration of Compliance scheduled for June 2006.

Total Assets:	\$2,628,000
Total Estimated Liabilities:	\$14,333,000
2005 Administrative Expenses:	\$181,000
2005 Distributions:	\$42,710,000

S & H Insurance Company

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

S & H Insurance Company wrote Surety and Property/Casualty insurance. S&H became insolvent when the company's former president won a judgment against the S&H in the amount of \$8 million, resulting in a substantial decrease in the capital of the company.

There are two issues that remain outstanding before the final distribution of the assets can be completed. First, there is one outstanding Order to Show Cause being pursued by a claimant. Second, the determination settlement of the Estate's federal tax liability as a Class 4 must be resolved before any distribution can be made to policyholders in Class 5.

We feel confident that the OSC will be settled shortly and the Liquidator will prevail. Concerning the tax matter, the CLO has provided S & H tax pro-formas to the parent company who has always filed a consolidated tax return. The CLO has no way of identifying its current tax liability. The Estate has engaged taxation consultants to estimate the Estate's tax liability.

The CLO Accounting Department is awaiting the finalization of the above-mentioned issue before the balance sheet and closing budget can be determined for distribution.

Total Assets:	\$22,750,000
Total Estimated Liabilities:	\$20,267,000
2005 Administrative Expenses:	\$74,000
2005 Distributions:	None

Sable Insurance Company

Conservation Order: May 10, 2001

Liquidation Order: July 17, 2001

Sable Insurance Company is a California-domiciled wholly-owned subsidiary of Sable Insurance Holding Company. Sable Insurance Company wrote Workers' Compensation and Property and Casualty insurance.

The first early access distribution in the amount of \$3.65 million was completed in November 2002. The second early access distribution of \$2.92 million was approved by the Court on December 30, 2003. Distributions to the California Insurance Guarantee Association, Illinois Insurance Guaranty Fund, and the Missouri Property and Casualty Insurance Guaranty Association were completed in early 2004. Concurrently, the Court approved a \$75,000 workers' compensation statutory deposit transfer to CIGA. This transfer was also completed in January 2004.

Sable's assets consist of approximately \$12 million in cash, reinsurance receivables, and less than \$500,000 in statutory deposits (the release of which the CLO is actively pursuing). A significant portion of Sable's reinsurance receivables are not immediately collectible due to the insolvency of Reliance, Sable's primary reinsurer.

Total Assets:	\$22,142,000
Total Estimated Liabilities:	\$68,046,000
2005 Administrative Expenses:	\$106,000
2005 Distributions:	None

Sacramento Title Company

Conservation Order: February 7, 2000

Liquidation Order: September 26, 2000

Date of Closure: January 26, 2005

Sacramento Title Company, an affiliate of Universal Title Company, conducted operations at three locations in Northern California. Business operations were shut down in May 2000. Over 860 escrow transactions have been closed, resulting in the payment of over \$3.1 million to escrow holders. All closing activities were completed in 2004 and the Liquidator terminated the court proceeding and closed the Estate in January 2005.

Signal Insurance Company

Conservation Order: September 23, 1975

Liquidation Order: January 10, 1978

Date of Closure: February 4, 2005

Signal Insurance Company was domiciled in California and was the parent company of Imperial Insurance Company. Imperial Insurance Company was also placed into conservation and liquidation due to insolvency. Signal wrote primarily Auto Liability, but also wrote Professional Malpractice, Product Liability, Environmental Exposure and other long-tail policies. This company was ordered closed by the Los Angeles County Superior Court in 1997; however, due to unresolved litigation, the Estate remained opened. The Los Angeles litigation has now been completed and the Liquidator completed a final distribution of \$343,742 in July of 2004. The Liquidator filed a Declaration of Compliance and closed the Estate in February 2005.

Superior National Insurance Companies In Liquidation (SNICIL)

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

Conservation Order March 6, 2000

Liquidation Order September 26, 2000

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

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

The SNICIL offices in Calabasas and Campbell, California have been closed. All remaining operations were consolidated into the CLO on September 30, 2003. All of SNICIL’s employees have been released.

The Commissioner continues to believe that, even under the most optimistic estimates of reinsurance recoveries and proceeds from other asset dispositions, SNICIL will not have sufficient assets to fully pay the Class 2 policyholder claims. Consequently, once asset recoveries and liabilities are determined, the Commissioner intends to seek court approval for authorization to reject all potential Class 3 through nine claims since no payments will be made to these classes.

The SNICIL Estates have completed four Early Access Distributions to IGAs of approximately \$400 million since September 2000. In August 2003, CDI released approximately \$111 million of U.S. Life’s Special California Schedule

P (“SCASP”) directly to CIGA. It is anticipated that a fifth Early Access Distribution to IGA’s of approximately \$25 million will be made in the first quarter of 2006.

Superior National Insurance Company

Total Assets:	\$322,428,000
Total Estimated Liabilities:	\$827,030,000
2005 Administrative Expenses:	\$1,578,000
2005 Distributions:	\$38,321,000

California Compensation Insurance Company

Total Assets:	\$408,641,000
Total Estimated Liabilities:	\$1,450,937,000
2005 Administrative Expenses:	\$3,129,000
2005 Distributions:	\$134,644,000

Combined Benefits Insurance Company

Total Assets:	\$13,361,000
Total Estimated Liabilities:	\$26,866,000
2005 Administrative Expenses:	\$104,000
2005 Distributions:	\$5,750,000

Commercial Compensation Insurance Company

Total Assets:	\$76,323,000
Total Estimated Liabilities:	\$137,973,000
2005 Administrative Expenses:	\$284,000
2005 Distributions:	\$8,695,000

Superior Pacific Insurance Company

Total Assets:	(\$4,476,000)
Total Estimated Liabilities:	\$180,104,000
2005 Administrative Expenses:	\$356,000
2005 Distributions:	\$7,438,000

Universal Title Company

Conservation Order:	February 8, 2000
Liquidation Order:	August 25, 2000
Date of Closure:	January 24, 2005

Universal Title Company, affiliated with Sacramento Title Company, conducted operations in 19 locations throughout California. The Commissioner identified a cash shortfall in the escrow trust accounts of approximately \$1.5 million that was covered by three underwriting companies. Business operations were shut down in September 2000 and 2,252 open escrows were closed, with more than \$13.9 million distributed. Litigation to recover the shortfall from the underwriters was resolved at the end of 2003. All closing activities were completed in 2004, and the Liquidator terminated the Court proceeding and closed the Estate in January 2005.

Western Employers Insurance Company

Conservation Order: April 2, 1991
 Liquidation Order: April 19, 1991

Western Employers Insurance Company of America

Conservation Order: April 25, 1991
 Liquidation Order: May 7, 1991

Western Employers Insurance Company (WEIC) was domiciled in the State of California. The company was licensed in 38 states and wrote primarily Workers' Compensation and Multi-Peril insurance. After four year of self-liquidation, WEIC determined that it could no longer continue liquidation without the assistance of the California Department of Insurance. WEIC was once a New York-domiciled insurer known as Letherby Insurance Company and was re-domesticated to California in the late 1970's.

Western Employers Insurance Company of American (WEICA) is a wholly-owned subsidiary of Western Employers Insurance Company. WEICA was licensed in eight states, with its principal place of business located in Fullerton, California. The company wrote only Workers' Compensation insurance. WEIC was included in its parent company's self-liquidation process.

Both the WEIC and WEICA Estates are in the process of finalizing over 9,000 proofs of claim. The CLO Claims Department is working with all classes of creditors (including the guaranty associations involved) to "prove up" their ultimate claims. The Estate intends to file a motion with the Court to establish a new "claims bar date" after which no new claims will be accepted.

Both Estates continue to work on various reconciliation projects related to statutory deposit releases and early access payments to IGAs.

Reinsurance billings are issued monthly and collections are current. Recent efforts to commute the largest treaty with General Reinsurance have been unsuccessful. A lack of reliable data is contributing to delays in implementing a closing strategy to resolve and collect all open reinsurance treaties.

Western Employers Insurance Company ("WEIC") Western Employers Insurance Company

Total Assets:	\$121,360,916
Total Estimated Liabilities:	\$103,939,000
2005 Administrative Expenses:	\$471,000
2005 Distributions:	\$643,000

Western Employers Insurance Company of America

Total Assets:	\$10,324,000
Total Estimated Liabilities:	\$7,084,000
2005 Administrative Expenses:	\$41,000
2005 Distributions:	None

Western Growers Insurance Company

Liquidation Order: January 17, 2003

On January 17, 2003, the Orange County Superior Court signed an Order of Liquidation for Western Growers Insurance Company. Western Growers Association, the parent company, did not object to the liquidation. All post-liquidation claims are being handled by two insurance guaranty associations (California and Arizona).

In 2004, the Commissioner obtained a court order to forego the comprehensive Proof of Claim process saving the Estate significant cost yet still protecting all recovery rights of the two participating guaranty associations. The Liquidator continues to bill, collect, and seek commutation of remaining reinsurance coverage.

In 2005, the Liquidator implemented a plan to aggressively collect and commute the remaining reinsurance and schedule a final distribution.

Total Assets:	\$9,134,000
Total Estimated Liabilities:	\$42,451,000
2005 Administrative Expenses:	\$163,000
2005 Distributions:	\$1,511,000

Western International Insurance Company

Conservation Order: August 10, 1992

Liquidation Order: September 9, 1992

Western International Insurance Company ("WIIC") was domiciled and licensed in California. The company wrote primarily Property/Casualty insurance. WEIC was conserved on August 10, 1992 and placed into liquidation on September 9, 1992. CIGA is the only guaranty association affected. All CIGA claims and CLO in-house claims have already been adjusted. There are sufficient funds to pay Class 1 & 2 claims and General Creditor claimants have been advised that there are no available funds to pay claims past Class 2. The Estate's primary focus is to complete the settlement and collection of disputed reinsurance receivables.

Progress has been made in collecting reinsurance funds due on this Estate, and it is anticipated that another substantial settlement will be concluded in early 2006. An arbitration demand has gone out to the largest reinsurance creditor and additional arbitration demands are being contemplated. The Estate is pursuing resolution to all reinsurance recoverables and has a distribution presently scheduled for March 2007.

Total Assets:	\$9,904,000
Total Estimated Liabilities:	\$49,175,000
2005 Administrative Expenses:	\$284,000
2005 Distributions:	None



Special Counsel to the Commissioner

The Special Counsel serves the Commissioner and Chief Deputy Commissioner, providing leadership and advice on a range of high priority policy issues that affect both the internal functioning of the Department and insurance regulation more broadly. Some of these issues include such matters as prioritization of regulation development, oversight of the NAIC's Tri-lateral NAFTA Insurance Working Group and protection of senior citizens.

SPECIAL COUNSEL TO THE COMMISSIONER—2005 PRIORITIES:

NATIONAL CATASTROPHE INSURANCE SUMMIT

Commissioner Garamendi hosted a two day Summit on National Catastrophe Insurance in November. This Summit, planned prior to Hurricane Katrina, drew participants from Florida to Guam. After initial presentations by modeling experts on the likelihood of disasters that could potentially bankrupt the insurance industry, the Summit convened panels of thought-leaders in the insurance industry, consumer groups, and legislators to focus on different stumbling blocks to a national catastrophe insurance plan.

All attendees participated in focus groups on the appropriate roles of individuals, states, the insurance industry and federal government in any national catastrophe insurance program. In a final plenary session, Commissioner Garamendi and the top regulators from Florida, New York and Illinois distilled the learnings from the Summit into the outline of a plan that has since been presented to the National Association of Insurance Commissioners and the National Conference of Insurance Legislators.

TRI-NATIONAL INSURANCE WORKING GROUP

In September, Commissioner Garamendi welcomed representatives from Mexico, Canada and other border states to a meeting of the Tri-National Insurance Working Group, a working group of the North America Free Trade Agreement (NAFTA) committee of the National Association of Insurance Commissioners (NAIC).

In aid of trade under NAFTA, this group is dedicated to facilitating cross-border insurance and finding mutually acceptable solutions to the problems created by insurance laws in each jurisdiction. Commissioner Garamendi arranged for a special presentation on cross-border health insurance needs of migrants given by experts from the University of California at Berkeley.

SENIOR ANNUITY FRAUD INVESTIGATIONS PROGRAM

The Special Counsel Office oversees the coordination of the Senior Annuity Fraud Investigations Program Created by Assembly Bill 2316 (Chan). This fund assesses up to \$1 per each new individual annuity or life insurance product sold in California to be used for investigative and educational efforts related to life insurance/annuity fraud.



Communications/Press Relations Office

The Communications/Press Relations Office coordinates and disseminates the Department's message and objectives to consumers, the industry, media and CDI staff. The effective delivery of this information, through a variety of tools and methods, ensures that all Department efforts contribute to the ultimate goal of creating the best consumer protection agency in the nation.

The role of the Communications Office is to inform the state of California of the undertakings within the Department, as the Office studies trends, conducts research and identifies media issues which need to be addressed. The Communications Office fosters relationships with important stakeholders, the insurance industry, state legislators, the Governor's Office, consumers and also with CDI staff.

The Communications/Press Relations Office also collaborates with the Community Relations Branch in performing a myriad of outreach campaigns regarding the Department's consumer programs and services. The Communications Office plays an integral role by serving as a positive liaison with the press (television, newspaper, internet and radio media) via press releases, phone calls, emails and press events. Importantly, the Communications staff's key responsibility is to deliver information which is vital in representing the message of the Insurance Commissioner and the Department.



Special Assistant to the Commissioner

EXECUTIVE PROGRAMS

Reporting directly to the Insurance Commissioner, the Executive Programs Branch provides a wide range of services to the Commissioner, the Executive Staff, Department personnel and the public. The Branch is comprised of the Executive Office, the Administrative Hearing Bureau, the Equal Employment Opportunity Office, the Ethics and Operation Compliance Office, the Information Security Office and the Ombudsman Office. Branch personnel perform critical functions including: responding to public inquiries; conducting administrative law hearings and writing proposed decisions on the Commissioner's behalf; reviewing and documenting the effectiveness and efficiency of all program areas within the Department; and providing an equitable, secure and safe working environment for all employees.

EXECUTIVE OFFICE

The Executive Office serves as the initial point of contact for the Insurance Commissioner in the three main office of the Department: Sacramento, San Francisco, and Los Angeles. Under the direction of the Sacramento office, the daily operations are handled for the Commissioner. This includes the coordination of all correspondence, mail, scheduling and other operational needs.

THE ADMINISTRATIVE HEARING BUREAU (AHB)

The Administrative Hearing Bureau (AHB) supplies administrative law judges for many of the hearings provided for by the Insurance Code to protect the rights of insurers, employers and consumers. The disputes heard by the judges in the Bureau are those that cannot be resolved through the Rate Regulation Branch, the Consumer Services and Market Conduct Branch or through an informal process offered by the insurance carriers or the Workers' Compensation Insurance Rating Bureau.¹ In 2005, the Bureau employed three full time judges, one part-time judge and one part-time hearing officer in addition to one calendar clerk and two senior legal typists.

The cases filed with the AHB involve not only disputed rate change applications in Proposition 103 lines of insurance (Ins. Code § 1861.05), but also:

- Workers' compensation insurance rating system disputes between employers and the workers' compensation Insurance Rating Bureau or an insurance carrier (Ins. Code §§ 11737 and 11753.1),
- Appeals regarding the plan of operations of the California Assigned Risk Plan (CAARP) (Cal. Code of Regs., title 10, section 2498.6),
- Allegations of noncompliance with the Insurance Code (Ins. Code §§ 1851.1 and 1851.2),
- Allegations of conducting business in a manner hazardous to policyholders, creditors or the public (Ins. Code §§ 10651.1, 1065.2 and 1756.1(g),
- Reviews of the Commissioner's denial of consent for a prohibited person to be licensed (Cal. Code of Regs., title 10, section 2175.1 et seq.).

As directed by a particular statute, the judges conduct formal or informal hearings under the Administrative Procedure Act (APA) as well as non-APA hearings provided for by regulation. The judges submit proposed decisions to the Commissioner for adoption, modification or rejection. Upon written agreement, the judges also will mediate disputes thereby avoiding the necessity of an evidentiary hearing.

In 2005, the Bureau opened 106 cases, closed 110 cases and successfully mediated one case. The statistics by subject matter are as follows:

¹ The administrative law judges in the Administrative Hearing Bureau can preside over other hearings arising from Insurance Code sections in addition to those listed here such as Fair Plan and CIGA appeals.

Case Type	Opened	Closed
CAARP	1	0
Cease and Desist	5	5
Prior Approval	2	2
Prohibited Persons	1	1
Workers' Compensation Appeals	97	102

EQUAL EMPLOYMENT OPPORTUNITY OFFICE (EEO)

The Equal Employment Opportunity Office (EEO) is responsible for ensuring that all managers, supervisors and employees of the Department continue to promote and are entitled to a workplace environment free of discrimination, harassment and retaliation. The mission of the EEO is to also ensure that all Departmental policies and practices in employment be based on the individual's merit, efficiency, ability and fitness and be free of unlawful discriminatory practices.

ETHICS AND OPERATIONAL COMPLIANCE (EOCO)

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

The EOCO is independent and team-oriented, committed to providing timely, professional and objective services to satisfy customer needs. The EOCO takes personal responsibility for its work by meeting the standards of professional competence.

The EOCO is composed of three distinct functions with six staff members reporting to the Deputy Commissioner of Executive Operations:

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

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

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

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

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

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

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

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

INFORMATION SECURITY OFFICE (ISO)

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

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

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

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

THE OFFICE OF THE OMBUDSMAN

The Office of the Ombudsman responds to inquiries and requests for assistance from consumers, agents and brokers, and elected officials inquiring on behalf of constituents. Inquiries are received by mail and telephone and, increasingly, by email. In 2005, Ombudsman staff responded to over 1900 inquiries, about half of them referrals from legislators and the governor. During 2005 several improvements in procedures resulted in more efficient and effective management of Ombudsman cases. The Licensing Division implemented some technical improvements to their telephone response system, significantly reducing the number of agents and brokers contacting the Ombudsman: in 2005 Ombudsman staff handled approximately 130 inquiries from agents and brokers compared with nearly 700 in 2004. Full implementation of the referral procedures between Consumer Services Division and Ombudsman staff streamlined the Ombudsman workflow, and the more rigorous procedure for filing and tracking inquiries developed in 2004 has allowed better coordination of work as well as Ombudsman workload reporting. The unit also coordinated Department participation in three quarterly NAIC meetings and participated in two statewide outreach conferences where they answered insurance questions and distributed Department consumer brochures on insurance topics.



Administration & Licensing Services Branch

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

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

BUSINESS MANAGEMENT BUREAU (BMB)

The Business Management Bureau is a multidisciplinary team consisting of 28 employees (18 in Sacramento, six in Los Angeles, and four in San Francisco) who are responsible for carrying out the following responsibilities:

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

HUMAN RESOURCES MANAGEMENT DIVISION (HRMD)

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

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

INFORMATION TECHNOLOGY DIVISION (ITD)

The Information Technology Division consists of three bureaus: the Statewide Network Support Bureau (SNS), the Application Development and Maintenance Bureau (ADAM), and the Project Coordination and Administrative Support Bureau (PCAS). ITD employs 86 employees (62 in Sacramento, 16 in Los Angeles, and eight in San Francisco) who carry out the following responsibilities:

- The SNS Bureau provides departmental support for the technology infrastructure. Support provided consists of telecommunication services, Local Area Network (LAN), Wide Area Network (WAN), Internet, Intranet, hardware/software installation, and maintenance for personal computers.
- The ADAM Bureau provides custom software development including the Integrated Database, the Fraud Integrated Database system, Internet/Intranet development, and custom interfaces. ADAM monitors and maintains the Oracle Internet Application Server, commonly referred to as the 'middle tier', and works with Data Administrators at the Department of Technology Services where CDI's department data is stored.
- The PCAS Bureau includes a Project Management Office (PMO) and an Administrative Support Office (ASO). The PMO provides Project Management Methodology and Project Management for information technology (IT) projects. The ASO facilitates information technology related purchases and tracks requests for technology services and is responsible for Control Agency programs such as the Software Management Program and the Desktop and Mobile Computing Policy.

MAJOR TECHNOLOGY ACCOMPLISHMENTS IN 2005

ELECTRONIC MAIL SYSTEMS

ITD completed the upgrade of its statewide e-mail systems eliminating single points of failure and providing 24 x 7 operational health monitoring. The CDI's enterprise anti-SPAM platform was upgraded resulting in a higher level of blocking unsafe attachments and nuisance e-mails which account for up to 40 percent of all incoming e-mails.

INFRASTRUCTURE

ITD developed a plan, established a baseline budget, and acquired Legislative and Department of Finance approvals in June 2005 to replace/refresh the CDI's aging personal computers, laptop computers, servers and network printers at specified intervals.

TELECOMMUNICATIONS

The Department of General Services approved CDI's Request for Proposal (RFP) to replace the current end-of-life telephone system with a voice over Internet protocol (VoIP) solution. This will be the first large scale implementation of VoIP for the State of California and will serve as the State's pilot for further deployments of the technology. This project is supported by the California Performance Review Report and the California State Strategic Plan dated November 2005.

The Los Angeles Call Center (Consumer Hotline) telephone system was upgraded in April 2005. This upgrade improves reporting capabilities of Call Center activities and replaces an outdated and non-upgradeable system.

AUTOMATION PROJECTS

Document Management Replacement Project - The Legal Branch's Document Management (DM) system was replaced with a web-based DM system in February 2005.

BENEFITS:

- Provides web-based access to documents.
- Replaces an application that reached “end of life” and resolves associated risks of software failure.

Modify Market Conduct Systems per State Audit – The system was modified in March 2005 to comply with the Bureau of State Audit’s recommendations to track market conduct exams by CDI personnel’s direct time and costs.

BENEFITS:

- Improves tracking of costs and time spent on company exams.
- Provides more efficient management reporting.
- Reduces manual operations through an automated system and procedures.

Life/Annuity Data Collection – This system, implemented in July 2005, provides the ability for companies to report via the Internet the number of Life and Annuity products sold valued at \$15,000 or higher. This entry generates an invoice that enables the Accounting Services Bureau to bill the companies for the policies.

BENEFITS:

- Complies with AB 2316.
- Allows an automated method for companies to report products sold.

Community Education Outreach Brochure Tracking – Added functionality to allow the tracking of Consumer Services Division’s brochures that are disseminated to consumers, consumer groups, and various organizations in November 2005.

BENEFITS:

- Accurately tracks brochures ordered, brochures on hand, brochures used, and to project future inventory needed for budget purposes.
- Separates inventory system from Consumer Communications Bureau (CCB), and eliminates the need to maintain manual records.

Automatic Data Access to the National Association of Insurance Commissioners (NAIC) Databases – Developed an automatic method for Producer Licensing staff to access the NAIC databases to view any reported regulatory activity prior to a license being approved or renewed in May 2005.

BENEFITS:

- Streamlines data retrieval process from NAIC databases.
- Reduces staff processing time.

CDI Case Tracking Enhancement – Introduced the Oracle ad hoc query tool “Discoverer” to Consumer Service Division (CSD) personnel to assist in producing detailed ad hoc analytical reports in September 2005.

BENEFITS:

- Offers CSD the ability to run simple queries at a “moment’s notice.”
- Allows CSD personnel to run ad hoc query reports.
- Allows CSD to run subsequent queries on existing reports within Oracle Reports (CDI Menu) to perform detailed analysis.
- Reduces the need for IT personnel to generate basic reports.

Legal Case/Matter Management & Activity Tracking Project – This project will replace an existing case/matter management system used by the Legal staff. The system has reached end of life and a replacement is needed. A Request for Proposal was prepared, released and a contract awarded through the DGS. The project was formally implemented in September.

Enterprise Information Portal Project – This system will provide access to enterprise information to support executive and management decision making. A Request for Proposal was prepared, released and a contract awarded through the DGS in November.

LICENSING SERVICES DIVISION (LSD)

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

- The Producer Licensing Bureau (PLB) is primarily responsible for issuing, maintaining and updating records of all insurance producer licenses; preparing and administering written qualifying insurance examinations; and the review and approval of education courses submitted by insurance companies, educational institutions, and others.
- The Licensing Background Bureau (LBB) is responsible for obtaining information and documentary evidence regarding criminal convictions and other adverse actions in the backgrounds of insurance producers, licensing applicants, and organizations seeking authority to transact insurance in California. The LBB analyzes the evidence and recommends a course of action against the licensee/applicant.

MAJOR ACCOMPLISHMENTS IN 2005

PRODUCER LICENSING BUREAU (PLB)

During 2005, the PLB completed projects encompassing improved consumer protection initiatives, e-government initiatives, and implemented new legislation.

NEW EDUCATIONAL REQUIREMENTS: ETHICS TRAINING

As part of an ongoing commitment to continue to improve the CDI's Consumer Protection efforts, the Licensing Services Division developed new regulations that require agents and brokers to complete four hours of ethics training during each two-year license period.

The Commissioner's appointed Curriculum Board, with assistance from the Department's licensing staff, developed and approved course guidelines that Education Providers must follow when developing their ethics course curriculum. Ethics training may include subjects such as fair trade practices, fair claims practices, fair underwriting practices, fair sales practices, market conduct, fraud awareness, fiduciary duties, privacy, product suitability, and compliance with state and federal laws and regulations.

The objective of the training is to reinforce a producer's ethical competence, contribute to the agents and brokers understanding of the complexities of ethical decision-making in the insurance industry, and provide tools to assist insurance professionals to identify, prevent, and constructively resolve ethical dilemmas.

NEW ON-LINE ADDRESS CHANGE & RENEWAL SERVICES

During 2005, the department developed an internet renewal service and an internet address change service, both of which became operational during early 2006. These internet programs assist agents and brokers to complete license renewal applications and address change requests accurately, ensuring that all required information is included prior to sending the information electronically to the department. There is no charge to the agents and brokers for using these services.

It is estimated that 30 percent of all renewals sent through the mail are deficient, most common errors being that the correct fees are not submitted, the renewal application is not signed, and the background questions are not answered. These deficiencies typically result in a one to two month delay for the agent or broker to receive their license. By renewing through the internet, licensees are assured that the application will not be submitted unless all of the information is provided and the correct fees paid. The department will mail the license to agents and brokers renewing through the internet within three business days.

Similarly, requests to the Department for address changes that are sent either through the mail or by FAX can take between one to two weeks for the Department to process. However, by using the internet address change service, agents and brokers may see their changes reflected immediately on the Department's website.

INCREASED USAGE OF THE CDI'S ON-LINE LICENSE APPLICATION SERVICE

The Fast Licensing Application Service is Here (FLASH) was introduced in Calendar Year (CY) 2003 and continued to grow in popularity with the insurance community during CY 2004 & CY 2005. This "no cost" service allows agents and brokers to apply for a license through the Internet. During CY 2005, more than 40,317 or 83 percent of all license applicants eligible to apply on-line were received from applicants using the FLASH on-line service.

FLASH provides for quicker issuance, reduction of processing errors, immediate update of license records, and lower operating costs for insurance companies and agencies. It also results in timelier fund deposits from the online trans-

actions, as the fees are paid by credit card. Even with reduction of several staff, the PLB's processing backlog of all work continues to be reduced as a result of this service.

STATISTICS

The chart below compares key workload statistics between calendar years 2004 and 2005.

STATISTIC	TOTAL - CY 2004	TOTAL - CY 2005	PERCENTAGE CHANGE
License Applications Received	61,430	63,276	+3%
License Examinations Scheduled	60,800	60,218	-1%
New Licenses Issued	44,734	41,463	-7.4%
Licenses Renewed	109,551	113,837	+3.8%
Insurance Company Appointments and Terminations	516,688	467,995	-9.5%
Bonds Processed	9,241	7,482	-19%
Telephone Calls Handled by Producer Licensing Staff	215,630	204,366	-5.3%

SIGNIFICANT ACCOMPLISHMENTS IN 2005

LICENSING BACKGROUND BUREAU (LBB)

During 2005, the LBB completed projects that both improved the integrity of the licensing background process and implemented new legislation.

REVIEW OF BACKGROUND INFORMATION CHANGE DISCLOSURES

In 2005, the Department successfully implemented new legislation, (AB 2557, enacted in January 2005), which requires license applicants and licensees to report within 30 days to the Department, any recent insurance code violations, criminal convictions, or disciplinary actions. Prior to this new legislation, the Department may have not become aware of these changes for as long as two years, when the license was renewed.

Department staff reviews all disclosure forms submitted to determine to what extent the violations may have on the insurance-buying consumer. If the licensee is acting in a capacity that could be endangering the public, the Department has the authority to take immediate action to provide consumer protection. This new law enhances department's licensing enforcement resulting in improved consumer protection.

CONSUMER PROTECTION LEGISLATION

In 2005, the Department successfully sponsored and implemented new legislation (AB 729, enacted in January 2006) authorizing the insurance commissioner to impose discipline against insurance producer licensees and applicants who fail to promptly reply to inquiries from the commissioner relating to any of the following matters: An application for, or the retention or renewal of a license; an investigation relating to a consumer complaint; or a matter relating to a producer licensing background change reporting requirement.

STATISTICS

The chart below compares key workload statistics between calendar years 2004 and 2005.*

STATISTIC	TOTAL - CY 2004	TOTAL - CY 2005	PERCENTAGE CHANGE
Background Reviews Completed	3,551	3,731	+5%
Cases Referred to Legal Division for Formal Disciplinary Action	350	352	+.57%
Cases Concluded Under the Alternative Resolution Program	721	673	-6.6

*The annual count of the number of "Background Review Requests Received" is no longer being maintained in the Licensing Background Bureau due to changes in the intake tracking. Specifically, after March 2004 applications cleared at intake were no longer counted. Also, the implementation of the new Fingerprint Processing System in 2005 eliminated the need for all incoming first time rap sheets to be counted.

CASEWORK:

LBB's casework derived from three sources:

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

ALTERNATIVE RESOLUTION PROGRAM:

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

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

FINANCIAL MANAGEMENT DIVISION (FMD)

The Financial Management Division consists of two bureaus and one unit: the Accounting Services Bureau, the Budget and Revenue Management Bureau, and the Administrative Systems Unit.

- The Accounting Services Bureau (ASB) is responsible for a full range of accounting functions including payables, receivables, revolving fund, cashiering, general ledger, security deposits and gross premium and surplus line tax

collection. Approximately \$2.06 billion in tax revenue was collected for Fiscal Year 2004/05 to support the State's General Fund. The ASB maintains centralized records of the CDI's appropriations, financial activities, and cash flow to ensure effective management of the CDI's financial affairs and to provide accurate financial reports to state control agencies.

- The Budget and Revenue Management Bureau (BRMB) develops CDI's Annual Budget including the preparation and submission of all Supplementary Schedules required by the Department of Finance (DOF) for creation of the Governor's Budget. The CDI's Fiscal Year 2005-06 proposed budget is \$203 million and supports 1,261 positions. BRMB also coordinates and prepares a quarterly fiscal analysis. The analysis includes the reconciliation of allotments to authorized appropriations, the monitoring of program allotments and their comparison to the actual levels of expenditure, the distribution of monthly expenditure data, and the projection of expenditures for the remainder of the current Fiscal Year.
- The Administrative Systems Unit is responsible for overseeing the operations of the CDI's Time Activity Reporting System (TARS), providing TARS training and technical assistance to all CDI staff, providing technical financial support to users of various fiscal systems including CALSTARS, establishing of new program cost accounts, updating of cost allocation plan, and developing specialized financial related management reports.

TAX COLLECTION

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

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

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

For the tax year 2004, the Accounting Services Bureau processed a total of 2,851 tax returns during 2005.

INSURANCE TYPE	NUMBER OF ANNUAL TAX RETURNS	TAX RATE	LAW REFERENCE
Surplus Line	881	3%	California Insurance Code 1775.5
Property & Casualty	867	2.35%	California Revenue & Taxation Code 12202
Ocean Marine	576	5%	California Revenue & Taxation Code 12101
Life	495	2.35% or 0.5%	California Revenue & Taxation Code 12202
Title	22	2.35%	California Revenue & Taxation Code 12202
Home	10	2.35%	California Revenue & Taxation Code 12202
Total	2,851		

**CALIFORNIA DEPARTMENT OF INSURANCE
A 5-YEAR SUMMARY OF PREMIUM AND SURPLUS LINES**

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

Fiscal Year Ending June 30

2000	\$1,475,740,000
2001	\$1,584,295,000
2002	\$1,767,842,000
2003	\$1,949,975,000
2004	\$2,056,524,000*

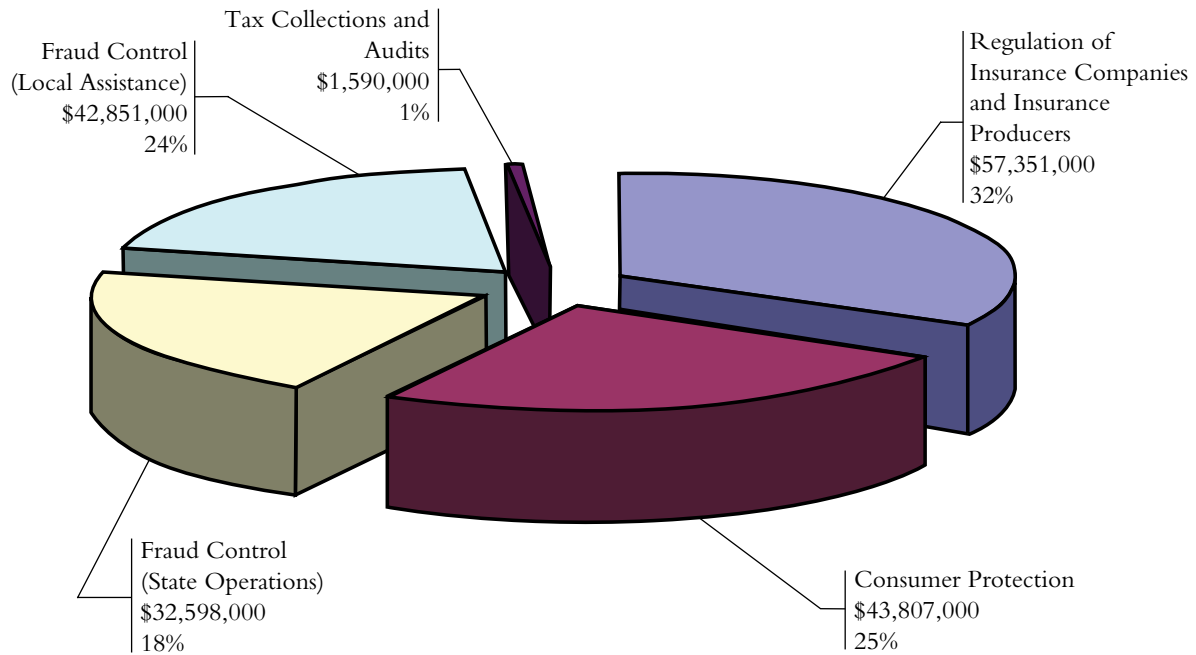
**Collection as of April 30, 2006*

CDI BUDGET

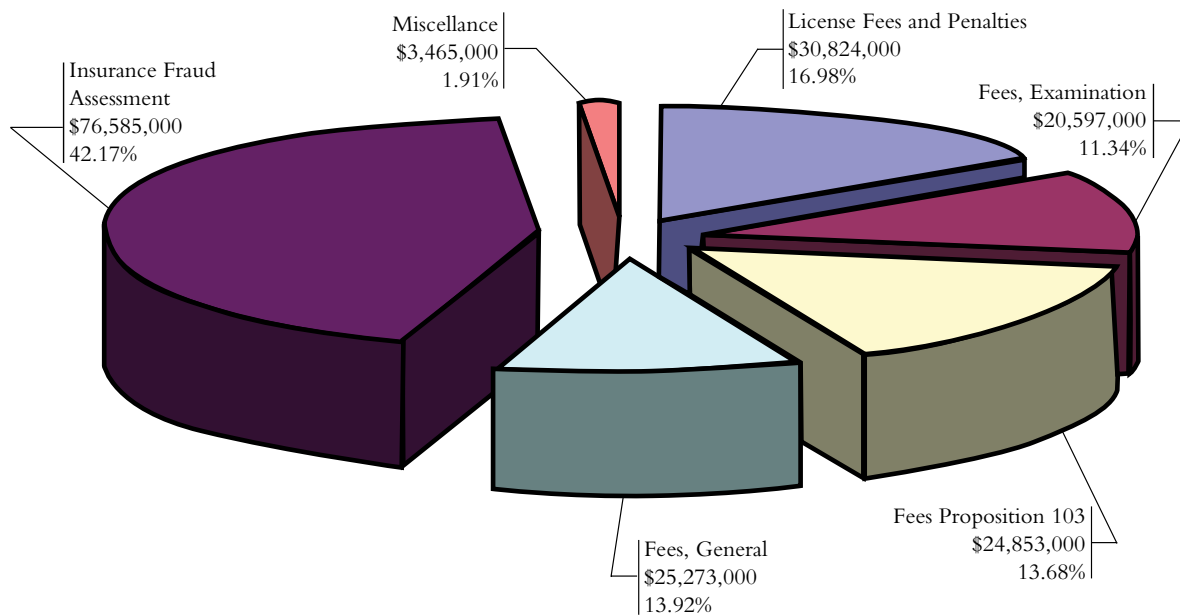
CDI's budget consists of the following five programs:

- **Regulation of Insurance Companies and Insurance Producers (Program 10)** - In FY 2004/05, \$57,351,000 was expended by this program which aims to prevent losses to policyholders, beneficiaries or the public due to the insolvency of insurers, and to prevent unlawful or unfair practices by insurers and producers.
- **Consumer Protection (Program 12)** - \$43,807,000 of the FY 2004/05 budget was spent by the program to provide direct service to California consumers by protecting insurance policy holders and other parties involved in insurance transactions against unfair or illegal practices with respect to claims handling, rating or underwriting by insurers; and to protect consumers from illegal and fraudulent practices in the sale of insurance.
- **Fraud Control (Program 20)** - \$32,598,000 was spent for state operations and \$42,851,000 for local assistance in FY 2004/05. The program protects the public from economic loss and distress by actively investigating and arresting those who commit insurance fraud and to reduce the overall incidence of insurance fraud through anti-fraud outreach to the public, private and governmental sectors. For local assistance, as an example, district attorneys receive funding to implement the Organized Automobile Fraud Activity Interdiction program.
- **Tax Collections and Audits (Program 30)** - \$1,590,000 was spent in FY 2004/05 performing tax collection, accounting and tax audits of insurance companies and surplus line brokers. This program collects approximately \$2 billion for the State's General Fund.

DEPARTMENT OF INSURANCE TOTAL EXPENDITURES BY PROGRAM

FISCAL YEAR 2004/2005
\$178,197,000

DEPARTMENT OF INSURANCE: INSURANCE FUND

FISCAL YEAR 2004/2005
\$181,597,000

REVENUES

In Fiscal Year 2004/05, the CDI received 100 percent of its revenue from the Insurance Fund. Insurance Fund receipts are generally received from the insurance companies and producers that the CDI services and regulates. Both insurers and producers pay license, filing, and other fees. Insurance companies pay assessments for Proposition 103, Workers' Compensation Fraud, Auto Fraud and General Fraud. Insurance companies also pay for periodic examinations to determine the financial stability of the company, and to evaluate insurance practices and market conduct.

Types of Revenue	Amount	% to Total
License Fees and Penalties	\$30,824,000	16.98%
Fees, Examination	\$20,597,000	11.34%
Fees, Proposition 103	\$24,853,000	13.68%
Fees, General	\$25,273,000	13.92%
Insurance Fraud Assessment	\$76,585,000	42.17%
Miscellaneous	\$3,465,000	1.91%
TOTAL INSURANCE FUND REVENUE	\$181,597,000	100.00%

- **License Fees and Penalties** – This is revenue collected to cover the cost of licensing and regulating licensees of CDI. All insurers and insurance producers doing business in the State of California must be licensed.
- **Examination Fees** – This is revenue collected to recover the cost of performing examinations to ensure that insurers are financially stable and operating in compliance with the insurance code.
- **Proposition 103** – This is a voter-approved initiative that requires the CDI to review and approve certain insurance rates. An annual assessment is levied to recover the actual costs of administering Proposition 103.
- **Filing and Other Fees, General** – These fees include Action Notices, Policy Approval, Insurer Certifications, Annual Statements and Worker's Compensation Rate Filings.
- **Fraud Assessment** – This revenue is derived from the following assessments:
 1. Workers' Compensation assessment is determined by the Fraud Assessment Commission and is levied by the Department of Industrial Relations on insurers and self-insured employers.
 2. Fraud auto assessment is an annual fee of \$1.80 that an insurer has to pay for each vehicle it insures. Part of the assessment collected is distributed to the California Highway Patrol and to county District Attorneys. \$0.30 of the auto assessment fee is allocated to maintaining and improving the consumer functions of the department related to automobile insurance.
 3. Fraud general assessment is the annual billing of \$1,300 to each insurer doing business in the state.
 4. Fraud health and disability assessment is an annual fee of \$0.10 that an insurer must pay for each person insured under a health or disability policy.

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

DISBURSEMENTS

The chart below illustrates the CDI's disbursements by category for FY 2004-05:

CATEGORY	DISBURSEMENT
Personal Services	96,260,000
Operating Expenses and Equipment	39,086,000
Local Assistance	42,851,000
TOTAL DISTRIBUTED	\$178,197,000

- **Personal Services** – These are payments made for services performed by CDI staff to implement government programs. This includes salaries and wages, and staff benefits.
- **Operating Expenses and Equipment (OE&E)** – This includes costs of goods and services (other than personal services previously defined) that are used by the CDI to support its programs.
- **Local Assistance** – Local assistance includes funds provided to local entities (e.g., counties, cities, municipalities, special districts, etc.) in support of the CDI's programs.



Community Relations Branch

The Community Relations Branch (CRB) is the lead organization which is the liaison between the California Department of Insurance and California's communities and consumers. To achieve this mission, CRB creates and sustains collaborative partnerships with community groups, consumer organizations, small businesses, nonprofits and government agencies to facilitate the dissemination of consumer information regarding the Department's programs and consumer protection resources.

In addition, the CRB is responsible for coordinating Low Income Community Outreach and Consumer/Industry outreach and education on the Commissioner's Emerging Communities Initiative (Initiative). The initiative's mission is to create an environment where every Californian has access to affordable, legitimate insurance products and protections; where long overlooked communities have the opportunity to prosper, flourish and grow. In addition to coordinating consumer education and outreach on the Initiative, the CRB also oversees two key components of the Initiative: the California Organized Investment Network Program (COIN) and the California Low Cost Automobile Insurance Program (CLCA).

COMMUNITY RELATIONS BRANCH (CRB)

Since its creation in 2004, the Community Relations Branch has focused its resources and expertise on the Commissioner's Emerging Communities Initiative. In the words of the Commissioner, the aim of the initiative is to "create an environment where every Californian has access to affordable, legitimate insurance products and protections and where long overlooked communities have the opportunity to prosper, flourish and grow." While the initiative influences the way work is carried out throughout the Department, the Community Relations Branch itself oversees two programs, the California Organized Investment Network Program and the California Low Cost Automobile Insurance Program, that are key components of the Emerging Communities Initiative.

CALIFORNIA ORGANIZED INVESTMENT NETWORK (COIN)

The mission of the California Organized Investment Network (COIN) is to provide leadership in increasing the level of insurance industry capital in safe and sound investments that provide fair returns to investors and social and economic benefits to traditionally underserved communities. COIN carries out this mission through two distinct programs.

1. **The COIN Program** – COIN facilitates and encourages the insurance industry to maximize their voluntary investments benefiting California's low-to-moderate income people and communities.
2. **The California Community Development Financial Institution (CDFI) Certification and Tax Credit Program** – As provided under California law, COIN certifies tax credits to California taxpayers making investments meeting certain specification in financial institutions that COIN has determined meet California's requirements to be designated as a CDFI.

1. THE COIN PROGRAM

Established in 1997, the COIN Program is a first-in-the-nation collaborative effort among the insurance industry, the state department regulating the industry and the various stakeholders involved with community development investment in traditionally underserved communities. COIN serves as a liaison between insurers and community organizations, as a facilitator, and as a clearinghouse of California community development investment information. By working with nonprofit organizations, community economic development agencies, affordable housing groups, and local governments, COIN seeks to maximize insurer awareness of the widest possible choice of community development investment opportunities.

The COIN Advisory Board provides policy advice to the Commissioner. The board also provides a valuable forum for exchange of information as well as assisting COIN in disseminating information and removing obstacles that might hinder increased insurance industry investing. The board is made up of legislators, insurance industry representatives, consumer advocates, and practitioners in affordable housing and community economic development throughout the State of California.

The rewards of increased industry community development investing are economically healthy communities where the insurers who have made a difference will have established profitable partnerships and earned significant good will. These translate directly into new, profitable business opportunities, while achieving significant social benefit for underserved communities.

One way COIN assists community development organizations that are seeking insurer investment capital is working with them to develop COIN Investment Opportunity Bulletins. In order to maximize insurer awareness of these investment choices, COIN seeks out various opportunities for disseminating the bulletins, including mailing and emailing them to insurers, making them available at insurance industry trade association meetings, and posting them on the COIN Web site: <http://www.insurance.ca.gov/0200-industry/0700-coin/>

Another way COIN carries out its roles as liaison and facilitator is by promoting the COIN Program at various events throughout the year.

2005 COIN PROGRAM HIGHLIGHTS

Planning for a Successful Future – the Roadmap for Success

- As reported last year, the Commissioner envisioned a roadmap to COIN's success in June of 2004 that described the challenges that must be met in order to ensure the continued growth and success of the program. He charged the COIN staff and Advisory Board to develop a detailed action plan to address them. After more than a dozen working meetings of COIN staff with the Advisory Board and its sub-committees, the details were filled in, the Commissioner presented the completed Roadmap for Success at the January 19, 2005, meeting of the COIN Advisory Board.

Creating User-Friendly Searchable Databases for the COIN Web site

- The Roadmap identified the need for COIN to make it easier for insurers with money to invest and community organizations with projects needing investors to find each other. To assist in meeting this need, CDI Executive staff approved funding in 2005 for an experienced contractor to guide COIN and CDI's Information Technology staff in designing and building searchable databases of investment opportunities and insurer investment and contact information.
- The detailed design was nearing completion at the end of 2005. Implementation is expected by summer 2006.

The 2005 Community Development Investment Data Call - \$8 billion in investments identified and legislation that would mandate future reporting

- In order to gather information needed in making informed decisions about Insurer community investment mandate legislation he was sponsoring (AB925 Ridley-Thomas), the Commissioner issued the first-ever formal request to all 1355 insurers admitted to do business in California for complete information on their California community development investments.
- COIN developed the detailed definitions needed for insurers to understand what investments qualify and provided guidance on locating the record of these investments in the insurers' existing annual financial statements.
- The Data Call was a success, not only in identifying approximately \$8 billion in COIN-qualifying investments, most of which had not been previously reported, but also in sparking interest on the part of numerous companies in beginning a community investment program.

- The Response from the Insurance Industry:
 - 932 companies responded; 423 did not. Those responding, while just 69% of all companies, write 91% of the insurance business in California.
 - 196 companies (14% of all companies doing business in California) reported qualifying investments. These companies write 52% of the California insurance business.
 - All together, insurers reported over 5000 investments totaling close to \$14 billion that insurers thought might qualify. After careful review, COIN determined that about 2500 investments totaling approximately **\$8 billion** meet the definitions in the Data Call for California community development investments.
- As a result of the success of the Data Call, the Commissioner and the author agreed to amend AB 925 (Ridley-Thomas) to mandate reporting only rather than investing.

In 2005, the COIN Director and staff promoted the COIN Program at these events:

- National Federation of Community Development Credit Unions-annual meeting
- Willie Brown Institute – Symposium on Modernizing the Community Reinvestment Act
- Senator Nell Soto’s Workshop on Economic and Capital Development
- The Latino Journal Insurance Policy Summit
- Association of California Life and Health Insurance Companies-annual conference
- California Reinvestment Committee’s annual “Celebrate Reinvestment” event
- National Community Capital Association Annual Meeting
- Los Angeles Neighborhood Housing Services: Regulatory Interagency Council meetings and Annual Community Investment Symposium
- The Community Financial Resource Center (CFRC) 2005 Power Luncheon.

At this luncheon, COIN was awarded the 2005 CFRC Outstanding Civic Partner Award for its work in promoting community development investing.

2. THE CALIFORNIA CDFI CERTIFICATION AND TAX CREDIT PROGRAM.

COIN reviews applications and designates qualifying applicants as California CDFIs. To qualify for certification, CDFIs must be private financial institutions – such as community development banks, loan funds, credit unions, microenterprise funds, corporation-based lenders, or venture funds – that are specifically dedicated to and whose core purpose is to provide financial products and services to people and communities underserved by traditional financial markets.

COIN also certifies the tax credits under this program. The tax credits are not restricted to insurers. Any California taxpayer of Personal Income Tax, Bank and Corporation Tax, or Insurance Gross Premium Tax is eligible to receive tax credits for qualifying investments in certified California CDFIs. The tax credit amount is 20% of the investment amount and is to be taken for the year the investment is made.

COIN reviews applications for tax credits submitted by the CDFIs on behalf of their investors. To qualify, investments must be zero interest deposits or loans, equity investments, or equity-like debt instruments of \$50,000 or more invested for a minimum of 60 months in California certified CDFIs. After determining that the investments qualify, COIN provides the taxpayers with tax credit certificates and annually reports the year's tax credits to the Franchise Tax Board and the Board of Equalization.

2005 CALIFORNIA CDFI PROGRAM HIGHLIGHTS

- Certified over 20 new CDFIs, bringing the total number to 78.
- Certified 42 investments from 26 investors totaled \$27.3 million
- Drafted legislation to continue the program, which would otherwise sunset in 2006, and increase the total annual investments eligible for tax credits from the current \$10 million to \$25 million. The legislation would also add modifications to encourage more insurers to invest and ensure a broad range of small to large CDFIs benefit from the program.

THE CALIFORNIA LOW COST AUTOMOBILE INSURANCE PROGRAM

The California Low Cost Automobile Insurance (CLCA) pilot program was enacted in 1999 to create an affordable insurance option for low-income, good drivers in Los Angeles County and the City and County of San Francisco to comply with California's financial responsibility laws. (SB 171, Escutia and SB527, Speier)

Legislative modification and enhancement of the program occurred in 2002, with the enactment of SB 1427 (Escutia). Among other things, the bill established the requirement for an annual report to the Senate and Assembly Committees on Insurance detailing the Insurance Commissioner's plan to inform the public about the availability of the CLCA pilot program. In 2004, SB 1500 (Speier) added additional requirements for the Commissioner to report on the success of the program, based on specified criteria.

In 2005, SB 20 (Escutia) extended the sunset date to January 1, 2011, modified eligibility criteria and expanded the program to additional counties. AB 1183 (Vargas) allocates funds to publicize the existence of the CLCA program, subject to budget approval.

Insurance Commissioner John Garamendi shares the Legislature's commitment to reduce the number of uninsured drivers on California's roads and to make affordable insurance available to all consumers. As such, the Commissioner has made the CLCA program a key component of his Emerging Communities Initiative. This initiative is a series of California Department of Insurance (CDI) programs and activities that focus on improving access to and availability

of insurance services in low-income communities. The report that follows includes the Commissioner's assessment of the success of the program, detailing the activities and accomplishments of the past year.

CLCA 2005 HIGHLIGHTS

After closely reviewing the results of 2004 consumer education and outreach activities, the CDI identified opportunities for improvement, as well as barriers to consumer participation. As a result, the CDI directed its efforts in 2005 to the following areas:

- Continue and expand consumer education and outreach collaboration activities with government agencies and community based groups
- Promote the program through community based advertising campaign
- Develop targeted consumer education materials
- Continue and expand producer outreach
- Pursue legislative changes to reduce structural barriers
- Fully implement administrative and operational improvements initiated in 2004

CONSUMER EDUCATION AND OUTREACH ACTIVITIES

Consumer education and outreach activities focused on the development and distribution of easy-to-understand materials in frequently spoken languages, increased collaboration with government agencies, participation in numerous events hosted by community based organizations. Each of these activities is described below.

GOVERNMENTAL AGENCY COLLABORATION

Efforts to integrate the CLCA program with other state and local governmental agencies that serve low-income constituents continued. These efforts focused on the California Department of Motor Vehicles, the Los Angeles County Department of Public Social Services, the Women Infants and Children (WIC) program, Head Start Centers, and the Housing Authorities of the Cities of Los Angeles and San Francisco.

Specific inter-governmental activities included:

- **Department of Motor Vehicles (DMV)**

The DMV has placed CLCA materials in Los Angeles and San Francisco field offices. Additionally, the CDI staff has provided training to DMV staff on program specifics and encouraged them to refer inquiring consumers to the CAARP hotline for further information on the program.

- **Los Angeles County Department of Public Social Service (DPSS)**

A partnership was formed with LA-DPSS to coordinate the distribution of CLCA education and outreach materials through their 42 district offices. Department staff attended LA-DPSS's regional directors meeting, to educate district office directors on the CLCA program and its benefits for their clientele. CLCA staff also participated at DPSS conducted community information meetings.

- **Housing Authorities of the Cities of Los Angeles and San Francisco**

Department staff participated in quarterly tenant's informational meetings, providing Los Angeles tenants with an overview of the CLCA program and informational material. The Los Angeles Housing Authority has invited the CDI staff to participate in future outreach opportunities. The San Francisco Housing Authority included a CLCA informational mailer in its monthly billing mailing to targeted participants in Housing Authority programs.

COMMUNITY BASED ORGANIZATIONS

The Department continues to develop relationships and partnerships with numerous community-based organizations. These organizations range from One-Stop centers to public-interest groups that provide services to low-income constituents. The CDI staff participated in a wide variety of events hosted by these organizations. Materials and mailers were distributed to more than 300 community-based organizations in Los Angeles and San Francisco counties.

COMMUNITY BASED ADVERTISING CAMPAIGN

PRINT ADVERTISING

In an effort to reach the largest audience within targeted communities in the most cost-effective manner, the CDI elected to advertise in community based and ethnic-specialty press. These CDI ads enable the CDI to promote consumer awareness across a broad spectrum of communities and to amplify consumer education and outreach efforts. The print advertising campaign was delivered in English, Chinese, and Spanish via publications in San Francisco and Los Angeles.

The CDI placed ads in the following publications:

- Bay Area Reporter
- Catholic Tidings
- Compton Bulletin
- Covenant Times
- El Mensajero
- Frontiers Newsmagazine
- IN Los Angeles Magazine
- La Opinión
- Los Angeles Catholic Diocese Directory
- Los Angeles Sentinel
- Ming Pao, San Francisco
- Revista Adelante
- San Francisco Bay View
- Sing Tao Daily, San Francisco
- The Recycler
- Vida Nueva

RADIO ADVERTISING

In 2005, the CDI contracted with Metro Networks for a “radio-billboard” advertising program. Metro Networks provides traffic reporting services to a wide array of radio stations in Los Angeles and San Francisco. This contract provides for one week of “radio-billboard” advertising each month. This program commenced in July 2005.

To evaluate the effectiveness of print and radio advertisements, the CDI reviews “referral-source” statistics collected and provided by the California Automobile Assigned Risk Plan (CAARP) each month. Based on these statistics, the Department adjusts print and radio advertising purchases.

CONSUMER EDUCATION AND OUTREACH MATERIALS DEVELOPMENT AND DISTRIBUTION

Brochures, mailers and other materials were provided to a wide variety of federal, state and local government agencies, and to more than 300 community-based organizations in Los Angeles and San Francisco counties. Additionally, materials were provided to selected faith-based organizations serving low-income, inner-city communities. Distribution to these various organizations was repeated periodically throughout the year and upon request.

Consumer education packets were prepared for distribution at each of the Community events hosted by the CDI. Materials were also provided to producers and trade organizations that expressed interest in promoting the availability of CLCA. New consumer education materials developed include:

- Mailing insert for distribution by various agencies and organizations, translated into English, Spanish and Chinese
- Standardized flier for announcing events promoting the CLCA program
- Consumer brochure, translated into English, Spanish and Chinese
- New print advertisements for use in community and minority publications, translated into English, Spanish and Chinese
- Radio sponsorship ads and public service announcements in English and Spanish

PRODUCER OUTREACH

Outreach meetings were held with a variety of producers and producer trade associations that serve low-income communities. The purpose of these meetings was to increase producer awareness about the CLCA program; to describe automated changes in the application process; to solicit feedback of their experiences with the CLCA program; and to solicit additional ideas on program marketing.

The producers emphasized that the lengthy application process and paperwork burden, combined with the low commission rate, were serious disincentives to producers who might otherwise sell and promote the CLCA program.

LEGISLATIVE ACTIVITY

Legislative objectives for 2005 focused on eliminating or modifying inhibitory eligibility requirements which were identified as significant obstacles to enrolling low-income drivers in the program. Another objective was to expand

the availability of the CLCA program to additional counties with high rates or numbers of uninsured drivers and/or low-income residents.

Department staff worked closely with Senator Escutia and members of the Senate and Assembly Insurance Committees, as well as industry representatives and consumer groups, to adopt a legislative solution to the stated objectives. The final result was the successful adoption of SB 20 (Escutia), which was subsequently signed into law by the governor.

PROGRAM SUNSET DATE

SB 20 extended the program sunset date from January 1, 2007 to January 1, 2011.

The program has proven that its rates are sufficient to cover losses and expenses, without subsidy. The need for the program created by the state's financial responsibility laws and the often-high costs of automobile insurance remain necessary. The State continues to have a large population of uninsured, low-income drivers who are unable to afford standard insurance premiums. Extension of the program sunset ensures that this much-needed program remains available.

MAXIMUM NUMBER OF POLICIES PER HOUSEHOLD

SB 20 permits an individual driver to have two CLCA policies. The household limit on number of policies has been eliminated.

Since inception of the program, a maximum of two policies were permitted per household. Many low-income households in California are multi-generational. These households are likely to have more than two vehicles. The household policy limit was identified as a major cause of exclusion from the program, as documented by CAARP's inquiry screening process and illustrated in the above chart on reasons for ineligibility.

MAXIMUM VEHICLE VALUE

SB 20 increased the maximum vehicle value to \$20,000.

Since program inception, the maximum vehicle value was set at \$12,000. In today's automobile market, many basic pre-owned cars cost in excess of \$12,000. A low-income driver with a disability that requires specialized equipment or modifications to the car is frequently excluded due to the increase in vehicle value. Since the CLCA policy is liability coverage only and does not include collision coverage, the vehicle value is not relevant to program losses and expenses.

EXPANSION TO ADDITIONAL COUNTIES

SB 20 specifically authorized expansion of the program to Alameda, Fresno, Orange, San Bernardino, Riverside and San Diego Counties, effective April 1, 2006. Additionally, it authorizes the Commissioner to expand the Program throughout the state upon his determination of need, on a county-by-county basis.

The need to expand the availability of the CLCA program beyond Los Angeles and San Francisco counties is determined based on the number and/or percentage of uninsured drivers and the number and/or percentage of low-income residents in each county.

ADMINISTRATIVE MODIFICATIONS AND OPERATIONAL IMPROVEMENTS

Key issues identified in 2004 and revised throughout 2005 that could be resolved without legislative changes focused on the application and enrollment process. The following operational changes were implemented in November 2004 and refined in 2005:

- **On-line application** – This change reduces the time required to complete the application as well as the associated paperwork burden.
- **On-line binding authority** – This function allows producers to obtain on-line binding authority, a policy binding number and effective date, thereby providing clear evidence of binding.
- **On-line DMV driving record verification** – Permits producers to immediately verify whether or not an applicant meets the good driver standard, eliminating the uncertainty of delayed verification of driver qualification.

To inform producers of the operational improvements described above, the Commissioner communicated directly with CAARP certified producers in targeted areas. Information was disseminated highlighting the CDI's renewed focus on the CLCA program and the newly implemented operational changes that were designed to reduce barriers to producer participation. The Commissioner and CDI staff attended several producer trade group meetings to communicate the same message.

An additional issue identified in 2005 was the lack of a distinctive telephone number available specifically for the CLCA program. Callers to the CAARP hotline dialed a general number that served all CAARP functions. To resolve this issue, a unique and specialized number was obtained for the CLCA program and is being integrated into all CLCA materials: **1-866-60-AUTO-1**.

PERFORMANCE MEASURES AND STATISTICS

2005 CALENDAR YEAR PROGRAM STATISTICS

- Policies Currently in Force: 12,240
- Hotline Inquiries: 14,236
 - English: 10,813 (76%)
 - Spanish: 2,569 (18%)
 - Chinese: 854 (6%)
- Applications Received: 7,478
- Policies Assigned: 6,126
- Eligible Applicants Assigned (%): 82%
- Retention rate: 61%
- Assignments with Uninsured Motorist Bodily Injury (UMBI): 2,478 (41%)
- Assignments with Medical Payments Coverage: 1,591 (26%)
- Assignments with both UMBI and Medical: 1,535 (25%)

- Applicants (%) without Insurance at time of assignment: 83%
- Applicants (%) with Income below \$20,000: 85%
- Predominant Age Group: 40–59 (45%)

PROGRAM STATISTICS SINCE INCEPTION

- Hotline Inquiries: 98,038
 - English: 75,504 (77%)
 - Spanish: 21,530 (22%)
 - Chinese: 974 (1%)
- Applications Received: 29,710
- Policies Assigned: 23,019
- Eligible Applicants Assigned (%): 77%
- Assignments with Uninsured Motorist Bodily Injury (UMBI): 7,191 (38%)
- Assignments with Medical Payments Coverage: 4,121 (22%)
- Assignments with both UMBI and Medical: 4,002 (21%)
- Applicants (%) without Insurance at time of assignment: 85%
- Applicants (%) with Income below \$20,000: 83%
- Predominant Age Group: 40–59 (44%)

COMMISSIONER'S DETERMINATION OF SUCCESS

The Commissioner has determined that the CLCA program was successful in meeting each of the measurements of success specified in California Insurance Code section 11629.85, as amended by SB 1500 (Speier), SB 20 (Escutia) and AB 1183 (Vargas).

1. Rates Were Sufficient to Meet Statutory Rate-Setting Standards

The Insurance Code specifies that rates shall be sufficient to cover losses and expenses incurred by policies issued under the pilot programs. Rate-setting standards also require that rates shall be set so as to result in no projected subsidy of the program or subsidy of policyholders in one county by policyholders in any other county. Consistent with these standards, the program rates in 2005 generated sufficient premiums to cover losses and expenses incurred by policies issued under each respective county program.

In 2002, the legislature reduced the statutory annual premiums for a low-cost automobile insurance policy to \$347 for Los Angeles County and \$314 for the City and County of San Francisco, effective March 1, 2003. The legislation also mandated that uninsured motorists and medical payments coverages be made available, at additional cost. Premiums for these coverages were established through the public hearing process.

In determining any adjustment to rates, the Commissioner holds a public hearing to consider a rate recommendation by the California Automobile Assigned Risk Plan (CAARP), as required each year by statute. In 2004, CAARP recommended maintaining all rates for Los Angeles and San Francisco counties as well as maintaining a surcharge for certain drivers.

The Commissioner adopted CAARP's recommendation, finding that the current rates and surcharge were adequate and consistent with statutory rate-setting standards. Thus, effective January 1, 2006, premiums were set at \$355 in Los Angeles County and \$322 in the City and County of San Francisco.

As loss experience warrants, the Commissioner will make necessary rate adjustments, consistent with the rate-setting standards and procedures of California Insurance Code section 11629.72(c).

Recent legislation (Statutes 2005, chapter 435) has authorized the expansion of the program to Alameda, Fresno, Orange, Riverside, San Bernardino and San Diego counties effective April 1, 2006. In consultation with CAARP, the Commissioner will set premiums for each of the expansion counties so that each county program will generate sufficient premiums to meet statutory rate-setting standards.

Insurance Code section 11629.85(d)(1) provides that the program is successful, in part, if the plan generated sufficient premiums to pay for the costs of medical care and property losses covered under the policy during the year. Based on this specification, the Commissioner has determined that the program has been successful.

2. Program Served Underserved Communities

While the term "underserved communities" is not defined in statute, the California Department of Insurance believes it is meeting this goal, as evidenced by the following:

- Household incomes of all policyholders do not exceed 250% of the federal poverty level. In fact, CAARP statistics document 83% of policies issued in 2005 were issued to applicants whose income was at or below \$20,000 per year
- Many zip codes with high concentrations of low-income consumers show increases in policies assigned
- Over 23,000 policies have been sold since program inception

3. Program Offered Access and Coverage to Previously Uninsured Motorists, thus Reducing the Number of Uninsured Drivers

Statistics compiled by CAARP demonstrate that, in 2005, 83% of new CLCA policies assigned were to applicants that were uninsured at the time of application. Although the total number of policies issued in 2005 decreased slightly from 2004, the average number of policies issued monthly in 2005 was approximately 510. As a result, thousands of formerly uninsured drivers are now covered through the CLCA program. In 2005, 83% of CLCA applicants were uninsured at the time of application, 9% were insured and 8% declined to state.

CONCLUSION

The Commissioner is committed to the success of the CLCA program and believes the activities and structural program changes implemented in 2005 show great promise for future program success and for a significant reduction in the number of uninsured drivers on the roads of California.

With continued dedication to the CLCA grassroots outreach effort, the Department expects to further increase low-income good driver's access to this affordable automobile insurance policy and to reducing the number of uninsured drivers in California.

In 2006, the Commissioner anticipates implementation of the CLCA program in the six counties specified in SB 20 (Escutia) and identifying additional counties that will benefit from the program.

The California Department of Insurance is committed to making the California Low Cost Automobile Insurance Program the best of its kind in the nation.



Consumer Services & Market Conduct Branch

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

CSMCB consists of two divisions and six bureaus:

CONSUMER SERVICES DIVISION (CSD)

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

MARKET CONDUCT DIVISION (MCD)

- Field Claims Bureau (FCB)
- Field Rating and Underwriting Bureau (FRUB)

CALENDAR YEAR 2005 RESULTS

Consumer Services Division (CSD)	
Consumer Telephone Calls Received	265,555
Cases Opened	35,823
Cases Closed	37,232
Total Amount of Consumer Dollars Recovered	\$36,954,626
Market Conduct Division (MCD)	
Number of Exams Adopted by the Commissioner	289
Total Amount of Claims Dollars Recovered or Premium Returned to Consumers	\$17,167,487
Penalties Resulting from Legal Branch Actions in 2005	\$14,683,000
CSMCB Grand Total Amount (Consumer Dollars Recovered, Claims Dollars Recovered or Premium Returned to Consumers, and Penalties Resulting from Legal Branch Actions in 2005)	\$68,805,113

CONSUMER SERVICES DIVISION (CSD)

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

CONSUMER COMMUNICATIONS BUREAU (CCB)

Cases Opened	6,155
Cases Closed	6,212
Telephone Calls Received	265,555
Consumer Dollars Recovered	\$304,663

The Consumer Communications Bureau (CCB) Consumer Hotline is often referred to as the Insurance Commissioner's "eyes & ears" on the issues and concerns that affect California's insurance consumer. The California Department of Insurance's (CDI) statewide toll-free Consumer Hotline 800-927-**HELP** (4357) provides callers with immediate access to constantly updated information on insurance-related issues. The hotline is staffed by knowledgeable insurance professionals whose years of expertise- combined with their dedication to consumers- enable them to

provide immediate assistance on time sensitive issues. Additionally CCB administers the Department's Residential Property, Earthquake Claims, and Automobile Physical Damage Mediation Program; responds to inquiries received through the Consumer "Contact Us" Web site; coordinates responses to inquiries addressed to the Commissioner through its Commissioner's Correspondence Unit; responds to "walk-in" inquiries at the Department's Los Angeles public counter; leads the CSD Health Triage Team; chairs the CSD Inter-Agency Health Team; analyzes and provides input on proposed legislation; and leads or participates in various task forces.

For Calendar Year 2005, the Mediation Program had a total of \$3,618,302 in recoveries. Since this program's inception in 1996 through December 31, 2005, CCB has recovered a total of \$14,631,676 for consumers.

CONSUMER EDUCATION AND OUTREACH BUREAU (CEOB)

The Consumer Education and Outreach Bureau (CEOB) was created for the purpose of educating consumers on important insurance issues through the development and distribution of informational guides and the coordination and participation in educational and outreach events. By becoming more informed on insurance issues, the public is better able to purchase insurance products that meet their needs and can better protect themselves from unfair insurance practices.

Comprised of insurance professionals, the CEOB has enhanced the Department's efforts to educate the public and find new and exciting ways for Californians to learn about the ever-changing insurance industry. The CEOB handles a variety of events throughout the state often in partnership with civic, community, educational, and law enforcement organizations. Some of those partnerships include: Contractors State License Board, California Association of Area Agencies on Aging, Los Angeles County Department of Consumer Affairs, Los Angeles County Commission on Aging, CHP, LAPD, City of Los Angeles, Senator Richard Alarcon's office, Cal-Bear Credit Union and others. CEOB also provides presentations on a variety of insurance issues, conducts workshops, health forums, town hall meetings, seminars, and participates on educational panels. In 2005, the CEOB coordinated or participated in more than 149 outreach events throughout the state and distributed over 35,000 insurance related information guides in over eight different languages.

CLAIMS SERVICES BUREAU (CSB)

Cases Opened	20,073
Cases Closed	20,827
Consumer Dollars Recovered	\$27,296,813

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

CSB has actively participated in CDI task forces on proposed amendments to California Insurance Code (CIC) Section 790.03 --Fair Claims Settlement Practices Regulations (this includes participation in several hearings in connection with the proposed amendments). Most recently, CSB has and is participating in the implementation of

SB 367, the program for mediating provider complaints, effective 7/1/06. In addition the \$1,000,000 fine against the Farmers Group of Companies was a direct result of consumer complaints investigated by the Claims Services Bureau. CSB continues to participate in the development of current legislative proposals and proposed new insurance legislation in a variety of consumer insurance areas. CSB also administers the Department's Independent Medical Review program (IMR) as required under Insurance Code Section 10169. In 2005, 131 medical necessity disputes were referred to the IMR program, with 53 denied cases overturned in favor of the consumer.

RATING & UNDERWRITING SERVICES BUREAU (RUSB)

Cases Opened	9,595
Cases Closed	10,193
Consumer Dollars Recovered	\$9,353,150

The Rating and Underwriting Services Bureau (RUSB) investigates consumer complaints of improper or inequitable rating and underwriting transactions performed by insurance companies and agent-brokers. RUSB works with the affected parties to clarify issues and reach a resolution. If its investigation shows that an insurance violation or a policy breach has occurred, RUSB enforces the code or policy contract and requires the reinstatement of coverage and the refunding of premiums and broker fees, when applicable.

In addition to assisting consumers with a variety of issues involving all lines of insurance, RUSB also performs other functions. RUSB participates on the Senior Issues Task Force and the Disability Advisory Committee, and RUSB assists people impacted by wildfires and other catastrophic events at local assistance centers. RUSB produces detailed trend and hot topics reports on insurance company and agent-broker violations that RUSB has identified from its review of consumer complaint files, and CSMCB and others within the Department have found these reports valuable for identifying and monitoring non-compliant activity by licensees. RUSB proposes legislation, including a refund accountability bill that clarifies California Insurance Code Section 481.5 and requires insurance companies to give an accounting of premium refunds upon request, and RUSB participates in the development of laws such as California Insurance Code Section 677.4, which increased the number of days' advance notice that insurance companies must give named insureds when canceling their homeowners insurance policies. RUSB also collaborated with the Department's Legal Branch in the development of regulations that required insurance brokers to disclose their broker fees and that prohibited the charging of broker fees under certain conditions.

MARKET CONDUCT DIVISION (MCD)

The Market Conduct Division (MCD) is responsible for the examination of insurance company practices on behalf of the California Department of Insurance. There are over 1400 insurance companies and advisory organizations subject to market conduct examination in California. MCD maintains separate bureaus to conduct claims handling practices exams and rating and underwriting exams, a reflection of a division of operations in the insurance industry and in the laws regulating claims from sales practices. The goal of any market conduct examination is to reduce the frequency and severity of insurance practices that are unfair to policyholders and claimants, and to evaluate compliance with statutes and regulations relative to the business of insurance.

The following is a summary of MCD's accomplishments for the year 2005. The list covers different areas of accomplishment, including exams completed, dollars returned to consumers, industry and community interactions, and legal actions taken.

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

MARKET CONDUCT DIVISION RESULTS FOR 2005

CATEGORY	FIELD CLAIMS BUREAU	FIELD RATING & UNDERWRITING BUREAUS	MCD TOTALS
Examination Results			
Number of Exams Adopted by the Commissioner	161	128	289
Amount of Claims Dollars Recovered or Premium Returned to Consumers	\$463,823	\$16,703,664	\$17,167,487
Legal Actions & Penalties			
No. of Actions Finalized by Legal Branch due to MCD Exam Findings	9	8	17
Penalties Resulting from Legal Branch Actions in 2005	\$9,408,000	\$5,275,000	\$14,683,000

FIELD CLAIMS BUREAU (FCB)

Number of Exams Adopted by the Commissioner 161¹

Amount of Claims Recovered for Consumers \$463,823

The Field Claims Bureau (FCB) conducts market conduct examinations of the claims practices of all licensed California insurers. These examinations are generally based on a fixed schedule of examinations, scheduled re-examinations and reviews of consumer complaint data. The focus is on compliance with the California Insurance Code and the California Fair Claims Settlement Practices regulations. FCB seeks to ensure equitable treatment of policyholders and claimants in accordance with insurance contracts and California law. The California Insurance Code sections cited in FCB examinations vary by line of insurance. However, those that are common to both life & disability and property & casualty insurance involve delay, documentation, and improper handling, which may include improper settlement, failure to pursue investigation, and improper denial. FCB obtains thousands of remedial claim actions from insurers each year as a result of the examinations it conducts. Many of the issues which lead to these actions are displayed in our reports which are published in the Department's website. These bureau reports include the total number of citations made for a claim sample. From the more than 17,000 files reviewed, a total of 6397 citations were issued by the FCB in the reports filed in 2005.

¹ "Number of Exams Adopted by the Commissioner" is the total number of examinations that have been adopted during the reporting period. These adopted examinations may have been opened during the reporting period or carried over from the prior reporting period.

FIELD RATING & UNDERWRITING BUREAU (FRUB)

Number of Exams Adopted by the Commissioner	128 ¹
Amount of Premium Returned to Consumers due to FRUB Exams	\$16,703,664

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

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

¹ "Number of Exams Adopted by the Commissioner" is the total number of examinations that have been adopted during the reporting period. These adopted examinations may have been opened during the reporting period or carried over from the prior reporting period.



Enforcement Branch Management

FRAUD DIVISION

The California Department of Insurance (CDI), Fraud Division, respectfully submits its Annual Report to the Governor as required by California Insurance Code Section 1872.96. The information contained in the attached report represents the receipts, expenditures, and activities of the Fraud Division for Fiscal Year 2004-05. The report covers the Fraud Division's Workers' Compensation, Automobile, Organized Automobile Fraud Activity Interdiction (Urban Automobile), Disability and Healthcare and Property/Casualty programs.

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

BUDGET AND STAFFING

Fiscal Year 2004–05 Fraud Division Budgeted/Revenue/Expenditures by Program and Fiscal Year Staffing level:

Fraud Auto Revenues ¹ :	\$31,505,418
Insurance Fraud Assessment, Automobile (includes Assembly Bill 1050)	
Budgeted Levels:	\$40,173,000
District Attorneys' Auto Distribution:	\$22,513,000
State Operations Auto Expenditures:	\$14,671,000
Insurance Fraud Assessment, Workers' Compensation	
Budgeted Levels:	\$37,197,000
District Attorneys' Workers' Compensation Distribution:	\$20,338,000
State Operations Workers' Compensation Expenditures:	\$15,383,000
Insurance Fraud Assessment, Disability and Healthcare	
Budgeted Levels:	\$2,646,000
District Attorneys' Disability and Healthcare Distribution:	\$0
State Operations Disability and Healthcare Expenditures:	\$549,000
Insurance Fraud Assessment, General Budgeted Levels:	\$1,934,000
State Operations General Assessment Expenditures:	\$1,995,000
Fiscal Year 2004–05 Fraud Division Positions:	281.4

FRAUD DIVISION (ADMINISTRATION AND OPERATIONS)

The Fraud Division has nine regional offices serving all 58 counties. The Division's Headquarters office supports all regional office operations, including those activities related to the management of the statewide grant programs, as well as centralized support of investigations in the Automobile, Workers' Compensation, and Property and Casualty Fraud Programs.

Fraud Division headquarters has eight major sub-units performing the following: receiving, cataloging, and processing Suspected Fraudulent Claims (SFC); processing seized computer evidence; auditing insurance companies Special Investigative Units for compliance with applicable laws and regulations; providing grant funding to participating district attorneys; auditing grant funds awarded to district attorneys; collecting and analyzing Fraud Division statistical data; training Fraud Division employees; and analyzing and providing opinions on legal issues.

AUTOMOBILE INSURANCE FRAUD

The Fraud Division coordinates automobile insurance fraud investigations statewide, provides assistance to law enforcement agencies, and presents prosecutable automobile fraud cases to district attorney's offices and the US Attorney's office. Fraud Division criminal investigators enforce the provisions of California Insurance Code Section 1871.4 and California Penal Code Sections 549 and 550. Investigators continue to focus on fraud mills operated

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

by doctors and lawyers who work with “cappers,” those who solicit clients for fabricated and exaggerated claims. Fraud mill cases can require thousands of hours of intensive investigation over a two- to three-year period in order to prosecute. The Fraud Division continues to focus on five major categories of automobile insurance fraud activities: medical mills, auto property, staged collision rings, paper accidents, and false auto theft claims. Organized criminal elements have and continue to use these types of schemes.

During Fiscal Year 2004–05, the Fraud Division identified and reported 15,378 SFCs, assigned 342 new cases and made 271 arrests and submitted 289 cases to county District Attorneys. Potential Loss² amounted to \$135,176,241.

DISTRICT ATTORNEY'S PROGRAM

In Fiscal Year 2004–05, 35 counties received funding totaling \$16,438,883 through the Department's Auto Fraud Grant Program including the \$5,202,000 that was borrowed from the Department of Finance in previous years. The amount of financial support funded to each county revolved around two variables: county population and the number of SFCs reported. For Fiscal Year 2004–05, the district attorneys reported 1,693 investigations initiated, 1,019 arrests, and 863 convictions, which also included a majority of Fraud Division arrests. Chargeable fraud³ amounted to \$27,469,626, with \$4,588,026 in restitution ordered by the courts.

ORGANIZED AUTOMOBILE FRAUD ACTIVITY INTERDICTION

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

The investigation of organized criminal activity, especially involving white-collar crimes, is recognized as the most difficult to successfully investigate and prosecute. Insurance fraud investigations are often the most difficult cases to investigate due to professionals who are key to these organized criminal enterprises. These dishonest professionals use the cover of their attorney/client or doctor/patient relationships to provide the specter of legitimacy when pursuing fraudulent claims. During Fiscal Year 2004–05, the Fraud Division assigned 179 new cases and made 146 arrests with 159 cases submitted to District Attorneys for prosecution. Potential loss amounted to \$8,634,028.

2 Potential Loss is the dollar loss/exposure for the claim if the fraud had gone undiscovered.

3 Chargeable Fraud is the total amount of fraud that would result from all counts that are actually charged.

DISTRICT ATTORNEY'S PROGRAM

Beginning in Fiscal Year 2004–05, the Legislature also authorized \$6,074,117 to be distributed to nine grant-funded counties. Beginning in January 2005, an additional \$1.7 million was available for distribution to district attorneys. In Fiscal Year 2004–05, the grant-awarded district attorneys reported 214 arrests which also included many of the Fraud Division arrests. District attorneys prosecuted 227 cases involving 401 defendants with chargeable fraud totaling \$16,662,195. District attorney outcomes totaled 182 convictions.

DISABILITY AND HEALTHCARE FRAUD

Funding for the Disability and Healthcare Fraud Program is derived from an annual assessment of 10 cents annually for each insured under an individual or group insurance policy issued in the state. This funding supports criminal investigations by the Fraud Division and prosecution by District Attorneys of suspected fraud involving disability and healthcare fraud. The program began in the beginning of fiscal year 2004–05 and two teams of fraud investigators (five per team) are located in Los Angeles and Orange Counties, respectively.

During Fiscal Year 2004–05, the Fraud Division identified and reported 402 SFCs, assigned 64 new cases and made 12 arrests with five cases submitted to District Attorneys for prosecution. Potential Loss amounted to \$21,524,642.

WORKERS' COMPENSATION

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

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

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

During Fiscal Year 2004-05, the Fraud Division received 6,492 SFCs, assigned 677 new cases and made 178 arrests and submitted 219 cases to district attorneys for prosecution. Potential Loss amounted to \$387,507,663.

As the Workers' Compensation Insurance Fraud Program moves into Fiscal Year 2004-05, some success has been realized in turning the corner on workers' compensation insurance fraud. Difficult and long investigations are finally paying off with convictions. The number of medical and/or legal workers' compensation mills have been reduced in Southern California. Premium fraud cases have been investigated and prosecuted. From the beginning of Fiscal Year 2003/2004, the CDI has participated as a member of the "Underground Economy Strike Force," per Assembly Bill 202. Participation in the Strike Force helps the Fraud Division and district attorneys investigate and prosecute the premium fraud cases which most significantly impact the California economy and business climate.

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

DISTRICT ATTORNEY'S PROGRAM

In Fiscal Year 2004-05, the district attorneys reported a total of 439 arrests, which also included the majority of Fraud Division arrests. During the same timeframe, district attorneys prosecuted 847 cases with 970 suspects, resulting in 423 convictions. Restitution in the amount of \$13,019,083 was ordered on these convictions with \$7,572,176 being collected during the year. The total chargeable fraud was \$183,667,830, representing only a small portion of actual fraud since many fraudulent activities had not been identified or investigated.

PROPERTY AND CASUALTY FRAUD

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

During Fiscal Year 2004-05, the Fraud Division identified and reported 3,015 SFCs, assigned 122 new cases and made 61 arrests with 82 cases submitted to District Attorneys for prosecution. Potential Loss amounted to \$77,761,202.

SPECIAL INVESTIGATIVE UNIT - COMPLIANCE REVIEW

The primary responsibilities of the Fraud Division - Special Investigative Unit (SIU) Compliance Review Office are to inspect insurance companies to ensure regulatory compliance with regard to the establishment, maintenance and operations of the insurer's SIU. The Office also is responsible for the update, distribution, review, monitoring and tracking of the annual SIU compliance reports filed by approximately 1,300 insurance companies each year.

The majority of California licensed insurers are required by California Insurance Code Section 1875.20-24 and California Code of Regulations, Title 10, Section 2698.30-43 to establish and maintain Special Investigative Units. Regulation also requires each insurance company to submit an annual report to the Fraud Division - SIU

Compliance Review Office. The SIU annual reports must provide adequate information and documentation regarding the insurer's anti-fraud operations, policies, procedures and anti-fraud training. The SIU Compliance Review Office provides the format and instruction for submission of the report and reviews, monitors and evaluates the completeness and timeliness of the annually filed report.

After completion of a review and rating of the insurers' filed annual reports, the SIU Compliance Review Office considers a risk-based criteria for proper selection of insurers for SIU review. The risk-based criteria include, but are not limited to:

- the high risk of insurance carried that is susceptible to fraud, which could negatively impact consumers, producers and insurers;
- quantity and quality of suspected fraudulent claims (SFC) submission, may indicate lack of attention to "red flag" indicators;
- volume and nature of complaints received for a particular insurance company;
- SIU annual report responses and low scores received during the rating process of a carrier;
- market share of the insurance carrier; and
- location of the insurance carrier SIU or contracted SIU.

The SIU Compliance Review Office conducted 30 audits of primary insurance companies, which included 93 subsidiary companies. Sixty of the companies reviewed were licensed to write workers' compensation insurance in California, but only 43 were currently doing so. The purpose of the SIU compliance review is to identify areas of regulatory non-compliance or operational weaknesses of an insurer's SIU, provide recommendations for improvement and provide technical assistance to the insurer's SIU management.

Of the 30 primary companies reviewed, 11 were out-of-state:

- Three audits conducted in Arizona
- Two audits conducted in Florida
- Two audits conducted in New York
- Four other single audits were conducted in the following states: Connecticut, Illinois, Massachusetts, and Texas; and
- 19 audits conducted in California

Common findings were:

- Lack of ongoing existence of a Special Investigative Unit (SIU);
- Outdated or incomplete Suspected Fraud Claims (SFCs, also known as FD-1s);
- Lack of adequate SIU policy and procedures;
- Lack of adequate SIU anti-fraud training plan;
- SIU staff were not adequately trained;
- Anti-fraud personnel were not properly trained within the first 90 days of hire;

- Training records were incomplete or did not exist;
- SIU annual compliance report lacked adequate information;
- Filed multiple SIU compliance review reports for same insurer;
- Lack of referrals to the Department of Insurance and the District Attorneys;
- Lack of monitoring procedures for contracted Third Party Administrators (TPAs).

The SIU compliance review program was revised during Fiscal Year 2004/05 to meet the April 2004 Bureau of State Audit's report's recommendations and the requirements of the SIU emergency regulations filed on September 1, 2003. The insurers were selected for audit based upon risk criteria which included: high risk of fraud by line of insurance, market share, quantity and quality of SFCs referred, volume and nature of complaints, and inadequate information reported in SIU annual compliance report. Audits are conducted of the entire insurance company – the primary company and its subsidiaries – a procedure that was implemented last year. This has ensured a more consistent approach to the oversight and monitoring of the SIU functions with the primary insurers as well as the subsidiary companies. All lines of insurance conducted in California were reviewed at the selected insurer.

Upon completion of a compliance review, a report of findings is issued to the insurance carrier's management that articulates any findings of noncompliance and recommendations for strengthening the insurer's SIU operations.

OUTREACH

One component of the Fraud Division's mission statement is to provide anti-fraud outreach and training to the public, private and governmental sectors. The following are examples of Fraud Division's outreach activities:

PUBLIC

- **AB 2866 (Frommer)** – This measure, which went into effect January 1, 2005, requires the Department to post on its website the following information concerning convictions in workers' compensation insurance fraud cases:
 - the name, case number, county or court, and other identifying information with respect to the case;
 - the full name of the defendant;
 - the city and county of the defendant's last known residence or business address;
 - the date of conviction;
 - a description of the offense;
 - the amount of money alleged to have been defrauded; and
 - a description of the punishment imposed, including the length of any sentence of imprisonment and the amount of any fine imposed.
- **Community Forums** – Fraud Division participates in community-sponsored events, such as town hall meetings, public hearings, and underground economy seminars. These forums give the Division opportunities to hear directly from the consumers regarding their insurance concerns, and provide information communities can use to protect themselves from insurance fraud.

- **Media/Public Service Announcements** – The Fraud Division participates with local, state, and national broadcasting outlets to educate the public about insurance fraud in California. An example is the workers' compensation medical provider video produced by the Employer Fraud Task Force.

INDUSTRY LIAISON:

The Fraud Division maintains ongoing liaison with the insurance industry by interacting with the following groups:

- International Association of Special Investigation Units
- Workers' Compensation Advisory Committee
- Insurance Fraud Advisory Board
- National Insurance Crime Bureau Regional Advisory Committee
- Health Fraud Task Force
- Underground Economy Task Forces
- California Coalition on Workers' Compensation
- California Workers' Compensation Institute
- Northern California Fraud Investigators Association
- Southern California Fraud Investigators Association
- San Bernardino Auto Theft Task Force

GOVERNMENTAL LIAISON:

The Division maintains routine and specific liaison with the following State agencies or entities on matters of overlapping jurisdiction or mutual concern:

- California Peace Officers' Association
- California Peace Officers' Standards and Training - Instructor Standards Counsel
- California Highway Patrol
- Employment Development Department
- Department of Industrial Relations; Division of Workers' Compensation, Division of Labor Standards Enforcement
- Department of Consumer Affairs; Bureau of Automotive Repair, California Contractors State License Board, Cemetery and Funeral Bureau
- Department of Justice
- Department of Corporations
- Franchise Tax Board
- California Board of Chiropractic Examiners
- California District Attorneys Association
- National Association of Insurance Commissioners

- The Statewide Vehicle Task Force
- Advisory Committee on Automobile Insurance Fraud
- Department of Rehabilitation and Corrections.
- Department of Alcoholic Beverage Control.

INTERNET:

The CDI Internet public website contains information on the following subjects:

- Insurance Fraud Reporting Forms
- What is Insurance Fraud
- Where to Report
- Fraud Division Regional Offices
- Workers' Compensation Fraud Conviction Data
- Automobile Fraud
- Property, Life and Casualty
- Health and Disability
- Workers' Compensation Fraud
- Insurer Special Investigative Units
- Fraud Newsletters

FRAUD DIVISION'S SUPPLEMENTAL REPORT INSURANCE CODE SECTION 1872.9

THE NUMBER OF CASES REPORTED TO THE FRAUD DIVISION:

The source of leads for investigations initiated by the Fraud Division is the Suspected Fraudulent Claim (SFC), also known as a FD1 or eFD-1. A suspected fraud referral can be as simple as a phone call from a citizen or as complex as a "documented referral" with supporting evidence submitted by an insurance carrier. All referrals submitted to the Fraud Division, regardless of the reporting party and supporting evidentiary information, are assigned a case tracking number, placed in the Fraud Integrated Database (FIDB), and forwarded to supervisors in the regional office with jurisdiction over the allegations. The Fraud Division, like all other law enforcement agencies, must track and make a determination on whether further action, if any, is to be taken on all reports filed under its mandate. All reports will be reviewed, although the majority will not be assigned for further investigation.

Auto and Urban Auto	15,378
Property Casualty	3,015
Workers' Compensation	6,492
Health	402
Total	25,287

THE NUMBER OF CASES REJECTED BY THE FRAUD DIVISION DUE TO INSUFFICIENT EVIDENCE OR ANY OTHER REASON:

The vast majority of SFCs are generated by the insurance industry. The standard for referring an SFC is codified by a number of statutes within the Insurance Code. The fact that there are five different statutes, offering various standards for when to refer, often results in referrals that fail to rise to the level necessary to result in a criminal conviction. The variations in the Insurance Code for the standard to refer range from when the carrier “believes” or has “reason to believe” to “has reason to suspect” that insurance fraud has occurred. As a result, different interpretations have demonstrated inconsistencies on the referral process. Some SFCs make allegations of abuse, which does not rise to the level of fraud. It should also be pointed out that the referrals submitted by the insurance industry contain errors and misinformation.

Supervisors use standard criteria when determining case assignments in the various fraud programs, including:

- Consideration of the Insurance Commissioner’s strategic initiatives.
- The quality of the evidence presented.
- The priority level of the suspected fraud referral.
- The availability of investigative resources.
- The jurisdiction for prosecution, especially if the district attorney is receiving grant funds.
- If the arrest and conviction of suspects would make an impact on the problem within the county and/or State.
- Allegations are abuse rather than fraud.
- Insufficient resources, the statute of limitations, discussion with a district attorney regarding facts of the SFC resulted in rejection, or referral to another agency.

SFCs unassigned due to insufficient evidence

Total	17,118
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SFCs unassigned due to other reasons

Total	6,461
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THE NUMBER AND KIND OF CASES PROSECUTED AS A RESULT OF FUNDING RECEIVED UNDER SECTION 1872.7:

Insurance Code Section 1872.7 assesses funding for use in property/casualty fraud, which can include false and bogus death claims, arson in order to receive life insurance policy payout, murder for profit in order to obtain life insurance, inflated/faked homeowner claims, false boat claims, arson for profit, etc.

Caseload (open and newly assigned)	122
Arrests	61
Cases submitted to District Attorneys	82

AN ESTIMATE OF THE ECONOMIC VALUE OF INSURANCE FRAUD BY TYPE OF INSURANCE FRAUD:

The following reflects the total amount of fraud reported in all programs.

	FAMOUNT PAID ¹	SUSPECTED FRAUDULENT LOSS ²	POTENTIAL LOSS ³
Auto and Urban Auto	\$23,608,802	\$35,460,230	\$143,810,269
Property Casualty	\$15,993,257	\$26,908,845	\$77,761,202
Workers' Compensation	\$199,959,828	\$210,578,576	\$387,507,663
Health	\$16,663,331	\$7,162,612	\$21,524,642
Total	\$256,225,318	\$280,110,263	\$630,603,776

1. Amount paid on claim to date.

2. Amount paid that is suspected as being fraudulently claimed.

3. Amount of loss/exposure if fraud had gone undiscovered

RECOMMENDATIONS ON WAYS INSURANCE FRAUD MAY BE REDUCED:

In order for insurance fraud to be reduced, the Department is implementing the following:

- A systematic effort to measure the extent and nature of fraud in the system and the types of fraudulent activities most responsible for driving up the insurance premium.
- An overall strategy for combating fraud based on goals, objectives, priorities and measurable targets.
- A means to periodically evaluate the effectiveness of the efforts to reduce the occurrence of those types of fraud.

There are, however, many problems and opinions when it comes to the issue of measuring insurance fraud. One significant problem is that there is no clear definition of "fraud" and "abuse." Is an action by an insured, employer, medical/legal provider, or crime ring fraud or is it abuse? An incident may be viewed as fraud by one person and merely abuse by another. It is, however, important to distinguish between these two when measuring fraud:

Abuse is defined as using the system for something other than for what it was intended.

Fraud occurs when there is a clear intent to misrepresent a material fact.

The goal of the Fraud Division is to produce quality and cost-effective investigations which result in successful enforcement actions. The Fraud Division, in partnership with local district attorneys, selects those cases which will have the most significant impact on the insurance fraud problem in their area of responsibility. All open case assignments are coordinated in a joint effort between the Fraud Division and local district attorneys, particularly those receiving grant funding.

Four critical elements have been identified to achieve successful outcomes: an aggressive outreach program, partnership with key stakeholders, effective trend analysis, and a balanced caseload. To that end, the Fraud Division has

implemented performance measures to gauge productivity and efficiency. This is done to measure the overall return on investment and to maximize the impact on insurance fraud. Successful outcomes that can have a positive impact on insurance fraud have been measured by three methods of enforcement actions:

- **Criminal** – A completed investigation and aggressive prosecution resulting in convictions, restitution, jail/prison, penalties and fines. This type of enforcement produces the best results, including deterrence of further criminal activity.
- **Civil** – The successful disruption and termination of a criminal enterprise or activity, whether it is a single suspect or an organized ring of criminals, have been accomplished by civil actions. A single victim, a collective group of individuals, or an insurance carrier have followed up with civil actions, which have terminated the criminal enterprise and provided civil fines and restitution. Additionally, the Fraud Division has worked closely with district attorneys involving unfair business practices and related actions.
- **Investigative Inquiry** – Potential fraud activity or abuse have been stopped and deterred by an initial contact from the Fraud Division or district attorney's office. The preliminary investigative steps taken in these cases often halt or deter activity that does not rise to the level of a full criminal investigation.

Estimates of the overall fraud prevented as a result of investigations are difficult to quantify because measuring deterrence is an inexact science. Fraud can be prevented as the result of a phone call on a suspected claim, the service of a search warrant, or an enforcement action by an allied agency. The amount of fraud prevented in cases investigated is characterized by the amount of potential loss never paid out. Potential fraud losses are deterred regardless of whether an arrest is made or not.

A SUMMARY OF THE FRAUD DIVISION'S ACTIVITIES WITH RESPECT TO PURSUING A REDUCTION OF FRAUD:

An effective partnership with allied agencies is another critical element needed to achieve positive outcomes. The Fraud Division has significantly increased inter-agency coordination efforts, and participates in the following inter-governmental anti-fraud task forces:

PUBLIC

- **AB 2866 (Frommer)** – This measure, which went into effect January 1, 2005, requires the Department to post on its website the following information concerning convictions in workers' compensation insurance fraud cases:
 - the name, case number, county or court, and other identifying information with respect to the case;
 - the full name of the defendant;
 - the city and county of the defendant's last known residence or business address;
 - the date of conviction;
 - a description of the offense;
 - the amount of money alleged to have been defrauded; and
 - a description of the punishment imposed, including the length of any sentence of imprisonment and the amount of any fine imposed.

- **Community Forums** – Fraud Division participates in community-sponsored events, such as town hall meetings, public hearings, and underground economy seminars. These forums give the Division opportunities to hear directly from the consumers regarding their insurance concerns, and provide information communities can use to protect themselves from insurance fraud.
- **Media/Public Service Announcements** – The Fraud Division participates with local, state, and national broadcasting outlets to educate the public about insurance fraud in California. An example is the worker's compensation medical provider video produced by the Employer Fraud Task Force.

INDUSTRY LIAISON:

The Fraud Division maintains ongoing liaison with the insurance industry by interacting with the following groups:

- International Association of Special Investigation Units
- Workers' Compensation Advisory Committee
- Insurance Fraud Advisory Board
- National Insurance Crime Bureau Regional Advisory Committee
- Health Fraud Task Force
- Underground Economy Task Forces
- California Coalition on Workers' Compensation
- California Workers' Compensation Institute
- Northern California Fraud Investigators Association
- Southern California Fraud Investigators Association
- San Bernardino Auto Theft Task Force

GOVERNMENTAL LIAISON:

The Division maintains routine and specific liaison with the following State agencies or entities on matters of overlapping jurisdiction or mutual concern:

- California Peace Officers' Association
- California Peace Officers' Standards and Training – Instructor Standards Counsel
- California Highway Patrol
- Employment Development Department
- Department of Industrial Relations; Division of Workers' Compensation, Division of Labor Standards Enforcement
- Department of Consumer Affairs; Bureau of Automotive Repair, California Contractors State License Board, Cemetery and Funeral Bureau

- Department of Justice
 - Department of Corporations
 - Franchise Tax Board
 - California Board of Chiropractic Examiners
 - California District Attorneys Association
 - National Association of Insurance Commissioners
 - The Statewide Vehicle Task Force
 - Advisory Committee on Automobile Insurance Fraud
 - Department of Rehabilitation and Corrections.
 - Department of Alcoholic Beverage Control.
 - Underground Economy
 - California Joint Underground Economy Task Force
 - Orange County Investigation and Premium Fraud Underground Economy Team
 - Employment Enforcement Task Force
 - Bay Area Premium Fraud Coalition
 - Riverside County Uninsured Employer Task Force
 - Premium Fraud Task Force
 - Ventura County Underground Economy/ Employer Fraud Task Force
 - Central Valley Premium Fraud Task Force
 - Northern California Underground Economy Task Force
 - Central Valley Underground Economy Task Force
 - Los Angeles County Workers' Compensation Interdiction Program
 - CDI and Department of Industrial Relations Committee on Professional Employer Organizations
 - Health Care Task Force
 - Department of Health Services Fraud and Abuse Steering Committee
 - High Tech Crimes Task Force
 - California Department of Justice RX-NET
 - CDI Disaster Fraud Task Force
 - CDI Urban Grant Task Forces (8)
 - Cargo Theft Interdiction Program
 - Orange County Auto Theft Task Force
 - Los Angeles County Taskforce for Regional Auto Theft Prevention
 - Riverside Auto Theft Task Force
 - San Diego Auto Theft Task Force
 - Sierra/Sacramento Arson Task Force
 - California Anti Terrorism Information Center
- INTERNET:**
- The CDI Internet public website contains information on the following subjects:
- Insurance Fraud Reporting Forms
 - What is Insurance Fraud
 - Where to Report
 - Fraud Division Regional Offices
 - Workers' Compensation Fraud Conviction Data
 - Automobile Fraud
 - Property, Life and Casualty
 - Health and Disability
 - Workers' Compensation Fraud
 - Insurer Special Investigative Units
 - Fraud Newsletters

BASIC CLAIMS INFORMATION, INCLUDING TRENDS OF PAYMENTS BY TYPE OF CLAIM AND OTHER CLAIM INFORMATION THAT IS GENERALLY PROVIDED IN A CLOSED CLAIM STUDY

Although basic claims information and closed claim studies are not available, the Fraud Division collaborates with the National Insurance Crime Bureau (NICB) on emerging issues and trends in the investigation of insurance fraud crimes. A critical component of this partnership is that Fraud Division has access to the NICB database as well as the Insurance Service Organization database, which has been used for trend analysis. The Fraud Division continues to explore other sources of information that will enhance its ability to identify emerging trends in all programs.

A SUMMARY OF THE FRAUD DIVISION'S ACTIVITIES WITH RESPECT TO THE REDUCTION, PURSUANT TO SECTION 1871.4, OF FRAUDULENT DENIALS AND PAYMENTS OF COMPENSATION:

Fiscal Year	Workers' Compensation Restitutions		Automobile Restitutions		Organized Auto Interdiction Restitutions	
	Ordered	Collected	Ordered	Collected	Ordered	Collected
2004-05	\$13,019,083	\$7,572,176	\$4,588,026	\$1,191,542	\$1,505,526	\$182,604

THE NUMBER AND TYPES OF CASES INVESTIGATED AND PROSECUTED WITH FUNDS SPECIFIED IN SECTION 1872.83:

Workers' Compensation fraud is committed to obtain workers' compensation benefits to which a claimant is not entitled. Suspects make false statements to doctors, employers, and insurance carriers regarding work related injuries, lie about not working while receiving benefits, and fake injuries.

Caseload (open and newly assigned)	1,631 cases
Arrests	178

INVESTIGATION DIVISION

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

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

DIVISION CASELOAD STATISTICS¹**INVESTIGATIONS (REGULATORY & CRIMINAL)**

Total open cases:	998
Closed:	1,127
Active cases:	797
Reports of Suspected Violation: ²	509

CRIMINAL CASES³

Filing/Arrests/Indictments	117
Assisted Law Enforcement Agencies	92
Referred to Prosecutor	61
Prosecutor Rejected	11
Search Warrants Served	56
Convictions/Sentencing	53

INVESTIGATIONS RELATED TO AUTOMOBILE INSURANCE

Effective July 1, 2000, the Investigation Division, Legal Branch's Compliance Bureau and Consumer Services and Market Conduct Branch's Consumer Services Bureau were charged with implementing Senate Bill 940 (SB 940). SB 940 (Chapter 884, Statutes of 1999) establishes Section 1872.81 which requires each insurer doing business in California to pay to the Insurance Commissioner an annual fee of \$0.30 for each insured vehicle under an insurance policy it issues in the state. SB 940 limits the expenditure of this revenue to maintaining and improving consumer service functions of the department that are related to automobile insurance. The legislation specifically requires that the highest priority for use of these revenues shall be to eliminate the backlog of consumer complaints relative to automobile insurance and the insurers, agents and brokers selling those policies.

AUTOMOBILE RELATED INVESTIGATIONS

Opened:	201
Completed:	239
In progress as of June 30, 2005:	171
Reports of Suspected Violation:	71

¹ Statistics are reported in fiscal year.

² Any initial allegation that is found sufficient to warrant investigation, but which has not yet been assigned to investigator. It is intended to represent matters that are potential future investigations.

³ These cases are included in the above "Investigations (Regulatory & Criminal)"

¹ The following report is a deviation from previous years' format. The old format covered a reporting period of a calendar year. This year's format follows the guidelines of Enforcement Branch Management wherein it covers a reporting period of a fiscal year. Due to this change, some of the information included in this report are duplicates of the ones reported for calendar year 2004.

SIGNIFICANT REGULATORY AND CRIMINAL CASES OF 2004-05

The following are among the most significant regulatory and criminal cases among the many cases completed in 2004-05. The Investigation Division was either the primary investigation agency for the case, or played a major role in a joint criminal investigation.

AEA ARSA: The AEA Insurance Companies, located in the British Virgin Islands, were selling insurance to north-bound Mexican individuals/businesses. AEA was transacting business in California without a certificate of authority. Jose Aleman and ARSA Insurance Services, Inc. were acting on behalf of the AEA Insurance Companies and operating the insurance company from San Diego. Insurance adjuster, Frank Vacarro was aiding and abetting the AEA Insurance Companies by adjusting claims.

Prosecuting Agency: CDI Compliance Bureau

Status: In January 2005, Cease & Desist orders were filed by the Department's Compliance Bureau against AEA Insurance Company Ltd., AEA Insurance Services, Ltd, Jose Aleman, ARSA Insurance Services, Inc., and Frank Vacarro. The Cease & Desist hearing was conducted in April 2005. In May 2005, the hearing decision was released, upholding the Cease & Desist Orders.

ANJ CONSTRUCTION: The investigation revealed that ANJ Construction obtained phony insurance certificates and contractor bonds from four individuals and submitted them to four public entities in order to win bids on public works projects across California. The Sacramento County District Attorney's Office charged Alifeleti Vaituulala, 41, part owner and managing partner of ANJ Construction in Sacramento; Robert Joe Hanson, 46, of Las Vegas; Thomas J. Shirley, Jr., 38, of Placerville; James Chester Taylor, Jr., 72, of Quartz Hill; and Vika Finau Vaka, 36, of Oakland, in a felony complaint charging forgery, passing a forged document, procuring or offering false or forged instrument, and grand theft.

Prosecuting Agency: Sacramento County District Attorney

Status: In October 2004, Thomas J. Shirley, Jr. pled no contest to two counts of PC 470(d) Forgery, and in January 2005, he was sentenced to 180 days in jail and five years formal probation. The remaining four defendants are still awaiting trial.

AMERICAN LIBERTY BAIL BONDS: In 2004, the Investigation Division was asked to participate in a joint investigation with an Orange County gang task force. This resulted in 19 search warrants by a group of over 130 law enforcement officers from city, county, state, and federal agencies. In addition, ID also assisted with the issuance

² Any initial allegation that is found sufficient to warrant investigation, but which has not yet been assigned to an investigator. It is intended to represent matters that are potential future investigations.

³ This data is included in the overall Division case information shown on the top of this page.

of seven additional search warrants. As a result of these Search Warrants, six individuals were arrested for violations to include kidnapping, transacting without a license and drug sales. Of the six individuals, three were licensed bail agents. The owner of the business, his wife, three sons, and six employees were arrested and charged with 45 counts including kidnapping, grand theft, forgery (with elder victims), filing hundreds of false documents with numerous courts, and a variety of Insurance Code violations.

Prosecuting Agency: Orange County District Attorney & CDI Compliance Bureau

Status: The Department suspended the licensing rights of two of the individuals arrested. Additionally, the licensing rights for the corporation were also suspended. The defendants are currently awaiting trial.

LINDA VICTORIA ANGERER: Angerer, a former insurance agent employed by Benchmark Commercial Insurance Services, Inc., provided false documents to insureds leading them to believe they had insurance coverage. Due to the failure to place coverage, some insureds suffered losses due to workers' compensation injuries and automobile accidents.

Prosecuting Agency: San Diego District Attorney

Status: In August 2004, pled guilty to one felony count of insurance fraud and one felony count of forgery. In September 2004, Angerer was sentenced to five years probation, ordered to perform 500 hours of community service and pay \$33,786 in restitution.

SUZANNE RITA BEALL: A licensed independent insurance broker and agent since 1982, Beall operated Northstate Insurance Agency, Inc., in West Sacramento. The victims of the insurance scam included Davis Nursery School, two Sacramento pool companies and a restaurant. Beall was sentenced for grand theft, possession of forged documents with intent to defraud, and embezzlement from an elder.

Prosecuting Agency: Yolo County Superior Court (Woodland)

Status: In April 2004, Beall was sentenced to three years in state prison.

CORDELL BUNTON: Bunton, licensed as an insurance agent and broker since 1976, was arrested in December 2004. He collected insurance premiums from homeowners, local churches and other non profit organizations, issued bogus Certificates of Insurance and kept the money for his own personal use rather than remit the money to the intended insurance carriers.

Prosecuting Agency: San Joaquin County District Attorney Insurance Fraud Unit

Status: In March 2005, Bunton pled guilty to ten felonies and two misdemeanors that included grand theft, insurance fraud, forgery, and transacting insurance without a license. He was sentenced to six months in jail and was ordered to make full restitution to the 25 victims totaling \$26,000.

LORY CABALLERO: Caballero, a licensed insurance agent and owner of L.C. Insurance Agency was convicted of one count of felony Grand Theft. The investigation revealed that Caballero Agency collected approximately \$25,000 in premiums from consumers and failed to remit the money to the insurers.

Prosecuting Agency: Los Angeles District Attorney & CDI Compliance Bureau

Status: In September 2005, convicted of one count of felony Grand Theft and was sentenced to five years of formal probation, 20 days of community service and ordered to pay \$25,000 in restitution to a victim for an uninsured loss. In December 2004, CDI revoked her insurance licenses.

CASCADE NATIONAL INSURANCE COMPANY (CNIC): Investigation Division (Division) alerted Financial Surveillance Bureau that Cascade was writing workers' compensation insurance for two Professional Employer Organizations (PEO's) which operated with questionable practices. The Division assisted Field Examination and Financial Analysis by evaluating the financial stability and company practices of CNIC. CNIC issued workers' compensation insurance policies to two large PEO's which provided coverage to approximately 36,000 employees in California. The Division participated in on-site reviews/exams at the PEOs located in Fort Lauderdale, Florida; Roseville, California and Irvine, California, which helped determine that CNIC was operating in a hazardous financial condition.

Prosecuting Agency: CDI Corporate Affairs Bureau

Status: In October 2004, a Cease and Desist Order was issued. In November 2004, the State of Washington placed the company in receivership.

KAREN URCILE CLEAVER, WESLEY CLEAVER, LISA CLEAVER-WILSON: The investigation revealed that the Cleavers defrauded over 14 victims, mostly senior citizens out of their retirement savings by pretending to place the funds in annuities bearing high interest rates. The estimated loss exceeds \$2.5 million. In December 2004, Karen, Wesley and Lisa Cleaver-Wilson were arrested and charged with numerous counts of Grand Theft, Theft of Elder Property and Conspiracy. Karen and Wes Cleaver's insurance licenses expired in 2003.

Prosecuting Agency: Los Angeles District Attorney

Status: The criminal proceedings are ongoing.

OLIVERIO DE LA CRUZ-CODY AND ADAM IVAN SANDOVAL: In July 2004, De La Cruz-Cody and Sandoval were arrested and charged with Elder Financial Abuse and attempted financial abuse. De La Cruz-Cody and Sandoval solicited clients to invest in unauthorized annuities, advertised high rates of return on their investments and represented that there was little to no risk involved. The investigation determined that the annuities presented by De La Cruz-Cody and Sandoval were a 'Ponzi scheme', in which an early investor is paid off with money put up by later investors in order to encourage bigger risks. Four victims, all over 60 years of age, invested in or were solicited to invest in these annuities and lost a total of \$702,467.32.

Prosecuting Agency: Los Angeles District Attorney and CDI Compliance Bureau

Status: In January 2005, Sandoval pled guilty to one felony count of Grand Theft against an elderly victim and was sentenced to three years in state prison, one year in a restitution facility and was ordered to make full restitution of \$702,467.32. De La Cruz-Cody was found guilty of two counts of Grand Theft against an elderly victim and on May 27, 2005, he was sentenced to four years and six months in state prison and ordered to pay restitution of \$243,937.90. In September 2004, De La Cruz-Cody and Sandoval's licenses were revoked by CDI.

DANIEL MATTHEW DEBEIKES: Life agent and fire and casualty broker-agent Daniel Matthew DeBeikes, doing business as AdvantEdge Staffing, California, LLC, claimed he could lower his clients' workers' compensation costs by endorsing his client companies' workers onto AdvantEdge's own workers' compensation policy with the State Compensation Insurance Fund (SCIF). DeBeikes collected workers' compensation premiums from his client companies, failed to endorse the various employers' workers onto AdvantEdge's SCIF policy and failed to pay those premiums to SCIF. DeBeikes later notified his client companies that he was unilaterally moving their workers over to Mainstay Business Solutions, a self-insured tribal staffing company underwritten by the American Indian tribe, Blue Lake Rancheria.

Prosecuting Agency: CDI Compliance Bureau

Status: In November 2004, DeBeikes' licenses and licensing rights were revoked and he was issued a five-year restricted license. DeBeikes was ordered to pay \$50,000 restitution to his employer clients, reimburse CDI \$30,000 and was fined \$20,000.

ROBERT SPENCER DOUGLASS III: In June 2004, Douglass pled guilty to 123 counts of illegal solicitation of bail bond business. The felony charges were reduced to misdemeanors as part of a plea agreement with Riverside County prosecutors. Pursuant to the plea agreement with the Riverside County District Attorney's Office, Douglass surrendered his individual California bail agent license to the California Department of Insurance. Douglass was also ordered by Riverside County Superior Court Judge Russell F. Schooling to pay \$425,000 in civil penalties and investigative costs. Additionally, Douglass was sentenced to a 93-day jail term to be served under house arrest, along with three years probation.

Prosecuting Agency: Riverside County District Attorney and CDI Compliance Bureau

Status: In July 2004, CDI issued an Order of Summary Revocation revoking the individual bail agent license of Douglass due to his guilty plea in June 2004 on 123 counts of illegal solicitation of bail bond business.

RICARDO ESTRADA OWNER/OPERATOR OF CASA BLANCA INSURANCE, INC.: Estrada submitted fraudulent certificates of marriage to Carnegie General Insurance Agency in an effort to obtain lower premiums on car insurance. A fictitious binder was submitted to an escrow office by Casa Blanca to serve as proof of homeowner's coverage. The home sustained fire damage, resulting in an uncovered loss.

Prosecuting Agency: CDI Compliance Bureau

Status: In May 2005, CDI revoked the licenses of Ricardo Estrada and Casa Blanca Insurance, Inc.

JAMES MICHAEL GORDON: As a result of an investigation conducted by the Investigation Division, insurance broker Gordon was arrested in May 2004 for two felony counts of grand theft. Gordon, d.b.a. Construction Bond and Insurance Services, collected \$38,000 in bond premium without forwarding any monies to two insurance companies. The insurers were exposed to over \$1.6 million in potential liability on construction projects without receiving any premium.

Prosecuting Agency: Orange County District Attorney

Status: In September 2004, Gordon pled guilty to two misdemeanor counts of grand theft and was placed on three years of informal probation. The Orange County District Attorney's office forced Gordon to pay \$35,000 in restitution monies to the victims and also pay \$10,000 to CDI as a partial reimbursement of investigative costs. Gordon was also sentenced to perform 80 hours of Community Service, as well as attending 40 hours of gambling addiction counseling.

KAPILOW & SON, INC.: Kapilow and Son, Inc., a licensed public adjuster, had an unlicensed public adjuster soliciting clients and getting them to sign a contract that guaranteed Kapilow & Son 10% of any new money received from the insurance company; however, Kapilow & Son applied the 10% to monies that the survivors received from their insurance companies before they even hired Kapilow & Son.

Prosecuting Agency: San Diego District Attorney

Status: The San Diego District Attorney's Office crafted a civil agreement settlement for \$128,707.92 -- \$72,757.92 restitution to the victims and \$55,950 to the CDI Fraud Assessment Fund to be used by the Department and California District Attorneys to prosecute insurance fraud. The actual settlement was completed in December 2004.

WAYNE RUSSEL LEACH: In May 2005, Leach signed a Stipulation and Waiver to settle an Accusation filed by CDI's Compliance Bureau. An investigation revealed that Leach was selling viatical investments and soliciting business without a viatical settlement broker's license. Leach operated an Internet website that offered both viatical investments and solicited policyholders that might want to sell their policies by entering into a viatical settlement contract. Leach sold over 52 viatical settlement agreements totaling over \$1.1 million during a 3_ year period. On these illegal sales, Leach earned over \$111,000 in sales commissions.

Prosecuting Agency: CDI Compliance Bureau

Status: As a penalty, Leach stipulated to having his Life Agent's license suspended for 30 days. He was further ordered to pay a \$10,000 monetary penalty to CDI.

BRIAN WESTLEY LOWE: As a result of an investigation by the Investigation Division, the San Bernardino County District Attorney's Office filed criminal charges against Lowe in July 2004. Lowe was charged with one felony count of Penal Code 368, Theft from an Elder or Dependent Adult and one felony count of Penal Code 487(a) Grand Theft of Personal Property. Lowe allegedly collected and failed to remit \$3,000 for an insurance policy he wrote on behalf of a 94-year-old woman.

Prosecuting Agency: San Bernardino District Attorney and CDI Compliance Bureau

Status: In July 2004, Lowe pled guilty to two counts of Grand Theft. The court ordered him to serve 90 days in county jail, pay full restitution, and three years felony probation to include elder abuse terms. As a result of this criminal conviction, the Department summarily revoked his licensing rights.

ALI MIRROKNIAN: Mirroknian was operating on an expired insurance license, collected more than \$2,100 in insurance premiums on the sale of automobile and homeowner's insurance policies. Mirroknian issued bogus evidence of insurance certificates, but failed to forward the insurance policies and failed to forward the insurance premiums owed to the insurance companies. The victims were exposed to potential losses and liability because they believed they had insurance coverage, but, unfortunately, did not. Two victims sustained losses and were not covered.

Prosecuting Agency: Los Angeles District Attorney

Status: In March 2005, Mirroknian was sentenced to one year in jail (suspended) and five years formal probation.

PAUL NOE: In August 2003, the Department issued a Cease and Desist order against Paul Noe and his corporation EPI Estate Planning Incorporated. Paul Noe requested a hearing to contest the Order and denied he engaged in the unlicensed sale of insurance products. The hearing was held July 2004, and in September 2004, Administrative Law Judge Samuel D. Reyes ruled that good cause existed for the issuance of the Cease and Desist order in that Paul Noe was acting as an Insurance agent, but was not licensed to sell insurance. The Cease and Desist order was sustained and Paul Noe was ordered to cease and desist from acting as an insurance agent.

Prosecuting Agency: CDI Compliance Bureau

Status: In September 2004, Ordered to Cease and Desist.

DINA DAE PAYNE: Payne operated the unlicensed corporation EPI Estate Planning Inc. with corporate officer Paul Howe Noe II. Mr. Noe had past felony convictions on five counts of aiding and abetting wire fraud in the District of Pennsylvania and was denied a license in California. EPI Estate Planning utilized "estate planning seminars" to solicit elderly clients to purchase living trusts. Paul Noe went to a senior citizen's residence, transacted insurance and the insurance documents reflected Dina Payne as the transacting agent. On no less than five other occasions, licensed and unlicensed individuals under Dina Payne's employ entered senior citizens' residences under the guise of delivering trusts. The trust deliveries became insurance sales presentations and subsequent insurance transactions.

Dina Payne's name and signature appeared on the insurance documents as the transacting agent although she never met the elderly clients.

Prosecuting Agency: CDI Compliance Bureau

Status: In February 2004, Payne's license was summarily revoked.

RICHARD PETERSON: A former insurance broker/agent Richard Peterson of San Francisco faces up to twenty years of imprisonment after pleading guilty in New York to conspiracy charges related to insurance fraud. Peterson pleaded guilty to charges of conspiracy to commit wire and mail fraud, engaging in the business of insurance after having been convicted of a federal felony, and using a fictitious name in a scheme to defraud. Peterson, who used the fictitious name "Robert James", was first taken into custody in this current case around April 2004 in Florida. That arrest came after investigators from the CDI and USPIS agents from New York and San Francisco tried to arrest him at his San Francisco home. When he fled to Florida, they notified federal authorities in Miami. In addition to a potential prison term, Peterson faces a maximum fine of \$250,000.00, or twice the gross gain or loss resulting from the crime for each count. Peterson remains free on bail in San Francisco.

Prosecuting Agency: U.S. Attorney-New York

Status: In July 2006, the defendant is scheduled to be sentenced.

RICHARD VICTOR POHLMANN: Former life insurance and variable contracts agent Richard Pohlmann is facing trial on three counts of grand theft after charges were filed in November 2004. He was arraigned in January 2005 for his role in misleading two of his clients by claiming he was investing their money (over \$85,000) into a legitimate security investment and/or annuity. He also mislead another client who believed the money he gave to Pohlmann (over \$1,000) was a premium for a life insurance policy.

Pohlmann created and issued fraudulent account statements to two victims showing monies they paid to him were placed into an account for them, when actually no account existed nor was he even affiliated with the investment firm represented on the documents.

Prosecuting Agency: Orange County District Attorney

Status: Awaiting Sentencing

BRUCE HENDERSON POLK: Bruce Polk was employed by Dina Dae Payne and her unlicensed Corporation EPI Estate Planning Inc. Mr. Polk presented his business card to elderly clients identifying himself as a "Senior Advocate" with EPI-Estate Planning Inc. Mr. Polk went to no less than four elderly clients' residences under the guise of servicing living trust documents and managed to solicit and sell insurance annuities. Mr. Polk was not licensed in the State of California to sell insurance at the time of the transactions and the agent of record on the applications appeared as Dina Payne.

Prosecuting Agency: CDI Compliance Bureau

Status: In April 2005, Polk's license was summarily revoked.

ROBERT STEVEN RICE: Rice accepted over \$262,666.80 in premium monies on general liability/construction wrap policies and commercial apartment building policies. Rice failed to remit the premium funds to the insurance carriers and instead presented bogus documents with the forged signatures of insurance company executives as evidence of insurance. In May 2005, Rice was charged with seven counts of grand theft and his insurance license was suspended pending the outcome of the preliminary hearing.

Prosecuting Agency: Los Angeles District Attorney

Status: Preliminary hearing held; pending trial

MATTHEW WALLACE SCHACHTER, AKA ROBERT LEWIS BROWN, AKA MATTHEW C. ROLLINS (BROWN): Brown was indicted on federal charges relating to an insurance fraud scheme that allegedly netted more than \$20 million over the last four years. The indictment, filed in the United States court for the Eastern District of California, charges Brown with conspiracy, mail fraud, money laundering, and making false statements relating to an insurance fraud scheme. If convicted, Brown could face as much as 45 years in federal prison; 20 years for the mail fraud allegations; five years for the conspiracy and making false statements charges; and 20 years for the money laundering offenses. Brown was extradited to the U.S. in January 2005, following his arrest in September 2004, outside Toronto, Canada.

Prosecuting Agency: U. S. Attorney - Sacramento

Status: In October 2005, Brown died while in custody. In May 2006, co-conspirator Ian Stewart

JORGE SERVIN, MARIA TOVIAS AND JOHN BROWN: Investigations revealed Servin, Tovias, and Brown were selling bogus commercial trucking policies for a non-existent carrier (Liberty Insurance Co.) to northbound Mexican truckers. The three defendants were each charged in June 2004 with 22 felony counts each relating to an extensive investigation regarding NAFTA and commercial trucking policies.

Prosecuting Agency: San Diego District Attorney's Office

Status: In October 2004, Servin, Tovias and Brown each pled guilty to two felony counts of transacting without a certificate of authority and agreed to pay \$23,000 in restitution to the victims.

SOUTHLAND TITLE CORPORATION: This corporation continued to engage in illegal rebating after being ordered in 2002 to pay a \$1.5 million fine and to deposit \$500,000 in an escrow account for violation of CIC §12404. The \$500,000 in the escrow account was to be forfeited if Southland Title continued to violate the statute. In 2004, a follow-up investigation conducted to verify if Southland was in compliance with the Department issued order determined that Southland was still engaging in illegal rebating.

Prosecuting Agency: CDI Compliance Bureau

Status: CDI seized the \$500,000 held in the escrow account.

THOMAS SWAN: Swan sold a senior citizen a \$60,000 charitable gift annuity through Mid-American Foundation, Inc. It was later learned that Mid-America Foundation, Inc., was a bogus company and that the charitable gift annuities were fraudulent. Swan failed to exercise his duty of good faith and fair dealing in determining the financial and legal condition of the company through which he placed the charitable gift annuity. Swan failed to refund the commission (\$4,800) he was paid upon learning the charitable gift annuity was fraudulent and only repaid the commission to Mid-America's receiver after being contacted by CDI's investigator.

Prosecuting Agency: CDI Compliance Bureau

Status: In June 2005, Swan's license and licensing rights were restricted and he was ordered to pay restitution to the victim in the amount of \$20,000.

JAMES C. TAYLOR, JR.: A Quartz Hill resident, who is not licensed to transact insurance in the State of California, collected over \$100,000 in premiums for bogus Performance and Payment Bonds. The bogus bonds were issued to two California construction companies who had contracted with government agencies and were required to provide Performance and Payment Bonds under the terms of their contracts. In March 2005, Taylor was arrested on three counts of felony Grand Theft.

Prosecuting Agency: Los Angeles District Attorney

Status: Preliminary hearing held, pending trial.

DANIEL TIDWELL, ET AL.: A joint investigation between the Investigation Division and San Bernardino County Sheriff's Department revealed bail licensees recruiting inmates in jail to solicit business for them. The San Bernardino District Attorney filed over 30 counts and charged 18 individuals -- both licensed and unlicensed. Two of the defendants, business owners Daniel Tidwell and Steven Tidwell, are sons of a former San Bernardino County Sheriff, Floyd Tidwell. In March 2004, additional search warrants and 11 arrest warrants were executed. The 11 individuals arrested were all licensed bail agents. The licensees were arrested for various felony charges to include transacting without a license, conspiracy to commit the same and soliciting the business of bail within the jails.

Prosecuting Agency: San Bernardino District Attorney and CDI Compliance Bureau

Status: As a result of this criminal proceeding, the Department has issued orders of immediate suspension against the Tidwell brothers and their employees. The Tidwells are prohibited from participation in conducting the sale of insurance. Six defendants entered guilty pleas and the 5 remaining are awaiting a criminal trial which is scheduled for 2005.

TRANSPACIFIC INSURANCE COMPANY, LTD.: Transpacific, a company purportedly licensed in New Zealand, was a bogus alien workers' compensation and health insurance carrier that operated in California and nationwide. Transpacific specialized in insuring small businesses through professional employee organizations (PEO). It was owned and operated by two CA licensed agents and an unlicensed individual. From December 2002, at its inception, to Fall 2004, Transpacific marketed workers' compensation, liability and health insurance to hundreds of businesses

leaving millions of dollars in unpaid claims. The investigation was conducted with the assistance of several regulatory agencies such as the Florida Department of Insurance, Department of Labor, U.S. Postal Office and others.

Prosecuting Agency: CDI Compliance Bureau

Status: In 2004, A Cease and Desist order was issued.

LUIS ALONSO URENA: The Stanislaus County District Attorney's Office charged Luis Alonso Urena, 34, of Modesto with 36 felony counts of insurance fraud stemming from a five-month joint criminal investigation conducted by the California Department of Insurance (CDI) and the Stanislaus County District Attorney's Office. Urena is suspected of collecting more than \$100,000 in premiums from more than 100 consumers seeking coverage for homes, automobiles, and commercial vehicles. Urena allegedly issued fraudulent insurance certificates and insurance identification cards to his clients, leading them to believe they had legitimate insurance coverage; however, they had no insurance to cover claims. Urena's alleged insurance scam has resulted in numerous unpaid claims.

Prosecuting Agency: Stanislaus County District Attorney

Status: In June 2005, Urena was charged with 36 felony counts of insurance fraud and is awaiting trial.

CARLOS VASQUEZ-MARQUEZ AND JOSE MIGUEL (MIKE) MARQUEZ: In March 2005, the Marquez brothers were arrested and charged with seven felony counts of Grand Theft. The arrests resulted from a 20-month investigation. The Marquez brothers collected over \$18,000 in premiums from seven victims over an 18-month period. They were booked into the Los Angeles County Jail and released in March 2005, posting bail of \$160,000 each. Carlos Vasquez-Marguez holds a current license issued by CDI. Jose Miguel (Mike) Marques does not hold a CDI insurance license.

Prosecuting Agency: Los Angeles District Attorney & CDI Compliance Bureau

Status: Their criminal proceedings are ongoing.

MICHAEL D. VOUSDEN, SUSAN M. DISHINGTON, DBA SECURITY TRUST INSURANCE LIMITED: In December 2004, Michael D. Vousden and Susan M. Dishington were arrested at their Carmel, California residence and booked into Monterey County jail following an extensive investigation into allegations that Vousden and Dishington operated a fraudulent insurance company and collected millions of dollars from consumers throughout the United States to pay for their personal expenses and to purchase property. In addition, they failed to obtain any licensure or certification, issued fraudulent documents and failed to file any tax returns.

Prosecuting Agency: State Attorney General's Office-San Francisco

Status: Trial is set to start in August 2006.



Policy/Planning

The Policy and Planning Branch of the Department is responsible for research, analysis and policy development and implementation that supports the regulatory mission of the Department. The Policy and Planning Branch is made up of: the Policy Research Division, the Statistical Analysis Division, the Rate Specialist Bureau and the Legislative Unit. The Legislative Unit advances the Commissioner's legislative initiatives and responds to all legislative proposals impacting the agencies' regulatory mission.

POLICY AND PLANNING: SPECIAL PROJECTS

PRICED OUT: HEALTH CARE IN CALIFORNIA

In June 2005, a team from Policy and Planning developed and released a comprehensive report about the current state of the health care system in California. Over 2,000 copies of the report, “Priced Out: Health Care in California” were printed and distributed. The report was the result of a series of six focused policy discussions which the Commissioner conducted with experts in all areas of health care throughout California and the nation. These discussions and the subsequent report focused on the most timely issues of concern in the State’s health care system including: health insurance benefit structures, pharmaceutical policies, quality and technology, the issue of Medi-Cal, and the safety net and the public health system. The report was widely covered in the media and has become a primer on health care issues for policy and legislative professionals. As a result of this report, the Commissioner held two public information hearings – one hearing on “consumer directed health care products” and HSAs, and other on health insurance profitability. The hearings were held in September and December of 2005.

ANTHEM/WELLPOINT

The majority of 2005 has been devoted to implementing agreements intended to benefit California health insurance companies made as a result of the merger of two giant health insurance companies that have consolidated many of the local Blue Cross companies in the west and mid-west. During calendar year 2004, Anthem—an Indiana based health insurance holding company—announced its plan to acquire WellPoint, a California based health insurer holding company and the parent of Blue Cross of California and Blue Cross Life and Health Insurance Company. While the Commissioner originally rejected the transaction, after subsequent negotiations the transaction was approved in November 2004. The approval was contingent upon the companies agreeing to a series of “undertakings” that were designed to provide benefits to the health insurance consumers of California. Among the agreements were commitments to make \$65 million in charitable contributions, including \$35 million for clinic improvements, \$15 million for assistance to community college efforts to train additional nurses for California and \$15 million to be invested to match federal funds used to assist clinics and other safety net providers in signing up patients who are eligible for Medi-Cal and Healthy Families. Significant commitments were made to expand quality measures to PPO products. The companies were committed to invest \$200 million in health care community reinvestment projects.

UNITED/PACIFICARE

In December 2005 another giant health care acquisition was approved when United Healthcare—a Minnesota based health insurance company acquired PacifiCare. Because the Department exercises authority over PacifiCare Life & Health insurance company—the Department negotiated a separate set of undertakings applicable to United Healthcare. The provisions were modeled on the provisions in Anthem/WellPoint. The companies agreed to dedicate \$50 million to charity and to invest \$200 million to make capital available to communities experiencing challenges in receiving access to capital. Substantial commitments to quality improvement as well as financial constraints to ensure that Californians did not pay any of the acquisition costs were also included in the agreement. Implementation efforts began in January and February of 2006.

COIN DATA COLLECTION

The SAD provided full technical assistance to COIN in its very first industry-wide data call to detail all the investments by insurers in underserved communities. This task was undertaken in conjunction with a legislative push to pass a community reinvestment requirement.

ARF ANALYSIS AND PROJECT MANAGEMENT

The Policy Research Office spent much of 2005 developing, overseeing, analyzing and communicating the results of an industry-wide study to measure the impact of premiums in various parts of the state regarding their changes to permissible rating factors. New regulations were developed modifying the impact of the Prop 103 mandatory automobile rating factors.

POLICY/PLANNING

During 2005 Policy and Planning held two investigative hearings. In November the Commissioner held a public hearing in San Francisco examining the rapid growth of high deductible and HSA accounts. A transcript was made available including comments from insurance companies, providers and consumers. The information gathered at this hearing contributed to a report on high deductible health plans released in early 2006.

In December 2005 the Commissioner held an investigative hearing in Los Angeles on healthcare profitability. The hearing explored expense ratios, medical loss ratios and the retained earnings from California business of the five market leaders in California under the jurisdiction of the Department. The information gathered at this hearing led to the promulgation of regulations, to be released for public comment during 2006, limiting loss ratios for health insurance products sold.

STATISTICAL ANALYSIS DIVISION (SAD)

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

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

The SAD maintains computer systems to collect data and conduct in-depth analysis of millions of data elements submitted by the insurance industry and other sources. These computer systems are used to evaluate, compare and interpret massive raw data and statistics and to maintain and update annual and semi-annual reports based on that

data. Data provided by the SAD is also used by the public, consumer groups, industry, the Legislature, the media, university students, teachers, and the Department's management team and employees.

1) DURING 2005, THE SAD PERFORMED EXTENSIVE ANALYSIS OF:

- Private Passenger Automobile Liability and Physical Damage Experience by Zip Code, as required by California Insurance Code Section 11628(a).
- Annual Private Passenger Automobile, Homeowners Premium Comparison surveys and Title Insurance Basic Fee Study in accordance with California Insurance Code Section 12959.
- Annual Consumer Complaint Ratio Study, in accordance with California Insurance Code Section 12921.1.
- Insurance Policies for the Holocaust Era Insurance Registry, as required by California Insurance Code Sections 13800-13807.
- Insurance policies for the Slavery Era Insurance Policy Registry, as required by California Insurance Codes Sections 13810-13813.
- Annual Long Term Care Insurance Consumer Rate & History Guide, as required by California Insurance Code Section 10234.6.
- Annual Long Term Care Insurance Experience Survey, in accordance with California Insurance Code Sections 10232.3 (h), 10234.86, 10234.95 (l), 10235.9.
- Medicare Supplement Insurance Consumer Rate Guide, in accordance with California Insurance Code Section 10192.20.
- Commissioner's Report of Underserved Communities, in accordance with California Code of Regulations 2646.6.
- Automobile Body Repair Inspection Data Call, as required by California Insurance Code Sections 1874.85 & 1874.86.
- Accident & Health Covered Lives Data Call, conducted under the Insurance Commissioner's general examination authority.
- California Seismic Assessment Project, as required by California Insurance Code 10089.45.
- Long Term Care Facilities Data Call, as required by California Insurance Code Section 674.9 (b).
- Health Assessment Table & Report Development, in accordance with California Insurance Code Section 1872.85.
- Health Assessment Table & Report Development, in accordance with CCR 2218.62 (AB1996).

- Long Term Care Insurance Agents Data Call (Semi-annual), as required by California Insurance Code Section 10234.93(a)(3).
- Commercial Residential Insurance Availability & Loss Experience Study, in accordance with Assembly Bill 421.

The SAD conducted several management-requested data collections during the year which supported long-term insurance data trend analysis. In addition, the SAD collected and analyzed personal property premiums and exposures broken down by policy form and coverage amounts, and provided this information to the National Association of Insurance Commissioners (NAIC) for their annual report.

2) SPECIAL PROJECTS REQUESTED BY EXECUTIVE STAFF/COMMISSIONER:

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

- **California Uninsured Motorist Rate Report & Website** — At the request of CDI Executive Staff. Calculated uninsured motorist rate by county and developed consumer website to distribute data and information.
- **California Insurance Community Investment Act (CICIA)** — At the request of CDI Executive Staff, in preparation of AB 925. Collected data on insurance company investments in the low and moderate income communities.
- **Disability Income Insurance Policy Provisions** — At the request of CDI Executive Staff and Legal Division. Collected information on Disability Income Insurance Policy forms, riders and endorsements to determine if certain policy provisions are legal and appropriate for sale in California.

3) RESEARCH CONSULTATION/DATABASE DEVELOPMENT:

Several times throughout the year the SAD provides technical assistance in developing databases or assistance in conducting analyses of data for CDI internal branches as well as other state agencies. The following is a list of the SAD’s research consultation/database development activities during 2005:

- **1998 – 2004 Long Term Care Insurance Experience data** — Responded to a request for data from the California Department of Health Services (Partnership for LTC Division).
- **Random Sampling Program** — At the request of the CDI Market Conduct Division, the SAD updated the random sampling program used by CDI auditors to coincide with the NAIC standards.
- **Automobile Rating Factors** — Provided data from our private passenger automobile liability data base to CDI Policy Research Division, working with outside consultants to conduct a study for the development of new automobile rating factors to comply with Prop 103.
- **Low Cost Auto** — Provided data from our private passenger automobile liability database to CDI Rate Regulation Actuaries for research and development of rates for the California Low Cost Auto Program.

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

At various times throughout the year, the SAD is requested to provide data by the public and handles inquiries received by the CDI's Consumer Hotline. With respect to data requests, the SAD fields requests for data from a wide spectrum of the public – from individual consumers, to other state and federal agencies, to university students and professors.

RATE SPECIALIST BUREAU (RSB)

The Rate Specialist Bureau (RSB) provides technical advice and support to the Commissioner, executive staff, and other CDI Branch Managers with regard to underwriting, rating, data collection, statistical analysis, profitability, and rate-of-return issues. RSB's duties and responsibilities have expanded from the previous property and casualty areas to all lines of insurance. The following is a list of the projects and duties handled in 2005.

1. During 2005, RSB issued two special data calls to California licensed Underwritten Title Companies (UTC) and Title Insurance Companies in conjunction with the Title Insurance Working Group.
2. RSB also continued to assist the Prior Approval Working Group with regard to the preparation of key rate components for the prior-approval regulations. In support of these regulations, RSB promulgated supporting data and reports that were used by the CDI and the rate analysts in the review of rate filings for Proposition 103 lines of insurance. Report topics include: Efficiency Standards; Loss Development Factors; Leverage Factors by line; Reserve-to-Earned premiums; industry Rate-of>Returns; Credibility standards analysis; Projected Yields; Investment Income; CPI Index for expense trend factors; the Federal Income Tax; California and Countrywide Profitability; and Risk Based Capital.
3. RSB compiled: California Market Share Reports for Property & Casualty insurance, for Life & Annuity insurance, and for Title insurance; a Directory of all California licensed insurers and their Annual Statement state page data; summaries of the Investment Schedules for California licensed P&C insurers; and the Supplemental Executive Compensation Exhibits data.
4. RSB also completed various projects in relation to workers' compensation insurance such as preparing market share reports and historical premium, loss and dividend comparisons, and compiling the Workers' Compensation Insurance Rate Comparison for CDI's website.
5. RSB promulgated the Proposition 103 Administration Fees for property & casualty companies, and the workers' compensation filing fee charges for the Accounting Division.
6. RSB collected, compiled, and analyzed data as required by various sections of the California Insurance Code (i.e. child care liability, medical & legal professional liability). RSB also continued to collect the loss and experience data of credit property and credit unemployment insurance pursuant to CIC §779.36 (amended by Statute 199, Chapter 413, Section 1), to reflect 2003 to 2005 experience. The due date for the Child Care Report is May 1; the due date for the Legal and Medical Professional Liability Reports and the Credit reports is July 1.

7. RSB continued to collect and compile earthquake probable maximum loss (PML) data via the annual data calls which are due by June 30 from primary carriers and August 31 from reinsurers. An updated “California Earthquake Zoning and Probable Maximum Loss Evaluation Program” report for 2002–2004 will be released in 2006. RSB also collected and compiled the annual Earthquake Premium & Policy Count data call.
8. RSB assisted the Statistical Analysis Division in the review and compilation of its private passenger motor vehicle physical damage data call.
9. During 2005, RSB continued to work with the State Controller’s staff with regard to the unclaimed Proposition 103 rollbacks that were escheated to the State Controller’s Office. RSB provided information and clarification with regard to the rollbacks. To date, all rollback cases have been settled, except for one rollback settlement that is being contested and is awaiting the court’s decision. Total refunds including interest for 149 companies/groups are approximately \$1.43 billion.
10. RSB continued to review Insurance Services Office (ISO) and National Association of Independent Insurers (NAII) submitted Fast Track data, and promulgated private passenger automobile and homeowners’ insurance trend factors. RSB also compiled the commercial line fast track historical data and was involved in other rate component determination research.
11. RSB acted as liaison to the California FAIR Plan Association. RSB’s staff participated in the California FAIR Plan’s rating and underwriting appeals proceedings and attended its Governing Committee meetings.

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

CIC §674.5 & §674.6:	Companies Ceasing to Offer a Particular Line of Coverage
CIC §1857.9:	Special Data Call on Classes of Insurance Designated by the Insurance Commissioner as Unavailable or Unaffordable in California
CIC §1864:	Child Care Liability Insurance
CIC §11555.2:	Malpractice Insurance – Dental, Medical, and Legal
CIC §12963:	Public Entity Liability Insurance

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

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

PRIOR WITHDRAWAL & CEASE-WRITING NOTICES
RECEIVED BY THE INSURANCE COMMISSIONER DURING 2005

Company Name	Grp No.	Group Name	Request Date	Effective Date	Proposed Action by Company
Sirius America Insurance Company	712	Sirius America Ins. Company	03/29/2005	06/01/2005	End an MGA's Homeowners program (Filing 99-1619). Company has other HO programs.
Great Divide Insurance Company	98	WR Berkley Corporation	04/29/2005	06/29/2005	Withdraw from certain classes of commercial liability insurance.
Hudson Insurance Company	158	Fairfax Financial	08/03/2005	10/04/2005	Withdraw the following filings: Personal Other Liability - Umbrella/Excess & Commercial Other Liability - Umbrella/Excess.
Farmers Insurance Exchange	212	Zurich Insurance Grp.	10/10/2005	12/11/2005	Non-renew Mobilehome insurance policies. Converting these policies to Foremost Insurance.
Contractors Bonding and Insurance Co.	0	Contractors Bonding and Insurance Co.	10/11/2005	12/12/2005	Withdraw from its Commercial Property Insurance line of business.
Chiyoda Fire & Marine Insurance Company, Ltd.	0	Chiyoda Fire & Marine Ins. Company, Ltd.	10/12/2005	10/12/2005	Withdrew as an insurer, effective 10/12/05.
Allstate Insurance Company	8	Allstate Insurance Grp	10/14/2005	12/15/2005	Discontinued writing Commercial Earthquake endorsement.
First Community Insurance Company	670	Fidelity Natnl Fincl Inc.	11/01/2005	11/01/2005	Withdraw Homeowners Mutiple Peril program.
Foremost Insurance Company of Grand Rapids, MI	212	Zurich Insurance Grp.	11/18/2005	12/01/2005	Withdraw its complete Rules, Rates, Policy Forms & Endorsements for the Personal Automobile Program.
Sompo Japan Insurance Company of America	3219	Sompo Japan Insurance Grp	12/15/2005	04/01/2006	Discontinue writing Personal Automobile, Homeowners, & Personal Excess Liability insurance.
AIU Insurance Company	12	American International Group	12/22/2005	01/01/2006	Ended Automobile Insurance Plan business offered by a MGA. AIG may begin administering the business on their own.
American International Insurance Co. of CA	12	American International Group	12/22/2005	01/01/2006	Ended Automobile Insurance Plan business offered by a MGA. AIG may begin administering the business on their own.
American Home Assurance Company	12	American International Group	12/22/2005	01/01/2006	Ended Automobile Insurance Plan business offered by a MGA. AIG may begin administering the business on their own.
New Hampshire Insurance Company	12	American International Group	12/22/2005	01/01/2006	Ended Automobile Insurance Plan business offered by a MGA. AIG may begin administering the business on their own.
Greenwich Insurance Company	1285	XL America	12/23/2005	Pending - Needs CDI Approval	Intends to substantially withdraw from the non-standard personal auto line of business.

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

The Insurance Commissioner did not designate any classes of insurance in 2005.

CIC §1864: CHILD CARE LIABILITY INSURANCE

Section 1864 was added to the Insurance Code as of January 1, 1986. This section requires that on or before May 1 of each year, each insurer engaged in writing child care liability insurance in California submit a report of its child

care liability premium and loss experience for the preceding calendar year. A call for the prescribed statistics is sent to all insurers licensed to transact liability insurance in California, and the reports are categorized by licensed Family Day Care (FDC) Homes and licensed Child Care (CC) Centers. FDC Home business is further broken into Small FDC Homes (licensed for 1 to 6 children) and Large FDC Homes (licensed for 7 to 12 children). The following is an aggregate summary of the data submitted for calendar years 2004 and 2005.

For calendar year 2005, 25 property-casualty companies/groups admitted to do business in California submitted data under CIC §1864 requirements. *(Note: as of the report date, we are awaiting 1 more filing.)* Of the 25 insurers, 15 insurers submitted data for FDC Homes insured either on a separate liability policy or as an endorsement to the homeowners' policy. Eighteen (18) insurers submitted data for licensed CC Centers.

POLICY WRITING ACTIVITY FOR FAMILY DAY CARE HOMES

Of the 15 companies/groups reporting data for FDC Homes in 2005, six insurers had direct written premium exceeding \$100,000. These six insurers provided coverage for 13,824 FDC Home providers, approximately 94.02% of all the FDC businesses insured. Of these 15 insurers: Four carriers insured from 0 to 10 providers each; four carriers insured between 11 and 100 providers each; 0 carrier insured between 101 to 450 providers; and seven carriers insured over 450 providers each.

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

Range: Insured Count	# of Companies Writing		# of FDC Homes (Providers) Insured		% of Total
	2004	2005	2004	2005	
From 0 - 10 providers	4	4	17	12	0.08%
From 11 - 100 providers	5	4	149	163	1.11%
From 100 - 450 providers	0	0	0	0	0.00%
Over 450 providers	6	7	13,490	14,529	98.81%
Total	15	15	13,656	14,704	100.00%

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

Calendar Year:	Cos. Writing		# of FDC Homes (Providers) Insured		
	2004	2005	2004	2005	
Small FDC Homes (1-6 children)	13	15	8,546	62.58%	10,734 73.00%
Large FDC Homes (7-12 children)	6	6	5,110	37.42%	3,970 27.00%
Total Insurers Providing Coverage	15	15	13,656	100.00%	14,704 100.00%

Of the 15 insurers that wrote child care liability insurance for FDC Homes in 2005, 15 insurers wrote coverage for Small FDC Homes (licensed for 1 to 6 children) and six insurers wrote coverage for Large FDC Homes (licensed for 7 to 12 children). Of the 15 Small FDC Home insurers, four insurers had direct written premium exceeding \$100,000. They insured approximately 90.71% of all Small FDC Homes. Of the six Large FDC Home insurers, three insurers had direct written premium exceeding \$100,000. They insured about 98.16% of all Large FDC Homes.

POLICY WRITING ACTIVITY FOR CHILD CARE CENTERS

Of the 18 companies/groups which submitted data for licensed child care centers in 2005, 10 insurers had direct written premium exceeding \$100,000. These ten carriers insured approximately 91.10% of the child care center business.

Of the 18 insurers submitting data: Five carriers insured from 0 to 10 child care centers each; two carriers insured between 11 and 50 centers; two carriers insured between 51 and 200 centers; and nine insurers wrote more than 200 child care centers in 2005.

INSURERS REPORTING DATA FOR CHILD CARE CENTERS

Range: Insured Count	# of Cos. Writing		# of Child Care Centers (Providers) Insured			
	2004	2005	~~ 2004 ~~		~~ 2005 ~~	
0 - 10	6	5	15	0.42%	15	0.45%
11 - 50	3	2	107	3.02%	53	1.59%
51 - 200	4	2	523	14.77%	115	3.45%
201+ providers	7	9	2,897	81.79%	3,154	94.52%
TOTAL	20	18	3,542	100.00%	3,337	100.00%

INSURERS' ACTIVITY IN 2005

From the information provided for calendar year 2005, there was an increase in the overall total of child care providers insured, even though the number of carriers reporting data slightly decreased from previous year. However, the majority of the coverage being written in California is still being provided by the same handful of insurers particularly with regards to FDC Homes. The following exhibits were developed from the data provided by the insurers.

EXHIBIT I:

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

Calendar Year:	Family Day Care (FDC) Homes		Child Care (CC) Centers	
	2004	2005	2004	2005
# of Insurers Reporting Data *1	15	15	20	18
# of Policies In-Force at Beginning of Year	12,654	13,621	3,351	2,987
# of Policies In-Force at End of Year	11,466	16,906	3,115	3,892
Change in # Policies In-Force at End of Year	-9.39%	24.12%	-7.04%	30.30%
# Insurers w/ No Policies In-Force at End of Year	1	0	1	1

EXHIBIT II:

*1 as of 5/17/06 report date, awaiting filing from 1 insurer.

BREAKDOWN OF FORM AND COVERAGE TYPES WRITTEN DURING 2004 AND 2005

FAMILY DAY CARE HOMES (LICENSED FOR 1-6 CHILDREN OR 7-12 CHILDREN)

15 insurers reported data for 2004; 15 insurers reported data for calendar year 2005

Family Day Care Homes:	# of Companies Writing	
FORM TYPE:	2004	2005
Occurrence Policy	13	14
Claims-Made Policy	1	1
Both Occurrence & Claims-Made Policy	0	0
Not Specified	1	0
COVERAGE/LIMITS:	2004	2005
100K/300K limit, OL&T	0	0
300K CSL, OL&T	0	0
Endorsement to Homeowners Policy	7	7
Both Liability Policies & HO Endorsement	0	0
From 100K/100K to 500K/500K	1	1
Up to \$1 Million + CSL	6	6
Various Limits (from 100K to 500K CSL)	1	0
Various Limits - not specified	0	1

CHILD CARE CENTERS (LICENSED FOR 13+ CHILDREN):

20 insurers reported data for 2004; 18 insurers reported data for calendar year 2005

Child Care Centers:	# of Companies Writing	
FORM TYPE:	2004	2005
Occurrence Policy	17	16
Claims-Made Policy	1	1
Both Occurrence & Claims-Made	2	1
COVERAGE/LIMITS:	2004	2005
100K/300K limit, OL&T	1	0
300K CSL, OL&T	1	2
Various Limits (below \$1 Million)	2	1
Various Limits (up to & above \$1 Mil+ CSL)	15	13
Various - Not Specified	1	2

EXHIBIT III:

INSURERS REPORTING CHILD CARE DATA FOR CALENDAR YEAR 2004 VS. 2005 PER CIC §1864

CALENDAR YEAR	2004		2005			
INSURERS REPORTING:	Family DC Homes	Child Care Centers	Family DC Homes	Child Care Centers	Notes	Policy Type
Allstate Insurance Group	X	—	X	—		OC
American Alternative Insurance Corp	—	X	—	X		OC
Armed Forces Insurance Exchange	—	—	X	—		OC
California Casualty Insurance Cos.	X	—	X	—		OC
Church Mutual Insurance Co.	X	X	X	X		OC
Country Ins & Financial Service	X	—	—	—		
Farmers Insurance Group	X	—	X	—		OC
Fireman's Fund Insurance Cos.	—	X	—	X		CL/OC
Grange Insurance Group	X	—	X	—		OC
Great American Insurance Group	—	X	—	X		CL/OC
Great Divide Insurance Co.	—	X	—	X		OC
GuideOne Insurance Group	X	X	X	X		OC
Markel Insurance Co.	X	X	X	X		OC
Mitsui Sumitomo Ins. Co.	—	X	—	X		OC
Mitsui Sumitomo Ins. Co. USA Inc.	—	X	—	X		OC
Pacific Property & Casualty Co.	X	—	X	—		OC
Penn-America Ins. Co.	X	X	—	—	*3	OC
Philadelphia Indemnity Ins. Co.	—	X	X	X		OC
Riverport Insurance Co. of CA	—	X	—	X		OC
SAFECO Insurance Group	X	X	X	X		CL
State Farm Insurance Cos.	X	X	X	X		OC
St. Paul Travelers Group	—	X	—	X	*1	OC
St. Paul Travelers Company	—	X	—	—	*2	OC
Stonington Insurance Co.	X	X	X	X		OC
TIG Insurance Group	—	X	—	X		OC
TOPA Insurance Company	X	X	X	X		OC
Unigard Insurance Group	X	—	X	—		OC
Zurich American Ins. Group	—	X	—	X		OC
# of Insurers Submitting Data	15	20	15	18		
Total # of Insurers Submitting Data	27		25 *3			

*1: St. Paul Travelers Group was formerly St. Paul Insurance Group, before its merger with Travelers Group.

*2: St. Paul Travelers Company was formerly Travelers Property and Casualty Group — the two groups filed separately.

*3: As of 5/15/2006 report date, we are awaiting submissions from 1 more insurer.

EXHIBIT IV:**CALIFORNIA CHILD CARE PROVIDERS LIABILITY INSURANCE REPORT (CIC SEC. 1864) LICENSED FAMILY DAY CARE HOMES (FDC) AND CHILD CARE CENTERS (CCC)**

	FAMILY DAY CARE HOMES		CHILD CARE CENTERS		COMBINED DATA	
	Licnsd for 1-6 or 7-12 Chldrn		Licensed: 13 or more Children		FDC Homes & CC Centers	
CALENDAR YEAR	2004	2005	2004	2005	2004	2005
# Insurers Reporting Data	16	15	20	20	29	27
1) Premiums Earned	\$3,406,273	\$3,564,066	\$5,381,719	\$5,261,793	\$8,787,992	\$8,825,859
2) Premiums Written	\$3,368,139	\$3,840,613	\$5,493,683	\$5,610,270	\$8,861,822	\$9,450,883
NUMBER OF CLAIMS:						
3) Outstndng at Beginng of Year	80	59	120	96	200	155
4) New - During Reptg Period	67	131	111	160	178	291
5) Closed During Reptg Period	52	112	118	175	170	287
6) Outstanding at End of Year	95	78	113	81	208	159
7) Total Losses Incurred	\$1,142,929	\$1,599,438	\$5,277,397	\$1,039,522	\$6,420,326	\$2,638,960
8) Loss Ratio (7)/(1)	33.55%	44.88%	98.06%	19.76%	73.06%	29.90%
9) Loss Adjustment Exps (LAE)	\$492,445	\$201,793	\$444,155	\$517,568	\$936,600	\$719,361
10) Total Losses Incurred + LAE	\$1,635,374	\$1,801,231	\$5,721,552	\$1,557,090	\$7,356,926	\$3,358,321
11) Loss & LAE Ratio (10)/(1)	48.01%	50.54%	106.31%	29.59%	83.72%	38.05%
NUMBER OF POLICIES:						
12) In-Force at Beginng of Year	12,654	13,621	3,351	2,987	16,005	16,608
13) Written During the Year	5,756	9,028	977 *2	1,458	6,733	10,486
14) Cancelled During the Year	1,012	1,167	284	434	1,296	1,601
15) NonRenwd During the Year	5,932	4,576	929	119	6,861	4,695
16) In-Force at End of Year	11,466	16,906	3,115	3,892	14,581	20,798
17) ALLOCATION OF EXPENSES:						
A. Commissions	\$672,844	\$646,839	\$1,021,986	\$767,292	\$1,694,830	\$1,414,131
B. Other Acquisition Costs	\$142,372	\$149,982	\$231,398	\$253,591	\$373,770	\$403,573
C. General Expenses	\$160,221	\$157,633	\$256,140	\$218,243	\$416,361	\$375,876
D. Taxes, Licenses, Fees	\$98,813	\$94,728	\$145,784	\$142,382	\$244,597	\$237,110
18) Total Underwritg Expenses	\$1,074,250	\$1,049,182	\$1,655,308	\$1,381,508	\$2,729,558	\$2,430,690
Total Expns Ratio [(18)/(1)]	31.54%	29.44%	30.76%	26.26%	31.06%	27.54%
19) Combined Lss & Exp Ratio	79.55%	79.98%	137.07%	55.85%	114.78%	65.59%
20) Net Underwriting Gain or (Loss) [(1)-(10)-(18)]	\$696,649	\$713,653	(\$1,995,141)	\$2,323,195	(\$1,298,492)	\$3,036,848
21) Allocated Investment Income/(Loss)	\$175,449	\$231,082	\$266,564	\$320,354	\$442,013	\$551,435
22) Net Income/(Loss) after Invstment [(20)+(21)]	\$872,098	\$944,734	(\$1,728,577)	\$2,643,549	(\$856,479)	\$3,588,283

*2: data not available from 2 companies

EXHIBIT V:
**CALIFORNIA CHILD CARE PROVIDERS LIABILITY INSURANCE REPORT
DATA REPORTED FOR LICENSED FAMILY DAY CARE HOMES**

	SMALL FDC HOMES		LARGE FDC HOMES	
	Licensed for 1-6 Children		Licensed for 7-12 Children	
CALENDAR YEAR	2004	2005	2004	2005
# OF INSURERS REPORTING FDC INFO.	13	15	6	6
1) Premiums Earned	\$1,092,035	\$1,736,347	\$2,314,238	\$1,827,719
2) Premiums Written	\$1,167,417	\$1,795,889	\$2,200,722	\$2,044,724
NUMBER OF CLAIMS:				
3) Outstanding at Beginning of Year	14	30	66	29
4) New - During Reporting Period	9	62	58	69
5) Closed During Reporting Period	13	49	39	63
6) Outstanding at End of Year	10	43	85	35
7) Total Losses Incurred	(\$85,386)	\$946,753	\$1,228,315	\$652,685
8) Loss Ratio (7)/(1)	-7.82%	54.53%	53.08%	35.71%
9) Loss Adjustment Expenses (LAE)	\$61,071	\$112,512	\$431,374	\$89,281
10) Total Losses Incurred + LAE	(\$24,315)	\$1,059,265	\$1,659,689	\$741,966
11) Loss & LAE Ratio (10)/(1)	-2.23%	61.01%	71.72%	40.60%
NUMBER OF POLICIES:				
12) In-Force at Beginning of Year	7,949	9,961	4,705	3,660
13) Written During the Year	3,611	5,790	2,145	3,238
14) Cancelled During the Year	675	857	337	310
15) NonRenewed During the Year	4,458	3,771	1,474	805
16) In-Force at End of Year	6,427	11,123	5,039	5,783
17) ALLOCATION OF EXPENSES:				
A. Commissions	\$147,282	\$280,380	\$525,562	\$366,459
B. Other Acquisition Costs	\$81,455	\$94,278	\$60,917	\$55,705
C. General Expenses	\$47,394	\$75,742	\$112,827	\$81,891
D. Taxes, Licenses, Fees	\$27,647	\$44,651	\$71,167	\$50,077
18) Total Underwriting Expenses	\$303,778	\$495,051	\$770,473	\$554,132
Total Expense Ratio [(18)/(1)]	27.82%	28.51%	33.29%	30.32%
19) Combined Loss & Expense Ratio	25.59%	89.52%	105.01%	70.91%
20) Net Underwriting Gain or (Loss) [(1)-(10)-(18)]	\$812,572	\$182,031	(\$115,924)	\$531,621
21) Allocated Investment Income/(Loss)	\$76,998	\$115,939	\$98,451	\$115,142
22) Net Income/(Loss) after Invstment [(20)+(21)]	\$889,570	\$297,971	(\$17,473)	\$646,764

AVERAGE WRITTEN PREMIUM PER POLICY

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

Exhibit VI summarizes the AWP for a FDC Home (Small and Large) policy and for a child care center policy, based on available data from 1995 to 2005. The AWP's were calculated after removing the direct written premium for insurers that could not provide a policy written count.

EXHIBIT VI:

ESTIMATED AVERAGE WRITTEN PREMIUM – FAMILY DAY CARE HOMES & CHILD CARE CENTERS

Year	Small FDC Homes	Large FDC Homes	Combined FDC Homes	Child Care Centers
1995	\$316.01	\$474.64	\$357.11	\$6,511.77
1996	\$340.03	\$479.12	\$383.54	\$3,749.25
1997	\$134.05	\$9,822.00	\$140.51	\$5,413.13
1998	\$210.11	\$1,212.69	\$309.20	\$2,940.58
1999	\$228.40	\$1,910.40	\$232.46	\$4,350.53
2000 *	\$212.11	\$490.75	\$298.47	\$2,775.13
2001 *	\$227.75	\$764.92	\$242.08	\$2,093.76
2002	\$319.16	\$1,054.67	\$521.95	\$3,036.13
2003	\$318.57	\$1,034.42	\$554.94	\$4,297.50
2004	\$323.29	\$1,025.98	\$585.15	\$5,624.15
2005	\$310.17	\$631.48	\$425.41	\$3,847.80
2003	\$318.57	\$1,034.42	\$554.94	\$4,297.50
2004	\$323.29	\$1,025.98	\$585.15	\$5,624.15

Note for Child Care Centers:

- 1995: The AWP was calculated without the premium from 3 insurers that did not provide a policies written count. Data were from 25 of 28 insurers, with direct written premium (DWP) of \$6,746,194 and policies written of 1,036.
- 1996: AWP was calculated based on data from 20 of 23 insurers with DWP of \$4,859,034 and policies written of 1,296.
- 1997: AWP was calculated based on data from 23 of 24 insurers with DWP of \$4,741,919 and policies written of 876.
- 1998: AWP was calculated based on data from 22 of 24 insurers with DWP of \$4,299,031 and policies written of 1,462.
- 1999: AWP was calculated based on data from 26 of 27 insurers with DWP of \$4,050,351 and policies written of 931.
- 2000: AWP was calculated based on data from 26 of 27 insurers with DWP of \$4,104,022 and policies written of 1,479.
- 2001: AWP was calculated based on data from 24 of 25 insurers with DWP of \$4,380,155 and policies written of 2,092.
- 2002: AWP was calculated based on data from 19 of 20 insurers with DWP of \$5,319,299 and policies written of 1,752.
- 2003: AWP was calculated based on data from 16 of 18 insurers with DWP of \$6,270,046 and policies written of 1,459.
- 2004: AWP was calculated based on data from 16 of 20 insurers with DWP of \$5,494,796 and policies written of 977.
- 2005: AWP was calculated based on data from 17 of 18 insurers with DWP of \$5,610,092 and policies written of 891.

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

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

Under CIC §11555.2, insurers transacting insurance covering liability for malpractice of any person licensed under the Dental Practice Act, the Medical Practice Act, or the State Bar Act, shall report specified statistics to the commissioner, by profession and by medical specialty, upon request of the commissioner. Likewise, under CIC §12963, each insurer transacting insurance covering liability for any public entity shall report specified data to the Commissioner by type of claim, upon request of the Commissioner. For 2004 and 2005, data calls were issued for California Legal and Medical Professional Liability Insurance. A data call was “not” requested for Public Entity Liability Insurance.

CALIFORNIA LEGAL PROFESSIONAL LIABILITY INSURANCE REPORT — 2004

In October 2001, the Department resumed collecting the California Legal Professional Liability Insurance Report. CIC §11555.2 requires each insurer transacting insurance covering liability for malpractice of any person licensed under the State Bar Act (Chapter 4 [commencing with Section 6000] of Division 3 of the Business and Professions Code) to file this report. The amounts reported reflect only direct business written in California and are filed on a group basis. Since the deadline for the 2005 reports is July 1, 2006, at the time this Commissioner’s Report was prepared, the 2005 data was still being submitted. The 2005 summary will be available in the 2006 report. For 2004, 18 companies/groups reported data under this section. Fifteen (15) insurers reported writing claims-made policies, two insurers wrote occurrence policies, and one insurer wrote both.

GROUP / COMPANY NAME	WRITTEN PREMIUM	EARNED PREMIUM	INCURRED LOSSES	LOSS RATIO
2004: 18 Insurers Reporting	\$178,484,970	\$168,611,866	\$90,195,202	53.49%
2003: 18 Insurers Reporting	\$177,364,977	\$152,095,339	\$76,768,041	50.47%

The following exhibit shows the top 10 legal professional liability insurers that reported data for calendar year 2004.

CALIFORNIA LEGAL PROFESSIONAL LIABILITY INSURANCE: TOP 10 WRITERS — 2004

GROUP / COMPANY NAME SORT BY MARKET SHARE	MARKET SHARE	WRITTEN PREMIUM	EARNED PREMIUM	INCURRED LOSSES	LOSS RATIO
1) Lawyers’ Mutual Ins. Co.	29.90%	\$53,360,000	\$48,979,000	\$12,789,000	26.11%
2) Carolina Casualty Ins Co	20.12%	\$35,902,965	\$35,327,217	\$23,502,681	66.53%
3) CNA Insurance Group	16.81%	\$30,004,188	\$27,103,305	\$8,673,937	32.00%
4) Zurich-U.S. Ins. Group	9.66%	\$17,245,077	\$16,987,566	\$15,078,703	88.76%
5) Great American Ins. Co.	5.31%	\$9,474,415	\$9,056,138	\$3,870,466	42.74%
6) Clarendon National Ins Co	5.10%	\$9,100,552	\$5,385,897	\$318,014	5.90%
7) Chubb Group	4.22%	\$7,535,926	\$6,467,456	\$3,490,342	53.97%
8) Hartford Grp (The)	3.83%	\$6,838,471	\$6,361,240	\$0	0.00%
9) Westport Ins Corp	2.50%	\$4,457,048	\$4,626,665	\$4,203,938	90.86%
10) American International Grp	0.84%	\$1,500,000	\$1,502,457	\$717,123	47.73%
2003: Top 10 Insurers	98.28%	\$175,418,642	\$161,796,941	\$72,644,204	44.90%

2004 LEGAL PROFESSIONAL LIABILITY REPORT: SUMMARY OF PREMIUMS AND EXPENSES

CALENDAR YEAR	# LAWYERS WRITTEN ^[*1] DURING 2004	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	DEFNS & COST CONTAINMENT EXPS INCRD	INC LOSS & DCCE RATIO
2004	54,255	\$178,484,940	\$168,611,866	\$90,195,202	53.49%	\$35,385,092	74.48%
2003	49,564	\$177,473,243	\$155,768,245	\$93,722,809	60.17%	\$30,456,744	79.72%
2002	47,457	\$124,861,913	\$109,888,179	\$139,687,015	127.12%	\$36,020,894	159.90%

*1: # of lawyers "not available" from 2 insurers

CALENDAR YEAR	ADJUSTING & OTHER EXPS INCURRED	COMMISSIONS & BROKERAGE EXPENSES INC	TAX, LICNS & FEES INCURRED	OTHR ACQSTN, FLD SUPRVSN, CLLCTN EXP	GENERAL EXPENSES INCURRED	TOTAL COMBINED UNDERWRITG EXPENSES	LOSS+EXP RATIO
2004	\$10,082,761	\$19,803,023	\$3,545,239	\$2,307,921	\$10,697,177	\$46,436,121	102.02%
2003	\$8,197,264	\$19,887,953	\$3,842,448	\$1,702,530	\$9,945,593	\$43,575,788	107.70%
2002	\$11,280,026	\$14,308,820	\$2,434,094	\$1,339,926	\$8,964,297	\$38,327,162	194.78%

SUMMARY OF: CLAIMS CLOSED IN 2004 – DIRECT PAYMENTS

INDEMNITY CLAIM SIZE INTERVAL	# OF CLAIMS	TOTAL INDEMNITY PAID FOR CLAIMS IN INTERVAL	TOTAL DCCE PAID FOR CLAIMS IN INTERVAL
\$ 0 *	461	\$0	\$1,305,401
\$ 0 *	378	(\$30,711)	\$4,060,364
\$ 1 - 9,999	44	\$118,086	\$459,491
\$ 10,000 - 49,999	164	\$3,032,870	\$3,639,636
\$ 50,000 - 99,999	83	\$4,622,605	\$2,858,827
\$ 100,000 - 249,999	58	\$7,456,788	\$4,527,922
\$ 250,000 - 499,999	34	\$10,801,110	\$2,111,807
\$ 500,000 - 749,999	6	\$2,933,795	\$416,891
\$ 750,000 - 999,999	4	\$2,721,868	\$1,498,766
\$ 1,000,000 and over	9	\$12,267,019	\$1,343,812
TOTAL	1,241	\$43,923,430	\$22,222,918

Notes (*) : The claims closed in 2004, without indemnity payment, should be broken down in two categories: "Claims with Defense & Cost Containment Expenses Paid" and "Claims without Defense & Cost Containment Expenses Paid."

CLAIMS CLOSED WITH PAYMENT TO THE CLAIMANT DURING 2004

OCURRENCE YEAR	# OF CLAIMS	TOTAL MONETARY AMOUNT PAID	AVG CLAIM PAYMENT	DEFENSE & COST CONTNMT EXPENSES PD	LOSS + DCCE PAID	AVG LOSS & DCCE PAID
Pre 1996	56	\$608,768	\$10,871	\$3,424,000	\$4,032,768	\$72,014
1996	10	\$5,288,521	\$528,852	\$1,437,442	\$6,725,963	\$672,596
1997	10	\$1,607,373	\$160,737	\$2,560,378	\$4,167,751	\$416,775
1998	26	\$1,562,624	\$60,101	\$1,102,373	\$2,664,997	\$102,500
2000	55	\$5,561,958	\$101,127	\$3,811,591	\$9,373,549	\$170,428
2001	88	\$12,878,197	\$146,343	\$5,437,761	\$18,315,958	\$208,136
2002	188	\$13,416,823	\$71,366	\$4,085,366	\$17,502,188	\$93,097
2003	149	\$7,506,448	\$50,379	\$2,963,749	\$10,470,197	\$70,270
2004	44	\$3,918,682	\$89,061	\$174,957	\$4,093,639	\$93,037
TOTAL	647	\$54,633,190	\$84,441	\$25,697,836	\$80,331,026	\$124,159

CLAIMS CLOSED WITHOUT PAYMENT TO THE CLAIMANT DURING 2004

OCURRENCE YEAR	# OF CLAIMS	DEFENSE & COST CONTNMT EXSPD	AVERAGE DCCE PAID	AVG CLAIM PAYMENTS FOR ALL CLAIMS COMBINED
Pre 1996	21	\$807,285	\$38,442	\$62,858
1996	7	\$312,774	\$44,682	\$414,043
1997	5	\$96,110	\$19,222	\$284,257
1998	15	\$260,612	\$17,374	\$90,129
1999	26	\$247,902	\$9,535	\$56,017
2000	53	\$913,857	\$17,243	\$95,254
2001	87	\$1,709,688	\$19,652	\$114,432
2002	215	\$1,579,544	\$7,347	\$47,349
2003	279	\$690,164	\$2,474	\$26,076
2004	145	\$232,359	\$1,602	\$22,889
TOTAL	853	\$6,850,296	\$8,031	\$58,121

CLAIMS REPORTED: FIRST TIME & REOPENED			CLAIMS OUTSTANDING AS OF 12/31/2004				MONETARY AMOUNT PAID ON CLAIMS DURING 2004	
OCCURRENC YEAR	# CLAIMS REPTD FOR 1ST TIME DURING	# CLAIMS REOPENED DURING	# CLAIMS OUTSTANDG	DIR AMT RSRVD FOR LOSS ON RPRTD CLMS	DIR AMT RESRVD FOR DCCE ON RPRTD CLMS	AMOUNT OF IBNR RSRV FOR LOSS & DCCE *	MONETARY AMT PAID ON CLAIMS	DEFENSE & COST CONTAINMT EXPNS PD
Pre 1996	12	1	45	\$1,805,025	\$673,769	\$209,281	\$286,889	\$710,997
1996	3	-	15	\$296,013	\$394,891	\$221,625	\$1,085,521	\$493,260
1997	8	2	10	\$205,016	\$302,852	\$155,087	\$957,207	\$614,355
1998	11	1	30	\$1,426,686	\$777,183	\$1,977,955	\$190,711	\$489,336
1999	15	3	84	\$5,906,733	\$1,139,154	\$1,604,599	\$2,283,205	\$3,132,914
2000	26	10	162	\$2,430,062	\$1,939,461	\$1,663,996	\$7,878,783	\$2,633,474
2001	63	20	252	\$17,662,163	\$4,213,565	\$6,597,563	\$14,901,590	\$7,329,932
2002	106	25	275	\$15,834,248	\$4,940,848	\$11,318,759	\$13,278,879	\$8,811,960
2003	187	27	341	\$10,077,005	\$3,905,847	\$25,669,818	\$12,092,221	\$5,616,162
2004	688	4	525	\$13,077,641	\$3,165,928	\$42,438,406	\$1,591,732	\$1,018,967
TOTAL	1,119	93	1,739	\$68,720,592	\$21,453,497	\$151,362,088	\$54,546,739	\$30,851,357

* # Claims info N/A from 1 insurer

* Include Bulk Reserve for Adverse Development on Case Reserves.

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

CALIFORNIA MEDICAL PROFESSIONAL LIABILITY INSURANCE REPORT — 2005

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

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

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

Since the deadline for the 2005 reports is July 1, 2006, at the time this Commissioner's Report was prepared, the 2005 data was still being submitted. The 2005 summary will be available in the 2006 report.

CALIFORNIA MEDICAL PROFESSIONAL LIABILITY INSURANCE: REPORT YEAR 2004**SUMMARY OF PREMIUMS AND EXPENSES****ALL TYPES OF HEALTH CARE PROVIDERS COMBINED — 36 INSURERS REPORTING DATA**

	2002	2003	2004
# of Providers/ Beds Insured *	485,641	580,374	235,129
Direct Premiums Written	\$655,343,806	\$722,602,880	\$699,803,061
Direct Premiums Earned	\$662,669,997	\$708,816,569	\$700,887,300
Direct Losses Incurred	\$333,496,827	\$319,597,166	\$245,673,150
Loss Ratio	50.33%	45.09%	35.05%
Defense & Cost Containment Exp Inc'd	\$237,912,778	\$232,581,974	\$205,371,612
IL+DCCE Ratio	86.23%	77.90%	64.35%
Adjusting & Other Expenses Incurred	\$58,599,731	\$52,780,015	\$53,837,250
Commissions & Brokerage Exp Inc'd	\$44,718,307	\$40,212,354	\$36,996,201
Taxes, Licenses & Fees Inc'd	\$15,859,995	\$19,800,272	\$18,700,313
Other Acq, Field Suprvsn Exp Inc'd	\$16,676,320	\$20,954,478	\$23,542,371
General Expenses Incurred	\$51,742,192	\$56,919,921	\$42,562,057
Total Underwriting Expenses	\$187,596,545	\$190,667,040	\$175,638,192
Combined Ratio = (Loss+Exps) / EP	114.54%	104.80%	89.41%

* Not all insurers were able to provide "# of beds/providers insured"

PHYSICIANS

	2002	2003	2004
# of Insurers Reporting Data	24	22	25
# Insurers Rptg w/ DWP > \$0	13	15	18
# of Providers/ Beds Insured *	38,497 ^{*5}	39,416 ^{*4}	39,970 ^{*3}
Direct Premiums Written	\$492,101,148	\$548,907,594	\$562,431,356
Direct Premiums Earned	\$496,416,131	\$532,698,391	\$550,066,227
Direct Losses Incurred	\$242,949,349	\$275,655,337	\$231,472,036
Loss Ratio	48.94%	51.75%	42.08%
Defense & Cost Containment Exp Inc'd	\$187,086,144	\$186,443,869	\$169,596,131
IL+DCCE Ratio	86.63%	86.75%	72.91%
Adjusting & Other Expenses Incurred	\$48,834,140	\$41,836,210	\$44,468,753
Commissions & Brokerage Exp Inc'd	\$24,889,261	\$20,957,853	\$20,059,485
Taxes, Licenses & Fees Inc'd	\$11,756,307	\$14,247,589	\$15,136,126
Other Acq, Field Suprvsn Exp Inc'd	\$11,577,707	\$15,297,288	\$18,513,884
General Expenses Incurred	\$37,613,587	\$42,061,391	\$38,794,219
Underwriting Expense	\$134,671,002	\$134,400,330	\$136,972,467
Combined Ratio	113.76%	111.98%	97.81%

* Number of insurers that did not provide "# of beds/providers"

OTHER HEALTH CARE PROFESSIONALS

	2002	2003	2004
# of Insurers Reporting Data	18	20	19
# Insurers Rptg w/ DWP > \$0	16	17	17
# of Providers/ Beds Insured *	427,741 ^{*4}	525,488 ^{*3}	186,910 ^{*4}
Direct Premiums Written	\$74,111,822	\$83,885,060	\$89,455,515
Direct Premiums Earned	\$73,947,833	\$79,625,757	\$87,729,878
Direct Losses Incurred	\$21,918,091	\$13,483,770	\$14,169,424
Loss Ratio	29.64%	16.93%	16.15%
Defense & Cost Containment Exp Inc'd	\$13,338,430	\$32,332,212	\$19,972,885
IL+DCCE Ratio	47.68%	57.54%	38.92%
Adjusting & Other Expenses Incurred	\$6,487,110	\$5,809,980	\$4,549,225
Commissions & Brokerage Exp Inc'd	\$11,563,402	\$12,762,398	\$13,543,939
Taxes, Licenses & Fees Inc'd	\$1,966,553	\$3,037,032	\$2,179,988
Other Acq, Field Suprvsn Exp Inc'd	\$1,306,955	\$1,121,488	\$1,561,038
General Expenses Incurred	\$10,457,063	\$9,817,326	\$10,049,969
Underwriting Expense	\$31,781,083	\$32,548,224	\$31,884,159
Combined Ratio	90.66%	98.42%	75.26%

* Number of insurers that did not provide “# of beds/providers”

HOSPITALS

	2002	2003	2004
# of Insurers Reporting Data	18	18	17
# Insurers Rptg w/ DWP > \$0	14	8	7
# of Providers/ Beds Insured *	673 ^{*7}	655 ^{*5}	2,696 ^{*4}
Direct Premiums Written	\$58,244,072	\$60,318,482	\$34,248,156
Direct Premiums Earned	\$59,904,988	\$68,600,675	\$45,471,587
Direct Losses Incurred	\$37,457,543	\$34,069,649	(\$327,886)
Loss Ratio	62.53%	49.66%	-0.72%
Defense & Cost Containment Exp Inc'd	\$22,052,695	\$7,150,537	\$15,423,315
IL+DCCE Ratio	99.34%	60.09%	33.20%
Adjusting & Other Expenses Incurred	\$1,819,653	\$3,397,311	\$3,895,660
Commissions & Brokerage Exp Inc'd	\$5,758,894	\$3,732,445	\$2,477,549
Taxes, Licenses & Fees Inc'd	\$1,288,784	\$1,406,070	\$970,914
Other Acq, Field Suprvsn Exp Inc'd	\$2,682,568	\$3,449,090	\$2,183,946
General Expenses Incurred	\$2,633,661	\$4,120,350	(\$6,655,883)
Underwriting Expense	\$14,183,559	\$16,105,265	\$2,872,186
Combined Ratio	123.02%	83.56%	39.51%

* Number of insurers that did not provide “# of beds/providers”

OTHER HEALTH CARE FACILITIES

	2002	2003	2004
# of Insurers Reporting Data	12	13	14
# Insurers Rptg w/ DWP > \$0	11 ^{*5}	13 ^{*8}	9 ^{*2}
# of Providers/ Beds Insured *	18,730	14,815	5,553
Direct Premiums Written	\$30,886,764	\$29,491,744	\$13,668,034
Direct Premiums Earned	\$32,401,045	\$27,891,746	\$17,619,608
Direct Losses Incurred	\$31,171,844	(\$3,611,590)	\$359,575
Loss Ratio	96.21%	-12.95%	2.04%
Defense & Cost Containment Exp Inc'd	\$15,435,509	\$6,655,355	\$379,282
IL+DCCE Ratio	143.85%	10.91%	4.19%
Adjusting & Other Expenses Incurred	\$1,458,829	\$1,736,514	\$923,612
Commissions & Brokerage Exp Inc'd	\$2,506,750	\$2,759,659	\$915,228
Taxes, Licenses & Fees Inc'd	\$848,351	\$1,109,581	\$413,286
Other Acq, Field Suprvsn Exp Inc'd	\$1,109,090	\$1,086,613	\$1,283,503
General Expenses Incurred	\$1,037,881	\$920,854	\$373,752
Underwriting Expense	\$6,960,900	\$7,613,220	\$3,909,381
Combined Ratio	165.33%	38.21%	26.38%

* Number of insurers that did not provide “# of beds/providers”

The following exhibits show the total premiums and losses as reported by the insurers in their Annual Statements to the NAIC database under Line 11 – Medical Malpractice. For 2005, 105 California licensed companies had reported data under this line, although of this amount, only 46 companies had written premium greater than \$0. Of these 46 companies, 16 had direct written premium greater than \$5,000,000. The top 10 insurers for 2005 wrote approximately 91% of all California medical malpractice business written by admitted insurers.

CALIFORNIA MEDICAL MALPRACTICE LIABILITY INSURANCE (SOURCE: NAIC DATABASE)

	# of Companies Reporting	Market Share	Direct Premiums Written	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio (DLI/EP%)
2005	46 Companies w/ DWP > \$0	100.00%	\$696,532,534	\$697,186,167	\$246,400,108	35.34%
2005	GRAND TOTAL: 105 Cos.		\$696,317,225	\$697,299,110	\$239,420,123	34.34%
2004	48 Companies w/ DWP > \$0	100.00%	\$689,109,403	\$673,210,053	\$259,297,539	38.52%
2004	GRAND TOTAL: 102 Cos.		\$688,587,853	\$690,611,303	\$243,016,385	35.19%

TOP 10 MEDICAL PROFESSIONAL LIABILITY WRITERS IN CALIFORNIA: YEAR 2005

SOURCE: NAIC DATABASE

Company Name	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio (DLI / EP)
1) Norcal Mutual Ins Co	\$182,961,839	26.27%	\$177,364,883	\$56,965,354	32.12%
2) Doctors Co An Interins Exchn	\$153,785,194	22.08%	\$151,626,079	\$62,938,038	41.51%
3) SCPIE Indemnity Co	\$106,511,989	15.29%	\$107,032,692	\$29,095,077	27.18%
4) Medical Ins Exchn of CA	\$37,248,339	5.35%	\$36,289,747	\$14,934,059	41.15%
5) Professional Undrwtrs Liab Ins Co	\$31,702,898	4.55%	\$33,673,419	\$2,220,123	6.59%
6) American Healthcare Ind Co	\$31,132,772	4.47%	\$29,497,364	\$9,128,378	30.95%
7) Medical Protective Co	\$28,882,647	4.15%	\$28,572,079	\$15,817,512	55.36%
8) Dentists Ins Co	\$25,227,394	3.62%	\$24,843,988	(\$1,586,587)	(6.39%)
9) Evanston Ins Co	\$18,791,007	2.70%	\$20,250,267	\$5,572,169	27.52%
10) American Ins Co	\$15,965,890	2.29%	\$15,801,917	\$7,199,801	45.56%
Top 10 Med Mal Writers	\$632,209,969	90.77%	\$624,952,435	\$202,283,924	32.37%

DISTRIBUTION BY SIZE OF PAYMENT FOR CLAIMS CLOSED DURING 2004

ALL HEALTH CARE PROVIDERS COMBINED

CLAIM PAYMENT SIZE INTERVAL	NUMBER OF CLAIMS	TOTAL AMOUNT PAID FOR CLAIMS IN INTERVAL	TOTAL DCCE PAID FOR CLAIMS IN INTERVAL
\$ 0 ⁽¹⁾	6,318	\$0	\$105,861,387
\$ 0 ⁽¹⁾	3,992	\$0	\$0
\$ 1 - 9,999	556	\$2,153,801	\$4,847,714
\$ 10,000 - 49,999	648	\$15,562,893	\$20,079,123
\$ 50,000 - 99,999	246	\$15,332,159	\$10,900,288
\$ 100,000 - 249,999	312	\$43,725,744	\$18,141,832
\$ 250,000 - 499,999	149	\$48,114,216	\$11,554,426
\$ 500,000 - 749,999	44	\$25,389,814	\$3,478,773
\$ 750,000 - 999,999	31	\$26,331,610	\$3,719,100
\$ 1,000,000 and over	55	\$77,380,717	\$7,074,747
TOTAL	12,351	\$253,990,954	\$185,657,389

Notes (*) : The claims closed in 2004, without indemnity payment, should be broken down in two categories: "Claims with Defense & Cost Containment Expenses Paid" and "Claims without Defense & Cost Containment Expenses Paid."

DISTRIBUTION BY SIZE OF PAYMENT FOR CLAIMS CLOSED DURING 2004**PHYSICIANS**

CLAIM PAYMENT SIZE INTERVAL	NUMBER OF CLAIMS	TOTAL AMOUNT PAID FOR CLAIMS IN INTERVAL	TOTAL DCCE PAID FOR CLAIMS IN INTERVAL
\$ 0 ⁽¹⁾	5,235	\$0	\$92,562,254
\$ 0 ⁽¹⁾	2,916	\$0	\$0
\$ 1 - 9,999	128	\$570,731	\$2,002,592
\$ 10,000 - 49,999	388	\$9,511,327	\$14,066,587
\$ 50,000 - 99,999	171	\$10,269,794	\$7,626,113
\$ 100,000 - 249,999	247	\$34,517,723	\$15,715,907
\$ 250,000 - 499,999	124	\$39,876,041	\$9,748,538
\$ 500,000 - 749,999	33	\$18,342,985	\$2,439,392
\$ 750,000 - 999,999	23	\$19,595,999	\$2,666,851
\$ 1,000,000 and over	46	\$61,550,917	\$5,675,416
TOTAL	9,311	\$194,235,518	\$152,503,650

DISTRIBUTION BY SIZE OF PAYMENT FOR CLAIMS CLOSED DURING 2004**OTHER HEALTH CARE PROFESSIONALS**

CLAIM PAYMENT SIZE INTERVAL	NUMBER OF CLAIMS	TOTAL AMOUNT PAID FOR CLAIMS IN INTERVAL	TOTAL DCCE PAID FOR CLAIMS IN INTERVAL
\$ 0 ⁽¹⁾	620	\$0	\$7,778,191
\$ 0 ⁽¹⁾	378	\$0	\$0
\$ 1 - 9,999	281	\$1,303,249	\$2,449,565
\$ 10,000 - 49,999	180	\$4,099,058	\$4,358,807
\$ 50,000 - 99,999	47	\$3,085,069	\$1,772,821
\$ 100,000 - 249,999	32	\$4,278,154	\$1,239,135
\$ 250,000 - 499,999	7	\$1,845,633	\$717,931
\$ 500,000 - 749,999	2	\$1,256,990	\$268,598
\$ 750,000 - 999,999	1	\$813,379	\$89,460
\$ 1,000,000 and over	1	\$1,000,000	\$299,801
TOTAL	1,549	\$17,681,532	\$18,974,308

DISTRIBUTION BY SIZE OF PAYMENT FOR CLAIMS CLOSED DURING 2004**HOSPITALS**

CLAIM PAYMENT SIZE INTERVAL	NUMBER OF CLAIMS	TOTAL AMOUNT PAID FOR CLAIMS IN INTERVAL	TOTAL DCCE PAID FOR CLAIMS IN INTERVAL
\$ 0 ⁽¹⁾	308	\$0	\$3,624,366
\$ 0 ⁽¹⁾	628	\$0	\$0
\$ 1 - 9,999	132	\$239,767	\$283,473
\$ 10,000 - 49,999	55	\$1,328,332	\$1,231,959
\$ 50,000 - 99,999	17	\$1,222,538	\$1,151,612
\$ 100,000 - 249,999	21	\$3,122,366	\$747,139
\$ 250,000 - 499,999	7	\$2,537,463	\$489,477
\$ 500,000 - 749,999	6	\$3,914,839	\$394,071
\$ 750,000 - 999,999	3	\$2,644,800	\$350,987
\$ 1,000,000 and over	4	\$6,029,800	\$585,535
TOTAL	1,181	\$21,039,905	\$8,858,619

Notes (*) : The claims closed in 2004, without indemnity payment, should be broken down in two categories: "Claims with Defense & Cost Containment Expenses Paid" and "Claims without Defense & Cost Containment Expenses Paid."

DISTRIBUTION BY SIZE OF PAYMENT FOR CLAIMS CLOSED DURING 2004**OTHER HEALTH CARE FACILITIES**

CLAIM PAYMENT SIZE INTERVAL	NUMBER OF CLAIMS	TOTAL AMOUNT PAID FOR CLAIMS IN INTERVAL	TOTAL DCCE PAID FOR CLAIMS IN INTERVAL
\$ 0 ⁽¹⁾	155	\$0	\$1,896,575
\$ 0 ⁽¹⁾	70	\$0	\$0
\$ 1 - 9,999	15	\$40,054	\$112,083
\$ 10,000 - 49,999	25	\$624,176	\$421,771
\$ 50,000 - 99,999	11	\$754,758	\$349,742
\$ 100,000 - 249,999	12	\$1,807,500	\$439,651
\$ 250,000 - 499,999	11	\$3,855,079	\$598,480
\$ 500,000 - 749,999	3	\$1,875,000	\$376,712
\$ 750,000 - 999,999	4	\$3,277,432	\$611,802
\$ 1,000,000 and over	4	\$8,800,000	\$513,995
TOTAL	310	\$21,033,999	\$5,320,812

Notes (*) : The claims closed in 2004, without indemnity payment, should be broken down in two categories: "Claims with Defense & Cost Containment Expenses Paid" and "Claims without Defense & Cost Containment Expenses Paid."

DISTRIBUTION BY SIZE OF PAYMENT FOR CLAIMS CLOSED DURING 2004**ALL HEALTH CARE PROVIDERS COMBINED**

CLAIMS CLOSED WITH PAYMENT TO THE CLAIMANT DURING 2004						
OCCURRENCE YEAR	# OF CLAIMS	TOTAL MONETARY AMOUNT PAID	AVG CLAIM PAYMENT	DEFENSE & COST CONTNMT EXPENSES PD	LOSS + DEFNS & COST CONTNMT EXPNS PAID	AVG LOSS & DCCE & DCCE PAID
Pre 1996	40	\$7,655,183	\$191,380	\$1,457,941	\$9,113,124	\$227,828
1996	18	\$3,812,026	\$211,779	\$1,242,499	\$5,054,525	\$280,807
1997	37	\$15,758,947	\$425,917	\$3,453,352	\$19,212,299	\$519,251
1998	52	\$14,553,170	\$279,869	\$4,407,886	\$18,961,056	\$364,636
1999	112	\$19,249,728	\$171,873	\$6,774,525	\$26,024,253	\$232,359
2000	202	\$40,544,091	\$200,713	\$15,234,376	\$55,778,468	\$276,131
2001	529	\$69,067,567	\$130,563	\$24,088,140	\$93,155,706	\$176,098
2002	659	\$66,014,835	\$100,174	\$18,918,647	\$84,933,482	\$128,882
2003	283	\$15,556,411	\$54,970	\$3,352,901	\$18,909,311	\$66,817
2004	114	\$1,778,732	\$15,603	\$706,881	\$2,485,613	\$21,804
TOTAL	2,046	\$253,990,689	\$124,140	\$79,637,148	\$333,627,838	\$163,063

CLAIMS CLOSED WITHOUT PAYMENT TO THE CLAIMANT DURING 2004			ALL CLAIMS COMBINED		LAWSUITS *		CLAIMS REPORTED FOR FIRST TIME & CLAIMS REOPENED IN 2004	
OCCURRENCE YEAR	# OF CLMS	DEFNS & COST CONTAINMNT EXPNS PAID	AVG DCCE PAID	AVG CLAIM PAYMT FOR ALL CLAIMS	# LAWSUITS FILED AGNST INSURER'S INSURED	# OF DOCTORS INCLUDED THEREIN	# OF CLMS REPTD FOR 1ST TIME	# OF CLMS REOPEN
Pre 1996	155	\$3,611,795	\$23,302	\$65,256	84	89	102	13
1996	104	\$1,098,242	\$10,560	\$50,433	249	275	298	15
1997	150	\$3,017,427	\$20,116	\$118,876	139	140	129	19
1998	216	\$5,443,310	\$25,201	\$91,061	89	95	102	18
1999	371	\$9,152,963	\$24,671	\$72,831	107	120	135	32
2000	847	\$17,751,774	\$20,958	\$70,096	233	264	259	71
2001	1,905	\$30,396,875	\$15,956	\$50,761	423	496	526	129
2002	3,450	\$27,810,395	\$8,061	\$27,438	974	1,214	1,609	215
2003	2,739	\$7,211,436	\$2,633	\$8,644	1,354	1,621	4,286	199
2004	370	\$549,860	\$1,486	\$6,272	214	203	2,037	92
TOTAL	10,307	\$106,044,077	\$10,289	\$35,592	3,866	4,517	9,483	803

* Info N/A from 2 insurers

OCCURRENCE YEAR	# OF CLAIMS OUTSTANDING	CLAIMS OUTSTANDING AS OF 12/31/2004			MONETARY AMOUNT PAID ON CLAIMS DURING 2004	
		DIRECT AMOUNT RESERVED FOR	DIRECT AMT RESRVD FOR	AMOUNT OF IBNR RESERVE	MONETARY AMOUNT PAID ON CLAIMS	DEFENSE AND COST CONTAINMT EXPENSES PAID
		LOSS ON REPORTED CLAIMS (CASE)	DCCE ON RPRTD CLMS (CASE)	FOR LOSS AND DCCE *		
Pre 1996	200	\$8,185,113	\$2,840,296	\$5,040,825	\$6,715,711	\$3,498,297
1996	392	\$10,238,810	\$8,631,876	\$8,609,626	\$6,142,373	\$2,175,758
1997	314	\$7,027,978	\$4,669,498	\$8,208,910	\$8,879,130	\$3,843,449
1998	273	\$16,298,236	\$3,546,308	\$13,899,411	\$9,605,542	\$5,345,867
1999	331	\$17,445,328	\$4,552,316	\$17,241,651	\$19,284,517	\$11,740,595
2000	671	\$46,780,513	\$8,652,209	\$42,017,658	\$39,057,476	\$24,169,191
2001	1,161	\$65,534,378	\$13,482,546	\$62,730,804	\$67,752,833	\$49,442,525
2002	2,340	\$135,070,064	\$24,864,105	\$123,393,899	\$63,516,065	\$69,110,552
2003	4,045	\$125,215,167	\$31,051,964	\$189,247,198	\$17,628,842	\$25,703,702
2004	3,188	\$20,950,087	\$6,627,520	\$153,216,106	\$1,203,551	\$2,637,027
TOTAL	12,915	\$452,745,674	\$108,918,637	\$623,606,088	\$239,786,038	\$197,666,963

* Include Bulk Reserve for Adverse Development on Case Reserves.

ALL HEALTH CARE PROVIDERS COMBINED

OCCURRENCE YEAR	# OF CLAIMS	CLAIMS CLOSED WITH PAYMENT TO THE CLAIMANT DURING 2004				
		TOTAL MONETARY AMOUNT PAID	AVG CLAIM PAYMENT	DEFENSE & COST CONTNMT EXPENSES PD	LOSS + DEFNS & COST CONTNMT EXPNS PAID	AVG LOSS & DCCE PAID
PHYSICIANS	1,159	\$194,235,518	\$167,589	\$60,045,367	\$254,280,885	\$219,397
OTHER PROF	557	\$17,681,267	\$31,744	\$10,909,492	\$28,590,759	\$51,330
HOSPITALS	245	\$21,039,905	\$85,877	\$5,234,242	\$26,274,147	\$107,241
OTHER FAC	85	\$21,033,999	\$247,459	\$3,448,048	\$24,482,047	\$288,024
COMBINED	2,046	\$253,990,689	\$124,140	\$79,637,148	\$333,627,838	\$163,063

CLAIMS CLOSED WITHOUT PAYMENT TO THE CLAIMANT DURING 2004			ALL CLAIMS COMBINED LAWSUITS *		CLAIMS REPORTED FOR FIRST TIME & CLAIMS REOPENED IN 2004			
OCCURRENC YEAR	# OF CLMS	DEFNS & COST CONTAINMNT EXPNS PAID	AVG DCCE PAID	AVG CLAIM PAYMT FOR ALL CLAIMS	# LAWSUITS FILED AGNST INSURER'S INSURED	# OF DOCTORS INCLUDED THEREIN	# OF CLMS REPTD FOR 1ST TIME	# OF CLMS REOPEN
PHYSICIANS	8,152	\$92,458,303	\$11,342	\$37,240	3,211	3,994	7,460	481
OTHER PROF	994	\$8,064,819	\$8,113	\$23,634	411	335	1,496	235
HOSPITALS	936	\$3,624,378	\$3,872	\$25,316	156	110	403	77
OTHER FAC	225	\$1,896,577	\$8,429	\$85,092	88	78	124	10
COMBINED	10,307	\$106,044,077	\$10,289	\$35,592	3,866	4,517	9,483	803

CLAIMS OUTSTANDING AS OF 12/31/2004					MONETARY AMOUNT PAID ON CLAIMS DURING 2004	
OCCURRENC YEAR	# OF CLAIMS OUTSTANDING	DIRECT AMOUNT RESERVED FOR LOSS ON REPORTED CLAIMS (CASE)	DIRECT AMT RESRVD FOR DCCE ON RPRTD CLMS (CASE)	AMOUNT OF IBNR RESERVE FOR LOSS AND DCCE *	MONETARY AMOUNT PAID ON CLAIMS	DEFENSE AND COST CONTAINMT EXPENSES PAID
PHYSICIANS	10,320	\$391,472,976	\$96,867,770	\$516,746,104	\$180,039,877	\$157,241,283
OTHER PROF	1,402	\$28,137,623	\$3,994,230	\$44,558,367	\$19,150,312	\$22,323,492
HOSPITALS	962	\$22,077,669	\$5,252,156	\$41,958,055	\$24,343,968	\$11,974,514
OTHER FAC	231	\$11,057,407	\$2,804,481	\$20,343,562	\$16,251,882	\$6,127,674
COMBINED	12,915	\$452,745,674	\$108,918,637	\$623,606,088	\$239,786,038	\$197,666,963

* Include Bulk Reserve for Adverse Development on Case Reserves.

- Notes:
1. Defense and Cost Containment Expenses (DCCE) were formerly known as Allocated Loss Adjustment Expenses (ALAE).
 2. Adjusting and Other Expenses (AOE) were formerly known as Unallocated Loss Adjustment Expenses (ULAE).
 3. LAE = DCCE + AOE (formerly LAE = ALAE + ULAE).

INSURANCE COMMISSIONER SPONSORED BILLS IN 2005

EMERGING COMMUNITIES

Senate Bill 20 (Escutia) – Expansion of California Low Cost Automobile Insurance Program.

Signed by the Governor

This bill assists in addressing one of the most difficult challenges facing California motorists and low-income communities: the high cost of auto insurance that results in a large amount of uninsured drivers (14.2%). The California Low Cost Automobile (CLCA) Insurance Program was created in 1999 as a way to provide affordable low-cost automobile liability insurance to good drivers who demonstrate financial need. The rates are affordable and adequate to cover losses and expenses. The CLCA program was originally established for the residents of Los Angeles and San Francisco counties. The CLCA program has statutorily specified eligibility requirements and the low-cost automobile liability policy satisfies financial responsibility laws.

The Insurance Commissioner believes that this program has been a success in providing coverage to previously uninsured drivers and that there is demand for the program in other California counties. SB 20 extends the CLCA program until the year 2011, statewide at the discretion of the Commissioner. The CLCA program eliminates two barriers that currently deny many applicants from being eligible for the program as follows:

- Raises the cap on the vehicle value that can be insured under the CLCA program from \$12,000 to \$20,000.
- Allows for two (2) policies per person versus two (2) policies per household.

Senate Bill 728 (Escutia) – Title Solicitor Registration.

Location: Senate Floor (2-year bill)

This bill targets a pervasive practice in the title insurance industry that often results in inflated title insurance premiums for California's homeowners by addressing the continuing problem of the use of illegal rebate activities to procure title insurance business. Currently, the CDI may fine or otherwise discipline only the title company, not the actual person conducting the illegal activity. SB 728 requires any person transacting title insurance to possess a valid Certificate of Registration as a Title Solicitor issued by the Insurance Commissioner. This bill would enable the Insurance Commissioner to take disciplinary action against individuals transacting title insurance who engage in illegal activities that often include cash incentives to realtors, lenders and developers who, in return, refer all of their business to that title insurer. These illegal activities drive up the cost of title insurance and make home ownership that much more unobtainable for Californians.

Assembly Bill 925 (Ridley-Thomas) – Community Reinvestment

Location: Assembly Insurance (2-year bill)

Requires insurers to report on the amount of community development investments in low and moderate income communities.

CONSUMER PROTECTION

Senate Bill 150 (Escutia) – Insurance Adverse Underwriting Decisions.

Signed by the Governor

In insurance, when an adverse action is taken against a consumer (for example, an application for coverage is declined), some insurers do not give the consumer all the relevant information at the time of the adverse underwriting decision. As a result, the consumer may be unaware of the underlying cause for the adverse action. Instead, the consumer must make an additional written request to obtain the reason for the adverse action. By placing additional administrative burdens and time delays on the consumer, the consumer may not take the necessary action to identify and correct incomplete or inaccurate information being used by the insurer. This bill requires an insurer to provide a specific reason for a declination, non-renewal or cancellation.

Senate Bill 518 (Kehoe) – Homeowners' Insurance Consumer Protections.

Signed by the Governor

While the Legislature and Governor made significant progress last year in adding additional consumer protections in homeowners' insurance policies in the aftermath of the 2003 Southern California wildfires, some additional changes are necessary.

This bill provides various consumer protections in homeowners' insurance. Specifically, this bill: (1) requires insurers to provide policyholders with a copy of any insurance policy within 30 calendar days of request from the policyholder; (2) requires insurers to extend the period of time under which they would pay for additional living expense to up to 24 months after a declared state of emergency; (3) authorizes the Department to do summary denials for public adjusters and insurance adjusters applications; and (4) strengthens existing public adjuster accountability laws by conforming California law to a national model.

Senate Bill 706 (Ortiz) – Enforcement Action Tools.

Signed by the Governor

Provides the Insurance Commissioner with two new enforcement tools: the authority to impose a monetary penalty for transactions conducted by a person/entity acting as an unlicensed insurer/agent before a cease and desist order has been issued. These changes would protect the consumer by taking away a person's monetary incentive to conduct business without a license while also deterring others from acting in a similar manner. This bill would also provide authority for the Insurance Commissioner to receive attorneys' fees and costs where the Department intervenes on behalf of all insurers in lawsuits brought by a single insurer against a person accused of defrauding them. The proposed changes could increase the Commissioner's involvement in qui tam suits that often involve extreme danger to the public.

SENIOR/DISABLED PROTECTION**Senate Bill 375 (Speier)** – Medicare Modernization Act.

Signed by the Governor

Conforms California law regarding Medicare Supplement policies to the new federal Medicare prescription drug law. The bill also allows persons additional access to Medicare supplement policies when they lose their Medi-Cal eligibility, or need to leave their Medicare HMO because they raised their premiums too much or when they want to switch between Medigap plans to a cheaper one. Finally, it allows persons under the age of 65 on Medicare the ability to access more Medigap plans.

Senate Bill 192 (Scott) – Suitability of sales of annuities to seniors.

Location: Assembly Insurance Committee (2-year bill)

Over the past few years, there has been a dramatic increase in cases of financial abuse of seniors related to the sale of annuity products. A recent case in which an 84-year-old man was sold an annuity that did not mature until he was 115 highlights the problem. Senior citizens are often misled into investing their entire life savings into an annuity that will not mature for years and that carries high surrender charges if the funds are withdrawn before the maturity date. This can leave the senior without funds for needed medical emergencies, health care, housing and in-home assistance.

This bill requires insurers and any other person or organization that issues annuities to develop and use written “suitability” standards to determine whether the purchase or replacement of an annuity contract is appropriate for the needs of the senior if he or she is over 65 years of age or older; to train their agents in the use of the suitability standards; to make a copy of those standards available to the Insurance Commissioner; to periodically review their records and to develop procedures to determine whether the sales of annuities to seniors meet their suitability standards. The bill also establishes a list of criteria to be taken into account when developing the suitability standards. If it is determined that the senior does not meet the suitability standards, the application must be denied.

Assembly Bill 729 (Koretz) – Agents and Brokers.

Signed by the Governor

This bill makes various consumer protections changes to the laws governing agents and brokers. The bill (1) includes certain agent and broker complaints in the Department’s annual complaint study and internet postings; (2) requires disclosure of insurer or agent phone contact information on all insurance consumer documents; (3) clarifies the interest and penalties for surplus line brokers late payment of insurance premium taxes; (4) revises Limited Liability Company security requirements to ensure proper liability coverage; (5) allows the Department to initiate agent disciplinary actions for failure to respond to consumer complaints; (6) clarifies that Continuing Education is a license renewal requirement; and (7) establishes penalties for cheating on licensing exams.

CALIFORNIA BUSINESS CLIMATE

Assembly Bill 1043 (Harman) – Return of Unearned Premiums.

Signed by the Governor

Responding to thousands of complaints by individual and business consumers, this bill clarifies and strengthens the provisions of the Insurance Code relating to the responsibilities of the insurer, agent and broker to return gross unearned premiums (premium plus commission) to consumers in a timely manner following a policy cancellation for automobile, homeowner and commercial policies. In addition, the bill would require insurers to provide a clear and easy to understand accounting of refund amounts upon request and authorize the Insurance Commissioner to promulgate regulations to implement the refund accounting requirement. This bill is intended to protect the consumer from industry practices that undermine the unearned premium refund requirements imposed by state law.

FIGHT AGAINST FRAUD

Assembly Bill 1183 (Vargas) – Protections Against Insurance Fraud and Abuse.

Signed by the Governor

This bill makes the following changes to the Insurance Code to assist the Department's continuing fight against insurance fraud and abuse: (1) extends for six years certain assessments per insured vehicle to fund the Department's investigation and enforcement against auto-related fraud/abuse activities towards consumers and for the CHP, the Department's Fraud Division and local district attorneys offices for the purpose of combating organized auto fraud activity; (2) clarifies that the insurer's obligation to establish and maintain a special investigative unit is a continuous one; (3) eliminates old references of the "Bureau of Fraudulent Claims" throughout multiple insurance code sections and replaces them with "Fraud Division"; and (4) standardizes timeframes for the reporting of fraud claims to the Department and the district attorney.

OTHER

AB 1760 (Assembly Insurance Committee)

Signed by the Governor

This is the Department's annual "technical cleanup bill" which includes changes to the number of years of data which must be included in the annual long-term care consumer rate guide, an increase in earthquake claim mediation fees and changes to workers' compensation deposit and trust changes.

Senate Bill 190 (Chesbro)

Signed by the Governor

Allows the expenditure of \$35 million in proceeds from the Anthem-Wellpoint merger for primary care community clinics capital construction projects.

Senate Bill 938 (Dunn)

Location: Senate Insurance Committee (2-year bill)

Strengthens and clarifies the fiduciary responsibilities of agents and brokers.

POLICY INITIATIVES OFFICE

The Policy Initiatives Office (Office) was created in late 2005 to provide organizational support for the Insurance Commissioner's Executive Team to carry out and implement the Insurance Commissioner's policy initiatives. The Office is also responsible for coordinating these efforts with the daily regulatory duties of the Department. The Office facilitates policy initiative working group and task force efforts on numerous insurance issues including health, seniors, workers' compensation, natural catastrophe and insurance carrier mergers. Staff also conducts more short-term research and analysis on these issues, produces reports, talking points and legislative analysis on insurance issues, as well as statutory comparisons from multiple jurisdictions. The Office monitors the progress of chaptered legislation impacting the Department and works with affected bureaus to assure completion of tasks required to implement legislation. In addition, this Office serves as the coordinator for the Department's work and interaction with the National Association of Insurance Commissioners (NAIC).

In its short existence, the Office helped coordinate public hearings for the Commissioner on Consumer-Driven Health Plans in September 2005 and Health Care Insurer Profitability in December 2005. Staff also assisted in coordinating the National Catastrophe Insurance Summit held in November in San Francisco. The Summit brought together leaders from California, Florida, New York and Illinois to develop and explore ideas to better protect consumers and the nation in the event of natural catastrophes and/or disasters.

POLICY RESEARCH DIVISION

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

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

In 2005, the majority of the Division's staff time was spent providing technical support for the RH03029826 proceeding. This proceeding is the venue for the Department to consider changes to the auto rating factor regulations (Title 10, Section 2632.8). Significant staff activities included the following:

- Finalizing the quantitative analysis to estimate premium dislocation for two alternatives to the current regulations
- Finalizing the Excel templates for reporting analytical results as developed by individual participating insurers
- Working with Mercer Oliver Wyman Actuarial Consulting to address questions from participating insurers
- Contract development and selection of American Actuarial Consulting Group LLC to independently review insurers' data and analysis prior to submission to Mercer Oliver Wyman
- Reviewing and updating zip code data files
- Acquisition and dissemination of selected demographic data necessary for the analysis
- Analysis of the premium dislocation results
- Participated in the development of draft regulatory language.



Legal/Chief Counsel

The Legal Division provides legal services to the Commissioner, the Executive Staff and the Department. Its responsibilities include: review and approval of applications by insurers for certificates of authority to do business in the state and other significant corporate transactions; review and approval of policy forms for certain types of insurance policies; review of rate filings; initiation and prosecution of enforcement actions relating to violations of the Insurance Code and regulations by licensees; managing the process for promulgating regulations; drafting and reviewing proposed legislation; and providing legal representation to the Conservation and Liquidation Office. The Legal Division consists of two Corporate Affairs Bureaus, three Enforcement Bureaus, a Fraud Liaison Bureau, a Government Law Bureau, a Policy Approval Bureau and a Rate Enforcement Bureau.

GOVERNMENT LAW BUREAU

The Government Law Bureau (GLB) in the Legal Branch is responsible for legal support to the Legislative Office, is the Custodian of Records for the Department and is responsible for the Department's rulemaking program. Data regarding legislative accomplishments is provided by the Legislative Office found in this report.

RULEMAKING PROJECTS IN 2005

The GLB oversees the scores of regulation projects that are ongoing in the Department at any given time. Currently, the Department is in the process of promulgating over thirty (30) separate sets of regulations; additionally, over ten (10) prospective rulemaking projects are in the evaluation and planning stages. The GLB tracks the progress of each project, from inception through filing with the Secretary of State of permanent regulations for publication in the California Code of Regulations (CCR).

1. Completed Rulemaking Projects	10
(a) Permanent Regulations	10
(b) Emergency Regulations	0
2. Current Rulemaking Projects as of December 31, 2005	44
(a) Permanent Regulations	43
(b) Emergency Regulations	1
3. Prospective Rulemaking Projects as of December 31, 2005	16

CUSTODIAN OF RECORDS

	Opened	Matters Closed
Public Records Act Requests	793	930
Subpoenas	262	352
Services of Process	78	69
Services on the Commission	37	28
Litigation Matters	26	8

FRAUD LIAISON BUREAU

FRAUD LIAISON BUREAU: JAN. 1, 2005 THROUGH DEC. 31, 2005

The Fraud Liaison Bureau (FLB) provides dedicated legal support to the Department's Fraud Division (FD). This is the largest division within the Department. The division maintains nine regional offices throughout the state with a combined force of approximately 400 program personnel. Approximately 200 of these are sworn police officers. The FLB provides legal support to the division in its effort to investigate, arrest, prosecute and suppress the overall incidence of insurance fraud within the State.

LEGAL SUPPORT TO FRAUD DIVISION EXECUTIVE AND REGIONAL OFFICES:

The FLB provides legal support to the Division Chief, the Division and Regional offices and specific statewide programs. Support to the Division Chief includes participation in weekly senior management conferences by the FLB Chief on a variety of matters related to the operation of the division and enforcement efforts of the regional offices. This includes advice pertaining to pending legislative matters, proposed regulations, and administrative enforcement actions. Legal support is also provided to the division programs during audits conducted by various control agencies.

An **Attorney of the Week** service was established on a rotational basis by staff counsel of the FLB. Staff attorneys handle all informal requests for routine legal assistance arising out of the Division's executive branch or regional offices.

LEGAL SUPPORT TO FRAUD DIVISION PROGRAMS:

1. **Workers' Compensation Insurance Fraud Program** – The Fraud Division receives mandated funding through the Fraud Assessment Commission (FAC). The FAC is a legislatively created state body involved in assessing and administering a special fund dedicated to the investigation and prosecution of California workers' compensation fraud (WCF). The FAC, along with the Insurance Commissioner and another independent state body—the FAC Review Panel—are responsible for managing the WCF program, including productivity supervision, promulgation of regulations, testifying before legislative oversight committees and submission of official state audits.

Funding (approximately \$38 million during fiscal year 2005/06) is split fairly evenly between the FD and District Attorneys from over 35 counties on the basis of lengthy applications and annual audits of the services rendered by each D.A. office. Funding requires a consensus amongst the FAC Review Panel, the body that reviews applications and audits and the FAC. The FAC lends its advice and consent to the final funding recommendations and to the Insurance Commissioner, authorized to independently recommend funding distribution levels.

The FLB has assigned one full time staff counsel to act as counsel to perform the functions of a general counsel to the program area, including review of numerous documents, legal advice on a variety of issues, audit support, and the promulgation of regulations to support the program. Combined FAC, FAC Review Panel, and FD all day conferences are held throughout the year. In 2005 eight meetings were held and attended by counsel.

2. **Automobile Insurance Fraud Section 1872.8 CIC** – The FD coordinates automobile insurance fraud investigations statewide, provides assistance to law enforcement agencies, and presents prosecutable automobile fraud cases to district attorney's offices and the United States Attorneys office. Fraudulent activity includes: medical mills, organized crime staged accident rings, paper accidents, and organized car theft conspiracies, as some of the enforcement targets pursued.
3. **Organized Automobile Insurance Fraud Activity Interdiction Program** – Legislative findings confirm that organized automobile fraud activity operating in major urban centers of the state represents a significant portion of all individual fraud-related automobile insurance cases. Task forces have been established throughout the state comprised of FD personnel, CHP, district attorneys offices and allied agencies.

4. **Underground Economy Task Force** – The Task Force has the general purpose of coordinating enforcement activities and sharing information for combating tax evasion problems and the failure to pay wages that are legally due. It is comprised of representatives from the Employment Development Department, Department of Consumer Affairs, DIR, Office of Criminal Justice Planning and other prospective agencies.
5. **Property/Casualty/Life Program** – This program includes all criminal cases of fraudulent claims arising from all lines of insurance other than auto and workers' compensation. The program's criminal cases are presented to both state and federal prosecutors. This includes the **Disability Insurance Fraud Assessment Program** covering Life and Disability Health Insurance.

Legal Services for Program Funding and Support: Legal support and funding for all the above programs arise out of assessments upon various lines of insurance policies sold within the state by the insurance industry. The assessment process upon the insurance industry requires the promulgation and implementation of various sets of regulations through the Office of Administrative Law (OAL). FLB attorneys are assigned full time with the responsibility of reviewing, consulting and drafting the regulations in conjunction with the programs as requested that pertain to the funding of this program, or legal support to the program such as opinions, statutory review, and responses to outside counsel. They also provide general legal advice, attend public hearings, review pending legislation, and provide audit support.

6. **Special Investigation Unit Program** – The insurance code requires that all insurers doing business within the state maintain "special investigative units" within the insurance company to detect and report suspected fraudulent claims and activity within all lines of insurance written by the company to the Fraud Division. The insurance company's maintenance of such a unit is governed by regulations periodically updated. An FLB attorney is assigned to review, consult and draft the proposed regulations working with program personnel. The FLB attorney also attends public hearings and processes the projects up to the OAL for review and approval. They also provide legal opinions and refer administrative compliance actions to the Office of Administrative Hearings (OAH) when requested by the program.
7. **Internal Affairs** – The FLB provides legal advice and support to the FD Internal Affairs Unit which conducts confidential investigations of Department employees allegedly engaged in some form of impermissible conduct during the course of their employment, or outside their employment which violates department policies, etc.

LEGAL SERVICES: QUI TAM MATTERS, CIVIL LITIGATION, LEGAL SERVICES REQUESTS, SUBPOENAS:

1. Number of Qui Tam (whistleblower civil litigation lawsuits) matters

(a) Pending on 01/05	30
(b) Opened in 2005	14
(c) Intervened in 2005:	2
(d) Closed in 2005	4

2. Civil Litigation other than *qui tam* matters in 2005

(a) Pending on 01/05	1
(b) Opened in 2004	4
(c) Closed in 2004	0

3. Number of Legal Service Requests during 2005

(a) Pending (as of 01/01/05)	3
(b) Opened	20
(c) Closed	18
(d) Pending (as of 12/31/05)	5

4. Informal Requests for Legal Services during 2005

(a) Pending (as of 01/01/05)	0
(b) Opened	16
(c) Closed	16

5. Subpoenas

(a) Opened	1
(b) Closed	15

FLB RULEMAKING PROJECTS IN 2005 (JAN. 1, 2005 THROUGH DEC. 31, 2005)**1. Completed Rulemaking Projects Year 2005** 5

(a) Permanent Regulations	5
(b) Emergency Regulations	1

2. Current Rulemaking Projects as of Dec. 31, 2005 2

(a) Permanent Regulations	1
(b) Emergency Regulations	1

DIVISION AUDIT SUPPORT PROJECTS IN 2005:

Continuation of two Bureaus of State Audits Reports

LEGISLATIVE ANALYSIS AND REVIEW:

Number of bills requiring legal support in the promulgation of legislative bills, attendance at hearings, redrafting of proposed language, etc.: Five bills.

ENFORCEMENT BUREAU-SACRAMENTO**937 new cases received****803 disposed****454 pending cases****CONSENT**

Order for Monetary Penalty and/or Reimbursement	19
Order of Immediate Suspension	2
Order Removing Restriction	60
Miscellaneous Orders	53
Order of Dismissal/Application Withdrawn	6
Order for Monetary Penalty in Lieu of Suspension	4
Order of Denial	4
Order Denial/Issuance of Restricted License	65
Order of Revocation	9
Order of Revocation/Issuance of Restricted License	18
Order of Dismissal/Surrender of License	7
Order of Dismissal	4

DEFAULT

Order of Revocation	77
Order of Denial	3

HEARINGS

Order of Approval/Issuance	1
Miscellaneous	4
Order of Denial	62
Order of Denial/Issuance of Restricted License	22
Order of Revocation	44
Order of Revocation/Issuance of Restricted License	18
Order of Dismissal	

INFORMAL ACTIONS

Warning	21
Voluntary Withdrawal of Application	4
Voluntary Surrender of License	3
No Disciplinary Action Warranted/Out of License	1
No Disciplinary Action Warranted	30
Order of Summary Denial	63
Order of Summary Denial/Issuance of Restricted License	55
Order of Summary Revocation	95
Order of Summary Revocation/Issue Restricted License	19

TOTAL**803**

AUTO ENFORCEMENT BUREAU (AEB)

The Auto Enforcement Bureau (AEB) litigates enforcement actions against insurance companies and Broker-Agents (producers). As an Enforcement bureau, AEB protects policyholders, prospective policyholders, consumers, and the California insurance marketplace by ensuring that insurance producers and insurers comply with the Insurance Code and other laws and regulations that apply to the business of insurance.

In addition to automobile issues, AEB also handles all aspects of litigation and enforcement previously known as “compliance” cases. AEB attorneys prepare and file pleadings and represent the Commissioner in administrative court in disciplinary actions against both licensed and unlicensed insurers and producers, including the revocation or denial of licenses and imposing fines for unfair claims practices by insurers.

Beyond its core function of an enforcement litigation bureau, AEB also provides legal opinions to the Commissioner and to the various divisions of the Department; provides support for investigations of producers and examinations of insurers; promulgates regulations; and represents the Department in employee adverse actions.

AUTO ENFORCEMENT BUREAU STATISTICS: 2005

In 2005 the Auto Enforcement Bureau conducted thirty-five (35) administrative hearings to conclusion. Monetary penalties and costs obtained through negotiated settlements and/or hearings totaled approximately \$1,436,413.75.

The categories of cases handled by AEB in 2005 are described below.

Matter Type	Matters Opened	Matters Closed	Hearings Concluded
Disciplinary	56	98	37
Vehicle Service Contract	16	69	0
Unfair Practices Act + C&D	10	13	0
Legal Opinion	5	12	0
Legislative Analysis (pending bill)	15	9	0
Miscellaneous	1	3	0
Human Resources	4	6	0
Regulations	3	2	0
Cease & Desist Order	1	1	0
Non-Compliance	1	0	0
Litigation	6	0	0
Oversight	1	0	0
Investigatory Hearing	2	0	0
Total	121	213	37

SIGNIFICANT MATTER – ONE MILLION DOLLAR FINE AGAINST A MAJOR INSURER:

Farmers Insurance Exchange, Truck Insurance Exchange, Fire Insurance Exchange, Mid-Century Insurance Company.
Order to Show Cause, Statement of Specific Charges/Accusation, Notice of Monetary Penalty.

Respondents were cited with some 972 claims handling Code and Fair Claims Regulations violations during the period January 2, 2002 through August 8, 2004. The violations arose from some 350 claims handling complaints filed with CSB by insureds and third party claimants. The majority of the complaints and violations cited involved time issues, e.g., failure to respond to insured within 15 days of receipt of claim, failure to commence investigation of claim within 15 days, failure to notify insured of need for additional investigation time every 30 days, and failure to respond to the Department within 21 days of receipt of communication from the Department. Some 99 of the violations involved Code section 880, which requires that insurers conduct business under its own name. An OSC was filed and a hearing was underway at the time a settlement was reached.

Negotiated settlement: Respondents agreed to pay a monetary penalty of one million one hundred twenty-five thousand dollars (\$1,125,000), \$125,000 of which was suspended provided the respondent's claims handling performance improves over a 2-year period. The Order included a cease and desist order on Code section 880 violations which requires the companies to conduct business under their own individual corporate name. (Respondents' practice was to label most correspondence under the "Farmers Insurance Group" letterhead). The Commissioner's final Order was signed on December 16, 2005.

RATE ENFORCEMENT BUREAU

The Rate Enforcement Bureau oversees and enforces the provisions of Proposition 103 and other laws pertaining to the availability and affordability of insurance and to rating and underwriting practices. This includes prior approval rate hearings.

RATE ENFORCEMENT BUREAU ACTIONS (JANUARY 1, 2005- DECEMBER 31, 2005)**Prior Approval**

Petitions for Hearing Received	6
Petitions for Hearing Granted	0
Petitions for Hearing Denied	6
Notices of Hearing Issued	0
Matters Resolved Without Hearing	6
Matters Pending	1
Variance Requested	1
Variance Requests Pending	1

Rollback

Administrative Cases Pending	1
Rollback Litigation Pending	1

Primary Jurisdiction Referral

Referral Submitted	1
Referral Pending	1

Vehicle Service Contract

Applications Received	104
Applications Concluded	120

Regulations

Regulations Drafted	17
Regulations Approved	8
Petitions for Rulemaking Received	0
Petitions for Rulemaking Denied	0

Civil Litigation

Cases Opened	6
Cases Concluded	6

CAARP

Appeals Opened	5
Appeal Decisions Issued	1
Producer Peer Review Decisions Issued	4
Producer Peer Review Matters Opened	4
Rate Application Received	1
Rate Decisions Issued	0
Servicing Carrier Applications Received	3
Servicing Carrier Applications Approved	1
Servicing Carrier Applications Disapproved	0

LEGISLATIVE ANALYSES

Matters Opened	9
Matters Concluded	9

CORPORATE AFFAIRS BUREAU**KEY TO CLASSES OF INSURANCE AUTHORIZED**

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

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

CERTIFICATES OF AUTHORITY/LICENSES ISSUED

Name of Insurer	Home State	Classes of Insurance	Effective Date
Willamette University	OR	Grants and Annuities Society	02-15-2005
Guiding Eyes for the Blind, Inc.	NY	Grants and Annuities Society	03-18-2005
First American Title Insurance Company of North Carolina	NC	4	05-10-2005
Barnabas Foundation	IL	Grants and Annuities Society	05-13-2005
Signature Nationwide Auto Club of California, Inc.	IL	Motor Club eff. 5-23-2005	Issued 05-16-2005
GE Motor Club of California, Inc.	IL	Motor Club eff. 5-23-2005	Issued 05-16-2005
Amalgamated Life Insurance Company dba Amalgamated Group Life Insurance Company	NY	1, 6	05-24-2005
Selective Insurance Company of America	NJ	20	06-01-2005
Purdue Research Foundation	IN	Grants and Annuities Society	06-03-2005
Save the Children Federation, Inc.	CT	Grants and Annuities Society	06-29-2005
Home Warranty of America, Inc.	CA	Home Protection Company	07-25-2005
Reed Institute (The)	OR	Grants and Annuities Society	08-02-2005
Santa Barbara Cottage Hospital Foundation	CA	Grants and Annuities Society	08-25-2005

Name of Insurer	Home State	Classes of Insurance	Effective Date
Consumers Union of United States, Inc.	NY	Grants and Annuities Society	08-30-2005
Church Life Insurance Corporation	NY	1, 6	09-13-2005
Defenders of Wildlife	DC	Grants and Annuities Society	10-06-2005
Marlborough School	CA	Grants and Annuities Society	10-06-2005
Aioi Insurance Company of America	NY	2, 3, 6, 7, 8, 10, 11, 12, 13 14, 15, 16, 20	10-12-2005
Environmental Defense, Inc.	NY	Grants and Annuities Society	10-01-2005
SureTec Insurance Company	TX	5	10-24-2005
VantisLife Insurance Company	CT	1, 6	10-28-2005
Andrews University	MI	Grants and Annuities Society	11-07-2005
Africa Inland Mission International, Inc.	NY	Grants and Annuities Society	11-07-2005
HSA Home Warranty Company	CA	Home Protection Company	11-18-2005
Atradius Trade Credit Insurance, Inc.	MD	13	12-08-2005
American Commerce Insurance Company	OH	2, 8, 12, 16	12-15-2005

VIATICAL SETTLEMENTS COMPANIES/BROKERS LICENSES ISSUED

Name of Company	Home State	Effective Date
Advanced Settlements, Inc.	OH	02-22-2005
Ashar Group, LLC	FL	07-25-2005
1 st Life Financial, LLC	FL	11-14-2005

REDOMESTICATION OF INSURERS

Name of Company	Effective Date
American General Indemnity Company from Nebraska to Illinois	Eff. 01-11-2005
Travelers Casualty Insurance Company (formerly known as Travelers Casualty and Surety Company of Illinois) from Illinois to Connecticut,	Eff. 01-12-2005
Travelers Property Casualty Company of America (formerly known as The Travelers Indemnity Company of Illinois) from Illinois to Connecticut,	Eff. 01-12-2005
The Continental Insurance Company from New Hampshire to South Carolina	Eff. 01-26-2005
The Fidelity and Casualty Company of New York from New Hampshire to South Carolina,	Eff. 01-26-2005
Stonewall Insurance Company from Ohio to Rhode Island,	Eff. 01-26-2005
The Mayflower Insurance Company, Ltd., from Indiana to South Carolina,	Eff. 02-25-2005

Name of Company	Effective Date
Progressive Marathon Insurance Company from Ohio to Michigan,	Eff. 03-01-2005
Allstate Assurance Company (fka Provident National Assurance Company) from Tennessee to Illinois,	Eff. 03-02-2005
Sears Life Insurance Company from Illinois to Texas	Eff. 03-10-2005
Great American Protection Insurance Company from Indiana to Ohio	Eff. 03-16-2005
Great American Spirit Insurance Company from Indiana to Ohio	Eff. 03-16-2005
California Casualty General Insurance Company of Oregon (aka California Casualty General Insurance Company) from California to Oregon,	Eff. 02-07-2005
Progressive Northwestern Insurance Company from Washington to Ohio,	Eff. 04-14-2005
Imperial Casualty and Indemnity Company from Nebraska to Oklahoma,	Eff. 07-11-2005
Boston Old Colony Insurance Company from Massachusetts to Illinois	Eff. 07-12-2005
Western National Assurance Company from Washington to Minnesota	Eff. 07-13-2005
Response Worldwide Insurance Company from Ohio to Connecticut	Eff. 07-25-2005
John Alden Life Insurance Company from Minnesota to Wisconsin	Eff. 07-25-2005
Pacific Life Insurance Company from California to Nebraska	Eff. 09-01-2005
Valley Forge Life Insurance Company from Pennsylvania to Indiana	Eff. 09-06-2005
Union Security Insurance Company (formerly known as Fortis Benefits Insurance Company from Minnesota to Iowa	Eff. 09-06-2005
California Indemnity Insurance Company from California to Texas	Eff. 09-16-2005
Liberty Bankers Life Insurance Company from Iowa to Oklahoma	Eff. 09-23-2005
Explorer Insurance Company from Arizona to California	Eff. 09-27-2005
Sterling Investors Life Insurance Company dba Florida Sterling Investors Life Insurance Company from Florida to Georgia	Eff. 10-28-2005
Medical Savings Insurance Company dba Medical Savings Insurance from Oklahoma to Indiana	Eff. 11-14-2005
Niagara Fire Insurance Company from Delaware to Illinois	Eff. 11-17-2005
Glens Falls Insurance Company (The) from Delaware to Illinois	Eff. 11-17-2005
Continental Reinsurance Corporation from California to South Carolina	Issued 12-20-2005 & Eff. 01-01-2005
CNA Casualty of California from California to Illinois	Issued 12-20-2005 & Eff. 01-01-2005
General Fidelity Insurance Company from California to South Carolina	Eff. 12-21-2005
General Fidelity Life Insurance Company	Eff. 12-21-2005

MERGERS, CONSOLIDATIONS, DOMESTICATION

Name of Company	Home State	Surviving Company	Home State	Effective Date
Southland Life Insurance "Company"	TX	Security Life of Denver Insurance Company	CO	Issued 01-03-2005 Eff. 10-01-2004
Clarica Life Insurance Company	Canada	Sun Life Assurance Company of Canada DbA Clarica Life Insurance Company(U.S. Branch)	Canada	Issued 03-14-2005
Lincoln Direct Life Insurance Co	NE	Assurity Life Insurance Company	NE	Issued 03-16-2005 Eff. 01-01-2005
Gulf Insurance Company	CT	Travelers Indemnity Company (The)	CT	Issued 06-30-2005 Eff. 07-01-2005
Veterinary Pet Services, Inc.	CA	Veterinary Pet Insurance Company	CA	Issued 07-06-2005 eff. 7-31-2005
Rushmore National Life Insurance Company	SD	American Memorial Life Insurance Company	SD	Issued 07-27-2005 Eff. 10-01-2003
Guarantee Company of North America	MI	Mid-State Surety Corporation (USA) (The)		Issued 08-10-2005 Eff. 12-31-2003
Zenith Star Insurance Company	TX	Zenith Insurance Company	CA	09-07-2005
CII Insurance Company	CA	Commercial Casualty Insurance Company	CA	09-09-2005 Eff. 09-27-2005
Cortland Insurance Company (nonadmitted)	TX	Commercial Casualty Insurance Company	CA	09-09-2005 Eff. 09-27-2005
Manufacturers Life Insurance Company of America	MI	John Hancock Life Insurance Company (USA)	MI	10-13-2005 Eff. 12-01-2005
Allied Insurance Company	CA	Ace American Insurance Company	PA	12-06-2005 Eff. 12-31-2005
The Sea Insurance Company of America	NY	Royal Indemnity Company	DE	12-28-2005 Eff. 12-31-2005
Grocers Insurance Company	OR	Security Insurance Company of Hartford	CT	12-28-2005 Eff. 12-31-2005
ING Insurance Company of America	FL	ING Life Insurance and Annuity Company	CT	12-29-2005 Eff. 12-31-2005
Transamerica Life Insurance and Annuity	NC	Transamerica Life Insurance Company	IA	12-22-2005 Eff. 10-01-2005

REINSURANCES AND SALES AND PURCHASES

Ceding, Selling Transforming Company	Home State	Reinsuring, Purchasing, Transformed Company	Home State	Effective Date
Metropolitan Life Insurance Company	NY	Texas Life Insurance Company	TX	Issued 03-08-2005 Eff. 01-01-2002
North Bay Title Company (nonadmitted)	CA	Stewart Title Company	TX	04-21-2005
Pacific Life Insurance Company Company	CA	PacifiCare Life & Health Insurance	IN	04-22-2005
PacifiCare Life & Health Insurance Company	IN	United Wisconsin Life Insurance Company	WI	04-22-2005
Traders & Pacific Insurance Company	DE	OneBeacon Insurance Company	PA	Issued 05-04-2005 Eff. 03-31-2005
Lincoln General Insurance Company	PA	Kingsway Reinsurance Corporation	Barbados	06-14-2005

NAME CHANGES

Old Name	New Name	Home State	Effective Date
Travelers Casualty and Surety Company of Illinois	Travelers Casualty Insurance Company of America	IL	01-12-2005
Travelers Indemnity Company of Illinois (The)	Travelers Property Casualty Company of America	IL	01-12-2005
CIGNA Life Insurance Company Annuity Company	Prudential Retirement Insurance and	CT	01-20-2005
UBS PaineWebber Life Insurance Company	UBS Life Insurance Company USA	CA	02-02-2005
TIG Premier Insurance Company	Fairmont Premier Insurance Company	CA	02-03-2005
Ranger Insurance Company	Fairmont Specialty Insurance Company	DE	02-03-2005
CNA Group Life Assurance Company	Hartford Life Group Insurance Company	IL	02-09-2005
Old Republic Minnehoma Insurance Company	Old Republic Security Assurance Company	AZ	02-18-2005
Maxicare Life and Health	Caterpillar Life Insurance Company Insurance Company	MO	02-25-2005
Provident National Assurance Company	Allstate Assurance Company	IL	03-02-2005
Employers Modern Life Company	EMC National Life Company	IA	03-25-2005

Old Name	New Name	Home State	Effective Date
California Casualty General Insurance Company	California Casualty General Insurance Company of Oregon	CA	04-07-2005
Equitable of Colorado, Inc. (The)	AXA Life and Annuity Company	CO	04-22-2005
Prudential Property and Casualty Insurance Company	LM Property and Casualty Insurance Company	IN	05-03-2005
Prudential Commercial Insurance	LM Personal Insurance Company Company	DE	05-03-2005
Prudential General Insurance Company	LM General Insurance Company	DE	05-03-2005
Potomac Insurance Company of Illinois	SUA Insurance Company	IL	05-06-2005
Century American Casualty Company dba Access General Insurance Company	Access Insurance Company	TX	05-23-2005
United Wisconsin Life Insurance Company	American Medical Security Life Insurance Company	WI	06-28-2005
Overseas Partners US Reinsurance Company	Clearwater Select Insurance Company	DE	08-10-2005
Investors Partner Life Insurance Company	Manulife Insurance Company	DE	08-15-2005
Associates Insurance Company Company	Commercial Guaranty Casualty Insurance	IN	08-26-2005
National Farmers Union Standard Insurance Company	Quanta Indemnity Company	CO	08-31-2005
Fortis Benefits Insurance Company	Union Security Insurance Company	IA	09-06-2005
Fortis Insurance Company	Time Insurance Company	WI	09-06-2005
World Division of the General Board of Global Ministries of the United Methodist Church	General Board of Global Ministries of the United Methodist Church	NY	10-03-2005
The Explorer Insurance Company	Explorer Insurance Company	CA	10-24-2005 Eff. 09-27-2005
American Pioneer Title Insurance Company	Ticor Title Insurance Company of Florida	FL	10-24-2005
General Electric Mortgage Insurance Corporation	Genworth Mortgage Insurance Corporation	NC	10-18-2005 Eff. 11-01-2005

Old Name	New Name	Home State	Effective Date
General Electric Mortgage Insurance Corporation of North Carolina	Genworth Mortgage Insurance Corporation of North Carolina	NC	10-18-2005 Eff. 11-01-2005
GE Residential Mortgage Insurance Corporation of North Carolina	Genworth Residential Mortgage Insurance Corporation of North Carolina	NC	10-18-2005
Diversified Title Insurance	TransUnion Title Insurance Company		11-17-2005
Gerling Global Reinsurance Corporation United States Branch	Global Reinsurance Corporation		12-07-2005
Clarica Life Reinsurance Company	Generali USA Life Reassurance Company		12-30-2005
General Electric Capital Assurance Company	Genworth Life Insurance Company		12-30-2005 Eff. 01-01-2006
GE Life and Annuity Assurance Company	Genworth Life and Annuity Insurance Company		12-30-2005 Eff. 01-01-2006

WITHDRAWALS

Name of Company	Home State	Effective Date
Sierra Pacific Insurance Company	CA	Issued 01-18-2005 Eff. 12-28-2004
Rector, Church Wardens and Vestry of all Saints Church of Pasadena, California	CA	02-23-2005
Richard M. Horowitz, a Viatical Settlements Broker	CA	05-03-2005
J&L Financial Partners, LLC Viatical and Life Settlement Brokers	CA	05-10-2005
Assured Investors Life Company	CA	05-17-2005
Montgomery Ward Auto Club, Inc.	DE	05-23-2005
OCOMA Industries Inc. dba AMOCO Motor Club	DE	05-23-2005
Signature's Nationwide Auto Club, Inc.	DE	05-23-2005
Exxon Travel Club, Inc.	TX	05-30-2005
Atlanta Casualty Company	OH	Issued 09-14-2005 Eff. 08-31-2005
Atlanta Specialty Insurance Company	OH	Issued 09-14-2005 Eff. 08-31-2005

Name of Company	Home State	Effective Date
Windsor Insurance Company	IN	Issued 09-14-2005 Eff. 08-31-2005
C-F Insurance Company	CA	Issued 09-23-2005 Eff. 09-08-2005
Continental National Indemnity Company	OH	Issued 09-23-2005 Eff. 10-17-2005
Chiyoda Fire & Marine Insurance Company, Ltd. (United States Branch)	Japan	10-12-2005
Progressive Marathon Insurance Company	MI	Issued 11-02-2005 Eff. 10-20-2005

UNDERWRITTEN TITLE COMPANIES LICENSES ISSUED OR REISSUED

Name of Company	Effective Date
Lenders Choice Title Company	03-07-2005
(to transact in Alameda, Alpine, Amador, Butte, Calaveras, Colusa, Contra Costa, Del Norte, El Dorado, Fresno, Glenn, Humboldt, Imperial, Inyo, Kern, Kings, Lake, Lassen, Los Angeles, Madera, Marin, Mariposa, Mendocino, Merced, Modoc, Mono, Monterey, Napa, Nevada, Orange, Placer, Plumas, Riverside, Sacramento, San Benito, San Bernardino, San Diego, San Francisco, San Joaquin, San Luis Obispo, San Mateo, Santa Barbara, Santa Clara, Santa Cruz, Shasta, Sierra, Siskiyou, Solano, Sonoma, Stanislaus, Sutter, Tehama, Trinity, Tulare, Tuolumne, Ventura, Yolo, and Yuba counties)	
Integrated Title, Inc. (to transact in Los Angeles, Orange, Riverside, San Bernardino, and San Diego counties)	03-18-2005
Provident Title Company (to add Orange, Riverside, San Bernardino, San Diego, and Ventura counties)	03-28-2005
Commerce Title Company (to add Imperial, Kings, Mendocino, Merced, Monterey, Napa, Nevada, San Benito, San Joaquin, Solano, Sutter, Yolo, and Yuba counties)	04-05-2005
Placer Title Company (to add Tehama County)	04-15-2005
California Title Company (to add Fresno, Kern, San Luis Obispo, and Santa Barbara counties)	05-06-2005
New Century Title Company (to add El Dorado and Placer counties)	05-12-2005
Cuesta Title Company (to delete Kings County)	06-01-2005

Name of Company	Effective Date
United Title Company (to add Alameda, Contra Costa, El Dorado, Placer, Sacramento, San Francisco, San Mateo, Santa Clara counties)	06-27-2005
Liberty Title Company (to transact in Alameda, Contra Costa, Placer, Sacramento, Solano and Sonoma counties)	09-02-2005
New Century Title Company (to add Ventura County)	10-03-2005
MIS Title Company of California, Inc. (name changed from BridgeSpan Title Company)	10-12-2005 Eff. 10-07-2005
TransUnion Title & Escrow of California, Inc. (name changed from Diversified Title & Escrow Services Company)	11-17-2005
USA National Title Company, Inc. (to transact in Orange County)	11-28-2005
Stewart Title of Placer (name changed from Sierra Valley Title)	12-08-2005
Western Resources Title Company (name changed from First Southwestern Title Company of America)	12-30-2005

CERTIFICATE OF EXEMPTION

(FROM CALIFORNIA INSURANCE CODE SECTION 1101)

Name of Insurer	Home State	Effective Date
Trans World Assurance Company	CA	10-24-2005
Western Mutual Insurance Company	CA	10-28-2005
Selective Insurance Company of America	NJ	12-19-2005

PERMITS TO ISSUE SECURITIES

Permit Number	Name of Company	Effective Date
SF-2082	CAMICO Mutual Insurance Company	06-02-2005
SP-05043956	Veterinary Pet Insurance Company	07-11-2005
OP-05045651	Auto Knight Motor Club, Inc.	12-09-2005
SF-2059	Homeguard Home Warranty, Inc.	12-29-2005
SP-05047190	Omega Reinsurance Corporation	12-30-2005

AMENDMENTS TO PERMITS

During 2005, two amendments to permit were issued

HOLDING COMPANY SYSTEM ACT**Acquisitions and Registration**

Filings	14
Approved	11
Abandoned	2
Withdrawn	1
Pending	3

OTHER HOLDING COMPANY TRANSACTIONS NEEDING APPROVALS:**Affiliate Transaction 1215.5(5)**

Filings/applications	181
Closed/approved	164
Withdrawn	15
Denied	2
Pending	101

Exemptions and Disclaimers

Filings	21
Approved	14
Withdrawn	4
Denied	3
Pending	9

Extraordinary Dividends

Filings	8
Approved	8
Pending	0

Ordinary Dividends

Filings	72
Closed	71
Withdrawn	1
Pending	0

WORKERS' COMPENSATION DEPOSITORY AGREEMENTS APPROVED

Name of Company	Date Issued
Vanliner Insurance Company	04-05-2005
National Indemnity Company	04-05-2005
National Liability & Fire Insurance Company	04-05-2005
Republic Insurance Company	04-05-2005
Redwood Fire and Casualty Insurance Company	04-05-2005
Oak River Insurance Company	04-08-2005
Cornhusker Casualty Company	04-08-2005
American National Insurance Company	09-09-2005
Westchester Fire Insurance Company	09-22-2005

CORPORATE AFFAIRS ACTIVITIES (JAN. 1, 2005 THROUGH DEC. 31, 2005)**Breakdown of Closed Matters**

Advisory Organization License	02
Amended Certificate of Authority	150
Amended Certificate of Authority as a Grants and Annuity Society	01
Amended Stock Permit	02
Amended Underwritten Title Company License	12
Certificate of Authority	18
Certificate of Authority as a Grants & Annuities Society	16
Certificate of Authority as a Status Filing CIC 700C	05
Certificate of Exemption	03
Consent to Redeem Certificate of Contribution	01
Custody Agreement	06
Failure to Make Required Filing	100
Failure to Pay Fees and Assessments	36
Holding Company Acquisition	14
1215.2(f) Exemption from Form A filing	12
1215.4(f) Ordinary Dividend	72
1215.4(l) Disclaimer of Affiliation	07
1215.5(b)(1) Sales, Purchases Loans, etc.	16
1215.5(b)(3) Reinsurance	58
1215.5(b)(4) Mtg. Service/Cost Sharing Agreements	106
1215.5(b)(5) Guarantees	00
1215.5(b)(7) Investments 2.5% PHS	01
1215.5(g) Extraordinary dividend	07
1215.13(b) Exemption from Commercially Domiciled Status	03
Home Protection	02
Lesli	27
Mergers	33
Miscellaneous Filings	48
Motor Club License	02
Motor Club Service Contract (810)	02
Name Approval Reservation	140
Organizational Permit	04
Reinsurance Sale & Purchase, Transfer & Assumption	39
Reinsurer Accreditation	07
Risk Purchasing Group	20
Risk Purchasing Group Renewal	236

Breakdown of Closed Matters

Risk Retention Group	16
Risk Retention Group Renewal	64
S810	01
Stock Permit	03
Transfer of Underwritten Title Company Shares	10
Underwritten Title Company License	05
Underwritten Title Company Organizational Permit	03
Viatical Settlement Broker/Contract License	05
Withdrawal	13
Workers' Compensation Depository Agreement	10
Workers' Compensation Deposit Deficiencies	128

Total	1473
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POLICY APPROVAL BUREAU

POLICY APPROVAL STATISTICS (JAN. 1, 2005 THROUGH DEC. 31, 2005)

PRODUCT	Submissions Received	Submissions Closed
Group Non-Health	314	299
Supplemental Life Insurance	184	202
Variable Contracts	424	446
Group & Individual Health Insurance	586	531
Medicare Supplement	397	318
Unclassified	107	102
Individual, Non-health	46	43
Individual & Group Credit Insurance	34	25
Long Term Care Ins	280	196
Workers Compensation	252	252

VARIABLE PRODUCT QUALIFICATIONS:

Variable Annuity Qualifications	1	1
Variable Life Qualifications	1	3
Amended Variable Annuity	154	175
Amended Variable Life	90	108
Modified Guarantee Annuity Qualification	0	1

OTHER ACTIVITIES

Regulations	2	1
Legal Opinions	9	10

ENFORCEMENT BUREAU-SAN FRANCISCO

During the year, 235 cases were received and action was completed on 125 cases.

Order of Revocation	20
Order of Revocation/Issuance of Restricted License	14
Order of Denial	21
Order of Denial/Issuance of Restricted License	6
Order of immediate Suspension	1
Order of Suspension	1
Order for Monetary Penalty &/or Reimbursement	4
Order of Monetary Penalty in Lieu of Suspension	3
Order of Dismissal	1
Order of Dismissal/Application Withdrawn	1
Order removing Restrictions	7
Miscellaneous Orders	7
License Suspension	2
No Disciplinary Action Warranted	15
No Disciplinary Action Warranted/Out of License	3
Voluntary Withdrawal of Application	3
Rejected	4
Order of Summary Revocation	4
Order of Approval/Issuance	1
Order to Cease & Desist	3
Order of Stipulation/Issue Restricted License	4

ENFORCEMENT ACTIONS:**Unfair Practices Act Violations:**

Colonial American Casualty & Surety Company	\$40,000.00
Highmark Life Insurance Company	\$12,000.00
Imco Insurance Company and Allied Property and Casualty Insurance Company	\$20,000.00
Pan American Life Insurance Company	\$30,000.00

Title Insurance Violations:

American Title Company	\$1,200,000
Chicago Title Insurance Company	\$5,425,000
Fidelity National Title Insurance Company	
Fidelity National Title Insurance Company of New York, Security Union Title Insurance Company, Ticor Title Insurance Company, First American Title Insurance Co.	\$4,825,000

Cease and Desist Orders:

First Actual American Insurance Company

Contractor's Bonding Ltd.

HOLOCAUST ERA INSURANCE

The Holocaust era insurance project is responsible for advocating on behalf of Holocaust survivors and their families and heirs in their efforts to collect on life insurance policies issued before the war and never paid. California Insurance Code Section 12965 directs the Department to advocate for these claimants and the Department has done so through its work on the International Commission on Holocaust Era Insurance Claims (ICHEIC), the National Association of Insurance Commissioners (NAIC) and its own outreach and claimant assistance work in California. The Insurance Commissioner has a seat on the ICHEIC (a group formed in 1997 to work out a way to evaluate and pay these claims) and has been a strong advocate for claimants in that group. ICHEIC is comprised of European insurers, U.S. and European regulators, survivor organizations, and the State of Israel. The ICHEIC claims deadline was December 31, 2003. To date, ICHEIC insurers have made offers totaling approximately \$214 million.

In June 2003, the Holocaust Victims Insurance Relief Act of 1999 (California Insurance Code Section 13800 et. seq.) which would have required insurers to provide the Department with information regarding policies they wrote to persons in Europe between 1920 and 1945, was found unconstitutional by the United States Supreme Court.

ARMENIAN GENOCIDE

California Code of Civil Procedure Section 354.4 permits venue in California for suits brought by heirs of relatives of victims of the Armenian Genocide and extends that statute of limitations to 2010. In February 2004, the United States District Court approved the parties' \$20 million settlement of approximately 2,400 potential claims on unpaid insurance policies. The settlement includes \$3 million for charitable organizations. Claims have been submitted to the Claims Committee and are currently under review.

SLAVERY INSURANCE

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



Rate Regulation Branch

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

RATE FILING BUREAUS

The Rate Regulation Branch (RRB) has five filing bureaus (two in San Francisco and three in Los Angeles) that receive and review filings from 754 property and casualty companies licensed in the state. The Intake Unit in the San Francisco office is responsible for processing all filing applications except for Workers' Compensation and Title companies and providing copies of all filings to the Public Viewing Rooms maintained in San Francisco and Los Angeles for public access.

In conjunction with the National Association of Insurance Commissioners (NAIC), the RRB is continuing its participation in the System for Electronic Rate and Form Filings (SERFF) project. This system is designed to enable companies to send and states to receive, comment on, approve or reject insurance industry rate and form filings. The electronic aspects of this project will help increase the efficiency and facilitate communication between the Rate Filing Bureaus and insurers. The percentage of filings received via SERFF continues to increase each year. During 2005, the percentage of total filings received through SERFF increased from 18 to 30 percent.

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

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

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

Workers' Compensation – In 1993 and 1994, the workers' compensation minimum rate law was replaced with a competitive rating system which took effect in 1995. Under the competitive rating law, codified in California Insurance Code Section 11735, insurers are free to develop their own rates based on advisory pure premiums (loss costs) and company developed loss cost multipliers. However, all company rates, rating plans, and rating rules must be filed with the RRB prior to use. In 2005, 606 workers' compensation rate filings were reviewed.

Title Insurance – California Insurance Code Section 12401.1 requires title insurers and underwritten title companies to file their title and escrow rates with the Department prior to their use. In 2005, 101 title insurance rate filings were reviewed.

TYPES OF FILINGS RECEIVED DURING 2005

Private Passenger Automobile	572
Homeowner.	280
Other Personal Lines Products	390
Title	101
Workers' Compensation	606
Medical Malpractice	39
Other Commercial Lines Products	5403
Total	7391

In addition, approximately 20,324 filings were inspected in the Public Viewing Rooms in Los Angeles and San Francisco.



Financial Surveillance Branch

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

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

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

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

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

TCU is responsible for overseeing those insurers identified by the Department's Early Warning System (EWS) as being financially troubled.

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

FSB developed an EWS to track all significant findings that may affect the operations of a company. The primary purpose of EWS is to facilitate early detection of potential insolvency problems with admitted (authorized or licensed) insurance companies.

FINANCIAL ANALYSIS DIVISION (FAD)

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

The workload performed by the FAD is distributed among four bureaus: FAD 1 (Property and Casualty Bureau I), FAD 2 (Property and Casualty Bureau II), FAD 3 (Life Bureau), and FAD 4 (Actuarial Analysis Bureau). The Actuarial Analysis Bureau focuses primarily on life and health reserving issues. Listed below are workload statistics of FAD:

WORKLOAD PERFORMED FOR THE YEAR 2005

Financial Statements Analysis	Annual Statement	Quarterly Statement
Life and Property & Casualty	685	1,068
Other Entities	339	178
Surplus Line	107	321

Corporate Affairs Applications

Certificate of Authority	57
Holding Company Matters	297
All Others	190

Actuarial Reviews	Number Reviewed
Reinsurance Reviews	36
Rate Filing	272
Actuarial Memorandum and Executive Summary	160

FIELD EXAMINATION DIVISION (FED)

Under the provisions of Section 730, 733, 734.1 and 736 of the California Insurance Code, the Insurance Commissioner must examine the business and affairs of every admitted insurer, whenever deemed necessary, to determine its financial condition and compliance with applicable laws. Unless financial or other conditions warrant an immediate examination, domestic insurers are usually examined triennially and foreign insurers are usually examined in accordance with the NAIC's Association Plan of Examination. FED also performs financial examinations of underwritten title companies, home warranty companies and other entities as necessary.

It is the responsibility of FED to determine the financial condition of insurance companies in accordance with California Insurance Code legal requirements and prescribed accounting practices as promulgated by the NAIC. In addition, FED provides financial and actuarial support to other divisions.

Various types of examinations initiated and completed by FED in 2005 are presented as follows:

Type of Examinations	Initiated	Completed
Domestic Companies	47	65
Underwritten Title Companies	14	0
Foreign Companies	12	2
Qualifying Exams	4	9
Total:	77	76

ACTUARIAL OFFICE

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

TROUBLED COMPANIES UNIT

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

PREMIUM TAX AUDIT BUREAU

INSURANCE TAXES

Insurance taxes assessed in 2005 on business accomplished during 2004, other than retaliatory and surplus line taxes, amounted to \$1,970,832,896. This represents an increase in assessments of \$133,563,066 or 7.27 percent over the previous year. Refunds of \$47,815,959 were granted during the year.

Additional assessments proposed by the Insurance Commissioner to the Board of Equalization and the State Controller's Office totaled \$7,927,058.

BASIS OF TAX

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

RATE OF TAX

A tax rate of 2.35 percent is imposed on “gross premiums” received, with the exception that a lower rate of 0.50 percent is applied to premiums received under pension and profit sharing plan contracts which are “qualified” under certain sections of the United States Internal Revenue Code. Title insurers are also taxed at a rate of 2.35 percent of “income.” Ocean marine insurers are taxed at a rate of 5 percent of underwriting profits.

RETALIATORY TAXES

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

Retaliatory taxes assessed and collected in 2005 on business completed during 2004 totaled \$2,922,656. This is a decrease of \$950,437 or 24.54 percent over the previous year.

SURPLUS LINE TAXES

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

The surplus line tax rate is 3 percent and is assessed on surplus line premiums pursuant to California Insurance Code Section 1775.5. Surplus line taxes collected during 2005 for calendar year 2004 totaled \$168,526,368, an increase of \$11,623,129 or 7.41 percent over the previous year.

STATISTICAL TABLES

PART II

2005 ANNUAL REPORT *of the* INSURANCE COMMISSIONER



SUMMARY RECONCILIATION - 2005

Bonds Data not Included (000's omitted)

1)	LIFE	
	Life	13,301,809
	Fraternal	134,199
	Total	13,436,008
2)	ANNUITY	
	Life	19,377,692
	Fraternal	164,771
	Total	19,542,463
3a)	ANNUITY DEPOSIT	
	Life	3,911,593
3b)	OTHER CONSIDERATIONS	
	Life	8,806,956
4)	DISABILITY	
	Life	10,678,287
	Property & Casualty	409,928
	Fraternal	22,369
	Total	11,110,584
5)	SURETY	
	Financial Guaranty	358,697
	Surety	613,034
	Fidelity	132,799
	Bonds	
	Total	1,104,530
6)	ALLIED LINES	
	Allied Lines	459,527
	Multiple Peril Crop	180,987
	Total	640,514
7)	OTHER LIABILITY	
	Other	4,198,675
	Products Liability	178,049
	Total	4,376,724

TABLE NO. 4**Direct Premiums Written - 2005**

Fraternal Data not Included (000's Omitted)

		Direct Premiums Written		Increase or Decrease	
		2005	2004	Amount	Percent
1) LIFE:					
	Life Prens	13,301,809	12,714,817	586,992	4.62%
	Annuities	19,377,692	19,509,893	-132,201	-0.68%
	Annuity Deposit Funds	3,911,593	4,206,237	-294,644	-7.00%
	Other Considerations	8,806,956	8,812,264	-5,308	-0.06%
		45,398,050	45,243,211	154,839	-3.13%
2) FIRE:					
		712,625	659,046	53,579	8.13%
	Earthquake	521,253	503,546	17,707	3.52%
	Allied Lines	640,514	652,701	-12,187	-1.87%
MULTIPLE PERIL:					
	Farmowners	185,115	165,561	19,554	11.81%
	Homeowners	6,304,182	5,842,416	461,766	7.90%
	Commercial	4,285,187	4,182,489	102,698	2.46%
3) MARINE:					
	Ocean	274,383	263,810	10,573	4.01%
	Inland	1,390,530	1,306,030	84,500	6.47%
4) TITLE		3,198,269	3,068,170	130,099	4.24%
5) SURETY		1,104,530	1,101,824	2,706	0.25%
6) DISABILITY (Life and PC)		11,088,215	10,094,740	993,475	9.84%
7) LIABILITY:					
	Private Passenger Auto	10,801,751	10,727,458	74,293	0.69%
	Commercial Auto	2,195,525	2,180,937	14,588	0.67%
	Medical Malpractice	674,155	687,673	-13,518	-1.97%
	Other	4,376,724	4,500,641	-123,917	-2.75%
8) WORKERS' COMPENSATION		14,575,695	16,085,590	-1,509,895	-9.39%
9) BOILER AND MACHINERY		97,187	97,056	131	0.13%
10) BURGLARY		14,397	14,891	-494	-3.32%
11) CREDIT		87,572	82,449	5,123	6.21%
12) AUTO PHYSICAL DAMAGE:					
	Private Passenger	8,496,111	8,282,681	213,430	2.58%
	Commercial	778,502	748,768	29,734	3.97%
13) AIRCRAFT		215,252	203,031	12,221	6.02%
14) MORTGAGE GUARANTY		439,789	505,750	-65,961	-13.04%
15) MISCELLANEOUS		361,903	360,145	1,758	0.49%
16) FEDERAL FLOOD		128,905	128,541	364	0.28%
Totals		118,346,321	117,689,155	657,166	0.56%

FRATERNAL CALIFORNIA DIRECT PREMIUMS WRITTEN - 2005 (000'S OMITTED)

Figures taken from Insurers 2005 Annual Statement - State Page

NAIC no.	Company Name	Life	Annuity	Disability	Report Total
Alien Insurers:					
58068	Independent Order of Foresters (The)	18,779	21,105	54	39,938
Total Alien Insurers: 1					
Total		18,779	21,105	54	39,938
California Insurers:					
57924	Conselho Supremo Da Sociedade Do Espirito Santo	545	543	0	1,088
57940	Conselho Supremo Da Uniao Portuguesa do Estado da California (U.P.E.C.)	376	1,502	0	1,878
57916	Conselho Supremo da I.D.E.S. do Estado da California	561	1,003	0	1,564
57932	Conselho Supremo da Sociedade Portuguesa Rainha Santa Isabel do Estado da California (S.P.R.S.I.)	161	81	0	242
57967	Luso-American Life Insurance Society	1,819	1,247	0	3,066
57959	Uniao Portuguesa Protectora Do Estado Da California (U.P.P.E.C.)	170	364	0	534
Total Domestic Insurers: 6					
Total		3,633	4,740	0	8,373
Foreign Insurers:					
56200	American Fraternal Union	16	0	0	16
56227	American Slovenian Catholic Union (K.S.K.J.)	8	88	2	98
57223	Baptist Life Association	58	121	0	179
56138	CSA Fraternal Life	13	22	0	35
56022	Catholic Family Life Insurance	350	135	3	489
56030	Catholic Knights	3	0	1	4
57487	Catholic Order of Foresters	73	87	0	160
57983	Croatian Catholic Union of USA	1	0	0	1
56634	Croatian Fraternal Union of America	81	2,538	5	2,623
57088	Degree of Honor Protective Association	228	10	0	238
56685	Greater Beneficial Union of Pittsburgh	12	259	0	271
56693	Greek Catholic Union of the U.S.A.	0	2	0	2
57770	Holy Family Society of U. S. A. (The)	632	0	0	632
56553	Hungarian Reformed Federation of Amer (The)	8	0	0	8
58033	Knights of Columbus	30,009	0	1,605	31,614
56758	Loyal Christian Benefit Association	9	17	0	26
57991	Mennonite Mutual Aid Association	100	517	817	1,434
57541	Modern Woodmen of America	8,389	7,694	7	16,090
57568	National Catholic Society of Foresters	35	32	0	67
56782	National Slovak Society of the Us of Amer	1	0	0	1
56375	North American Swiss Alliance	1	0	0	1
57320	Omaha Woodmen Life Insurance Society	4,829	906	37	5,772
56383	Order of United Commercial Travelers of Amer	208	0	177	386
58009	Police and Firemen's Insurance Association	149	15	145	309
57622	Polish Natl Alliance of the Us of North America	153	999	0	1,152
57630	Polish Roman Catholic Union of America	1	14	0	15
57649	Polish Women's Alliance of America	32	40	0	72
57657	Royal Neighbors of America	1,262	160	0	1,422
57673	Slovene National Benefit Society	43	427	1	471
57142	Sons of Norway	774	3,316	12	4,103
58181	Supreme Council of the Royal Arcanum	214	1	0	214
56014	Thrivent Financial for Lutherans	62,255	120,064	18,439	200,757
56006	Travelers Protective Assoc of America (The)	0	0	7	7
56456	US Letter Carriers' Mutual Benefit Assoc of and For the Natl Assoc of Letter Carriers	255	572	718	1,545
56413	United Transportation Union Ins Association	807	470	332	1,609

Fraternal California Direct Premiums Written - 2005 *(continued)*

Figures taken from Insurers 2005 Annual Statement - State Page

NAIC no.	Company Name	Life	Annuity	Disability	Report Total
58017	Western Fraternal Life Association	38	0	0	38
57010	William Penn Association	13	24	0	37
56170	Woman's Life Insurance Society	75	5	0	80
56499	Woodmen of the World	633	391	7	1,032
57290	Workmen's Benefit Fund of the Us of Amer	19	0	1	20
Total Foreign Insurers: 40					
Total		111,787	138,926	22,316	273,029
Total Alien, California, and Foreign Insurers: 47					
Grand Total		134,199	164,771	22,369	321,339

TABLE NO. 1 - LIFE CALIFORNIA DIRECT PREMIUMS WRITTEN - 2005

Figures taken from Insurers 2005 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity	A & H Insurance Premiums	Deposit Type Contract Funds	Other	Report Total
Alien Insurers:							
80659	Canada Life Assurance Company (The)	8,789	366	1,548	0	0	10,703
80675	Crown Life Insurance Company	8,004	0	791	0	0	8,796
80705	Great-West Life Assurance Company (The)	3,115	0	2,330	0	0	5,445
84514	Industrial-Alliance Pacific Life Insurance Company	11,725	71	0	17,627	0	29,423
92673	Revios Reinsurance Canada Ltd.	0	0	0	0	0	0
80802	Sun Life Assurance Company of Canada	114,168	0	30,325	0	0	144,492
Total Alien Insurers: 6							
	Total	145,801	438	34,993	17,627	0	198,859
California Insurers:							
61182	Aurora National Life Assurance Company	12,670	0	0	-185	0	12,485
60256	Automobile Club of Southern California Life Ins Co	0	0	0	0	0	0
62825	BC Life & Health Insurance Company	44,083	0	2,262,354	0	0	2,306,437
68160	Balboa Life Insurance Company	786	0	2,354	0	0	3,139
61557	Blue Shield of California Life & Health Insurance Company	11,315	0	193,473	0	0	204,788
71331	CareAmerica Life Insurance Company	1,829	0	174	0	0	2,002
92444	Doctors' Life Insurance Company (The)	92	17	0	0	0	109
62154	Fremont Life Insurance Company	2	3	0	0	0	5
63924	Golden State Mutual Life Insurance Company	5,207	2,886	152	0	0	8,244
66141	Health Net Life Insurance Company	2,318	0	605,635	0	0	607,953
64890	Investors Guaranty Life Insurance Company	3	0	0	0	0	3
60053	Kaiser Permanente Insurance Company	0	0	65,370	0	0	65,370
73008	Lifeguard Life Insurance Company	0	0	0	0	0	0
81620	MetLife Investors Insurance Company of California	2,591	138,658	15	3,090	0	144,355
81612	Pacific Union Assurance Company	136	0	0	0	0	136
60237	Premier Access Insurance Company	0	0	51,405	0	0	51,405
87017	Revios Reinsurance U.S. Inc.	0	0	0	0	0	0
73130	Rooney Life Insurance Company	0	0	0	0	0	0
79014	SafeHealth Life Insurance Company	0	0	41,057	0	0	41,057
71420	Sierra Health and Life Insurance Company, Inc.	3	0	141	0	0	144
69566	Trans World Assurance Company	2,885	91	0	0	0	2,976
67423	UBS Life Insurance Company USA	0	0	0	0	0	0
11594	Washington Mutual Life Insurance Company of California, a stock insurer	0	0	0	0	0	0
Total California Insurers: 23							
	Total	83,918	141,656	3,222,129	2,905	0	3,450,608

Life California Direct Premiums Written - 2005 (continued)

Figures taken from Insurers 2005 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity	A & H Insurance Premiums	Deposit Type Contract Funds	Other Report	Total
Foreign Insurers:							
77879	5 Star Life Insurance Company	6,622	0	196	0	0	6,818
71854	AAA Life Insurance Company	48,606	51,168	4,342	2,561	0	106,677
60232	AGL Life Assurance Company	70	9,289	0	0	0	9,359
70432	AIG Annuity Insurance Company	341	931,598	0	2,676	0	934,614
66842	AIG Life Insurance Company	25,961	7,751	31,568	370	0	65,650
60941	AIG SunAmerica Life Assurance Company	3,864	366,239	0	0	0	370,103
97179	AMERICAN MEDICAL SECURITY LIFE INSURANCE CO	359	0	47	0	0	406
68365	AXA Corporate Solutions Life Reinsurance Company	0	0	0	0	0	0
62944	AXA Equitable Life Insurance Company	239,074	820,894	11,760	592	19,224	1,091,544
62880	AXA Life and Annuity Company	2,227	0	0	0	0	2,227
60038	Acacia Life Insurance Company	10,622	1,210	8	2,528	0	14,369
60046	Academy Life Insurance Company	2,354	4	43	386	0	2,787
71390	Admiral Life Insurance Company of America	0	0	0	0	0	0
78700	Aetna Health and Life Insurance Company	0	0	0	0	0	0
60054	Aetna Life Insurance Company	65,842	1,315	709,437	11,751	0	788,345
90611	Allianz Life Insurance Company of North America	28,477	1,583,543	40,605	0	0	1,652,625
84824	Allmerica Financial Life Ins and Annuity Company	7,085	4,094	1,352	0	0	12,531
60186	Allstate Life Insurance Company	127,037	579,882	9,264	1,192	0	717,376
70874	Allstate Life Insurance Company of New York	476	135	8	0	0	619
70866	AllstateAssurance Company	0	2	0	0	0	2
67369	Alta Health & Life Insurance Company	4,681	0	4,547	0	0	9,228
60216	Amalgamated Life Insurance Company	0	0	0	0	0	0
60208	Amalgamated Life and Health Insurance Company	0	0	0	0	0	0
61689	AmerUs Life Insurance Company	66,721	115,763	283	19,543	0	202,310
60275	American Bankers Life Assurance Company of Florida	4,352	26	7,536	0	0	11,913
60291	American Capitol Insurance Company	274	0	53	0	0	327
94234	American Enterprise Life Insurance Company	5	155,283	0	0	0	155,288
92738	American Equity Investment Life Insurance Company	8	289,573	0	0	0	289,580
60380	American Family Life Assurance Company of Columbus	9,011	0	199,626	0	0	208,637
60399	American Family Life Insurance Company	1,188	5	0	0	0	1,193
60410	American Fidelity Assurance Company	15,456	22,579	55,320	484	0	93,837
60429	American Fidelity Life Insurance Company	1,536	69	0	0	0	1,605
60445	American Founders Life Insurance Company	1,335	1,770	11	0	0	3,116
68373	American General Assurance Company	4,322	0	4,681	0	0	9,004
60488	American General Life Insurance Company	398,020	92,366	1,379	9,848	0	501,613
66672	American General Life and Accident Ins Co	27,420	9,328	1,494	0	0	38,242
60518	American Health and Life Insurance Company	1,105	0	2,787	36	0	3,928
60534	American Heritage Life Insurance Company	4,342	112	22,862	0	0	27,316
60577	American Income Life Insurance Company	37,475	1	5,010	0	0	42,486
60607	American International Life Assur Co of New York	2,089	545	487	0	0	3,120
60631	American Investors Life Insurance Company, Inc.	6	67,237	0	46,782	0	114,025
60704	American Life Insurance Company of New York (The)	1,060	0	24	0	0	1,084
60674	American Life and Health Insurance Company	7	0	4,881	0	0	4,888
81213	American Maturity Life Insurance Company	0	464	0	0	45	509
67989	American Memorial Life Insurance Company	41,753	1,111	-1	0	0	42,863
65811	American Modern Life Insurance Company	598	0	528	0	0	1,126
60739	American National Insurance Company	46,859	92,625	1,441	9,974	0	150,898
71773	American National Life Insurance Company of Texas	230	0	584	0	0	815
81078	American Network Insurance Company	0	0	1	0	0	1
93653	American Partners Life Insurance Company	2	15,818	0	0	0	15,819

Life California Direct Premiums Written - 2005 (continued)

Figures taken from Insurers 2005 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity	A & H Insurance Premiums	Deposit Type Contract Funds	Other	Report Total
Foreign Insurers:							
91785	American Phoenix Life and Reassurance Company	0	0	0	0	0	0
60836	American Republic Insurance Company	996	0	862	0	0	1,858
86630	American Skandia Life Assurance Corporation	710	432,004	0	2,741	0	435,455
84697	American Specialty Health Insurance Company	0	0	1,353	0	0	1,353
60895	American United Life Insurance Company	10,282	79,593	6,261	83	0	96,219
68594	American-Amicable Life Insurance Company of Texas	5,211	85	0	0	0	5,296
61999	Americo Financial Life and Annuity Insurance Co	15,878	76,825	4	4,249	0	96,957
94471	Americom Life & Annuity Insurance Company	1,443	19,209	30	0	0	20,682
61301	Ameritas Life Insurance Corp.	6,349	4,667	32,763	11,807	0	55,587
97977	Ameritas Variable Life Insurance Company	17,503	11,216	0	444	0	29,163
72222	Amica Life Insurance Company	3,076	155	0	0	0	3,231
62421	Annuity & Life Reassurance America, Inc.	948	0	0	0	0	948
93661	Annuity Investors Life Insurance Company	0	41,103	0	830	0	41,933
61069	Anthem Life Insurance Company	3,705	0	11	0	0	3,716
71439	Assurity Life Insurance Company	8,969	1,011	4,471	0	0	14,450
84522	Auto Club Life Insurance Company	4,437	630	20	0	0	5,086
62898	Aviva Life Insurance Company	7,591	98,882	5	6,538	0	113,017
80985	BCS Life Insurance Company	1,083	0	56	11	0	1,151
61212	Baltimore Life Insurance Company (The)	2,962	0	129	0	0	3,091
61263	Bankers Life and Casualty Company	8,450	58,964	61,211	0	0	128,625
94250	Banner Life Insurance Company	50,380	1	0	0	0	50,381
61395	Beneficial Life Insurance Company	56,247	39,425	70	0	0	95,742
62345	Berkshire Hathaway Life Ins Co of Nebraska	0	115	0	100	0	215
71714	Berkshire Life Insurance Co of America	313	0	739	0	0	1,052
90638	Best Life and Health Insurance Co	310	0	11,025	0	0	11,335
61476	Boston Mutual Life Insurance Company	4,493	0	2,569	0	0	7,062
61492	Business Men's Assurance Company of America	2,551	23,229	1,635	15	0	27,430
93432	C.M. Life Insurance Company	48,443	52,253	0	0	0	100,696
62626	CUNA Mutual Insurance Society	19,119	38,587	23,812	11	0	81,529
65749	CUNA Mutual Life Insurance Company	4,675	65,640	829	0	0	71,145
81060	Canada Life Insurance Company of America	67	76	0	0	0	143
61581	Capitol Life Insurance Company (The)	0	0	0	0	0	0
11997	Caterpillar Life Insurance Co	0	0	0	0	0	0
80799	Celtic Insurance Company	2	0	3,199	0	0	3,201
63541	Central Benefits National Life Insurance Company	0	0	0	0	0	0
61700	Central National Life Ins Co of Omaha (The)	182	0	18	0	0	200
61751	Central States Health & Life Co. of Omaha	2,976	0	1,201	0	0	4,177
61883	Central United Life Insurance Company	150	0	1,012	0	0	1,163
62383	Centurion Life Insurance Company	106	1,056	315	0	0	1,477
61808	Charter National Life Insurance Company	0	64	0	0	0	65
70661	Chase Insurance Life Company	22,941	0	0	0	0	22,941
63207	Chase Insurance Life and Annuity Company	48,665	4,147	0	0	0	52,811
67164	Chase Life & Annuity Company	1	0	1	0	0	2
61832	Chesapeake Life Insurance Company (The)	5,750	227	1,076	0	0	7,053
61875	Church Life Insurance Corporation	756	2,944	0	175	0	3,875
76236	Cincinnati Life Insurance Company (The)	2,760	168	68	0	0	2,997
80322	Citicorp Life Insurance Company	73	102	66	0	0	241
62049	Colonial Life & Accident Insurance Company	18,846	11	87,771	0	0	106,627
62065	Colonial Penn Life Insurance Company	12,436	0	570	0	0	13,006
84786	Colorado Bankers Life Insurance Company	4,026	1,898	552	248	0	6,724

Life California Direct Premiums Written - 2005 (continued)

Figures taken from Insurers 2005 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity	A & H Insurance Premiums	Deposit Type Contract Funds	Other Report	Total
Foreign Insurers:							
77720	Columbia Universal Life Insurance Company	1,392	234	5	0	0	1,631
76023	Columbian Life Insurance Company	1,652	0	30	0	0	1,682
62103	Columbian Mutual Life Insurance Company	258	1	0	0	0	259
99937	Columbus Life Insurance Company	26,003	105	22	0	0	26,130
62146	Combined Insurance Company of America	6,089	0	53,249	0	0	59,338
81426	Commercial Travelers Mutual Insurance Company	0	0	255	0	0	255
73504	Congress Life Insurance Company	0	0	0	0	0	0
62308	Connecticut General Life Insurance Company	63,751	197	481,159	52,939	0	598,046
78174	Conseco Health Insurance Co	136	0	14,350	0	0	14,486
60682	Conseco Insurance Company	2,362	28,254	412	0	0	31,027
65900	Conseco Life Insurance Company	64,503	603	418	0	0	65,524
76325	Conseco Senior Health Insurance Co	234	0	30,220	0	0	30,454
62359	Constitution Life Insurance Company	253	0	47	0	0	300
71730	Continental American Insurance Company	188	0	2,002	0	0	2,190
62413	Continental Assurance Company	17,345	-127	24,749	4	0	41,971
71404	Continental General Insurance Company	297	61	1,210	0	0	1,568
62634	Delaware American Life Insurance Company	553	0	34	0	0	587
81396	Delta Dental Insurance Company	0	0	0	0	0	0
73474	Dentegra Insurance Company	0	0	5,279	0	0	5,279
78611	EBPLife Insurance Company	0	0	0	0	0	0
62928	EMC National Life Company	1,659	84	374	78	0	2,194
90670	ERC Life Reinsurance Corporation	0	0	0	0	0	0
94285	Empire General Life Assurance Corporation	66,661	0	0	0	0	66,661
84174	Employees Life Company (Mutual)	686	2,585	0	2,729	0	6,000
68276	Employers Reassurance Corporation	0	0	0	0	0	0
62510	Equitrust Life Insurance Company	11	92,344	0	0	0	92,355
77968	Family Heritage Life Ins Co of America	0	0	717	0	0	717
63053	Family Life Insurance Company	5,482	16	0	0	0	5,498
74004	Family Service Life Insurance Company	18	1	0	0	0	18
63177	Farmers New World Life Insurance Company	214,841	36,715	2,829	46,100	0	300,485
67695	Federal Home Life Insurance Company	1,928	80	1,962	0	0	3,970
63223	Federal Life Insurance Company (Mutual)	2,444	100	54	21	0	2,619
63258	Federated Life Insurance Company	5,632	40	2,032	0	0	7,704
93696	Fidelity Investments Life Insurance Company	1,557	115,682	0	6,858	0	124,096
63290	Fidelity Life Assoc, A Mutual Legal Reserve Co	6,023	0	0	0	0	6,023
92908	Fidelity Life Insurance Company	0	0	0	0	0	0
71870	Fidelity Security Life Insurance Company	2,311	406	15,387	0	0	18,105
63274	Fidelity and Guaranty Life Insurance Company	105,838	298,736	0	13,432	0	418,007
71455	Financial American Life Insurance Co	0	0	0	0	0	0
98213	Financial Benefit Life Insurance Company	0	0	0	127	0	127
69140	First Allmerica Financial Life Insurance Company	1,413	-28	127	0	0	1,511
63401	First Colony Life Insurance Company	172,405	26,188	59	7,987	0	206,638
64696	First Continental Life & Accident Insurance Co.	1	0	0	0	0	1
90328	First Health Life & Health Insurance Co	26	0	645	0	0	671
63495	First Investors Life Insurance Company	2,017	791	0	0	0	2,808
67652	First Penn-Pacific Life Insurance Company	37,360	1,207	10	0	0	38,577
79677	Forethought Life Assurance Company	0	0	0	0	0	0
91642	Forethought Life Insurance Company	75,743	2	0	0	0	75,745
71129	Fort Dearborn Life Insurance Company	6,751	3,430	3,031	206	0	13,417
63657	Garden State Life Insurance Company	3,321	0	9	0	0	3,330

Life California Direct Premiums Written - 2005 (continued)

Figures taken from Insurers 2005 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity	A & H Insurance Premiums	Deposit Type Contract Funds	Other	Report Total
Foreign Insurers:							
63665	General American Life Insurance Company	87,374	6,236	3,483	17,458	0	114,551
93521	General Fidelity Life Insurance Company	-1,240	0	-160	0	0	-1,400
86258	General Re Life Corporation	0	0	0	0	0	0
97071	Generali USA Life Reassurance Co	0	0	0	0	0	0
70025	Genworth Life Insurance Co	17,583	157,867	175,813	3,888	0	355,151
65536	Genworth Life and Annuity Insurance Co	14,041	66,009	8,180	0	0	88,229
80926	Genworth Life and Health Insurance Co.	12,222	0	47,683	0	0	59,905
70939	Gerber Life Insurance Company	16,633	0	16,314	0	0	32,947
91472	Globe Life and Accident Insurance Company	30,467	1	2,755	0	0	33,224
62286	Golden Rule Insurance Company	7,831	4,396	1,110	0	0	13,337
63967	Government Personnel Mutual Life Insurance Company	6,985	65	24	0	0	7,073
62200	Great American Life Assurance Company	0	0	0	0	0	0
63312	Great American Life Insurance Company	18,578	81,848	1,878	4,849	0	107,154
90212	Great Southern Life Insurance Company	8,291	4,430	139	469	0	13,329
71480	Great Western Insurance Company	20,594	413	0	0	0	21,007
68322	Great-West Life & Annuity Insurance Company	24,005	548,590	85,185	1,972	0	659,752
64211	Guarantee Trust Life Insurance Company	5,320	32	15,621	93	0	21,067
64238	Guaranty Income Life Insurance Company	13	4,809	80	179	0	5,081
78778	Guardian Insurance & Annuity Company, Inc. (The)	5,483	90,449	0	0	429	96,360
64246	Guardian Life Insurance Company of America (The)	138,822	3,871	343,194	0	0	485,887
74268	HARTFORD LIFE GROUP INSURANCE COMPANY	4,747	0	8,351	0	0	13,098
92711	HCC Life Insurance Company	1,847	151	26,736	0	0	28,735
88340	Hannover Life Reassurance Company of America	0	0	0	0	0	0
60348	Hart Life Insurance Company	0	0	0	0	0	0
93505	Hartford International Life Reassurance Corp	0	0	0	0	0	0
88072	Hartford Life Insurance Company	178,840	51,327	21,228	458,492	705,454	1,415,341
70815	Hartford Life and Accident Insurance Company	73,194	0	106,909	0	1	180,105
71153	Hartford Life and Annuity Insurance Company	135,202	6,970	194	10,615	944,300	1,097,281
78972	Healthy Alliance Life Insurance Company	0	0	0	0	0	0
64394	Heritage Life Insurance Company	0	0	0	0	0	0
93440	Highmark Life Insurance Company	3,750	0	14,375	0	0	18,125
64467	Home Owners Life Insurance Company	0	0	0	0	0	0
64505	Homesteaders Life Company	21,965	316	0	0	0	22,280
64513	Horace Mann Life Insurance Company	2,745	5,778	50	0	0	8,573
93777	Household Life Insurance Company	9,606	0	9,884	0	0	19,490
73288	Humana Insurance Company	1,148	0	18,283	0	0	19,431
70580	HumanaDental Insurance Company	321	130	43,448	0	0	43,899
65005	IDS Life Insurance Company	120,917	528,643	35,290	2,368	0	687,218
86509	ING Life Insurance and Annuity Company	23,728	782,429	2	4,936	26,230	837,325
80942	ING USA Annuity and Life Insurance Company	5,693	850,291	4	220,000	0	1,075,988
97764	IdeaLife Insurance Company	520	4	20	3	0	548
64580	Illinois Mutual Life Insurance Company	105	537	189	0	0	831
64602	Independence Life and Annuity Company	0	0	0	0	0	0
64645	Indianapolis Life Insurance Company	48,262	2,679	216	2,918	0	54,075
81779	Individual Assurance Co, Life, Health & Accident	2	0	44	0	0	46
74780	Integrity Life Insurance Company	39	35,646	0	0	0	35,685
64939	Investors Insurance Corporation	13	13,236	0	0	0	13,250
63487	Investors Life Insurance Company of North America	2,698	552	5	51	0	3,306
64017	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	2,401	33,628	127	696	0	36,853
65056	Jackson National Life Insurance Company	73,644	1,138,973	28	4,021	0	1,216,666

Life California Direct Premiums Written - 2005 (continued)

Figures taken from Insurers 2005 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity	A & H Insurance Premiums	Deposit Type Contract Funds	Other	Report Total
Foreign Insurers:							
70254	Jefferson Pilot Financial Insurance Company	93,650	1,964	81,308	0	0	176,923
62057	Jefferson Pilot LifeAmerica Insurance Company	112	5,224	24	0	0	5,360
67865	Jefferson-Pilot Life Insurance Company	156,316	70,094	50	0	0	226,460
65080	John Alden Life Insurance Company	1,650	105	1,615	0	0	3,370
65099	John Hancock Life Insurance Company	53,454	12,652	63,065	0	84,896	214,067
65838	John Hancock Life Insurance Company (U.S.A.)	322,570	47	9	0	2,455,851	2,778,478
90204	John Hancock Variable Life Insurance Company	183,619	0	0	0	1,514	185,133
65110	Kanawha Insurance Company	108	0	3,766	0	0	3,873
65129	Kansas City Life Insurance Company	11,925	4,335	238	85	1,945	18,528
90557	Kemper Investors Life Insurance Company	3,789	17,328	3	4,013	0	25,133
90344	Keystone State Life Insurance Company	14	0	0	0	0	14
65242	Lafayette Life Insurance Company (The)	22,551	7,906	124	429	0	31,010
68543	Liberty Bankers Life Insurance Company	14	889	0	0	0	903
65315	Liberty Life Assurance Company of Boston	35,210	5,456	79,674	86	0	120,426
65323	Liberty Life Insurance Company	2,499	1	5,572	1	0	8,073
65331	Liberty National Life Insurance Company	10,258	2	92	0	0	10,351
65498	Life Insurance Company of North America	120,838	0	139,252	0	0	260,090
65528	Life Insurance Company of the Southwest	25,695	233,568	2	0	0	259,264
64130	Life Investors Insurance Company of America	19,974	6,358	35,417	63	0	61,812
94188	LifeWise Assurance Company	39	0	8	0	0	47
65595	Lincoln Benefit Life Company	170,040	247,709	19,598	12,688	0	450,035
65927	Lincoln Heritage Life Insurance Co	24,892	238	32	0	0	25,162
69833	Lincoln Memorial Life Insurance Co	4,772	28	0	0	0	4,800
65676	Lincoln National Life Insurance Company (The)	309,608	1,282,011	3,165	0	0	1,594,784
76694	London Life Reinsurance Company	0	0	1	0	0	1
65722	Loyal American Life Insurance Company	317	1,265	1,698	43	0	3,323
97055	MEGA Life and Health Insurance Company (The)	1,528	30	112,791	68	0	114,417
86126	MEMBERS Life Insurance Company	357	0	0	0	0	357
85561	MIC Life Insurance Corporation	1	0	26	0	0	27
74209	MMA Insurance Company	0	0	0	0	0	0
70416	MML Bay State Life Insurance Company	11,349	0	0	0	0	11,349
78077	MONY Life Insurance Company of America	43,215	9,951	0	0	0	53,167
66427	MTL Insurance Company	7,756	723	55	54	0	8,588
65781	Madison National Life Insurance Company, Inc.	1,028	898	492	0	0	2,418
65870	Manhattan Life Insurance Company (The)	1,215	0	0	0	0	1,215
67083	Manhattan National Life Insurance Company	6,875	11	0	0	0	6,886
93610	Manulife Insurance Company	335	0	0	0	0	335
71072	Marquette National Life Insurance Company	0	0	0	0	0	0
80896	Massachusetts Casualty Insurance Company	0	0	6,099	0	0	6,099
65935	Massachusetts Mutual Life Insurance Company	256,845	152,177	42,627	154	440,016	891,819
87750	Mayflower National Life Insurance Company	21,044	0	0	0	0	21,044
69515	MedAmerica Insurance Company	0	0	391	0	0	391
71471	Medico Life Insurance Company	71	0	2,515	0	0	2,586
65951	Merit Life Insurance Co.	4,176	0	5,024	0	0	9,200
79022	Merrill Lynch Life Insurance Company	2,543	66,014	0	0	0	68,557
93513	MetLife Investors Insurance Company	136	1,287	0	0	0	1,424
61050	MetLife Investors USA Insurance Company	11,361	381,494	0	0	0	392,854
65978	Metropolitan Life Insurance Company	808,592	412,633	463,152	702	801,995	2,487,075
97136	Metropolitan Tower Life Insurance Company	10,241	25	0	0	0	10,266
66001	Mid-Continent Life Insurance Company	0	0	0	0	0	0

Life California Direct Premiums Written - 2005 (continued)

Figures taken from Insurers 2005 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity	A & H Insurance Premiums	Deposit Type Contract Funds	Other	Report Total
Foreign Insurers:							
66087	Mid-West National Life Ins Co of Tennessee	1,991	92	71,365	0	0	73,448
66044	Midland National Life Insurance Company	71,768	335,588	9	5,445	0	412,809
66109	Midwestern United Life Insurance Company	377	0	0	0	0	377
66168	Minnesota Life Insurance Company	117,991	30,318	20,221	2,531	130,465	301,527
66265	Monarch Life Insurance Company	336	1	3,596	0	0	3,933
66281	Monumental Life Insurance Company	20,635	142	37,331	9	26,620	84,735
66370	Mony Life Insurance Company	25,375	594	5,168	0	0	31,137
66346	Munich American Reassurance Company	0	0	0	0	0	0
31119	Mutual Protective Insurance Company	0	0	1,476	0	0	1,476
66419	Mutual Service Life Insurance Company	1,768	255	0	0	126	2,149
88668	Mutual of America Life Insurance Company	902	130	432	7	90,007	91,478
71412	Mutual of Omaha Insurance Company	0	0	48,777	0	0	48,777
97241	NGL American Life Insurance Company	124	0	2	0	0	126
81353	NYLIFE Insurance Company of Arizona	13,966	0	0	0	0	13,966
61409	National Benefit Life Insurance Company	2,929	0	154	0	0	3,083
66540	National Farmers Union Life Insurance Company	1,466	11	0	0	0	1,477
90956	National Financial Insurance Company	0	0	489	0	0	489
98205	National Foundation Life Insurance Company	21	0	1,135	0	0	1,156
66583	National Guardian Life Insurance Company	14,549	146	492	0	0	15,187
82538	National Health Insurance Company	2	1,990	964	0	0	2,956
66680	National Life Insurance Company	33,894	10,393	4,628	0	0	48,915
87963	National Teachers Associates Life Ins Co	5	0	12,887	0	0	12,892
66850	National Western Life Insurance Company	3,512	62,863	0	1,085	31	67,490
66869	Nationwide Life Insurance Company	227,961	15,085	143,551	0	727,595	1,114,193
68225	Nationwide Life Insurance Company of America	35,383	86	209	2,617	0	38,296
70750	Nationwide Life and Annuity Company of America	710	668	0	0	0	1,379
92657	Nationwide Life and Annuity Insurance Company	16,521	318	0	0	15,906	32,746
91626	New England Life Insurance Company	42,714	28,033	1,676	2	23,465	95,890
78743	New Era Life Insurance Company	4	0	3	1	0	7
69698	New Era Life Insurance Company of the Midwest	47	12	0	15	0	74
66915	New York Life Insurance Company	591,227	62,398	63,030	48,382	33,949	798,987
91596	New York Life Insurance and Annuity Corporation	234,144	605,417	0	175	0	839,735
97705	New York Life and Health Insurance Company	0	0	0	0	0	0
81264	Nippon Life Insurance Company of America	1,187	0	39,002	0	0	40,189
66974	North American Company for Life and Health Ins	66,501	16,740	9	681	0	83,931
67032	North Carolina Mutual Life Insurance Company	32	0	3,112	0	0	3,144
67059	North Coast Life Insurance Company	2,200	290	385	0	0	2,875
69000	Northwestern Long Term Care Insurance Company	0	0	6,049	0	0	6,049
67091	Northwestern Mutual Life Insurance Company (The)	583,189	49,262	64,889	3,431	556	701,327
63444	Nutmeg Life Insurance Company	0	0	0	0	0	0
67148	Occidental Life Ins Co of North Carolina	1,924	16	0	0	0	1,940
89206	Ohio National Life Assurance Corporation	27,021	0	2,537	0	0	29,557
67172	Ohio National Life Insurance Company (The)	7,701	53,592	1,325	1,175	7,883	71,676
67180	Ohio State Life Insurance Company (The)	4,804	2	6	6	0	4,818
67199	Old American Insurance Company	2,633	0	337	0	0	2,970
67261	Old Republic Life Insurance Company	5,154	0	90	0	0	5,244
76007	Old United Life Insurance Company	0	0	0	0	0	0
76791	Old West Annuity & Life Insurance Company	0	82	0	0	0	82
88099	Optimum Re Insurance Company						
76112	Oxford Life Insurance Company	271	89	100	0	0	460

Life California Direct Premiums Written - 2005 (continued)

Figures taken from Insurers 2005 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity	A & H Insurance Premiums	Deposit Type Contract Funds	Other	Report Total
Foreign Insurers							
67393	Ozark National Life Insurance Company	193	3	3	0	0	199
93548	PHL Variable Insurance Company	38,100	16,846	0	0	0	54,946
84506	PacifiCare Life Assurance Company	0	0	0	0	0	0
70785	PacifiCare Life and Health Insurance Company	180	1	454,279	0	0	454,460
64343	Pacific Guardian Life Insurance Company, Limited	8,804	16	63	588	0	9,471
97268	Pacific Life & Annuity Company	-1,497	1,407	33,286	791	100	34,087
67466	Pacific Life Insurance Company	407,819	79,208	4,451	63,634	642,780	1,197,892
93459	Pan-American Assurance Company	5,777	0	0	0	0	5,777
67539	Pan-American Life Insurance Company	1,284	40	12,851	0	0	14,175
93564	Paragon Life Insurance Company	24,687	0	0	0	0	24,687
60003	Park Avenue Life Insurance Company	1,247	0	0	0	0	1,247
67598	Paul Revere Life Insurance Company (The)	1,260	0	49,259	8	0	50,527
67601	Paul Revere Variable Annuity Ins Co (The)	364	0	0	16,915	0	17,279
67636	Peninsular Life Insurance Company	0	0	0	0	0	0
69337	Penn Diversified Insurance and Annuity Company	0	0	0	0	0	0
93262	Penn Insurance and Annuity Company (The)	1,677	0	0	0	245	1,922
67644	Penn Mutual Life Insurance Company (The)	39,867	1,093	1,751	2,418	16,132	61,261
63282	Penn Treaty Network America Insurance Company	175	0	43,649	0	0	43,824
67660	Pennsylvania Life Insurance Company	1,304	726	4,968	0	0	6,997
66605	Peoples Benefit Life Insurance Company	13,423	75,209	5,779	8	0	94,418
67784	Philadelphia American Life Insurance Company	8	0	1,706	0	0	1,713
67814	Phoenix Life Insurance Co	42,514	571	494	16,413	0	59,992
69647	Phoenix National Insurance Co	317	3	0	0	0	320
72125	Physicians Life Insurance Company	16,500	13,110	102	2,654	0	32,365
80578	Physicians Mutual Insurance Company	0	0	15,558	0	0	15,558
67873	Pioneer American Insurance Company	327	3	0	0	0	330
67911	Pioneer Mutual Life Ins. Co., a stock subsidiary of American United Mutual Ins. Holding Co.	7,802	160	0	0	0	7,962
67946	Pioneer Security Life Insurance Company	141	2	0	0	0	143
68039	Presidential Life Insurance Company	981	2,708	0	901	0	4,589
65919	Primerica Life Insurance Company	242,545	263	134	0	0	242,942
61271	Principal Life Insurance Company	158,607	149,021	190,808	1,233,414	1,198	1,733,048
68047	Professional Insurance Company	44	0	2,495	0	0	2,539
68136	Protective Life Insurance Company	90,161	19,059	983	5,024	0	115,227
88536	Protective Life and Annuity Insurance Co	65	0	0	0	0	65
67903	Provident American Life & Health Insurance Company	0	0	0	0	0	0
68195	Provident Life and Accident Insurance Company	23,165	0	102,679	0	0	125,844
79227	Pruco Life Insurance Company	155,977	70,529	0	837	0	227,344
68241	Prudential Insurance Company of America (The)	558,946	325,596	78,842	11,358	1,105,097	2,079,838
93629	Prudential Retirement Insurance and Annuity Company	0	89	0	149,116	0	149,205
68284	Pyramid Life Insurance Company (The)	37	0	186	0	0	223
93572	RGA Reinsurance Company	0	0	0	0	0	0
65765	Reassure America Life Insurance Co	37,326	89	16,749	0	0	54,164
67105	ReliaStar Life Insurance Company	161,241	172,853	58,159	1,850	0	394,103
61360	ReliaStar Life Insurance Company of New York	5,716	42	2,088	0	0	7,846
68357	Reliable Life Insurance Company (The)	69	0	1	0	0	70
72613	Reliance Life Insurance Company	-30	0	0	0	0	-30
68381	Reliance Standard Life Insurance Company	43,273	10,134	62,850	0	0	116,257
61506	Resource Life Insurance Company	255	0	518	0	0	773
60183	S.USA Life Insurance Company, Inc.	232	0	2	0	0	234
68446	SCOR Life Insurance Company	76	79	7	0	0	163

Life California Direct Premiums Written - 2005 (continued)

Figures taken from Insurers 2005 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity	A & H Insurance Premiums	Deposit Type Contract Funds	Other	Report Total
Foreign Insurers:							
64688	SCOR Life U.S. Re Insurance Co	0	0	0	0	0	0
93246	Sage Life Assurance of America, Inc.	0	0	0	0	34	34
87572	Scottish Re (U.S.), Inc.	0	0	0	0	0	0
69914	Sears Life Insurance Company	2,562	0	7,588	0	0	10,150
93742	Securian Life Insurance Company	12	1	0	0	0	13
68675	Security Benefit Life Insurance Company	2,363	124,524	0	0	0	126,887
68764	Security Financial Life Insurance Co.	5,074	79	1,784	467	0	7,404
68721	Security Life Insurance Company of America	2,873	18	11,031	0	0	13,923
68713	Security Life of Denver Insurance Company	181,807	30	10	0	0	181,847
68772	Security Mutual Life Insurance Company of New York	2,654	422	349	1	0	3,427
69485	Security National Life Insurance Company	370	42	10	1	0	423
68802	Sentinel Security Life Insurance Company	2,536	0	0	1	0	2,537
68810	Sentry Life Insurance Company	2,229	16,635	507	2	0	19,373
80586	Servus Life Insurance Company	0	0	0	0	0	0
91391	Southwestern Life Insurance Company	6,669	35	30	0	0	6,734
69019	Standard Insurance Company	81,948	17,749	172,017	502	137,388	409,605
69051	Standard Life Insurance Company of Indiana	510	16,331	0	28,967	0	45,809
86355	Standard Life and Accident Insurance Company	1,789	310	7,727	0	0	9,826
69078	Standard Security Life Ins Co of New York	11	0	13,768	0	0	13,780
94498	State Farm Annuity and Life Insurance Company	0	0	0	0	0	0
69108	State Farm Life Insurance Company	299,704	49,260	0	1,105	0	350,069
69116	State Life Insurance Company (The)	4,503	795	8,019	0	0	13,317
89184	Sterling Investors Life Insurance Company	410	5	1	0	0	415
65021	Stonebridge Life Insurance Company	20,108	0	52,067	0	0	72,176
79065	Sun Life Assurance Company of Canada (U.S.)	26,636	361,313	0	0	0	387,950
69256	SunAmerica Life Insurance Company	8,560	4,459	37	0	0	13,057
69272	Sunset Life Insurance Company of America	11,073	523	4	0	0	11,600
69310	Surety Life Insurance Company	21,141	1,218	34	0	0	22,393
82627	Swiss Re Life & Health America Inc.	0	0	0	0	0	0
68608	Symetra Life Insurance Co	17,063	82,084	42,283	17,384	0	158,813
90581	Symetra National Life Insurance Co	45	0	0	0	0	45
69345	Teachers Ins and Annuity Association of America	25,264	377,603	2,404	8,767	0	414,039
69604	Templeton Funds Annuity Company	0	0	0	0	0	0
69396	Texas Life Insurance Company	3,251	0	0	0	0	3,251
97721	Thrivent Life Insurance Company	3,393	31,222	0	0	0	34,615
60142	Tiaa-Cref Life Insurance Co	2,530	11,282	515	64,190	0	78,517
69477	Time Insurance Company	2,410	0	30,580	324	0	33,314
70688	Transamerica Financial Life Insurance Company	494	143,330	296	56	7,834	152,011
86231	Transamerica Life Insurance Company	167,690	449,756	4,903	527,548	321,183	1,471,079
67121	Transamerica Occidental Life Insurance Company	227,844	17,682	29,682	387,893	35,941	699,042
87726	Travelers Insurance Company (The)	185,259	420,103	26,062	237,737	0	869,160
80950	Travelers Life and Annuity Company (The)	146,874	15,284	0	1,181	0	163,339
71768	Trigon Health and Life Insurance Company	0	0	0	0	0	0
61425	Trustmark Insurance Company	10,936	23	8,397	0	0	19,356
62863	Trustmark Life Insurance Company	410	0	5,984	0	0	6,394
84530	U.S. Financial Life Insurance Company	22,459	0	0	0	0	22,459
86371	ULLICO Life Insurance Company	123	0	0	0	0	123
62235	UNUM Life Insurance Company of America	100,005	29	362,765	226	0	463,025
70955	USA Life One Insurance Company of Indiana	2	0	0	0	0	2
69663	USAA Life Insurance Company	63,004	43,750	11,451	445	0	118,650

Life California Direct Premiums Written - 2005 (continued)

Figures taken from Insurers 2005 Annual Statement - Schedule-T (000's Omitted)

NAIC No.	Company Name	Life Considerations	Annuity	A & H Insurance Premiums	Deposit Type Contract Funds	Other Report	Total
Foreign Insurers:							
94358	USable Life	0	0	0	0	0	0
80314	UniCARE Life & Health Insurance Company	7,845	0	34,303	0	0	42,148
91529	Unimerica Insurance Company	0	0	0	0	0	0
69701	Union Bankers Insurance Company	832	2	1,751	0	0	2,585
80837	Union Central Life Insurance Company (The)	34,366	67,823	2,684	227	0	105,100
62596	Union Fidelity Life Insurance Company	5,380	37	9,970	0	0	15,387
69744	Union Labor Life Insurance Company (The)	8,099	155	35,947	0	0	44,201
70408	Union Security Insurance Company	57,781	3,674	106,649	8,761	0	176,866
98884	Union Security Life Insurance Company	4,115	0	6,402	0	0	10,517
92916	United American Insurance Company	2,567	369	41,074	0	0	44,010
65269	United Benefit Life Insurance Company	0	0	0	0	0	0
91693	United Family Life Insurance Company	73	2	1	0	0	76
87645	United Fidelity Life Insurance Company	1,061	37	0	5	0	1,103
79413	United HealthCare Insurance Company	2,374	0	543,852	0	0	546,227
63983	United Heritage Life Insurance Co	3,713	4,318	36	179	0	8,246
69922	United Home Life Insurance Company	1,414	1	69	0	0	1,484
69930	United Insurance Company of America	25,257	1	722	0	0	25,981
94099	United Investors Life Insurance Company	12,385	84	0	1,561	0	14,030
70106	United States Life Ins Co in the City of New York (The)	23,518	4	51,348	0	0	74,870
63479	United Teacher Associates Insurance Company	126	4,892	3,708	0	0	8,726
72850	United World Life Insurance Company	231	0	3	0	0	233
69868	United of Omaha Life Insurance Company	88,044	51,003	28,010	13,943	519	181,519
70114	Unity Mutual Life Insurance Company	167	9	2	0	0	178
70157	Universal Life Insurance Company	13	0	1	0	0	14
70173	Universal Underwriters Life Insurance Company	2,536	0	0	0	0	2,536
63738	Utica National Life Insurance Company	25	3	0	0	0	28
70211	Valley Forge Life Insurance Company	102,370	11	137	0	0	102,518
68632	VantisLife Insurance Company	0	0	0	0	0	0
70238	Variable Annuity Life Insurance Company (The)	0	382,619	0	0	0	382,619
81027	Veterans Life Insurance Company	6,349	0	1,120	0	0	7,468
84549	Vista Life Insurance Company	0	0	0	0	0	0
70319	Washington National Insurance Company	4,880	154	9,664	1	0	14,699
70335	West Coast Life Insurance Company	95,230	1,626	35	193	0	97,085
91413	Western Reserve Life Assurance Co of Ohio	219,174	74,196	0	0	0	293,370
70483	Western and Southern Life Insurance Company (The)	8,607	0	309	0	0	8,916
92622	Western-Southern Life Assurance Company	4,159	18,685	0	50	0	22,894
78301	Westward Life Insurance Company	-9	0	1,183	0	0	1,174
66133	Wilton Reassurance Co	0	0	0	0	0	0
78409	Workmen's Life Insurance Company	0	0	0	0	0	0
70629	World Insurance Company	61	4	629	0	0	694
88080	XL Life Insurance and Annuity Company	0	0	0	0	0	0
Total Foreign Insurers: 441							
Total		13,072,089	19,235,599	7,421,164	3,891,061	8,806,956	52,426,869
Total CA and Foreign Insurers: 470							
Grand Total		13,301,809	19,377,692	10,678,287	3,911,593	8,806,956	56,076,336

**TABLE NO. 2 - PROPERTY & CASUALTY INSURERS ASSETS & LIABILITIES
AS OF DECEMBER 31, 2005**

Underwriting & Investment Result for 2005 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Alien Insurers:									
11231	Generali Assicurazioni Generali S.P.A. (U.S. Branch)	77,820	36,794	41,025	-4,885	2,222	-4,938	476	-67
11266	Global Reinsurance Corporation	302,352	264,892	37,460	-21,564	10,544	-7,224	0	0
10048	Hyundai Marine & Fire Insurance Co., Ltd.	33,261	21,698	11,563	-3,629	1,069	-2,169	3,345	5,194
27073	Nipponkoa Insurance Company, Limited	191,793	138,757	53,037	-4,651	7,077	1,755	13,739	6,232
38300	Samsung Fire & Marine Ins Co., Ltd. (U.S. Branch)	55,080	29,281	25,800	3,803	1,483	3,261	0	0
12904	Tokio Marine & Nichido Fire Insurance Co., Ltd.	1,453,686	1,021,347	432,339	888	48,561	22,673	176,524	101,000
31526	Wawanesa Mutual Insurance Company (The)	228,117	65,489	162,628	6,927	10,882	12,639	66,975	46,147
Total Alien Insurers: 7									
	Total	2,342,109	1,578,257	763,852	-23,111	81,838	25,997	261,059	158,507
California Insurers:									
36404	21st Century Casualty Company	11,127	664	10,463	0	536	352	23,501	17,121
12963	21st Century Insurance Company	1,600,666	909,740	690,926	66,131	66,394	89,215	1,225,716	763,794
10920	Alliance United Insurance Company	12,926	6,630	6,297	-1,368	296	-321	8,799	5,436
35300	Allianz Global Risks US Insurance Company	4,497,997	1,090,707	3,407,290	-53,130	56,368	-68,333	76,717	46,532
36420	Allianz Underwriters Insurance Company	84,065	31,013	53,052	-1,084	4,420	806	0	-2,912
10216	American Contractors Indemnity Company	174,419	131,223	43,196	9,207	4,062	4,014	51,574	8,103
10819	American Equity Specialty Insurance Company	44,223	25,986	18,237	-140	1,440	2,149	54	2,032
43761	American International Ins Co of California, Inc.	71,095	52,065	19,030	-1,217	2,303	1,386	173,637	86,392
40800	American Sterling Insurance Company	8,555	152	8,403	-704	438	-182	79	247
40010	Anchor General Insurance Company	38,140	19,409	18,731	3,153	360	6,725	66,687	37,067
19801	Argonaut Insurance Company	1,275,516	924,100	351,416	-8,421	29,241	-20,988	31,721	15,915
21865	Associated Indemnity Corporation	152,452	93,872	58,580	1,605	5,058	3,943	92,785	35,533
24813	Balboa Insurance Company	1,297,173	822,467	474,706	-4,031	34,358	138,262	105,282	38,033
10830	Business Alliance Insurance Company	32,565	19,523	13,041	2,469	707	3,948	20,089	5,744
36340	CAMICO Mutual Insurance Company	133,912	87,209	46,703	-736	4,424	12,439	29,284	3,685
18953	CSE Safeguard Insurance Company	68,109	42,445	25,664	736	2,055	2,417	23,308	12,886
38342	California Automobile Insurance Company	186,802	114,269	72,533	13,938	5,811	12,614	171,977	96,710
13544	California Capital Insurance Company	379,103	222,987	156,116	14,424	11,334	28,269	223,936	80,358
27464	California Casualty & Fire Insurance Company	53,949	29,599	24,349	222	1,366	4,083	0	1,220
10063	California Casualty Compensation Insurance Company	60,218	4,140	56,078	-1,873	2,673	-3,975	0	44
20117	California Casualty Indemnity Exchange (The)	507,160	217,265	289,895	1,028	33,615	29,914	144,076	81,443
20125	California Casualty Insurance Company	154,720	77,323	77,397	443	1,611	17,428	39,576	7,909
31046	California General Underwriters Ins Co, Inc.	13,934	599	13,335	121	543	641	0	0
38865	California Insurance Company	124,415	45,243	79,172	29,456	1,289	71,231	138,542	72,567
15539	California State Automobile Assoc Inter-Ins Bureau	5,037,585	2,387,688	2,649,897	187,196	140,116	245,683	1,968,584	946,178
10520	Care West Insurance Company	48,335	40,880	7,455	5,915	1,097	-2,568	16,590	10,114
26905	Century-National Insurance Company	529,381	355,854	173,527	32,897	24,975	40,502	191,270	85,224
42242	Citation Insurance Company	47,499	22,098	25,401	-89	2,113	6,108	0	3,530
10315	Civic Property and Casualty Company	190,829	129,782	61,046	4,837	6,125	6,715	8,747	3,228
10693	Civil Service Employees Insurance Company	145,581	89,715	55,866	1,471	3,305	5,447	84,396	38,261
36412	Claremont Liability Insurance Company	28,523	15,773	12,751	-2,937	973	-2,019	1,657	13,454
25089	Coast National Insurance Company	730,846	442,673	288,173	13,174	13,041	38,740	285,441	158,000
13161	Commerce West Insurance Company	135,700	84,029	51,671	6,710	4,965	8,777	51,500	27,354
32280	Commercial Casualty Insurance Company	230,026	188,613	41,413	-23,631	7,284	-15,878	-110	5,767
12177	CompWest Insurance Company	81,314	32,093	49,221	1,285	1,769	1,123	39,740	19,294

Property & Casualty Insurers Assets & Liabilities as of December 31, 2005 (continued)

Underwriting & Investment Result for 2005 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
California Insurers:									
14010	Crusader Insurance Company	146,128	109,542	36,586	5,365	4,248	7,150	60,269	35,935
10855	Cypress Insurance Company	432,356	193,861	238,496	15,623	90,323	35,468	63,293	35,504
19285	Danielson Insurance Company	8,542	1,851	6,691	-287	393	206	0	0
19269	Danielson National Insurance Company	11,643	2,619	9,024	-290	444	271	6,785	4,184
40975	Dentists Insurance Company (The)	212,881	86,472	126,409	4,505	8,631	10,080	33,315	1,993
34495	Doctors' Company, An Interinsurance Exchange (The)	1,725,185	1,222,026	503,159	85,647	50,350	97,576	153,986	62,936
12890	Eagle West Insurance Company	53,942	29,597	24,345	2,061	1,316	2,022	10,666	6,993
11512	Employers Compensation Insurance Company	1,443,576	1,166,356	277,220	31,864	18,332	71,989	350,039	166,616
11555	Employers Direct Insurance Company	245,345	175,052	70,293	28,103	4,714	15,269	160,965	78,821
30210	Esurance Property and Casualty Insurance Company	34,562	20,120	14,441	-2,338	534	516	68,608	33,219
10318	Exact Property and Casualty Company	183,029	121,800	61,228	4,834	6,151	6,841	12,672	4,407
40029	Explorer Insurance Company	102,380	73,932	28,448	2,135	2,761	2,926	84,635	34,420
18864	Fairmont Insurance Company	47,427	28,998	18,428	600	3,432	3,454	0	31
25518	Fairmont Premier Insurance Company	188,031	50,809	137,222	923	3,080	17,306	4,628	4,633
21652	Farmers Insurance Exchange	11,402,700	8,681,675	2,721,025	207,515	178,619	319,849	2,164,850	1,163,476
10873	Farmers Reinsurance Company	1,326,272	386,460	939,812	30,347	59,272	61,360	0	0
25180	Fidelity National Insurance Company	350,597	249,603	100,994	10,415	4,164	46,471	59,222	29,823
19852	Financial Indemnity Company	67,931	32,165	35,766	7,793	2,544	4,796	141,921	78,037
31453	Financial Pacific Insurance Company	211,920	158,470	53,450	2,081	5,378	5,253	97,116	49,880
21660	Fire Insurance Exchange	1,837,720	1,380,944	456,776	30,329	27,180	52,308	1,154,397	309,871
21873	Fireman's Fund Insurance Company	9,695,634	6,845,433	2,850,201	117,984	382,428	-79,905	508,240	259,385
11099	First American Home Buyers Protection Corp	225,040	95,270	129,770	17,481	9,305	9,733	82,080	35,568
37710	First American Property & Casualty Insurance Co	89,040	55,737	33,302	5,083	2,661	4,206	17,296	4,480
34525	First American Specialty Insurance Company	89,977	57,306	32,671	7,786	2,536	10,105	90,275	39,993
10201	Galway Insurance Company	25,571	2,420	23,151	965	737	1,191	1,755	282
39861	Golden Bear Insurance Company	76,124	56,660	19,464	3,547	2,475	5,329	35,190	10,753
10836	Golden Eagle Insurance Corporation	894,099	606,844	287,254	6,102	33,426	23,367	61,587	38,013
39527	Heritage Indemnity Company	192,210	101,720	90,490	8,222	9,870	5,772	13,203	4,734
11005	Homesite Insurance Co of California	44,333	35,126	9,207	-2,228	549	3,338	16,181	6,560
22756	Horace Mann Property & Casualty Insurance Co	110,241	67,742	42,499	12,629	4,054	8,809	20,193	6,963
25550	Indemnity Company of California	16,604	7,878	8,725	710	1,548	1,487	5,223	126
27847	Insurance Company of the West	745,139	380,527	364,612	12,117	16,514	71,159	148,707	27,231
15598	Interinsurance Exchange of the Automobile Club	4,772,499	2,069,263	2,703,235	338,140	146,223	274,144	2,081,462	1,070,426
35637	Landmark Insurance Company	299,991	201,644	98,347	1,732	9,852	10,504	1,072	-341
36706	Lawyers' Mutual Insurance Company	225,437	134,421	91,016	15,665	7,777	12,658	54,598	15,123
42269	Majestic Insurance Company	174,938	131,570	43,368	3,955	5,136	6,447	84,077	32,216
32433	Medical Insurance Exchange of California	318,016	209,661	108,355	4,762	13,476	8,612	37,496	15,025
15768	Merced Mutual Insurance Company	20,517	8,016	12,502	848	1,837	1,490	7,549	2,592
11908	Mercury Casualty Company	2,274,315	1,031,939	1,242,376	83,285	164,492	90,229	739,305	362,192
27553	Mercury Insurance Company	1,495,205	786,757	708,448	106,577	64,528	9,790	1,214,596	630,592
24821	Meritplan Insurance Company	88,651	68,260	20,391	-174	1,599	4,868	112,826	42,589
21687	Mid-Century Insurance Company	3,238,194	2,755,187	483,007	-199,614	109,652	-75,354	175,193	100,586
27480	Mid-State Mutual Insurance Company	14,341	6,310	8,031	955	726	962	5,584	1,842
23540	Monterey Insurance Company	45,796	28,534	17,262	2,061	1,898	2,767	21,311	11,708
23671	National American Insurance Company of California	47,595	30,253	17,342	-1,264	-3,503	403	11,511	3,637

Property & Casualty Insurers Assets & Liabilities as of December 31, 2005 (continued)

Underwriting & Investment Result for 2005 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
California Insurers:									
10317	Neighborhood Spirit Property and Casualty Company	187,241	124,558	62,683	4,836	6,405	7,075	25,904	11,327
33200	Norcal Mutual Insurance Company	963,785	625,427	338,358	-9,093	36,143	26,732	182,962	56,965
10222	PACO Assurance Company, Inc.	23,777	13,033	10,744	-415	536	724	635	273
40550	Pacific Pioneer Insurance Company	21,747	12,927	8,820	153	687	761	327	61
11048	Pacific Property and Casualty Company	36,638	20,114	16,524	3,542	1,146	3,329	23,795	12,235
10887	Pacific Select Property Insurance Co	88,382	39,898	48,485	6,351	1,544	11,691	23,251	-60
37850	Pacific Specialty Insurance Company	231,954	131,822	100,131	24,116	8,084	25,296	118,679	31,564
10900	Preferred Employers Insurance Company	102,936	83,541	19,395	8,615	2,340	2,661	179,964	46,732
22179	Republic Indemnity Company of America	875,373	565,172	310,200	98,136	31,117	67,645	63,138	36,061
43753	Republic Indemnity Company of California	40,893	22,752	18,141	3,035	1,103	3,444	266,999	80,776
15776	Residence Mutual Insurance Company	56,024	29,642	26,382	4,968	1,725	5,157	40,421	13,845
10970	Response Indemnity Company of California	6,575	712	5,864	-56	164	392	667	386
10352	SCPIE Indemnity Company	536,758	391,144	145,614	-11,472	18,474	9,078	108,110	29,297
10939	Safeway Direct Insurance Company	11,187	3,833	7,354	2	417	328	3,465	2,150
10837	San Diego Insurance Company	71,089	13,953	57,136	-2	2,824	1,524	0	0
21911	San Francisco Reinsurance Company	288,744	34,590	254,154	825	13,105	5,237	0	0
22985	Sequoia Insurance Company	165,512	108,115	57,397	3,932	4,190	4,109	89,101	24,054
36790	Springfield Insurance Company	77,465	58,292	19,173	5,450	1,819	4,718	23,024	7,068
35076	State Compensation Insurance Fund	21,674,187	17,889,135	3,785,052	24,136	802,630	922,557	6,141,323	4,134,891
42277	Sterling Casualty Insurance Company	36,994	23,409	13,584	2,057	-1,366	-669	56,021	30,904
12793	Surety Company of the Pacific	20,503	16,209	4,294	-740	604	-22	12,023	1,452
32107	Sutter Insurance Company	76,899	53,993	22,906	-3,111	3,068	266	31,168	19,839
25496	TIG Indemnity Company	26,084	2,012	24,072	-611	619	337	0	-88
25534	TIG Insurance Company	2,375,009	1,777,720	597,289	-334,340	141,500	-144,738	312	49,362
25445	TIG Specialty Insurance Company	29,765	206	29,559	0	1,377	999	0	-421
18031	TOPA Insurance Company	187,863	123,113	64,750	-157	9,185	5,736	108,412	61,822
21709	Truck Insurance Exchange	1,632,725	1,233,447	399,279	31,442	21,561	50,034	396,496	374,087
10004	Ulico Standard of America Casualty Company	42,441	32,365	10,077	-2,130	1,604	4,526	0	0
14133	Valley Insurance Company	28,528	14,624	13,905	385	918	1,133	14,116	3,990
42285	Veterinary Pet Insurance Company	97,948	72,199	25,749	-5,214	1,491	17,802	25,900	16,160
10079	Vintage Insurance Company	19,172	1,617	17,555	27	666	429	-14	0
10683	Wawanesa General Insurance Company	282,633	175,509	107,123	-4,534	10,305	6,833	204,689	152,069
27502	Western General Insurance Company	81,996	55,101	26,895	1,762	1,831	1,950	76,805	41,899
13625	Western Mutual Insurance Company	36,009	19,628	16,380	3,289	1,052	3,174	4,956	1,966
10997	Western Select Insurance Company	12,761	555	12,206	-20	535	453	-8	21
10935	Western Underwriters Insurance Company	16,929	2,401	14,528	665	624	860	61	0
37770	Western United Insurance Company	97,719	43,008	54,710	2,139	3,470	8,581	95,015	47,441
24635	Westward Insurance Company	4,319	107	4,212	-110	261	38	0	-12
25780	Williamsburg National Insurance Company	80,650	64,202	16,447	240	1,967	868	39,236	20,759
13250	Workmen's Auto Insurance Company	61,416	40,222	21,194	-1,080	2,458	4,877	25,101	9,288
30120	ZNAT Insurance Company	68,234	59,371	8,863	3,469	1,534	-1,384	43,064	12,195
13269	Zenith Insurance Company	2,304,032	1,863,182	440,850	169,967	86,783	-132,420	723,667	149,678
Total California Insurers: 122									
Total		96,521,425	64,547,519	31,973,906	1,342,061	3,164,625	2,774,006	24,617,817	13,029,359

Property & Casualty Insurers Assets & Liabilities as of December 31, 2005 (continued)

Underwriting & Investment Result for 2005 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
22896	ACA Financial Guaranty Corporation	595,366	329,257	266,109	9,008	19,788	-23,894	1,993	0
10921	ACA Insurance Company	24,337	10,649	13,687	-260	511	596	11,929	3,039
19984	ACIG Insurance Company	215,702	157,072	58,630	367	4,969	-791	456	-7
22950	ACSTAR Insurance Company	94,564	64,283	30,281	3,799	2,611	2,911	969	405
34789	AIG Centennial Insurance Company	583,539	321,314	262,225	-7,301	12,270	22,405	-43	1,010
43974	AIG Indemnity Insurance Company	58,087	35,401	22,686	-811	1,949	1,443	-37	1,363
22225	AIG Preferred Insurance Company	83,446	59,816	23,631	-1,217	2,873	1,895	-13	-1,219
20796	AIG Premier Insurance Company	354,569	228,765	125,804	-5,273	11,704	10,242	2,322	1,947
19399	AIU Insurance Company	3,269,835	2,179,668	1,090,167	16,929	53,257	499,621	16,043	25,163
27928	AMEX Assurance Company	141,439	26,206	115,233	77,372	15,155	-101,520	210,210	121,461
10367	AVEMCO Insurance Company	140,320	69,377	70,943	20,883	5,802	-32,842	10,650	2,978
29530	AXA Art Insurance Corporation	64,799	32,438	32,362	3,141	2,174	1,198	5,057	3,567
36552	AXA Corporate Solutions Reinsurance Company	872,220	325,120	547,100	-7,319	29,520	-24,483	0	0
11835	AXA Re America Insurance Company	59,454	11,685	47,770	-2,531	1,689	-647	4,959	1,298
16187	AXA Re Property and Casualty Insurance Co	111,047	76,874	34,173	-29,538	1,688	-29,819	-423	-2,580
20370	AXIS Reinsurance Company	1,462,308	938,173	524,135	-56,353	22,773	7,095	70,192	21,306
20010	Acceptance Indemnity Insurance Company	143,587	81,884	61,703	2,292	2,779	10,564	20,198	13,505
11711	Access Insurance Company	15,054	5,096	9,959	-104	174	4,911	1,822	106
26379	Accredited Surety and Casualty Company, Inc.	30,179	11,807	18,372	3,633	971	2,766	5,030	733
22667	Ace American Insurance Co	6,487,585	5,214,811	1,272,774	94,860	142,607	391,215	460,615	268,492
22705	Ace American Reinsurance Co	257,853	134,558	123,294	1,968	15,404	41,955	0	0
20702	Ace Fire Underwriters Insurance Co	75,945	22,866	53,079	-295	2,349	1,024	4,246	3,263
10030	Ace Indemnity Insurance Co	27,303	15,841	11,462	421	365	228	3	762
20699	Ace Property and Casualty Insurance Co	5,232,821	4,029,460	1,203,361	66,404	159,440	405,647	69,217	33,963
40517	Advantage Workers Compensation Insurance Co	64,553	27,200	37,352	-707	1,713	-147	0	0
33898	Aegis Security Insurance Company	72,003	40,504	31,498	298	1,195	29	14,050	6,206
36153	Aetna Insurance Company of Connecticut	27,856	2,328	25,528	4,410	1,415	-3,881	621	1,151
10014	Affiliated FM Insurance Company	1,112,345	623,084	489,261	68,150	42,581	69,247	61,955	25,479
42609	Affirmative Insurance Company	363,426	233,915	129,511	-3,736	3,530	-9,805	3,148	964
42757	Agri General Insurance Company	376,577	102,180	274,397	89,506	35,683	71,801	14,707	5,734
34886	Aioi Insurance Company of America	43,922	25,439	18,484	-1,223	945	-223	0	0
38733	Alaska National Insurance Company	594,447	407,309	187,138	27,341	17,451	22,710	37,978	8,128
24899	Alea North America Insurance Company	897,604	651,373	246,230	-18,707	10,147	-15,039	71,010	59,225
20222	All America Insurance Company	196,092	119,947	76,145	5,817	6,109	9,955	0	-24
13285	Allegheny Casualty Company	18,952	6,693	12,260	552	406	111	9,960	0
20273	Alliance Assurance Company of America	6,603	0	6,603	-51	318	-6,617	0	0
42579	Allied Property and Casualty Insurance Company	88,256	1,245	87,011	0	4,065	2,987	170,800	67,033
19489	Allied World Assurance Company (U.S.) Inc.	148,593	89,159	59,434	-2,366	5,290	894	0	0
41840	Allmerica Financial Benefit Insurance Co	14,690	9	14,681	0	611	389	0	0
19240	Allstate Indemnity Company	114,321	3,308	111,013	0	5,460	16,484	1,191,060	647,093
19232	Allstate Insurance Company	45,243,475	30,409,815	14,833,660	-833,293	2,501,632	-1,933,062	1,548,875	555,349
17230	Allstate Property and Casualty Insurance Company	56,008	9,585	46,423	0	1,034	27,491	29,582	15,497
42390	AmGUARD Insurance Company	212,337	163,215	49,122	-4,135	7,774	1,852	4,318	1,165
18708	Ambac Assurance Corporation	8,994,398	5,666,914	3,327,484	594,425	376,692	128,786	116,864	-1,405
19100	Amco Insurance Company	988,759	590,295	398,463	0	27,496	7,613	484,684	187,344

Property & Casualty Insurers Assets & Liabilities as of December 31, 2005 (continued)

Underwriting & Investment Result for 2005 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
19720	American Alternative Insurance Corporation	409,029	256,201	152,828	12,661	4,987	4,956	56,251	39,085
10073	American Ambassador Casualty Company	30,459	1,650	28,809	0	1,471	1,188	0	0
21849	American Automobile Insurance Company	370,180	224,550	145,630	4,012	11,753	21,226	102,832	46,195
10111	American Bankers Insurance Company of Florida	1,282,007	1,021,682	260,325	-50,043	45,523	3,619	49,711	11,158
20427	American Casualty Company of Reading, Pennsylvania	108,049	37	108,012	0	2,900	5,586	97,381	131,421
10391	American Centennial Insurance Company	37,626	22,567	15,058	-14,885	1,368	-7,792	0	5,108
19941	American Commerce Insurance Company	306,988	194,915	112,073	15,097	10,184	17,676	0	0
19690	American Economy Insurance Company	1,643,256	1,140,753	502,503	74,280	66,022	11,220	92,883	37,883
37990	American Empire Insurance Company	66,298	32,618	33,680	4,867	2,364	4,865	0	0
20613	American Employers' Insurance Company	37,480	36	37,444	0	11,526	-85,393	0	811
23450	American Family Home Insurance Company	420,831	304,914	115,918	12,181	11,686	10,367	8,629	2,802
43699	American Federation Insurance Company	20,226	6,556	13,670	-377	561	445	7,609	3,035
24066	American Fire and Casualty Company	38,659	3,170	35,489	0	5,361	-80,149	1	15,859
40398	American Fuji Fire and Marine Insurance Company	107,592	25,819	81,773	-3,251	3,665	258	1,937	1,333
24376	American General Indemnity Co	80,521	47,155	33,367	-4,758	3,107	-1,612	7,160	4,396
31208	American General Property Insurance Company	62,525	15,176	47,350	1,391	2,495	2,069	0	0
26247	American Guarantee and Liability Insurance Company	187,877	47,922	139,955	0	6,920	11,815	138,669	61,419
13331	American Hardware Mutual Insurance Company	304,867	196,310	108,557	6,992	8,850	8,287	14,977	-3,886
39152	American Healthcare Indemnity Company	96,440	55,503	40,937	-814	2,205	1,420	32,000	8,973
19380	American Home Assurance Company	24,004,519	18,954,868	5,049,651	-1,043,711	689,225	1,710,311	774,336	468,635
19518	American Indemnity Company	53,474	2,112	51,362	194	1,618	1,533	0	0
21857	American Insurance Company (The)	1,499,042	991,477	507,566	18,457	72,374	88,977	198,371	96,400
31895	American Interstate Insurance Company	670,818	513,078	157,740	-11,201	15,547	45,406	2	-100
10200	American Live Stock Insurance Company	65,364	16,596	48,768	2,200	543	3,463	194	328
30562	American Manufacturers Mutual Insurance Company	10,897	624	10,273	-316	446	-136	443	7,413
43630	American Merchants Casualty Company	13,159	26	13,133	0	646	435	0	0
16810	American Mercury Insurance Company	291,115	220,583	70,532	-6,632	8,072	-2,051	12,956	5,646
23469	American Modern Home Insurance Company	816,128	578,761	237,367	24,402	25,427	18,503	43,396	15,571
22918	American Motorists Insurance Company	32,904	2,531	30,372	0	2,207	-447	3,453	22,168
39942	American National General Insurance Company	102,966	43,763	59,203	2,012	5,333	4,798	1,410	201
28401	American National Property and Casualty Company	1,134,751	753,884	380,867	36,772	43,746	671	28,423	9,686
10227	American Re-Insurance Company	17,160,847	14,119,462	3,041,384	-1,426,127	557,414	-263,294	0	19,470
19615	American Reliable Insurance Company	411,595	319,739	91,856	-145,253	11,921	13,912	31,289	7,964
19631	American Road Insurance Company (The)	763,560	304,368	459,191	45,665	27,895	63,090	10,476	1,997
39969	American Safety Casualty Insurance Company	160,595	95,453	65,142	-11,534	2,583	18,677	6,419	5,550
42978	American Security Insurance Company	833,752	566,713	267,039	56,850	60,965	41,930	110,577	18,601
19704	American States Insurance Company	2,339,956	1,567,181	772,775	100,808	85,153	-28,724	105,835	30,748
19712	American States Insurance Company of Texas	21,819	3,130	18,688	0	1,045	951	5,083	811
37214	American States Preferred Insurance Company	241,054	165,184	75,870	10,611	9,575	4,684	28,969	14,396
31380	American Surety Company	11,575	2,139	9,436	1,077	285	976	2,429	-22
40142	American Zurich Insurance Company	209,417	9,781	199,635	0	5,721	27,649	81,348	41,434
27898	Americas Insurance Company	20,437	7,530	12,907	-655	549	-282	0	-1
30872	Amerin Guaranty Corporation	221,413	24,326	197,087	-2,829	11,069	7,386	3,390	1,934
23396	Amerisure Mutual Insurance Company	1,491,487	1,037,050	454,437	38,686	32,712	49,381	1,097	1,456
19976	Amica Mutual Insurance Company	3,584,951	1,788,785	1,796,166	189,221	156,954	193,897	75,797	43,091

Property & Casualty Insurers Assets & Liabilities as of December 31, 2005 (continued)

Underwriting & Investment Result for 2005 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
11150	Arch Insurance Company	1,076,665	600,543	476,122	11,680	10,408	139,105	252,045	115,302
10348	Arch Reinsurance Company	1,072,775	436,366	636,408	20,711	8,528	156,965	-33	19
19860	Argonaut Great Central Insurance Company	240,959	184,306	56,653	2,538	6,076	5,258	7,902	2,082
19828	Argonaut-Midwest Insurance Company	101,226	59,709	41,518	-604	3,654	2,776	701	1,428
19844	Argonaut-Southwest Insurance Company	19,759	6,336	13,423	-64	885	254	364	-47
41459	Armed Forces Insurance Exchange	141,117	71,087	70,030	-8,947	4,535	-10,561	6,006	2,112
27189	Associated International Insurance Company	212,030	107,569	104,461	-240	8,290	-3,681	4,860	8,968
19305	Assurance Company of America	71,818	52,244	19,574	0	1,013	1,051	46,502	10,364
30180	Assured Guaranty Corp.	1,140,662	884,174	256,488	90,017	50,710	19,743	1,278	0
41769	Athena Assurance Company	188,643	138,517	50,126	-1,299	7,446	5,307	897	747
20931	Atlanta International Insurance Company	15,880	8,586	7,295	-202	354	233	0	35
22209	Atlantic Insurance Company	24,852	919	23,933	0	1,095	836	46	193
19895	Atlantic Mutual Insurance Company	719,378	578,548	140,830	-113,466	27,278	-100,400	432	3,951
27154	Atlantic Specialty Insurance Company	71,512	20,676	50,836	-519	3,647	2,412	58,557	18,449
25422	Atradius Trade Credit Insurance, Inc.	77,922	36,856	41,066	3,486	1,390	3,721	0	0
38245	BCS Insurance Company	224,533	93,104	131,429	7,022	7,953	7,660	13,168	4,164
18538	BancInsure, Inc.	98,050	62,526	35,524	-2,970	3,765	1,027	7,347	7,043
33162	Bankers Insurance Company	102,859	67,723	35,136	-7,173	3,404	7,906	16,138	4,642
23132	Bankers Multiple Line Insurance Company	7,494	49	7,445	-347	208	-139	0	1
18279	Bankers Standard Insurance Company	230,409	166,609	63,800	4,207	5,102	20,172	76	-796
29513	Bar Plan Mutual Insurance Company (The)	51,041	33,057	17,984	-5,675	1,172	-2,804	8	0
41394	Benchmark Insurance Company	108,181	78,794	29,387	-1,278	2,135	279	2,367	662
32603	Berkley Insurance Company	5,870,233	4,085,002	1,785,231	10,673	237,102	273,603	59	31
29580	Berkley Regional Insurance Company	2,248,424	1,533,312	715,112	162,429	58,359	83,063	7,556	2,842
19402	Birmingham Fire Insurance Company of Pennsylvania	3,486,844	2,537,560	949,284	-108,386	102,643	275,660	1,690	5,510
20095	Bituminous Casualty Corporation	706,118	473,767	232,352	8,661	28,321	18,378	0	2
20109	Bituminous Fire and Marine Insurance Company	327,885	244,439	83,446	2,997	14,380	3,399	0	-3
24503	Blue Ridge Insurance Company	181,410	127,108	54,302	5,199	5,757	2,036	0	225
27081	Bond Safeguard Insurance Company	27,967	14,339	13,628	6,633	738	3,970	1,741	91
20761	Boston Old Colony Insurance Company	35,619	14	35,605	0	1,833	3,066	0	354
13528	Brotherhood Mutual Insurance Company	273,862	165,994	107,868	14,690	4,949	13,531	0	0
30082	C.P.A. Insurance Company	7,336	1,503	5,833	-247	353	-642	303	130
22004	CIM Insurance Corporation	47,755	32,203	15,552	20	779	539	754	226
29114	CMG Mortgage Assurance Co	9,088	937	8,151	-466	358	-158	18	1
40266	CMG Mortgage Insurance Company	319,678	197,866	121,812	10,334	10,646	17,980	4,225	-74
20435	CNA Casualty of California	28,019	3	28,017	0	1,270	1,324	100	6,202
10847	CUMIS Insurance Society, Inc.	1,057,216	642,543	414,673	-27,939	42,820	11,887	42,079	32,505
35955	California Casualty General Insurance Company of Oregon	78,673	49,551	29,122	322	1,741	5,604	0	583
32271	California Indemnity Insurance Company	118,176	77,671	40,505	6,841	4,599	7,647	0	0
21946	Camden Fire Insurance Association (The)	87,161	11,457	75,704	0	-14,276	5,804	1	22
10464	Canal Insurance Company	1,227,279	699,598	527,681	2,866	40,630	40,132	0	0
20877	Capital Markets Assurance Corporation	94,956	170	94,786	-12,861	6,360	-3,006	24	0
10510	Carolina Casualty Insurance Company	824,307	602,366	221,941	-31,329	24,839	32,313	92,484	57,252
11255	Caterpillar Insurance Company	115,364	77,993	37,371	-118	2,986	-472	9,667	4,785
10561	Catholic Relief Insurance Company of America (The)	84,951	59,624	25,327	-4,780	1,569	-3,700	0	450

Property & Casualty Insurers Assets & Liabilities as of December 31, 2005 (continued)

Underwriting & Investment Result for 2005 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
19909	Centennial Insurance Company	277,887	202,983	74,904	-37,846	11,850	-31,537	180	13,076
20230	Central Mutual Insurance Company	1,021,771	636,456	385,315	30,542	28,865	55,882	0	4,498
20249	Central National Insurance Company of Omaha (The)	33,281	24,221	9,060	-866	518	1,016	0	-112
34274	Central States Indemnity Co. of Omaha	269,260	77,281	191,979	821	5,930	8,837	15,723	1,612
34649	Centre Insurance Company	583,234	456,646	126,588	-17,466	19,408	5,043	230	-1,657
42765	Centurion Casualty Company	315,206	35,628	279,578	16,861	13,776	21,291	0	0
20710	Century Indemnity Company	986,564	961,564	25,000	-195,626	7,182	0	0	6,402
35130	Century Reinsurance Company	105,682	23,991	81,691	306	4,120	2,705	0	0
10642	Cherokee Insurance Company	175,957	114,527	61,429	8,118	5,112	8,299	0	0
22810	Chicago Insurance Company	269,444	167,391	102,053	2,408	9,153	-6,696	6,533	-723
12777	Chubb Indemnity Insurance Company	193,846	150,187	43,658	3,482	5,856	6,013	0	0
10052	Chubb National Insurance Company	161,241	117,988	43,254	3,482	5,492	5,722	0	-34
10669	Church Insurance Company (The)	61,596	42,961	18,635	-4,432	1,817	-1,111	702	4,352
18767	Church Mutual Insurance Company	963,930	691,415	272,515	37,636	26,404	41,161	46,839	15,154
10677	Cincinnati Insurance Company (The)	9,993,040	5,799,232	4,193,808	342,074	358,275	2,649	2,417	1,126
20532	Clarendon National Insurance Company	1,896,188	1,231,309	664,879	7,360	91,385	100,313	250,283	149,372
25070	Clearwater Insurance Company	1,127,540	524,609	602,931	-138,905	76,918	19,524	263	190
10019	Clearwater Select Insurance Company	111,161	35,024	76,137	11,541	5,743	14,299	0	0
31887	Coface North America Ins Co.	41,131	23,711	17,420	-1,917	483	5,571	1,698	888
33197	Cologne Reinsurance Company of America	68,136	32,681	35,455	-3,928	2,395	-1,386	0	0
34347	Colonial American Casualty and Surety Company	24,811	2,625	22,185	0	1,168	1,168	657	-14
10758	Colonial Surety Company	16,102	9,894	6,208	420	420	452	533	239
27812	Columbia Insurance Company	13,710,304	4,864,324	8,845,980	-537,350	5,387,781	1,394,699	4,311	2,267
19410	Commerce and Industry Insurance Company	6,679,069	5,222,250	1,456,819	-314,282	310,724	254,087	237,153	180,522
21296	Commercial Guaranty Casualty Insurance Co	151,279	33,776	117,503	9,624	7,382	1,212	-9	-1,270
38385	Commercial Guaranty Insurance Company	32,463	752	31,711	-1	1,549	549	0	0
20818	Commercial Insurance Company of Newark, New Jersey	53,341	197	53,144	0	4,057	4,868	0	-742
18732	Commercial Loan Insurance Corporation	10,428	626	9,801	120	470	653	0	0
10220	Commonwealth Insurance Company of America	53,861	34,412	19,449	-3,085	1,750	-1,383	1,905	918
21989	Compass Insurance Company	13,387	2,801	10,586	-719	503	-62	0	22
34711	Computer Insurance Company	34,368	5,804	28,564	9,401	605	6,393	807	-4
24961	Connie Lee Insurance Company	220,314	127,696	92,619	-21,436	11,065	-14,370	0	0
32190	Constitution Insurance Co	49,558	11,721	37,837	-1,647	488	1,661	915	2,344
20443	Continental Casualty Company	35,913,174	29,169,916	6,743,258	-1,619,571	2,052,564	-72,033	493,330	260,732
39551	Continental Heritage Insurance Company	7,756	1,429	6,327	80	220	146	1,725	1
35289	Continental Insurance Company (The)	4,029,864	2,253,451	1,776,413	6,688	119,320	90,645	24,428	-3,741
20923	Continental Reinsurance Corporation	97,419	1,353	96,066	0	3,347	-1,130	0	0
37206	Contractors Bonding and Insurance Company	169,936	115,739	54,197	23,751	4,188	16,086	16,520	3,821
22730	Converium Insurance (North America) Inc.	76,565	14,535	62,030	-1,144	2,108	2,695	4,310	-97
39136	Converium Reinsurance (North America) Inc.	1,695,931	1,301,121	394,810	-21,531	58,678	45,554	0	0
21318	Coregis Insurance Company	442,907	230,580	212,327	-4,787	18,979	12,086	88	2,491
20044	Cornhusker Casualty Company	785,197	156,913	628,285	14,077	229,965	12,794	0	0
18961	Crestbrook Insurance Company	144,098	112	143,986	0	6,773	8,867	0	0
10499	DaimlerChrysler Insurance Company	404,013	213,994	190,019	-1,999	18,700	-12,458	11,107	5,941
16705	Dealers Assurance Company	33,588	19,237	14,351	467	784	516	2,672	30

Property & Casualty Insurers Assets & Liabilities as of December 31, 2005 (continued)

Underwriting & Investment Result for 2005 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
37907	Deerbrook Insurance Company	33,626	194	33,432	0	1,607	1,447	27,665	16,082
42587	Depositors Insurance Company	44,916	696	44,220	0	2,230	1,696	15,970	9,873
12718	Developers Surety and Indemnity Co	103,476	59,495	43,982	3,380	5,593	7,278	18,050	2,827
42048	Diamond State Insurance Company	161,774	53,734	108,040	27	3,423	2,197	10,768	10,364
36463	Discover Property & Casualty Insurance CO	104,064	69,008	35,056	-650	5,583	4,609	56,728	37,049
33499	Dorinco Reinsurance Company	1,726,412	1,231,459	494,953	-25,697	68,365	79,175	908	0
21407	EMCASCO Insurance Company	294,023	224,176	69,847	3,715	14,186	10,847	0	0
14702	EastGUARD Insurance Company	55,207	40,307	14,900	-721	1,599	413	1,007	693
22926	Economy Fire & Casualty Company	326,113	11,780	314,333	0	25,008	-47,934	0	0
21261	Electric Insurance Company	1,142,508	843,949	298,560	-10,240	32,286	23,607	27,515	25,762
21326	Empire Fire and Marine Insurance Company	361,576	232,968	128,608	0	5,065	2,827	86,702	31,435
21458	Employers Insurance Company of Wausau	4,687,160	3,616,498	1,070,662	-125,415	202,829	75,513	36,388	71,735
21415	Employers Mutual Casualty Company	1,832,226	1,168,978	663,248	22,493	57,054	86,244	21,855	5,911
39845	Employers Reinsurance Corporation	18,203,552	12,814,690	5,388,862	-2,121,117	584,405	-124,258	7,066	95,606
20648	Employers' Fire Insurance Company (The)	110,798	51,357	59,441	-1,297	3,242	4,730	16,197	7,790
10358	Encompass Insurance Company	12,210	645	11,565	0	548	459	116,270	24,159
20516	Euler American Credit Indemnity Co	300,781	144,451	156,331	21,734	6,234	27,493	22,714	4,551
10120	Everest National Insurance Company	608,626	471,782	136,844	20,805	11,228	21,072	276,568	95,921
26921	Everest Reinsurance Company	9,315,551	6,987,957	2,327,594	-396,881	361,965	234,442	0	12,036
35181	Executive Risk Indemnity Inc.	2,435,792	1,779,432	656,360	55,631	77,892	71,143	84,159	51,498
43460	FFG Insurance Company	48,386	14,946	33,440	4,381	1,782	4,196	253	267
21482	Factory Mutual Insurance Company	7,979,280	3,775,061	4,204,219	509,323	203,352	671,428	218,437	52,257
44784	Fairfield Insurance Company	32,134	12,436	19,698	-276	1,224	2,315	109	224
24384	Fairmont Specialty Insurance Company	248,244	151,438	96,806	3,093	12,347	9,817	12,766	5,215
13846	Farmers Home Mutual Insurance Company	30,065	19,161	10,903	-1,468	981	-1,707	0	-85
21636	Farmers Insurance Company of Oregon	1,429,851	963,205	466,646	30,256	44,190	44,150	0	0
21628	Farmers Insurance Company, Inc.	250,699	169,388	81,311	3,092	6,805	5,914	0	0
13897	Farmers Mutual Hail Insurance Company of Iowa	292,854	103,550	189,304	27,310	8,790	20,794	0	0
41483	Farmington Casualty Company	931,496	713,495	218,001	-6,654	40,275	-10,042	1,149	1,742
13838	Farmland Mutual Insurance Company	338,170	219,686	118,484	4,685	10,807	9,755	1,002	267
20281	Federal Insurance Company	25,377,517	16,544,442	8,833,075	522,112	1,089,957	1,068,410	945,720	351,885
13935	Federated Mutual Insurance Company	3,580,962	2,167,572	1,413,390	24,953	156,267	119,446	76,893	41,208
11118	Federated Rural Electric Insurance Corporation	255,233	178,611	76,623	341	9,699	8,358	275	1,225
28304	Federated Service Insurance Company	340,146	247,238	92,908	2,773	14,945	8,332	4,679	1,895
16578	Fidelity National Property and Casualty Insurance Company	238,684	189,116	49,568	39,691	1,474	26,953	24,720	3,900
35270	Fidelity and Casualty Company of New York (The)	147,550	333	147,218	0	12,695	9,226	0	31,971
39306	Fidelity and Deposit Company of Maryland	213,831	26,989	186,842	0	6,555	8,102	68,506	9,368
35386	Fidelity and Guaranty Insurance Company	14,678	475	14,203	0	1,301	-119	27,886	4,290
25879	Fidelity and Guaranty Insurance Underwriters, Inc.	31,489	144	31,345	0	1,570	-506	10,377	13,938
12815	Financial Guaranty Insurance Company	3,504,088	2,341,185	1,162,904	94,675	125,981	-9,691	73,863	0
18287	Financial Security Assurance Inc.	3,789,839	2,251,385	1,538,454	135,745	181,368	393,755	50,973	0
20850	Firemen's Insurance Company of Newark, New Jersey	529,159	45	529,114	0	6,571	23,478	7,992	14,232
11177	First Financial Insurance Company	487,418	266,815	220,603	-6,973	12,087	23,003	6,280	5,346
33588	First Liberty Insurance Corporation (The)	41,987	21,611	20,376	-784	1,925	709	4,559	1,597
24724	First National Insurance Company of America	254,965	180,435	74,530	10,611	8,648	7,816	87,347	42,843

Property & Casualty Insurers Assets & Liabilities as of December 31, 2005 (continued)

Underwriting & Investment Result for 2005 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
21822	First State Insurance Company	1,494,124	1,465,161	28,963	-63,937	59,034	-2,029	0	15,500
13978	Florists' Mutual Insurance Company	172,964	127,547	45,417	1,824	4,109	2,612	11,578	2,972
38776	Folksamerica Reinsurance Company	3,150,802	2,076,649	1,074,153	-221,577	115,429	156,749	5,322	2,515
11185	Foremost Ins Co Grand Rapids, Michigan	1,613,662	1,140,186	473,476	52,091	49,781	62,549	109,503	41,050
11800	Foremost Property and Casualty Insurance Company	37,337	25,593	11,744	-2,617	641	-2,173	8,764	3,438
29688	Forestview Mortgage Insurance Co.	15,429	209	15,220	0	841	635	0	0
38830	Fort Wayne Health & Casualty Insurance Company	320,024	121,704	198,320	40,152	20,330	40,559	0	50
34266	Frontier Insurance Company	173,756	278,259	-104,503	828	7,868	10,765	291	0
22969	GE Reinsurance Corp	3,527,731	2,486,284	1,041,447	-780,134	74,321	352,330	0	0
41491	GEICO Casualty Company	248,321	149,960	98,361	15,809	4,848	13,291	52,606	26,545
35882	GEICO General Insurance Company	138,080	72,790	65,290	0	6,072	9,195	268,023	150,505
22055	GEICO Indemnity Company	3,987,654	2,273,629	1,714,024	353,495	107,237	304,775	85,312	55,125
21032	GLOBAL Reinsurance Corp. of America	767,067	650,906	116,161	9,719	14,621	51,093	0	0
11044	GMAC Insurance Company Online, Inc.	13,216	2,615	10,601	-102	386	172	4,067	2,479
24414	General Casualty Company of Wisconsin	1,450,267	751,986	698,282	29,459	46,530	167,887	1,262	202
30007	General Fidelity Insurance Company	195,691	35,963	159,728	-194	5,498	5,333	0	0
37931	General Fire & Casualty Company	34,204	23,170	11,035	-2,930	3,135	1,478	4,137	9,077
24732	General Insurance Company of America	2,725,414	1,911,153	814,261	122,031	105,008	93,231	85,609	34,971
22039	General Reinsurance Corporation	14,632,646	6,738,561	7,894,085	-20,526	671,705	735,098	4,736	35,186
39322	General Security National Insurance Company	338,125	262,013	76,112	-27,584	10,656	-8,989	0	-116
11967	General Star National Insurance Company	554,040	363,864	190,176	4,464	11,677	16,931	8,889	-578
38962	Genesis Insurance Company	215,802	119,889	95,913	-1,904	6,918	5,620	15,207	24,893
38458	Genworth Mortgage Insurance Corp.	2,847,796	2,659,500	188,296	119,169	120,264	2,089	22,549	2,491
16675	Genworth Mortgage Insurance Corp. of North Carolina	170,009	141,083	28,926	29,948	8,307	-60,838	0	0
29823	Genworth Residential Mortgage Insurance Corp. of North Carolina	46,885	35,509	11,376	3,735	1,000	-659	82	0
10799	GeoVera Insurance Company	75,647	31,337	44,310	11,184	2,042	8,475	81,089	-66
41343	Gerling America Insurance Company	139,706	54,462	85,244	-8,179	4,317	4,810	3,070	-8,439
11282	Germantown Insurance Company	56,546	34,641	21,905	-2,591	2,209	-490	0	0
34622	Glens Falls Insurance Company (The)	152,504	311	152,193	0	7,994	6,887	-412	23,306
11304	Global Surety & Insurance Co.	83,513	18,882	64,631	13,349	1,679	10,467	179	0
22063	Government Employees Insurance Company	12,462,319	6,775,518	5,686,801	712,076	558,930	889,962	156,674	93,487
22098	Grain Dealers Mutual Insurance Company	58,061	43,043	15,018	-3,374	2,053	-1,501	0	-199
22101	Grange Insurance Association	195,129	113,081	82,049	3,393	5,388	10,234	32,533	16,739
23809	Granite State Insurance Company	33,750	2,822	30,928	0	1,509	1,113	364,583	203,426
25984	Graphic Arts Mutual Insurance Company	121,209	83,041	38,168	1,131	3,802	4,963	94	934
36307	Gray Insurance Company (The)	267,010	183,919	83,091	10,374	6,041	8,488	2,415	162
26832	Great American Alliance Insurance Co	25,306	158	25,148	0	938	530	14,188	12,074
26344	Great American Assurance Company	14,700	77	14,622	0	505	287	135,888	21,221
10646	Great American Contemporary Insurance Company	9,832	51	9,781	0	368	258	0	0
16691	Great American Insurance Company	5,163,125	3,707,819	1,455,306	-285,855	230,321	10,013	103,157	61,009
22136	Great American Insurance Company of New York	53,834	771	53,063	0	2,169	801	76,687	45,618
38580	Great American Protection Insurance Co	22,992	96	22,896	0	792	463	0	-1
31135	Great American Security Insurance Company	16,229	100	16,129	0	586	311	0	0
33723	Great American Spirit Insurance Company	17,790	105	17,685	0	665	425	218	1,291
25224	Great Divide Insurance Company	149,705	91,585	58,120	9,907	3,862	21,338	8,010	447

Property & Casualty Insurers Assets & Liabilities as of December 31, 2005 (continued)

Underwriting & Investment Result for 2005 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
20303	Great Northern Insurance Company	1,411,889	1,127,920	283,968	27,817	43,516	29,010	13,386	3,362
11371	Great West Casualty Company	1,410,855	1,010,152	400,704	51,384	46,978	45,065	28,804	15,415
22322	Greenwich Insurance Company	728,256	425,099	303,157	-5,026	12,050	10,494	77,001	42,580
11398	Guarantee Insurance Company	64,216	54,696	9,521	1,790	-833	1,115	0	-119
15032	Guideone Mutual Insurance Co	847,488	583,527	263,961	3,437	13,451	15,839	72,189	18,690
14559	Guideone Specialty Mutual Ins Co	189,636	145,363	44,272	835	4,523	5,577	42,185	24,101
22292	Hanover Insurance Company (The)	3,730,812	2,526,208	1,204,604	-185,120	118,850	105,792	2,412	-871
21806	Harbor Specialty Insurance Company	197,327	175,979	21,348	-15,958	3,836	-12,677	18,443	-7,497
26433	Harco National Insurance Company	397,624	232,655	164,969	937	5,343	20,649	35,608	27,517
23582	Harleysville Insurance Company	97,789	72,008	25,780	-681	4,371	3,045	0	-4
14168	Harleysville Mutual Insurance Company	1,391,638	812,419	579,219	-2,430	38,243	57,565	433	-849
22357	Hartford Accident and Indemnity Company	10,195,893	6,935,149	3,260,744	158,390	467,181	421,798	5,989	4,079
29424	Hartford Casualty Insurance Company	1,943,408	1,119,873	823,535	26,649	90,290	69,347	481,449	186,198
19682	Hartford Fire Insurance Company	21,569,843	11,089,709	10,480,133	201,077	889,918	725,774	410,144	239,804
37478	Hartford Insurance Company of the Midwest	267,216	99,154	168,062	2,423	11,191	20,859	151,000	53,263
11452	Hartford Steam Boiler Inspection and Ins Co (The)	1,162,811	560,234	602,577	141,782	60,337	-1,956	16,685	5,783
30104	Hartford Underwriters Insurance Company	1,386,415	808,526	577,889	19,381	71,320	72,996	250,485	124,416
22438	Hawaiian Ins & Guaranty Company, Limited (The)	26,388	13,384	13,004	-5,582	265	228	34,345	19,178
32077	Heritage Casualty Insurance Company	88,159	45,420	42,738	7,498	2,391	5,189	324	108
22578	Horace Mann Insurance Company	457,313	302,506	154,807	18,299	18,704	12,927	26,631	13,075
38849	Houston General Insurance Company	41,847	20,244	21,603	-201	762	986	0	930
25054	Hudson Insurance Company	328,484	211,005	117,480	9,771	9,202	38,403	112,557	68,856
29068	IDS Property Casualty Insurance Company	958,303	493,993	464,310	10,575	273,526	118,262	0	0
11487	Imperial Casualty and Indemnity Company	18,478	7,784	10,694	31	591	292	0	-1
43575	Indemnity Insurance Company of North America	245,577	193,130	52,447	1,847	6,378	21,746	13,493	16,403
14265	Indiana Lumbermens Mutual Insurance Company	120,795	85,715	35,079	277	3,386	5,748	102	175
21075	Industrial Underwriters Insurance Company	10,594	1,160	9,434	-228	234	3,499	0	5,297
22268	Infinity Insurance Company	1,679,137	1,126,955	552,182	73,903	159,452	229,729	395,447	161,033
10068	Infinity National Insurance Company	7,073	1,193	5,879	300	529	-2,963	19,894	8,526
20260	Infinity Select Insurance Company	7,724	1,893	5,831	300	534	-11,419	10,766	5,641
19429	Ins Co of the State of Pennsylvania (The)	3,752,821	2,602,853	1,149,968	-108,386	105,320	260,818	377,726	274,843
26700	Insurance Company of Illinois	30,912	982	29,930	0	1,534	2,264	0	0
22713	Insurance Company of North America	510,984	423,746	87,238	10,226	12,842	18,953	5,488	7,057
37257	Insurance Corporation of Hannover	1,053,957	729,192	324,765	-5,691	8,012	144,914	33,149	6,319
18341	Insurance Corporation of New York (The)	163,746	221,587	-57,841	-17,680	7,550	-18,103	-1,735	8,977
29742	Integon National Insurance Company	249,422	158,808	90,614	5	2,343	2,935	198	172
31488	Integon Preferred Insurance Company	32,345	19,149	13,196	23	449	297	29,867	16,866
24139	International Business & Mercantile REassurance Co	622,445	455,199	167,246	26,182	23,756	16,538	2,375	500
11592	International Fidelity Insurance Company	110,616	47,216	63,400	5,778	2,975	15,306	21,875	1,962
22837	Interstate Indemnity Company	134,648	79,238	55,410	1,284	5,017	-87	12,445	1,061
11630	Jefferson Insurance Company	133,918	28,830	105,089	-342	6,562	11,136	0	-6,510
14354	Jewelers Mutual Insurance Company	172,857	74,874	97,982	1,691	7,802	4,727	12,336	6,074
20885	Kansas City Fire and Marine Insurance Company	25,101	394	24,707	0	1,050	800	0	1,742
27138	Kemper Casualty Insurance Company	26,437	3,989	22,448	-789	1,102	322	800	485
10914	Kemper Independence Insurance Company	55,471	40,345	15,126	3,308	1,392	4,852	120,202	43,407

Property & Casualty Insurers Assets & Liabilities as of December 31, 2005 (continued)

Underwriting & Investment Result for 2005 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
36447	LM General Insurance Company	21,591	6,765	14,826	-406	952	451	0	6
33600	LM Insurance Corporation	61,576	43,048	18,528	-1,568	2,741	884	4,007	2,315
36439	LM Personal Insurance Company	23,010	7,278	15,733	0	730	567	0	10
32352	LM Property and Casualty Insurance Company	996,278	294,909	701,369	-5,033	37,446	31,359	257	-2,943
26077	Lancer Insurance Company	474,769	392,613	82,157	-2,194	17,595	9,690	20,243	15,210
35246	Laurier Indemnity Company	23,715	9,690	14,025	709	840	1,670	0	0
11738	Leader Insurance Company	27,799	8,052	19,748	9,073	9,900	-32,642	27,721	10,109
37940	Lexington National Insurance Corporation	31,492	22,949	8,543	3,246	452	1,261	2,233	0
42404	Liberty Insurance Corporation	1,632,839	1,342,042	290,797	-47,031	70,081	20,560	124,248	98,613
19917	Liberty Insurance Underwriters Inc.	135,119	68,392	66,727	0	5,559	4,834	36,942	30,956
23035	Liberty Mutual Fire Insurance Company	3,016,812	2,186,838	829,974	-78,402	133,270	157,230	489,181	226,967
23043	Liberty Mutual Insurance Company	26,011,608	18,086,911	7,924,697	-520,025	1,092,891	669,347	163,224	220,079
41939	Liberty Northwest Insurance Corp	1,120,772	889,014	231,757	-20,354	55,252	26,733	6,389	2,048
33855	Lincoln General Insurance Company	500,277	355,589	144,688	-41,666	13,665	-15,692	250,079	141,534
14435	Lumber Mutual Insurance Company	52,411	47,116	5,295	-3,953	1,278	-1,351	0	637
23108	Lumbermen's Underwriting Alliance	360,891	263,414	97,477	6,217	12,860	10,234	6,940	72
35769	Lyndon Property Insurance Company	400,454	237,219	163,235	-11,691	20,806	3,908	12,721	6,356
23825	MBIA Insurance Corp. of Illinois	178,384	2,051	176,333	-4,179	9,801	5,787	0	0
12041	MBIA Insurance Corporation	11,037,019	7,236,621	3,800,399	366,912	458,271	520,128	68,942	0
22241	MEDMARC Casualty Insurance Company	97,146	58,246	38,900	118	3,525	2,794	2,114	2,597
32089	MEDMARC Mutual Insurance Company	226,636	116,511	110,125	233	3,824	8,581	0	0
40150	MGA Insurance Company, Inc.	73,012	54,399	18,613	-1,198	959	1,052	10,135	901
10682	MGIC Credit Assurance Corporation	44,493	6,744	37,749	1,005	1,922	2,211	327	-1,064
18740	MGIC Indemnity Corporation	22,025	456	21,569	-232	984	682	18	-105
10666	MGIC Mortgage Reinsurance Corporation	24,346	9,002	15,344	-713	909	137	0	0
16470	MGIC Reinsurance Corporation	263,417	216,174	47,243	-10,612	7,914	-2,981	0	0
10252	MGIC Residential Reinsurance Corporation	24,015	9,005	15,010	-713	814	54	0	0
38660	MIC General Insurance Corporation	69,516	54,330	15,186	13	595	796	15,594	9,023
38601	MIC Property and Casualty Insurance Corporation	420,500	366,818	53,682	14	1,712	1,362	6,473	1,338
36897	Manufacturers Alliance Insurance Company	181,720	124,165	57,555	-1,650	6,265	2,735	520	-20
23876	Mapfre Reinsurance Corporation	247,160	99,901	147,259	-13,947	6,914	-4,020	0	-7
29998	Marine Indemnity Insurance Company of America	7,610	79	7,531	-21	326	-5,196	0	0
28932	Markel American Insurance Company	394,729	303,831	90,898	15,306	9,835	9,583	19,046	6,957
38970	Markel Insurance Company	541,549	395,612	145,937	56,497	14,697	25,693	34,518	2,775
19356	Maryland Casualty Company	454,230	65,676	388,554	0	7,950	16,795	57,016	11,500
22306	Massachusetts Bay Insurance Company	23,408	4	23,404	0	973	665	490	-1,492
22152	Mayflower Insurance Company, Ltd. (The)	26,936	76	26,860	0	1,982	1,268	0	0
33391	Medical Assurance Company, Inc. (The)	1,570,707	1,242,043	328,664	23,482	49,933	51,755	0	-38
11843	Medical Protective Company (The)	2,254,936	1,683,606	571,331	-49,668	78,762	60,509	29,239	15,465
33650	Mendota Insurance Company	100,788	61,545	39,243	-350	3,442	3,273	5,606	924
31968	Merastar Insurance Company	91,389	69,282	22,107	950	791	284	6,830	4,475
14494	Merchants Bonding Company (Mutual)	57,936	16,577	41,360	5,333	1,678	4,407	4,084	113
25321	Metropolitan Direct Property and Casualty Ins Co	23,316	498	22,817	0	1,074	930	79,059	40,268
34339	Metropolitan Group Property and Casualty Ins Co	374,733	114,174	260,559	-1	20,729	61,918	0	0
14508	Michigan Millers Mutual Insurance Company	302,406	182,665	119,741	4,645	10,507	7,747	42	623

Property & Casualty Insurers Assets & Liabilities as of December 31, 2005 (continued)

Underwriting & Investment Result for 2005 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
36650	Mid-State Surety Corporation	65,089	10,648	54,441	-6,680	2,178	2,046	346	765
20451	MidStates ReInsurance Corporation	153,896	94,135	59,760	-253	7,671	2,640	0	0
23434	Middlesex Insurance Company	592,245	405,367	186,878	2,586	22,552	21,226	11,595	6,524
23612	Midwest Employers Casualty Company	194,417	74,432	119,985	0	6,831	7,597	12,338	9,002
42234	Minnesota Lawyers Mutual Insurance Company	85,584	37,003	48,581	5,921	2,185	4,646	0	0
20362	Mitsui Sumitomo Insurance Company of America	635,105	498,367	136,738	-16,196	22,832	4,873	77,602	62,373
22551	Mitsui Sumitomo Insurance USA Inc.	96,369	56,707	39,661	-1,803	2,600	1,058	21,145	13,363
23655	Modern Service Insurance Company	25,764	5,122	20,642	219	1,095	123	-38	-1,418
31232	Monumental General Casualty Company	7,462	377	7,085	-276	239	-710	0	0
29858	Mortgage Guaranty Insurance Corporation	7,275,985	5,638,899	1,637,086	81,053	340,852	-139,720	135,095	57,633
22012	Motors Insurance Corporation	8,368,687	5,867,600	2,501,088	108,998	327,579	427,301	4,305	2,424
35947	Mt. McKinley Insurance Company	126,209	108,383	17,826	-133	600	-426	0	1,192
23647	Mutual Service Casualty Insurance Company	52,086	19,856	32,230	-4,291	-3,165	-3,624	946	-1,402
25240	NAU Country Insurance Company	124,695	60,355	64,340	11,202	1,566	46,462	44,594	31,354
15865	NCMIC Insurance Company	472,458	334,942	137,516	4,536	15,182	6,393	15,767	3,470
30945	National Alliance Insurance Company	25,386	4,582	20,804	-1,131	1,249	-176	0	133
23663	National American Insurance Company	133,778	86,493	47,285	4,478	2,968	5,826	5	65
11991	National Casualty Company	103,043	6,448	96,595	-55	4,611	3,545	31,864	16,406
10243	National Continental Insurance Company	94,774	53,516	41,258	-16,679	1,999	-2,145	26,160	15,079
16217	National Farmers Union Property and Casualty Co	262,814	163,693	99,121	23,994	10,591	8,216	2,271	500
20478	National Fire Insurance Company of Hartford	203,169	32,306	170,863	0	5,003	11,636	37,231	22,642
42447	National General Assurance Company	31,301	22,325	8,976	21	343	161	0	0
23728	National General Insurance Company	109,441	68,479	40,962	1,148	2,496	3,709	121,490	63,940
20087	National Indemnity Company	62,010,570	33,290,183	28,720,388	-1,736,793	4,722,465	1,495,629	18,745	-1,427
23736	National Insurance Underwriters	6,283	193	6,090	-308	192	109	0	1
32620	National Interstate Insurance Company	384,944	262,119	122,825	32,132	10,595	30,701	37,056	14,072
20052	National Liability & Fire Insurance Company	882,950	576,220	306,730	30,262	91,048	27,918	249,992	114,808
34835	National Reinsurance Corporation (The)	868,549	199,920	668,629	-35,177	43,916	-53,464	0	-58
12114	National Security Fire and Casualty Company	57,947	30,738	27,209	-4,958	4,891	3,443	0	60
22608	National Specialty Insurance Company	22,659	12,980	9,679	329	500	498	8,097	2,343
21881	National Surety Corporation	515,012	344,971	170,041	6,420	18,522	26,920	99,448	44,925
19445	National Union Fire Ins Co of Pittsburgh, PA	28,267,272	20,220,279	8,046,993	-823,731	816,307	670,172	842,702	794,649
26093	Nationwide Affinity Insurance Co of America	14,781	1,073	13,708	162	447	624	1,429	539
28223	Nationwide Agribusiness Insurance Company	104,111	54,413	49,698	0	2,284	2,031	36,949	28,147
10723	Nationwide Assurance Co	71,913	3,061	68,852	0	3,353	2,199	9	17
23760	Nationwide General Insurance Company	22,569	430	22,139	0	1,119	835	0	0
25453	Nationwide Insurance Co of America	76,440	134	76,307	9	3,711	4,542	1,902	348
23779	Nationwide Mutual Fire Insurance Company	4,591,423	2,918,015	1,673,408	52,935	152,842	182,669	31,029	12,447
23787	Nationwide Mutual Insurance Company	26,282,428	18,016,604	8,265,823	392,037	650,778	684,620	313,832	138,662
37877	Nationwide Property and Casualty Insurance Company	26,935	431	26,505	0	1,223	941	3,362	2,341
42307	Navigators Insurance Company	1,065,658	709,175	356,484	1,885	29,401	120,922	48,772	17,054
24171	Netherlands Insurance Company (The)	262,629	210,404	52,224	1,506	7,164	6,357	51,586	35,048
41629	New England Reinsurance Corporation	126,991	14,530	112,461	-652	7,072	4,623	0	0
23841	New Hampshire Insurance Company	3,403,013	2,561,003	842,010	-108,386	129,001	31,643	45,284	19,872
16608	New York Marine and General Insurance Company	560,108	388,713	171,395	-2,452	13,240	4,385	9,899	19,429

Property & Casualty Insurers Assets & Liabilities as of December 31, 2005 (continued)

Underwriting & Investment Result for 2005 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
24848	Newport Insurance Company	73,696	46,552	27,144	-174	1,983	5,726	124,763	70,284
35106	Niagara Fire Insurance Company	59,364	8	59,356	0	2,087	3,461	-12	145
12190	Nipponkoa Insurance Company of America	59,525	13,769	45,756	-748	2,445	1,838	30	-807
31470	NorGUARD Insurance Company	275,783	215,563	60,220	-1,175	8,692	3,717	5,084	888
29700	North American Elite Insurance Co	43,121	7,154	35,967	-123	1,048	379	9,501	3,319
29874	North American Specialty Insurance Company	325,181	129,392	195,789	1,309	5,996	10,497	10,475	57,707
27740	North Pointe Insurance Company	128,172	84,312	43,861	6,594	2,814	11,180	0	-86
21105	North River Insurance Company (The)	891,372	543,300	348,072	-865	51,285	43,698	23,480	18,787
22047	North Star Reinsurance Corporation	30,626	12,693	17,933	0	683	502	0	-1,220
36455	Northbrook Indemnity Company	100,719	277	100,441	0	1,845	3,161	13,786	10,023
38369	Northern Assurance Company of America (The)	339,320	171,432	167,888	-4,324	9,914	3,962	13,310	3,464
19372	Northern Insurance Company of New York	53,329	23,707	29,623	0	1,249	1,295	26,310	20,379
24031	Northland Casualty Company	102,260	73,331	28,929	-420	4,120	2,886	182	-56
24015	Northland Insurance Company	1,139,941	660,777	479,163	-4,429	44,079	44,460	29,215	22,071
43583	Northwest Physicians Mutual Insurance Company	84,550	67,640	16,910	2,100	2,601	7,569	553	-166
23914	Northwestern National Ins Co of Milwaukee, Wis	78,804	128,823	-50,019	-1,222	49	-3,259	0	0
20338	Northwestern Pacific Indemnity Company	18,278	5,181	13,097	0	847	-24,408	14,894	5,483
34630	Oak River Insurance Company	131,121	35,417	95,704	844	3,500	2,471	8,269	525
23248	Occidental Fire & Casualty Co of North Carolina	269,495	143,339	126,156	-1,093	3,471	7,501	10,002	5,290
12360	Ocean Harbor Casualty Insurance Company	83,174	57,708	25,466	2,098	2,314	1,360	15,594	9,432
23680	Odyssey America Reinsurance Corporation	5,886,889	3,815,602	2,071,287	-316,983	165,054	395,428	0	-1,024
26565	Ohio Indemnity Company	108,463	73,680	34,783	601	3,904	3,903	3,550	715
24147	Old Republic Insurance Company	2,081,950	1,298,266	783,684	48,375	87,915	106,936	144,656	96,264
35424	Old Republic Security Assurance Company	98,879	80,671	18,208	662	3,121	1,042	-2	76
40444	Old Republic Surety Company	91,374	51,773	39,601	2,903	3,887	1,366	1,747	41
37060	Old United Casualty Company	312,516	221,304	91,212	18,715	13,540	21,444	8,983	5,113
12254	Omaha Indemnity Company (The)	37,612	13,857	23,754	609	1,565	2,843	0	8
37540	Omaha Property and Casualty Insurance Company	52,119	2,400	49,719	-1,659	1,083	38,055	160	11
39098	Omni Insurance Company	313,928	200,466	113,462	-14,962	11,819	-2,150	11,081	10,976
20621	OneBeacon America Insurance Company	1,051,999	589,751	462,248	-14,184	52,781	-134,319	9,811	38,981
21970	OneBeacon Insurance Company	3,602,468	2,203,086	1,399,382	-46,701	232,003	37,931	20,537	28,885
14907	Oregon Mutual Insurance Company	174,298	109,538	64,760	3,606	5,439	5,880	35,002	17,374
33030	Ormond Reinsurance Company	58,840	44,565	14,275	2,769	1,409	5,362	0	0
39675	PMA Reinsurance Corporation	658,512	453,592	204,920	-19,194	24,614	-19,591	0	0
27251	PMI Mortgage Insurance Co.	3,506,557	2,995,726	510,831	194,146	15,424	-134,651	76,096	-2,478
29807	PXRE Reinsurance Company	447,525	320,534	126,991	-112,360	1,774	-97,935	0	0
22748	Pacific Employers Insurance Company	1,959,743	1,500,469	459,274	35,168	36,667	143,982	1,166	69,777
20346	Pacific Indemnity Company	5,049,241	3,770,009	1,279,232	116,171	227,053	127,369	29,425	27,955
37338	Pacific Insurance Company	45,891	45	45,846	0	-420	3,225	0	-498
38636	Partner Reinsurance Company of the U.S.	3,010,852	2,445,230	565,622	-124,855	130,483	-20,921	0	0
10006	PartnerRe Insurance Company of New York	112,415	14,503	97,912	-11,759	3,409	-1,228	0	0
22250	Pathfinder Insurance Company	12,384	3,197	9,187	1,659	278	2,105	0	0
18333	Peerless Indemnity Insurance Company	633,823	57,465	576,358	138	30,059	31,719	683	-112
24198	Peerless Insurance Company	4,551,479	3,534,817	1,016,662	32,663	122,307	154,610	265,212	88,680
32859	Penn-America Insurance Company	335,579	172,042	163,537	16,810	12,148	23,201	11,292	4,631

Property & Casualty Insurers Assets & Liabilities as of December 31, 2005 (continued)

Underwriting & Investment Result for 2005 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
21962	Pennsylvania General Insurance Company	549,557	342,075	207,482	-8,649	43,203	-13,134	1,684	26,288
14974	Pennsylvania Lumbermens Mutual Insurance Company	268,033	175,690	92,343	5,288	9,380	8,652	0	0
41424	Pennsylvania Manufacturers Indemnity Company	185,486	121,204	64,282	-1,650	6,416	2,863	1,069	196
12262	Pennsylvania Manufacturers' Association Ins Co	591,013	397,794	193,220	-4,949	18,496	9,425	3,109	1,661
37648	Permanent General Assurance Corporation	191,752	119,756	71,996	11,498	5,300	8,264	69,953	37,047
12297	Petroleum Casualty Company	18,038	7,052	10,985	-33	381	174	669	-356
18058	Philadelphia Indemnity Insurance Company	2,164,473	1,568,690	595,783	175,823	64,522	178,004	151,758	49,823
12319	Philadelphia Reinsurance Corporation	224,769	78,735	146,034	-1,575	11,254	7,270	0	0
18619	Platte River Insurance Company	108,209	74,725	33,484	2,486	2,310	3,815	13,251	2,921
14460	Podiatry Insurance Company of America, a Mutual Company	196,799	135,814	60,985	3,936	4,477	5,180	6,762	1,393
36234	Preferred Professional Insurance Company	217,236	151,582	65,654	-4,870	6,137	15,770	2,292	-1,439
21903	ProCentury Insurance Co	10,110	14	10,096	-971	905	-30,275	-1	-311
12513	Professional Liability Ins Co of America	29,906	19,894	10,012	6,206	436	2,948	0	0
33359	Professional Liability Insurance Company	4,618	970	3,649	-511	150	-357	0	-34
34487	Professional Underwriters Liability Ins Co	116,013	46,050	69,963	-547	1,493	-929	31,703	2,220
29017	Professionals Advocate Insurance Company	92,626	63,806	28,820	3,555	3,189	12,005	0	0
24260	Progressive Casualty Insurance Company	5,917,384	4,263,404	1,653,980	649,147	133,259	-119,878	310,986	130,657
44288	Progressive Choice Insurance Company	120,683	85,944	34,739	4,205	1,742	-51,460	312,582	143,641
16322	Progressive Halcyon Insurance Company	2,376,204	1,644,617	731,587	208,127	47,401	48,031	9,292	12,546
11851	Progressive Home Insurance Company	118,054	83,083	34,971	11,111	3,941	-21,982	246	-75
42919	Progressive Northwestern Insurance Company	1,271,569	898,012	373,558	148,134	42,219	-64,913	0	-3
32786	Progressive Specialty Insurance Company	1,048,088	538,340	509,748	86,412	30,776	82,347	0	-2
27804	Progressive West Insurance Company	138,124	99,654	38,469	3,895	2,133	1,469	343,983	169,783
34690	Property and Casualty Insurance Co of Hartford	178,529	99,134	79,395	2,423	6,757	12,558	2,394	185
12416	Protective Insurance Company	579,706	249,224	330,482	2,645	13,897	12,300	879	-210
24295	Providence Washington Insurance Company	202,501	174,217	28,284	-6,687	8,894	6,123	0	-625
15059	Public Service Mutual Insurance Company	645,592	445,196	200,395	-2,839	25,251	27,653	25,464	11,560
35157	Putnam Reinsurance Company	431,109	316,890	114,219	-20,392	18,100	-11,419	0	0
39217	QBE Insurance Corporation	376,913	238,217	138,696	10,912	4,224	7,893	81,710	43,085
10219	QBE Reinsurance Corporation	1,122,876	583,392	539,485	15,575	20,517	103,897	-1,004	-287
10829	Quadrant Indemnity Company	154,246	112,638	41,607	3,482	4,039	4,811	797	332
23752	Quanta Indemnity Company	334,364	238,982	95,382	-13,048	4,386	60,720	7,095	890
28860	RLI Indemnity Company	37,359	3,318	34,041	173	1,647	1,160	0	2
13056	RLI Insurance Company	1,300,271	609,724	690,547	12,605	39,083	84,580	39,660	12,381
22314	RSUI Indemnity Company	1,957,700	1,219,109	738,591	-124,762	43,304	91,312	104,000	52,085
36250	Radian Asset Assurance Inc.	2,084,109	1,089,622	994,487	61,751	93,741	-9,261	9,985	0
33790	Radian Guaranty Inc.	3,568,244	3,155,556	412,687	197,685	214,916	-13,936	95,825	3,332
38512	Rampart Insurance Company	110,870	64,685	46,184	-6,697	4,676	-1,918	0	-590
41580	Red Shield Insurance Company	40,300	18,276	22,024	430	956	28	347	153
37303	Redland Insurance Company	119,616	89,896	29,720	-4,505	856	3,862	80,925	16,821
11673	Redwood Fire and Casualty Insurance Company	547,569	311,361	236,208	4,833	198,639	20,030	224,479	121,36
24449	Regent Insurance Company	268,073	189,156	78,917	7,798	7,310	4,777	957	-66
26549	Reinsurance Company of America, Inc.	33,876	24,768	9,108	-4,303	147	-2,146	160	1,406
38318	Republic Insurance Company	80,070	64,157	15,912	-56	654	1,276	0	2,351
28452	Republic Mortgage Insurance Company	1,659,578	1,386,840	272,738	132,216	57,506	134,157	18,210	-758

Property & Casualty Insurers Assets & Liabilities as of December 31, 2005 (continued)

Underwriting & Investment Result for 2005 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
31089	Republic Western Insurance Company	272,251	182,427	89,824	-8,546	12,792	25,034	2,281	8,977
10287	Residential Guaranty Co.	429,380	329,045	100,335	53,681	15,041	5,484	0	0
43044	Response Insurance Company	91,059	20,378	70,681	-1,421	1,041	1,930	405	285
26050	Response Worldwide Insurance Company	64,179	39,121	25,058	-3,024	1,245	641	1,978	1,153
36684	Riverport Insurance Company	66,394	34,732	31,662	1,965	1,751	2,544	17,209	1,327
12491	Rochdale Insurance Company	83,755	66,466	17,289	1,886	1,614	5,251	0	0
22128	Rocky Mountain Fire & Casualty Company	34,003	16,252	17,751	-1,140	1,308	2,976	9	534
24678	Royal Indemnity Company	3,899,775	3,182,220	717,555	-299,346	227,805	-175,983	-2,452	-6,552
39039	Rural Community Insurance Company	2,189,335	1,936,562	252,773	50,077	4,224	130,442	50,991	9,561
24740	SAFECO Insurance Company of America	4,468,952	3,271,077	1,197,874	175,088	169,257	154,477	486,420	227,069
39012	SAFECO Insurance Company of Illinois	665,020	491,199	173,822	26,528	24,314	7,444	93,432	26,518
30058	SCOR Reinsurance Company	1,516,978	1,054,528	462,450	-59,033	48,462	-43,311	0	0
12572	SELECTIVE INSURANCE COMPANY OF AMERICA	2,139,532	1,619,862	519,671	37,508	84,241	56,168	459	45
40134	SUA Insurance Company	166,478	86,721	79,757	-34,035	3,530	-20,968	35,671	6,645
15105	Safety National Casualty Corporation	1,319,073	959,954	359,118	-36,525	59,783	72,945	27,829	14,078
12521	Safeway Insurance Company	375,402	136,441	238,961	6,620	6,646	18,774	26,447	14,484
25640	Safeway Insurance Company of Georgia	59,848	32,926	26,922	704	2,287	2,261	0	0
40460	Sagamore Insurance Company	156,014	61,094	94,920	2,262	4,079	5,953	1,321	409
15580	Scottsdale Indemnity Company	16,381	198	16,184	0	603	1,581	24,642	5,015
22535	Seaboard Surety Company	134,440	10,292	124,147	0	15,366	3,112	1,320	-612
15563	Seabright Insurance Company	377,955	233,223	144,732	19,471	6,687	90,232	121,123	43,438
25763	Seaton Insurance Company	65,192	25,045	40,147	-36,018	2,457	-15,595	0	-18,230
24902	Security Insurance Company of Hartford	1,151,377	1,010,298	141,079	-102,374	92,869	-25,830	-3,356	46,169
19879	Security National Insurance Company	23,907	7,090	16,817	0	627	-1,471	0	0
22233	Select Insurance Company	60,190	969	59,221	0	2,416	2,130	119	911
10936	Seneca Insurance Company, Inc.	287,836	182,185	105,650	32,287	11,819	23,179	1,625	385
24988	Sentry Insurance, A Mutual Company	5,231,544	2,738,299	2,493,245	15,518	167,610	126,530	96,276	34,756
21180	Sentry Select Insurance Company	593,536	419,309	174,227	2,586	22,856	21,726	60,589	23,964
35408	Sirius America Insurance Company	309,603	202,215	107,388	6,025	5,790	25,191	34,469	14,104
38997	Sompo Japan Fire & Marine Insurance Company of America	23,659	398	23,261	21	598	528	0	-417
11126	Sompo Japan Insurance Company of America	518,854	322,614	196,240	-14,692	16,286	-2,048	35,416	1,904
19216	Southern Insurance Company	8,652	525	8,126	7	313	-596	2,792	2,017
24767	St. Paul Fire and Marine Insurance	19,900,458	13,324,598	6,575,860	-88,715	877,453	1,067,201	297,294	188,105
24775	St. Paul Guardian Insurance Company	15,159	1,109	14,051	0	741	-308	17,580	9,544
41750	St. Paul Medical Liability Insurance Company	188,403	138,325	50,078	-1,299	7,734	5,460	0	-180
24791	St. Paul Mercury Insurance Company	25,320	194	25,125	0	1,438	-310	75,594	59,602
19224	St. Paul Protective Insurance Company	494,305	277,835	216,469	-2,599	18,692	-9,295	21,968	14,938
19070	Standard Fire Insurance Company (The)	3,347,729	2,343,964	1,003,765	-21,734	199,855	79,064	141,024	59,539
42986	Standard Guaranty Insurance Company	124,777	89,571	35,206	18,304	4,841	-11,487	14,677	2,229
18023	Star Insurance Company	407,620	266,484	141,136	1,466	7,884	20,409	25,869	24,872
40045	Starnet Insurance Company	55,224	31,383	23,841	656	1,488	1,044	25,949	12,957
25143	State Farm Fire and Casualty Company	23,781,706	16,115,045	7,666,661	734,336	826,117	1,147,093	198,251	87,994
25151	State Farm General Insurance Company	3,899,678	2,432,899	1,466,778	544,513	146,149	386,673	1,961,140	595,523
25178	State Farm Mutual Automobile Insurance Company	89,982,019	39,794,766	50,187,253	-2,295,878	2,833,853	4,043,043	2,700,127	1,433,919
12831	State National Insurance Company, Inc.	176,304	93,789	82,514	2,961	4,491	5,408	99,034	51,770

Property & Casualty Insurers Assets & Liabilities as of December 31, 2005 (continued)

Underwriting & Investment Result for 2005 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
10952	Stonebridge Casualty Insurance Company	220,983	151,167	69,816	-18,874	7,593	-1,725	21,321	10,940
22276	Stonewall Insurance Company	107,796	51,823	55,973	4,990	3,649	-5,680	0	-3,122
10340	Stonington Insurance Co	296,200	241,924	54,276	-5,974	5,273	-1,040	12,365	5,871
40436	Stratford Insurance Company	171,265	122,725	48,541	402	4,288	2,604	3,023	1,149
39187	Suecia Insurance Company	62,256	35,791	26,465	-348	2,240	39	0	0
12220	Superior Insurance Company	5,336	11,605	-6,269	-898	212	1,977	0	-562
10916	SureTec Insurance Company	41,565	20,391	21,174	3,942	578	7,197	0	0
24047	Surety Bonding Company of America	9,323	2,538	6,785	1,247	279	98	6,801	1,059
25364	Swiss Reinsurance America Corporation	11,718,615	8,942,815	2,775,800	-308,205	295,198	128,067	0	0
32301	TNUS Insurance Company	110,122	67,036	43,086	-4,582	4,076	-1,430	0	-1,626
19526	Texas General Indemnity Company	30,293	17,426	12,867	-143	964	169	0	0
13242	Titan Indemnity Company	170,914	72,872	98,042	0	736	3,922	0	4
42439	Toa-Re Insurance Company of America (The)	1,271,868	931,724	340,143	-43,767	56,647	10,106	0	0
37621	Toyota Motor Insurance Company	142,296	96,189	46,106	800	4,224	19,770	31,555	10,444
41238	Trans Pacific Insurance Company	44,982	12,740	32,242	-975	1,435	298	6,480	3,861
28886	TransGuard Insurance Company of America, Inc	207,502	148,922	58,580	-21,508	8,099	-5,496	15,648	11,289
19453	Transatlantic Reinsurance Company	9,031,434	6,413,437	2,617,997	-387,457	327,351	673,547	0	0
20486	Transcontinental Insurance Company	95,875	301	95,574	0	4,761	6,797	38,816	-5,791
33014	Transport Insurance Company	57,090	40,021	17,069	-1,177	948	-422	0	83
20494	Transportation Insurance Company	85,245	340	84,905	0	8,435	5,164	42,479	47,998
36170	Travelers Casualty Company of Connecticut	300,578	227,037	73,541	-2,122	17,888	-1,585	536	-297
19046	Travelers Casualty Insurance Company of America	1,705,416	1,312,091	393,325	-12,256	81,329	-30,675	856	-864
19038	Travelers Casualty and Surety Company	13,886,612	10,180,014	3,706,598	-127,242	982,609	363,088	18,062	14,519
31194	Travelers Casualty and Surety Company of America	2,680,397	1,823,524	856,873	153,094	112,607	-13,599	133,563	50,045
40282	Travelers Commercial Casualty Company	311,877	238,429	73,449	-2,122	12,489	1,539	0	0
36137	Travelers Commercial Insurance Company	299,480	227,164	72,316	-2,122	12,922	-6,144	0	-65
25658	Travelers Indemnity Company (The)	18,281,125	12,340,816	5,940,310	-103,668	1,006,263	1,300,968	15,343	15,109
25682	Travelers Indemnity Company of Connecticut (The)	931,586	655,142	276,444	-6,150	46,428	-17,266	170,520	59,554
39357	Travelers Insurance Company (Accident Dept)	68,345,651	64,264,352	4,081,299	0	23	-3,804,482	313	-5,549
25674	Travelers Property Casualty Company of America	254,685	170,304	84,381	-1,602	9,283	-2,232	785,675	367,232
36161	Travelers Property Casualty Insurance Company	198,006	144,601	53,405	-1,343	7,829	-5,978	100,383	29,057
34894	Trenwick America Reinsurance Corporation	350,059	311,501	38,557	-34,691	10,411	-23,821	0	-148
24350	Triad Guaranty Insurance Corporation	662,271	530,689	131,582	59,896	18,811	-4,079	48,465	22,475
19887	Trinity Universal Insurance Company	3,400,572	2,247,612	1,152,960	-1,478	118,714	91,752	-2	232
41211	Triton Insurance Company	775,307	276,719	498,589	148,004	45,347	123,781	1,013	-119
41106	Triumphe Casualty Company	17,394	4,108	13,286	-718	92	1,550	11	118
27120	Trumbull Insurance Company	402,195	99,190	303,005	2,423	17,734	14,070	1	0
29459	Twin City Fire Insurance Company	564,247	305,757	258,490	7,268	25,060	27,436	175,172	29,147
29599	U.S. Specialty Insurance Company	599,714	432,275	167,439	23,764	15,679	27,746	51,096	16,412
37893	ULICO Casualty Company	136,134	77,872	58,262	-88	10,779	12,950	4,246	4,271
25968	USAA Casualty Insurance Company	5,007,468	3,014,495	1,992,973	407,089	119,503	290,495	450,481	224,792
18600	USAA General Indemnity Company	432,121	276,843	155,278	17,239	7,952	8,903	17,200	9,442
28497	USPlate Glass Insurance Company	9,755	4,028	5,727	-6	215	-62	520	58
41050	Underwriter for the Professions Insurance Company	165,945	82,946	82,999	4,193	3,873	5,794	57	2,585
25798	Unigard Indemnity Company	93,471	65,062	28,409	2,599	3,069	-312	18,303	4,838

Property & Casualty Insurers Assets & Liabilities as of December 31, 2005 (continued)

Underwriting & Investment Result for 2005 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
25747	Unigard Insurance Company	687,397	474,586	212,811	17,329	18,946	17,585	109,787	49,680
11142	United Casualty Insurance Company of America	16,884	2,885	13,999	27	391	-1,194	2,186	249
11770	United Financial Casualty Company	1,139,359	830,886	308,473	62,633	26,552	251,732	-119	-139
13021	United Fire & Casualty Company	1,121,088	737,952	383,136	-46,014	31,709	-835	5,296	-1
16659	United Guaranty Commercial Ins Co of North Carolina	176,840	152,896	23,944	-668	5,972	2,175	0	0
40525	United Guaranty Credit Insurance Company	19,166	2,212	16,954	289	912	727	61	18
26999	United Guaranty Mortgage Indemnity Company	134,869	116,713	18,155	12,117	5,369	-3,122	3,148	2,226
15873	United Guaranty Residential Insurance Company	1,940,358	1,564,746	375,612	148,653	76,251	-106,177	32,275	-5,540
11445	United National Casualty Insurance Company	32,121	9,966	22,155	49	992	241	0	0
41335	United National Specialty Insurance Company	86,908	32,127	54,781	-46	2,708	1,374	2	593
25941	United Services Automobile Association	15,740,876	5,861,811	9,879,065	298,139	397,355	818,905	520,927	264,369
25887	United States Fidelity and Guaranty Company	4,193,447	2,182,847	2,010,600	-19,835	218,123	269,235	173,498	164,872
21113	United States Fire Insurance Company	3,089,671	2,144,488	945,183	-2,987	146,709	59,902	188,049	94,387
25895	United States Liability Insurance Company	722,832	303,215	419,617	17,738	11,461	52,029	19,938	4,472
16063	Unitrin Auto and Home Insurance Company	62,719	41,292	21,428	-2,354	2,026	-1,274	1,663	-1,819
10226	Unitrin Direct Insurance Company	61,339	45,526	15,813	-2,134	1,537	-1,710	45,006	26,903
10915	Unitrin Direct Property & Casualty Company	33,500	18,043	15,457	-742	1,305	466	3,337	6,052
42862	Universal Casualty Company	76,558	42,483	34,075	2,464	2,381	4,415	673	50
13200	Universal Surety of America	24,793	12,366	12,427	2,013	965	2,148	3	-2
41181	Universal Underwriters Insurance Company	585,976	80,162	505,814	-269	89,187	24,519	86,876	69,304
25976	Utica Mutual Insurance Company	2,051,391	1,463,374	588,017	22,452	76,436	77,730	941	1,928
26611	Valiant Insurance Company	18,368	2,599	15,769	0	495	549	41	607
20508	Valley Forge Insurance Company	52,135	34	52,100	0	2,328	2,457	70,555	20,058
21172	Vanliner Insurance Company	395,173	287,546	107,627	-11,707	16,027	2,704	21,139	10,853
18759	Verex Assurance, Inc.	25,493	17,201	8,292	410	1,410	-1,008	6	-9
10815	Verlan Fire Insurance Company	25,970	10,497	15,473	1,232	1,166	1,207	1,696	-415
11762	Vesta Fire Insurance Corporation	339,109	261,372	77,737	-58,158	-12,029	-67,743	20,902	31,511
42889	Victoria Fire & Casualty Company	201,290	155,698	45,591	-510	1,533	2,891	10,636	3,536
20397	Vigilant Insurance Company	368,500	247,408	121,092	7,648	12,989	1,622	56,936	12,875
13137	Viking Insurance Company of Wisconsin	444,776	319,954	124,821	-46,363	7,637	91,678	136,667	96,770
40827	Virginia Surety Company, Inc.	1,915,399	1,388,456	526,942	67,231	37,430	65,387	360,411	159,518
35971	Voyager Property and Casualty Insurance Company	85,765	56,403	29,362	-2,094	2,144	-926	32,711	23,512
32778	Washington International Insurance Company	108,549	66,567	41,982	3,147	2,718	2,610	4,809	2,762
26069	Wausau Business Insurance Company	138,474	93,755	44,719	-3,135	6,048	2,581	36,704	12,921
26042	Wausau Underwriters Insurance Company	204,660	98,973	105,687	-3,135	9,412	5,873	85,879	38,762
25011	Wesco Insurance Company	195,768	13,987	181,781	65,704	11,195	-43,616	8,130	863
21121	Westchester Fire Insurance Company	2,242,631	1,702,610	540,020	29,855	71,366	39,841	46,813	3,166
30830	Western Diversified Casualty Insurance Company	10,676	299	10,377	-248	168	141	-2	220
26395	Western Home Insurance Company	26,149	16,011	10,138	-721	374	-709	0	-135
10008	Western Insurance Company	17,996	4,973	13,023	1,051	626	2,502	2,335	0
24465	Western National Assurance Company	35,072	26,681	8,390	-610	1,512	469	0	0
13188	Western Surety Company	847,207	572,051	275,156	21,837	31,890	22,742	27,349	15,120
24120	Westfield National Insurance Company	402,001	258,849	143,153	10,707	16,377	14,023	1,398	99
34207	Westport Insurance Corporation	1,057,499	786,271	271,229	-133,714	32,310	-69,436	41,788	85,524
13234	Wilshire Insurance Company	167,922	96,128	71,794	968	2,107	7,470	34,292	18,454

Property & Casualty Insurers Assets & Liabilities as of December 31, 2005 (continued)

Underwriting & Investment Result for 2005 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
Foreign Insurers:									
20311	XL Capital Assurance Inc.	328,231	139,392	188,839	-12,065	12,086	-8,866	34,775	0
24554	XL Insurance America, Inc.	562,025	389,634	172,390	-4,189	11,977	7,050	33,055	-34,364
20583	XL Reinsurance America Inc.	4,695,486	2,839,335	1,856,151	-27,226	114,760	80,745	0	233
37885	XL Specialty Insurance Company	523,787	381,553	142,234	-2,513	16,084	2,074	233,550	88,655
40193	XI Insurance Company of New York, Inc.	138,991	91,979	47,012	-1,257	1,901	2,816	0	0
24325	York Insurance Company	30,948	27,452	3,496	-1,042	1,446	330	0	0
26220	Yosemite Insurance Company	477,740	92,816	384,925	23,928	20,106	36,139	5,370	4,889
16535	Zurich American Insurance Co	28,479,746	22,951,797	5,527,949	-1,008,660	739,873	603,342	660,142	483,301
27855	Zurich American Insurance Company of Illinois	57,576	1,177	56,399	0	1,891	11,921	15,238	4,706
Total Foreign Insurers: 639									
Total		1,119,552,010	738,308,580	381,243,430	-7,923,287	47,412,851	28,415,006	34,192,348	17,087,264
Total CA and Foreign Property & Casualty Insurers: 768									
Grand Total		1,218,415,544	804,434,357	413,981,188	-6,604,338	50,659,315	31,215,009	59,071,224	30,275,130

REAL ESTATE TITLE INSURERS ASSETS & LIABILITIES AS OF DECEMBER 31, 2005

Underwriting & Investment Result for 2005 (000's Omitted)

NAIC No.	Company Name	Total Assets	Total Liabilities	Total Capital & Surplus	Net Underwriting Gain or Loss	Net Investment Gain or Loss	Net Changes in Surplus	Direct Premium Written	Direct Losses Incurred
California Insurers:									
50008	Bridge Title Insurance Co.	8,371	216	8,155	-82	17	-45	0	0
50026	Commerce Title Insurance Company	18,687	8,145	10,542	4,530	302	1,147	18,978	254
51586	Fidelity National Title Insurance Company	921,744	628,497	293,247	56,031	103,133	73,544	449,441	35,652
50814	First American Title Insurance Company	2,119,968	1,242,086	877,882	159,757	174,311	131,837	1,057,758	33,184
50822	Land Title Insurance Company	1,980	138	1,843	3	89	110	7	0
50130	North American Title Insurance Company	45,127	26,694	18,434	4,380	725	2,508	79,820	1,494
50857	Security Union Title Insurance Company	108,851	45,628	63,223	3,143	11,253	-10,075	25,375	2,798
50067	Ticor Title Insurance Company	273,641	198,696	74,945	16,098	22,044	8,864	3,415	269
50849	TransUnion Title Insurance Company	7,833	5,752	2,081	-205	-2,776	709	9,375	790
50041	United Capital Title Insurance Company	45,661	24,222	21,439	5,261	1,460	4,686	123,149	2,191
50050	Westcor Land Title Insurance Co	24,480	12,622	11,858	-331	936	3,948	31,098	524
Total California Insurers: 11									
Total		3,576,344	2,192,695	1,383,649	248,586	311,493	217,232	1,798,416	77,155
Foreign Insurers:									
50028	Ace Capital Title Reinsurance Company	46,868	19,743	27,125	-720	2,618	1,856	0	0
50229	Chicago Title Insurance Company	1,542,905	1,157,079	385,827	134,204	132,312	-106,379	556,137	46,362
50083	Commonwealth Land Title Insurance Company	769,326	570,936	198,390	65,866	37,183	34,161	162,536	8,251
50024	Lawyers Title Insurance Corporation	707,609	481,809	225,800	29,407	32,528	-11,840	84,516	3,986
51020	National Title Insurance of New York, Inc.	18,549	11,910	6,639	-3,117	398	1,314	609	-206
50520	Old Republic National Title Insurance Company	495,531	379,438	116,093	23,845	19,311	2,106	153,869	3,409
50121	Stewart Title Guaranty Company	1,016,661	528,468	488,193	58,400	20,966	70,287	285,308	8,690
51420	Stewart Title Insurance Company	80,595	40,925	39,671	12,745	2,425	21,143	0	-11
51535	Ticor Title Insurance Company of Florida	144,527	103,867	40,660	8,587	4,612	6,317	81	2
50012	Transnation Title Insurance Company	193,487	111,825	81,661	18,279	8,707	6,099	125,174	5,523
51624	United General Title Insurance Company	64,629	46,593	18,037	-7,648	1,551	-4,748	31,624	1,861
Total Foreign Insurers: 11									
Total		5,080,687	3,452,591	1,628,096	339,848	262,611	20,317	1,399,853	77,867
Total CA and Foreign Insurers: 22									
Total		8,657,032	5,645,287	3,011,745	588,434	574,104	237,549	3,198,269	155,0226

FAIR PLAN REPORT - 2005 DIRECT WRITTEN LESS DIVIDENDS TO POLICYHOLDERS

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
36404	21st Century Casualty Company	0	0	0	0	0	0	0	0
12963	21st Century Insurance Company	0	0	0	0	0	(1)	0	0
22896	ACA Financial Guaranty Corporation	0	0	0	0	0	0	0	0
10921	ACA Insurance Company	7,289	0	0	0	0	0	0	0
19984	ACIG Insurance Company	0	0	0	0	0	0	0	0
22950	ACSTAR Insurance Company	0	0	0	0	0	0	0	0
34789	AIG Centennial Insurance Company	0	0	0	0	0	(28)	0	0
43974	AIG Indemnity Insurance Company	0	0	0	0	0	0	0	0
22225	AIG Preferred Insurance Company	0	0	0	0	0	0	0	0
20796	AIG Premier Insurance Company	0	0	0	0	0	0	0	0
19399	AIU Insurance Company	0	0	0	0	0	0	0	0
27928	AMEX Assurance Company	0	0	0	0	0	16,756	0	0
10367	AVEMCO Insurance Company	0	0	0	0	0	0	0	0
29530	AXA Art Insurance Corporation	0	0	0	0	0	0	0	0
36552	AXA Corporate Solutions Reinsurance Company	0	0	0	0	0	0	0	0
20010	Acceptance Indemnity Insurance Company	0	0	0	0	0	0	938	454
11711	Access Insurance Company	0	0	0	0	0	0	0	0
11835	AXA Re America Insurance Company	0	0	0	0	0	0	0	0
16187	AXA Re Property and Casualty Insurance Co	28	17	0	0	0	0	0	0
20370	AXIS Reinsurance Company	2,328	1,936	0	0	0	0	0	0
26379	Accredited Surety and Casualty Company, Inc.	0	0	0	0	0	0	0	0
22667	Ace American Insurance Co	0	0	0	0	0	0	28,601	2,831
22705	Ace American Reinsurance Co	0	0	0	0	0	0	0	0
20702	Ace Fire Underwriters Insurance Co	0	0	0	0	0	0	172	354
10030	Ace Indemnity Insurance Co	0	0	0	0	0	0	0	0
20699	Ace Property and Casualty Insurance Co	0	1,565	37,358	0	0	0	757	1,029
40517	Advantage Workers Compensation Insurance Co	0	0	0	0	0	0	0	0
33898	Aegis Security Insurance Company	52	0	0	0	0	3,670	0	0
36153	Aetna Insurance Company of Connecticut	0	0	0	0	0	0	0	0
10014	Affiliated FM Insurance Company	21,939	11,186	0	0	0	132	5,465	0
42609	Affirmative Insurance Company	0	0	0	0	0	0	0	0
42757	Agri General Insurance Company	0	214	14,493	0	0	0	0	0
34886	Aioi Insurance Company of America	0	0	0	0	0	0	0	0
38733	Alaska National Insurance Company	0	0	0	0	0	0	0	2
24899	Alea North America Insurance Company	2	11	0	0	0	0	159	9,470
20222	All America Insurance Company	0	0	0	0	0	0	0	0
13285	Allegheny Casualty Company	0	0	0	0	0	0	0	0
20273	Alliance Assurance Company of America	0	0	0	0	0	0	0	0
10920	Alliance United Insurance Company	0	0	0	0	0	0	0	0
35300	Allianz Global Risks US Insurance Company	28,285	13,811	0	0	0	0	0	0
36420	Allianz Underwriters Insurance Company	0	0	0	0	0	0	0	0
42579	Allied Property and Casualty Insurance Company	5,816	2,969	0	0	0	65,060	0	0
19489	Allied World Assurance Company (U.S.) Inc.	0	0	0	0	0	0	0	0
41840	Allmerica Financial Benefit Insurance Co	0	0	0	0	0	0	0	0
19240	Allstate Indemnity Company	0	0	0	0	0	7,309	0	0
19232	Allstate Insurance Company	(146)	(31)	0	14,727	0	844,938	112,996	41,508
17230	Allstate Property and Casualty Insurance Company	0	0	0	0	0	0	0	0
18708	Ambac Assurance Corporation	0	0	0	0	0	0	0	0
19100	Amco Insurance Company	15,273	7,252	0	0	0	132,307	81,039	95,776
42390	AmGUARD Insurance Company	0	0	0	0	0	0	0	0

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
19720	American Alternative Insurance Corporation	19	8	0	0	0	0	6,322	13,224
10073	American Ambassador Casualty Company	0	0	0	0	0	0	0	0
21849	American Automobile Insurance Company	0	0	0	0	0	0	17,160	22,912
10111	American Bankers Insurance Company of Florida	0	0	0	6,532	1,356	6,501	0	0
20427	American Casualty Company of Reading, Pennsylvania	39	35	0	0	0	0	7,561	7,167
10391	American Centennial Insurance Company	0	0	0	0	0	0	0	0
19941	American Commerce Insurance Company	0	0	0	0	0	0	0	0
10216	American Contractors Indemnity Company	0	0	0	0	0	0	0	0
19690	American Economy Insurance Company	429	483	0	0	0	0	40,906	31,404
37990	American Empire Insurance Company	0	0	0	0	0	0	0	0
20613	American Employers' Insurance Company	0	0	0	0	0	0	0	0
10819	American Equity Specialty Insurance Company	0	0	0	0	0	0	0	0
23450	American Family Home Insurance Company	87	26	0	0	0	52	0	0
43699	American Federation Insurance Company	0	0	0	0	0	6,507	0	0
24066	American Fire and Casualty Company	0	0	0	0	0	0	0	0
40398	American Fuji Fire and Marine Insurance Company	101	78	0	0	0	0	0	0
24376	American General Indemnity Co	0	0	0	0	0	0	0	0
31208	American General Property Insurance Company	0	0	0	0	0	0	0	0
26247	American Guarantee and Liability Insurance Company	13,769	12,618	0	0	0	0	877	5,135
13331	American Hardware Mutual Insurance Company	27	8	0	0	0	0	2,707	421
39152	American Healthcare Indemnity Company	0	0	0	0	0	0	0	0
19380	American Home Assurance Company	5,693	0	0	124	0	0	1,465	0
19518	American Indemnity Company	0	0	0	0	0	0	0	0
21857	American Insurance Company (The)	275	2	0	0	4,433	97	63,567	66,405
43761	American International Ins Co of California, Inc.	0	660	0	0	0	49,738	0	0
31895	American Interstate Insurance Company	0	0	0	0	0	0	0	0
10200	American Live Stock Insurance Company	0	0	0	0	0	0	0	0
30562	American Manufacturers Mutual Insurance Company	77	22	0	0	0	(3)	6	(18)
43630	American Merchants Casualty Company	0	0	0	0	0	0	0	0
16810	American Mercury Insurance Company	0	0	0	0	0	0	0	0
23469	American Modern Home Insurance Company	9,445	6,353	0	0	0	14,924	0	0
22918	American Motorists Insurance Company	35	10	0	0	0	1	(9)	(32)
39942	American National General Insurance Company	0	0	0	0	0	0	0	0
28401	American National Property and Casualty Company	0	0	0	235	0	0	304	0
10227	American Re-Insurance Company	0	0	0	0	0	0	0	0
19615	American Reliable Insurance Company	4,261	428	0	1,817	2,874	10,561	299	61
19631	American Road Insurance Company (The)	0	0	0	0	0	0	0	0
39969	American Safety Casualty Insurance Company	0	0	0	0	0	0	0	0
42978	American Security Insurance Company	55,102	17,547	0	0	0	16,286	0	0
19704	American States Insurance Company	1,383	1,696	0	0	78	0	9,581	13,583
19712	American States Insurance Company of Texas	0	0	0	0	0	0	0	0
37214	American States Preferred Insurance Company	0	0	0	0	0	0	0	0
40800	American Sterling Insurance Company	0	0	0	0	0	0	0	0
31380	American Surety Company	0	0	0	0	0	0	0	0
40142	American Zurich Insurance Company	0	0	0	0	0	0	7,722	22,098
27898	Americas Insurance Company	0	0	0	0	0	0	0	0
30872	Amerin Guaranty Corporation	0	0	0	0	0	0	0	0
23396	Amerisure Mutual Insurance Company	13	6	0	0	0	0	10	42
19976	Amica Mutual Insurance Company	353	203	0	0	0	19,787	0	0
40010	Anchor General Insurance Company	0	0	0	0	0	0	0	0

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
11150	Arch Insurance Company	2,713	943	0	0	0	0	1,468	3,383
10348	Arch Reinsurance Company	0	0	0	0	0	0	0	0
19860	Argonaut Great Central Insurance Company	0	0	0	0	0	0	3,106	3,404
19801	Argonaut Insurance Company	0	0	0	0	0	0	0	0
19828	Argonaut-Midwest Insurance Company	0	0	0	0	0	0	0	0
19844	Argonaut-Southwest Insurance Company	0	0	0	0	0	0	0	0
41459	Armed Forces Insurance Exchange	249	142	0	0	0	4,633	0	0
21865	Associated Indemnity Corporation	4,573	1,914	0	0	1,574	35,626	17,390	17,355
27189	Associated International Insurance Company	3	1	0	0	0	0	0	0
19305	Assurance Company of America	0	0	0	0	0	0	144	1
30180	Assured Guaranty Corp.	0	0	0	0	0	0	0	0
41769	Athena Assurance Company	0	0	0	0	0	0	0	0
20931	Atlanta International Insurance Company	0	0	0	0	0	0	0	0
22209	Atlantic Insurance Company	0	0	0	0	0	0	0	0
19895	Atlantic Mutual Insurance Company	0	0	0	0	0	0	(7)	(44)
27154	Atlantic Specialty Insurance Company	168	397	0	0	0	0	17,813	18,556
25422	Atradius Trade Credit Insurance, Inc.	0	0	0	0	0	0	0	0
24813	Balboa Insurance Company	10,843	14,542	0	(8)	0	47,587	3	0
18538	BancInsure, Inc.	0	0	0	0	0	0	455	335
38245	BCS Insurance Company	0	0	0	0	0	0	0	0
33162	Bankers Insurance Company	0	282	0	0	0	0	0	0
23132	Bankers Multiple Line Insurance Company	0	0	0	0	0	0	0	0
18279	Bankers Standard Insurance Company	0	0	0	0	0	0	1	0
29513	Bar Plan Mutual Insurance Company (The)	0	0	0	0	0	0	0	0
41394	Benchmark Insurance Company	0	0	0	0	0	0	0	0
32603	Berkley Insurance Company	49	0	0	0	0	0	5	5
29580	Berkley Regional Insurance Company	0	0	0	0	0	0	0	0
19402	Birmingham Fire Insurance Company of Pennsylvania	1,885	0	0	0	0	0	0	0
20095	Bituminous Casualty Corporation	0	0	0	0	0	0	0	0
20109	Bituminous Fire and Marine Insurance Company	0	0	0	0	0	0	0	0
24503	Blue Ridge Insurance Company	0	0	0	0	0	0	0	0
27081	Bond Safeguard Insurance Company	0	0	0	0	0	0	0	0
20761	Boston Old Colony Insurance Company	0	0	0	0	0	0	0	0
13528	Brotherhood Mutual Insurance Company	0	0	0	0	0	0	0	0
10830	Business Alliance Insurance Company	0	0	0	0	0	0	9,461	7,741
30082	C.P.A. Insurance Company	0	0	0	0	0	0	0	0
36340	CAMICO Mutual Insurance Company	0	0	0	0	0	0	0	0
22004	CIM Insurance Corporation	0	0	0	0	0	0	0	0
29114	CMG Mortgage Assurance Co	0	0	0	0	0	0	0	0
40266	CMG Mortgage Insurance Company	0	0	0	0	0	0	0	0
38342	California Automobile Insurance Company	0	0	0	0	0	0	0	0
13544	California Capital Insurance Company	7,055	3,165	0	0	12,403	44,816	51,511	35,183
20435	CNA Casualty of California	0	0	0	0	0	(4)	104	0
18953	CSE Safeguard Insurance Company	397	253	0	0	0	7,866	0	0
10847	CUMIS Insurance Society, Inc.	6	32	0	0	0	0	3,820	1,694
27464	California Casualty & Fire Insurance Company	0	0	0	0	0	0	0	0
10063	California Casualty Compensation Insurance Company	0	0	0	0	0	0	0	0
35955	California Casualty General Insurance Company of Oregon	0	0	0	0	0	0	0	0
20117	California Casualty Indemnity Exchange (The)	44	12	0	0	0	9,212	0	0
20125	California Casualty Insurance Company	176	48	0	0	0	37,188	0	0

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
31046	California General Underwriters Ins Co, Inc.	0	0	0	0	0	0	0	0
32271	California Indemnity Insurance Company	0	0	0	0	0	0	0	0
38865	California Insurance Company	0	0	0	0	0	0	0	0
15539	California State Automobile Assoc Inter-Ins Bureau	1,742	475	0	6,523	0	377,587	0	0
21946	Camden Fire Insurance Association (The)	0	0	0	0	0	0	0	0
10464	Canal Insurance Company	0	0	0	0	0	0	0	0
20877	Capital Markets Assurance Corporation	0	0	0	0	0	0	0	0
10520	Care West Insurance Company	0	0	0	0	0	0	0	0
10510	Carolina Casualty Insurance Company	101	117	0	0	0	0	0	0
11255	Caterpillar Insurance Company	0	0	0	0	0	0	0	0
10561	Catholic Relief Insurance Company of America (The)	0	0	0	0	0	0	0	0
19909	Centennial Insurance Company	303	61	0	0	0	0	(45)	(98)
20230	Central Mutual Insurance Company	0	0	0	0	0	0	0	0
20249	Central National Insurance Company of Omaha (The)	0	0	0	0	0	0	0	0
34274	Central States Indemnity Co. of Omaha	0	0	0	0	0	0	0	0
34649	Centre Insurance Company	0	0	0	0	0	(158)	0	0
42765	Centurion Casualty Company	0	0	0	0	0	0	0	0
20710	Century Indemnity Company	0	0	0	0	0	0	0	0
35130	Century Reinsurance Company	0	0	0	0	0	0	0	0
26905	Century-National Insurance Company	9,802	5,139	0	1,434	0	90,076	0	0
10642	Cherokee Insurance Company	0	0	0	0	0	0	0	0
22810	Chicago Insurance Company	0	0	0	0	0	0	0	0
12777	Chubb Indemnity Insurance Company	0	0	0	0	0	0	0	0
10052	Chubb National Insurance Company	0	0	0	0	0	0	0	0
10669	Church Insurance Company (The)	0	0	0	0	0	0	506	197
18767	Church Mutual Insurance Company	307	352	0	0	0	52	13,893	11,777
10677	Cincinnati Insurance Company (The)	7	5	0	0	0	0	69	323
42242	Citation Insurance Company	0	0	0	0	0	0	0	0
10315	Civic Property and Casualty Company	878	533	0	525	0	2,705	810	509
10693	Civil Service Employees Insurance Company	6,708	2,163	0	0	0	34,454	8,022	5,143
36412	Claremont Liability Insurance Company	0	0	0	0	0	0	0	0
20532	Clarendon National Insurance Company	571	556	0	0	0	467	481	42
25070	Clearwater Insurance Company	0	0	0	0	0	0	0	0
10019	Clearwater Select Insurance Company	0	0	0	0	0	0	0	0
25089	Coast National Insurance Company	0	0	0	0	0	0	0	0
31887	Coface North America Ins Co.	0	0	0	0	0	0	0	0
33197	Cologne Reinsurance Company of America	0	0	0	0	0	0	0	0
34347	Colonial American Casualty and Surety Company	0	10	0	0	0	0	1	13
10758	Colonial Surety Company	0	0	0	0	0	0	0	0
27812	Columbia Insurance Company	0	0	0	0	0	0	0	0
19410	Commerce and Industry Insurance Company	0	0	0	0	0	0	(30)	2
13161	Commerce West Insurance Company	0	0	0	0	0	0	0	0
32280	Commercial Casualty Insurance Company	0	0	0	0	0	0	0	0
21296	Commercial Guaranty Casualty Insurance Co	0	0	0	0	0	0	0	0
38385	Commercial Guaranty Insurance Company	0	0	0	0	0	0	0	0
20818	Commercial Insurance Company of Newark, New Jersey	0	0	0	0	0	0	0	0
18732	Commercial Loan Insurance Corporation	0	0	0	0	0	0	0	0
10220	Commonwealth Insurance Company of America	0	0	0	0	0	0	533	0
21989	Compass Insurance Company	0	0	0	0	0	0	0	0
12177	CompWest Insurance Company	0	0	0	0	0	0	0	0

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
34711	Computer Insurance Company	0	0	0	0	0	0	0	0
24961	Connie Lee Insurance Company	0	0	0	0	0	0	0	0
32190	Constitution Insurance Co	0	0	0	0	0	0	0	0
20443	Continental Casualty Company	(6)	23,792	0	0	0	(80)	6,849	6,094
39551	Continental Heritage Insurance Company	0	0	0	0	0	0	0	0
35289	Continental Insurance Company (The)	72	17	0	0	0	(4)	345	0
20923	Continental Reinsurance Corporation	0	0	0	0	0	0	0	0
37206	Contractors Bonding and Insurance Company	0	0	0	0	0	0	591	11,316
22730	Converium Insurance (North America) Inc.	0	0	0	326	0	0	0	0
39136	Converium Reinsurance (North America) Inc.	0	0	0	0	0	0	0	0
21318	Coregis Insurance Company	0	0	0	0	0	0	21	0
20044	Cornhusker Casualty Company	0	0	0	0	0	0	0	0
18961	Crestbrook Insurance Company	0	0	0	0	0	0	0	0
14010	Crusader Insurance Company	274	59	0	0	0	0	25,516	32,794
10855	Cypress Insurance Company	0	0	0	0	0	0	0	0
10499	DaimlerChrysler Insurance Company	47	65	0	0	0	0	0	0
19285	Danielson Insurance Company	0	0	0	0	0	0	0	0
19269	Danielson National Insurance Company	0	0	0	0	0	0	0	0
16705	Dealers Assurance Company	0	0	0	0	0	0	0	0
37907	Deerbrook Insurance Company	0	0	0	0	0	0	0	0
40975	Dentists Insurance Company (The)	0	0	0	0	0	0	8,088	0
42587	Depositors Insurance Company	0	0	0	0	0	0	0	0
12718	Developers Surety and Indemnity Co	0	0	0	0	0	0	0	0
42048	Diamond State Insurance Company	97	67	0	0	3	0	1,243	2,023
36463	Discover Property & Casualty Insurance CO	12,099	2,758	0	0	0	0	530	204
34495	Doctors' Company, An Interinsurance Exchange (The)	0	0	0	0	0	0	0	0
33499	Dorinco Reinsurance Company	908	0	0	0	0	0	0	0
12890	Eagle West Insurance Company	87	34	0	0	0	1,164	0	0
14702	EastGUARD Insurance Company	0	0	0	0	0	0	0	0
21407	EMCASC0 Insurance Company	0	0	0	0	0	0	0	0
22926	Economy Fire & Casualty Company	0	0	0	0	0	0	0	0
21261	Electric Insurance Company	13	10	0	0	0	1,537	0	0
21326	Empire Fire and Marine Insurance Company	765	1,894	0	0	0	14,839	19,112	1,373
11512	Employers Compensation Insurance Company	0	0	0	0	0	0	0	0
11555	Employers Direct Insurance Company	0	0	0	0	0	0	0	0
20648	Employers' Fire Insurance Company (The)	233	0	0	0	0	0	2,138	2,172
21458	Employers Insurance Company of Wausau	921	452	0	0	0	0	635	425
21415	Employers Mutual Casualty Company	1,602	1,491	0	0	0	0	141	75
39845	Employers Reinsurance Corporation	0	0	0	0	0	0	0	0
10358	Encompass Insurance Company	3,960	10	0	0	0	43,050	89	22
30210	Esurance Property and Casualty Insurance Company	0	0	0	0	0	0	0	0
20516	Euler American Credit Indemnity Co	0	0	0	0	0	0	0	0
10120	Everest National Insurance Company	0	0	0	0	0	0	4,695	24,215
26921	Everest Reinsurance Company	0	0	0	0	0	0	0	0
10318	Exact Property and Casualty Company	3,076	1,572	0	0	0	2,613	2,575	1,056
35181	Executive Risk Indemnity Inc.	0	0	0	0	0	0	0	0
40029	Explorer Insurance Company	0	0	0	0	0	(2)	0	0
21482	Factory Mutual Insurance Company	21,000	60,377	0	0	0	0	0	0
44784	Fairfield Insurance Company	0	0	0	0	0	0	0	0
43460	FFG Insurance Company	0	0	0	0	0	0	0	0

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
18864	Fairmont Insurance Company	0	0	0	0	0	0	0	0
25518	Fairmont Premier Insurance Company	0	0	0	0	0	0	0	0
24384	Fairmont Specialty Insurance Company	141	75	0	0	0	0	1,893	3,655
13846	Farmers Home Mutual Insurance Company	0	0	0	0	0	0	0	0
21636	Farmers Insurance Company of Oregon	0	0	0	0	0	0	0	0
21628	Farmers Insurance Company, Inc.	0	0	0	0	0	0	0	0
21652	Farmers Insurance Exchange	16,193	6,413	0	0	0	22,254	189,548	81,317
13897	Farmers Mutual Hail Insurance Company of Iowa	0	0	0	0	0	0	0	0
10873	Farmers Reinsurance Company	0	0	0	0	0	0	0	0
41483	Farmington Casualty Company	0	0	0	0	0	0	0	0
13838	Farmland Mutual Insurance Company	0	0	0	0	0	0	538	10
20281	Federal Insurance Company	2,814	670	0	0	0	61,603	117,980	81,781
13935	Federated Mutual Insurance Company	4,028	2,384	0	0	0	0	4,658	6,058
11118	Federated Rural Electric Insurance Corporation	20	35	0	0	0	0	0	0
28304	Federated Service Insurance Company	224	137	0	0	0	0	198	0
35270	Fidelity and Casualty Company of New York (The)	0	0	0	0	0	0	0	0
39306	Fidelity and Deposit Company of Maryland	809	1,791	0	0	0	69	5,518	2,555
35386	Fidelity and Guaranty Insurance Company	814	1,063	0	0	0	0	1,971	787
25180	Fidelity National Insurance Company	5,124	0	0	4,157	0	34,141	1,034	0
16578	Fidelity National Property and Casualty Insurance Company	0	0	0	20,681	0	4,104	0	0
25879	Fidelity and Guaranty Insurance Underwriters, Inc.	326	389	0	0	0	0	4,416	1,647
12815	Financial Guaranty Insurance Company	0	0	0	0	0	0	0	0
19852	Financial Indemnity Company	0	0	0	0	0	0	0	0
31453	Financial Pacific Insurance Company	0	0	0	0	0	0	8,553	66,121
18287	Financial Security Assurance Inc.	0	0	0	0	0	0	0	0
21660	Fire Insurance Exchange	52,712	20,895	0	19,100	0	929,814	93,087	26,120
21873	Fireman's Fund Insurance Company	6,268	2,784	(121)	0	396	115,340	42,135	23,994
20850	Firemen's Insurance Company of Newark, New Jersey	33	22	0	0	0	0	1	0
11099	First American Home Buyers Protection Corp	0	0	0	0	0	0	0	0
37710	First American Property & Casualty Insurance Co	57	0	0	909	0	15,752	63	365
34525	First American Specialty Insurance Company	17,441	0	0	0	0	70,587	0	0
11177	First Financial Insurance Company	0	0	0	0	0	0	3	4
33588	First Liberty Insurance Corporation (The)	0	0	0	0	0	0	0	0
24724	First National Insurance Company of America	664	868	0	0	0	34,218	5,876	4,651
21822	First State Insurance Company	0	0	0	0	0	0	0	0
13978	Florists' Mutual Insurance Company	16	6	0	0	198	0	2,248	1,008
38776	Folksamerica Reinsurance Company	0	0	0	0	0	0	3,948	1,373
11185	Foremost Ins Co Grand Rapids, Michigan	1,786	1,399	0	0	0	50,301	0	0
11800	Foremost Property and Casualty Insurance Company	0	0	0	0	0	8,764	0	0
29688	Forestview Mortgage Insurance Co.	0	0	0	0	0	0	0	0
38830	Fort Wayne Health & Casualty Insurance Company	0	0	0	0	0	0	0	0
34266	Frontier Insurance Company	0	0	0	0	0	0	0	5
22969	GE Reinsurance Corp	0	0	0	0	0	0	0	0
41491	GEICO Casualty Company	0	0	0	0	0	0	0	0
35882	GEICO General Insurance Company	0	0	0	0	0	0	0	0
10201	Galway Insurance Company	0	0	0	0	0	0	0	0
22055	GEICO Indemnity Company	0	0	0	0	0	0	0	0
24414	General Casualty Company of Wisconsin	0	1	0	0	0	0	68	64
21032	GLOBAL Reinsurance Corp. of America	0	0	0	0	0	0	0	0
11044	GMAC Insurance Company Online, Inc.	0	0	0	0	0	0	0	0

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
30007	General Fidelity Insurance Company	0	0	0	0	0	0	0	0
37931	General Fire & Casualty Company	0	0	0	0	0	0	961	876
24732	General Insurance Company of America	1,141	12,034	0	0	0	0	9,291	10,776
22039	General Reinsurance Corporation	0	0	0	0	0	0	0	0
39322	General Security National Insurance Company	0	0	0	0	0	0	0	0
11967	General Star National Insurance Company	0	0	0	0	0	0	0	0
11231	Generali Assicurazioni Generali S.P.A. (U.S. Branch)	1	0	0	0	0	0	0	0
38962	Genesis Insurance Company	550	0	0	0	0	0	0	0
38458	Genworth Mortgage Insurance Corp.	0	0	0	0	0	0	0	0
16675	Genworth Mortgage Insurance Corp. of North Carolina	0	0	0	0	0	0	0	0
29823	Genworth Residential Mortgage Insurance Corp. of North Carolina	0	0	0	0	0	0	0	0
10799	GeoVera Insurance Company	0	0	0	0	0	0	0	0
41343	Gerling America Insurance Company	2,345	0	0	0	0	0	0	0
11282	Germantown Insurance Company	0	0	0	0	0	0	0	0
34622	Glens Falls Insurance Company (The)	(42)	6	0	0	0	(583)	202	0
11266	Global Reinsurance Corporation	0	0	0	0	0	0	0	0
11304	Global Surety & Insurance Co.	0	0	0	0	0	0	0	0
39861	Golden Bear Insurance Company	1,714	0	0	0	0	2,323	0	0
10836	Golden Eagle Insurance Corporation	72	107	0	0	0	0	18,935	18,837
22063	Government Employees Insurance Company	0	0	0	0	0	0	0	0
22098	Grain Dealers Mutual Insurance Company	0	0	0	0	0	0	0	0
22101	Grange Insurance Association	829	463	0	0	3,386	10,587	272	8
23809	Granite State Insurance Company	455	205	0	0	0	0	3,683	9,631
25984	Graphic Arts Mutual Insurance Company	0	0	0	0	0	0	32	49
36307	Gray Insurance Company (The)	0	0	0	0	0	0	0	0
26832	Great American Alliance Insurance Co	232	1,015	0	0	262	0	517	591
26344	Great American Assurance Company	556	3,677	0	0	1,183	0	5,954	9,786
10646	Great American Contemporary Insurance Company	0	0	0	0	0	0	0	0
16691	Great American Insurance Company	147	353	0	0	1,972	0	2,671	4,306
22136	Great American Insurance Company of New York	200	1,705	25,421	0	602	0	3,781	947
38580	Great American Protection Insurance Co	0	0	0	0	0	0	0	0
31135	Great American Security Insurance Company	0	0	0	0	0	0	0	0
33723	Great American Spirit Insurance Company	18	5	0	0	0	79	0	0
25224	Great Divide Insurance Company	1,129	470	0	0	0	0	0	3
20303	Great Northern Insurance Company	103	28	0	0	0	61	5,037	2,519
11371	Great West Casualty Company	0	0	0	0	0	0	0	0
22322	Greenwich Insurance Company	558	136	4,654	0	0	0	864	297
11398	Guarantee Insurance Company	0	0	0	0	0	0	0	0
15032	Guideone Mutual Insurance Co	59	101	0	0	0	0	13,121	11,318
14559	Guideone Specialty Mutual Ins Co	8	52	1,355	0	0	0	14,808	13,600
22292	Hanover Insurance Company (The)	8	14	0	0	0	3	123	195
21806	Harbor Specialty Insurance Company	0	0	0	0	0	0	0	0
26433	Harco National Insurance Company	1,152	1,366	0	0	0	0	0	0
23582	Harleysville Insurance Company	0	0	0	0	0	0	0	0
14168	Harleysville Mutual Insurance Company	0	0	0	369	0	0	0	0
22357	Hartford Accident and Indemnity Company	0	0	0	0	0	0	753	228
29424	Hartford Casualty Insurance Company	324	112	914	0	0	44,524	205,657	49,740
19682	Hartford Fire Insurance Company	23,922	1,742	0	19,807	0	0	33,162	35,324
37478	Hartford Insurance Company of the Midwest	0	0	0	0	0	2	714	30,021
11452	Hartford Steam Boiler Inspection and Ins Co (The)	0	0	0	0	0	0	8,192	0

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
30104	Hartford Underwriters Insurance Company	806	309	0	0	0	51,003	686	2,180
22438	Hawaiian Ins & Guaranty Company, Limited (The)	542	0	0	0	0	3,335	0	0
32077	Heritage Casualty Insurance Company	0	0	0	0	0	0	0	0
39527	Heritage Indemnity Company	0	0	0	0	0	0	0	0
11005	Homesite Insurance Co of California	0	0	0	0	0	16,181	0	0
22578	Horace Mann Insurance Company	203	129	0	0	0	7,030	0	0
22756	Horace Mann Property & Casualty Insurance Co	62	37	0	0	0	7,806	0	0
38849	Houston General Insurance Company	0	0	0	0	0	0	0	0
25054	Hudson Insurance Company	73	18	0	0	0	0	147	58
10048	Hyundai Marine & Fire Insurance Co., Ltd.	195	0	0	0	0	0	0	159
29068	IDS Property Casualty Insurance Company	0	0	0	0	0	0	0	0
11487	Imperial Casualty and Indemnity Company	0	0	0	0	0	0	0	0
25550	Indemnity Company of California	0	0	0	0	0	0	0	0
43575	Indemnity Insurance Company of North America	0	212	0	0	3,236	0	2	0
14265	Indiana Lumbermens Mutual Insurance Company	0	0	0	0	0	0	25	0
21075	Industrial Underwriters Insurance Company	0	0	0	0	0	0	0	0
22268	Infinity Insurance Company	0	0	0	0	0	0	0	0
10068	Infinity National Insurance Company	0	0	0	0	0	0	0	0
20260	Infinity Select Insurance Company	0	0	0	0	0	0	0	0
19429	Ins Co of the State of Pennsylvania (The)	25	0	0	0	0	0	0	0
26700	Insurance Company of Illinois	0	0	0	0	0	0	0	0
22713	Insurance Company of North America	436	135	0	0	0	0	0	1
27847	Insurance Company of the West	3,017	804	0	0	0	0	2,059	0
37257	Insurance Corporation of Hannover	488	50	0	0	0	0	3,297	3,389
18341	Insurance Corporation of New York (The)	0	0	0	0	0	0	0	0
29742	Integon National Insurance Company	0	0	0	0	0	0	0	0
31488	Integon Preferred Insurance Company	0	0	0	0	0	0	0	0
15598	Interinsurance Exchange of the Automobile Club	2,126	0	0	0	0	245,336	0	0
24139	International Business & Mercantile REAssurance Co	0	0	0	0	0	0	0	0
11592	International Fidelity Insurance Company	0	0	0	0	0	0	0	0
22837	Interstate Indemnity Company	(6)	0	0	0	0	0	0	0
11630	Jefferson Insurance Company	0	0	0	0	0	0	0	0
14354	Jewelers Mutual Insurance Company	0	0	0	0	0	0	1,019	638
20885	Kansas City Fire and Marine Insurance Company	0	0	0	0	0	0	0	0
27138	Kemper Casualty Insurance Company	0	0	0	0	0	0	0	0
10914	Kemper Independence Insurance Company	3,007	996	0	0	0	47,127	0	0
36447	LM General Insurance Company	0	0	0	0	0	0	0	0
33600	LM Insurance Corporation	0	0	0	0	0	0	0	0
36439	LM Personal Insurance Company	0	0	0	0	0	0	0	0
32352	LM Property and Casualty Insurance Company	249	67	0	(1)	0	(55)	0	0
26077	Lancer Insurance Company	0	0	0	0	0	0	0	0
35637	Landmark Insurance Company	0	0	0	0	0	0	0	0
35246	Laurier Indemnity Company	0	0	0	0	0	0	0	0
36706	Lawyers' Mutual Insurance Company	0	0	0	0	0	0	0	0
11738	Leader Insurance Company	0	0	0	0	0	0	0	0
37940	Lexington National Insurance Corporation	0	0	0	0	0	0	0	0
42404	Liberty Insurance Corporation	9	3	0	0	0	0	664	1,064
19917	Liberty Insurance Underwriters Inc.	0	0	0	0	0	0	2,291	123
23035	Liberty Mutual Fire Insurance Company	22,715	8,145	0	1,283	0	120,555	2,431	1,105
23043	Liberty Mutual Insurance Company	475	133	0	0	0	0	3,146	90

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
41939	Liberty Northwest Insurance Corp	0	0	0	0	0	0	0	0
33855	Lincoln General Insurance Company	2	1	0	0	0	0	390	38
14435	Lumber Mutual Insurance Company	0	0	0	0	0	0	0	0
23108	Lumbermen's Underwriting Alliance	2,625	663	0	0	0	0	0	0
35769	Lyndon Property Insurance Company	0	0	0	0	0	0	0	0
23825	MBIA Insurance Corp. of Illinois	0	0	0	0	0	0	0	0
12041	MBIA Insurance Corporation	0	0	0	0	0	0	0	0
22241	MEDMARC Casualty Insurance Company	0	0	0	0	0	0	0	0
32089	MEDMARC Mutual Insurance Company	0	0	0	0	0	0	0	0
40150	MGA Insurance Company, Inc.	0	0	0	0	0	0	0	0
10682	MGIC Credit Assurance Corporation	0	0	0	0	0	0	0	0
18740	MGIC Indemnity Corporation	0	0	0	0	0	0	0	0
10666	MGIC Mortgage Reinsurance Corporation	0	0	0	0	0	0	0	0
16470	MGIC Reinsurance Corporation	0	0	0	0	0	0	0	0
10252	MGIC Residential Reinsurance Corporation	0	0	0	0	0	0	0	0
42269	Majestic Insurance Company	0	0	0	0	0	0	0	0
36897	Manufacturers Alliance Insurance Company	0	0	0	0	0	0	0	0
23876	Mapfre Reinsurance Corporation	0	0	0	0	0	0	0	0
38660	MIC General Insurance Corporation	0	0	0	0	0	0	0	0
38601	MIC Property and Casualty Insurance Corporation	0	1	0	0	0	0	0	0
29998	Marine Indemnity Insurance Company of America	0	0	0	0	0	0	0	0
28932	Markel American Insurance Company	1,056	311	0	0	0	0	628	1,100
38970	Markel Insurance Company	26	25	0	0	197	0	4,647	9,238
19356	Maryland Casualty Company	11	3	0	0	0	0	48,473	1,599
22306	Massachusetts Bay Insurance Company	1	3	0	0	0	2	188	178
22152	Mayflower Insurance Company, Ltd. (The)	0	0	0	0	0	0	0	0
33391	Medical Assurance Company, Inc. (The)	0	0	0	0	0	0	0	0
32433	Medical Insurance Exchange of California	0	0	0	0	0	0	0	0
11843	Medical Protective Company (The)	0	0	0	0	0	0	0	0
33650	Mendota Insurance Company	0	0	0	0	0	0	0	0
31968	Merastar Insurance Company	0	0	0	0	0	613	0	0
15768	Merced Mutual Insurance Company	403	128	0	0	327	6,312	0	0
14494	Merchants Bonding Company (Mutual)	0	0	0	0	0	0	0	0
11908	Mercury Casualty Company	5,986	1,021	0	0	0	175,054	20,587	6,486
27553	Mercury Insurance Company	0	0	0	0	0	0	0	0
24821	Meritplan Insurance Company	0	0	0	0	0	21,321	0	0
25321	Metropolitan Direct Property and Casualty Ins Co	175	41	0	0	0	8,220	0	0
34339	Metropolitan Group Property and Casualty Ins Co	0	0	0	0	0	0	0	0
14508	Michigan Millers Mutual Insurance Company	40	11	0	0	0	(8)	0	0
21687	Mid-Century Insurance Company	187	102	0	0	0	2,785	21,697	13,855
23434	Middlesex Insurance Company	3	3	0	0	0	0	0	0
27480	Mid-State Mutual Insurance Company	221	81	0	0	31	1,421	2,343	1,386
36650	Mid-State Surety Corporation	0	0	0	0	0	0	0	0
20451	MidStates ReInsurance Corporation	0	0	0	0	0	0	0	0
23612	Midwest Employers Casualty Company	0	0	0	0	0	0	0	0
42234	Minnesota Lawyers Mutual Insurance Company	0	0	0	0	0	0	0	0
20362	Mitsui Sumitomo Insurance Company of America	317	410	0	0	0	0	26,602	12,893
22551	Mitsui Sumitomo Insurance USA Inc.	4	(3)	0	0	0	0	2,794	2,197
23655	Modern Service Insurance Company	0	0	0	0	0	(1)	0	0
23540	Monterey Insurance Company	97	90	0	0	0	0	2,926	1,989

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
31232	Monumental General Casualty Company	0	0	0	0	0	0	0	0
29858	Mortgage Guaranty Insurance Corporation	0	0	0	0	0	0	0	0
22012	Motors Insurance Corporation	0	0	0	0	0	0	0	0
35947	Mt. McKinley Insurance Company	0	0	0	0	0	0	0	0
23647	Mutual Service Casualty Insurance Company	79	57	0	0	0	(55)	255	242
30945	National Alliance Insurance Company	0	0	0	0	0	0	0	0
23663	National American Insurance Company	0	0	0	0	0	0	0	0
23671	National American Insurance Company of California	0	0	0	0	0	0	0	0
25240	NAU Country Insurance Company	0	1,907	42,687	0	0	0	0	0
15865	NCMIC Insurance Company	0	0	0	0	0	0	0	0
11991	National Casualty Company	0	0	0	0	0	0	155	43
10243	National Continental Insurance Company	0	0	0	0	0	0	0	0
16217	National Farmers Union Property and Casualty Co	261	261	0	0	0	0	0	0
20478	National Fire Insurance Company of Hartford	2	(27)	0	0	0	0	13,900	7,168
42447	National General Assurance Company	0	0	0	0	0	0	0	0
23728	National General Insurance Company	0	0	0	0	0	0	0	0
20087	National Indemnity Company	0	0	0	0	0	0	0	0
23736	National Insurance Underwriters	0	0	0	0	0	0	0	0
32620	National Interstate Insurance Company	0	0	0	36	0	0	0	0
20052	National Liability & Fire Insurance Company	0	0	0	0	0	0	0	0
34835	National Reinsurance Corporation (The)	0	0	0	0	0	0	0	0
12114	National Security Fire and Casualty Company	0	0	0	0	0	0	0	0
22608	National Specialty Insurance Company	0	0	0	0	0	0	0	0
21881	National Surety Corporation	68	1	0	0	1,384	44	38,972	43,238
19445	National Union Fire Ins Co of Pittsburgh, PA	0	0	0	0	0	0	1,903	0
26093	Nationwide Affinity Insurance Co of America	0	0	0	0	0	0	0	0
28223	Nationwide Agribusiness Insurance Company	3	67	0	0	0	0	12,825	3,790
10723	Nationwide Assurance Co	0	0	0	0	0	0	0	0
23760	Nationwide General Insurance Company	0	0	0	0	0	0	0	0
25453	Nationwide Insurance Co of America	39	23	0	0	0	662	15	13
23779	Nationwide Mutual Fire Insurance Company	424	160	0	749	0	11,365	0	0
23787	Nationwide Mutual Insurance Company	1,635	1,339	0	0	89,790	0	12,684	11,947
37877	Nationwide Property and Casualty Insurance Company	0	0	0	0	0	0	0	0
42307	Navigators Insurance Company	0	0	0	0	0	0	50	52
10317	Neighborhood Spirit Property and Casualty Company	8,581	4,819	0	0	0	7,040	93	182
24171	Netherlands Insurance Company (The)	9	10	0	0	0	0	7,587	6,845
41629	New England Reinsurance Corporation	0	0	0	0	0	0	0	0
23841	New Hampshire Insurance Company	216	96	0	528	0	8,163	1,605	4,211
16608	New York Marine and General Insurance Company	0	0	0	0	0	0	0	0
24848	Newport Insurance Company	51,818	43,949	0	0	0	26,312	0	0
35106	Niagara Fire Insurance Company	0	0	0	0	0	0	0	0
12190	Nipponkoa Insurance Company Of America	0	0	0	0	0	0	0	0
27073	Nipponkoa Insurance Company, Limited	1,650	58	0	0	0	30	0	0
33200	Norcal Mutual Insurance Company	0	0	0	0	0	0	0	0
31470	NorGUARD Insurance Company	0	0	0	0	0	0	0	0
29700	North American Elite Insurance Co	0	0	0	0	0	0	8,591	0
29874	North American Specialty Insurance Company	140	0	0	0	0	0	0	0
27740	North Pointe Insurance Company	0	0	0	0	0	0	0	0
21105	North River Insurance Company (The)	0	0	0	0	0	0	0	0
22047	North Star Reinsurance Corporation	0	0	0	0	0	0	0	0

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
36455	Northbrook Indemnity Company	0	0	0	0	0	0	0	0
38369	Northern Assurance Company of America (The)	0	0	0	0	0	0	2	0
19372	Northern Insurance Company of New York	0	0	0	0	0	0	15,392	464
24031	Northland Casualty Company	85	38	0	0	0	0	0	0
24015	Northland Insurance Company	16	118	0	0	0	0	722	96
43583	Northwest Physicians Mutual Insurance Company	0	0	0	0	0	0	0	0
23914	Northwestern National Ins Co of Milwaukee, Wis	0	0	0	0	0	0	0	0
20338	Northwestern Pacific Indemnity Company	12	5	0	0	0	0	3	3
34630	Oak River Insurance Company	0	0	0	0	0	0	0	0
23248	Occidental Fire & Casualty Co of North Carolina	0	0	0	0	0	0	0	0
12360	Ocean Harbor Casualty Insurance Company	0	0	0	0	0	0	0	0
23680	Odyssey America Reinsurance Corporation	0	0	0	0	0	0	0	0
26565	Ohio Indemnity Company	0	0	0	0	0	0	0	0
24147	Old Republic Insurance Company	0	0	0	0	0	0	0	0
35424	Old Republic Security Assurance Company	0	0	0	0	0	0	0	0
40444	Old Republic Surety Company	0	0	0	0	0	0	0	0
37060	Old United Casualty Company	0	0	0	0	0	0	0	0
12254	Omaha Indemnity Company (The)	0	0	0	0	0	0	0	0
37540	Omaha Property and Casualty Insurance Company	0	0	0	(6)	0	0	0	0
39098	Omni Insurance Company	0	0	0	0	0	0	0	0
20621	OneBeacon America Insurance Company	0	1	0	0	0	0	108	60
21970	OneBeacon Insurance Company	0	51	0	0	13,811	0	54	3
14907	Oregon Mutual Insurance Company	2,201	1,208	0	0	75	9,570	7,114	4,745
33030	Ormond Reinsurance Company	0	0	0	0	0	0	0	0
10222	PACO Assurance Company, Inc.	0	0	0	0	0	0	0	0
22748	Pacific Employers Insurance Company	0	0	0	0	0	0	0	0
20346	Pacific Indemnity Company	173	45	0	0	0	930	833	1,697
39675	PMA Reinsurance Corporation	0	0	0	0	0	0	0	0
27251	PMI Mortgage Insurance Co.	0	0	0	0	0	0	0	0
29807	PXRE Reinsurance Company	0	0	0	0	0	0	0	0
37338	Pacific Insurance Company	0	0	0	0	0	0	0	0
40550	Pacific Pioneer Insurance Company	0	0	0	0	0	(4)	0	0
11048	Pacific Property and Casualty Company	29	1,029	0	0	0	6,794	0	0
10887	Pacific Select Property Insurance Co	0	0	0	0	0	0	0	0
37850	Pacific Specialty Insurance Company	0	17	0	0	0	83,341	1,014	2,232
38636	Partner Reinsurance Company of the U.S.	0	0	0	0	0	0	0	0
10006	PartnerRe Insurance Company of New York	0	0	0	0	0	0	0	0
22250	Pathfinder Insurance Company	0	0	0	0	0	0	0	0
18333	Peerless Indemnity Insurance Company	5	5	0	0	0	0	166	483
24198	Peerless Insurance Company	10,101	6,286	0	0	3,118	0	65,508	85,140
32859	Penn-America Insurance Company	284	112	0	0	0	0	4,361	3,206
21962	Pennsylvania General Insurance Company	0	0	0	0	0	0	1	39
14974	Pennsylvania Lumbermens Mutual Insurance Company	0	0	0	0	0	0	0	0
12262	Pennsylvania Manufacturers' Association Ins Co	0	0	0	0	0	0	31	25
41424	Pennsylvania Manufacturers Indemnity Company	0	0	0	0	0	0	0	0
37648	Permanent General Assurance Corporation	0	0	0	0	0	0	0	0
12297	Petroleum Casualty Company	0	0	0	0	0	0	0	0
18058	Philadelphia Indemnity Insurance Company	0	0	0	976	0	74	33,592	54,850
12319	Philadelphia Reinsurance Corporation	0	0	0	0	0	0	0	0
18619	Platte River Insurance Company	0	0	0	0	0	0	0	0

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
14460	Podiatry Insurance Company of America, a Mutual Company	0	0	0	0	0	0	0	0
10900	Preferred Employers Insurance Company	0	0	0	0	0	0	0	0
36234	Preferred Professional Insurance Company	0	0	0	0	0	0	0	0
21903	ProCentury Insurance Co	0	0	0	0	0	0	0	0
12513	Professional Liability Ins Co of America	0	0	0	0	0	0	0	0
33359	Professional Liability Insurance Company	0	0	0	0	0	0	0	0
34487	Professional Underwriters Liability Ins Co	0	0	0	0	0	0	0	0
29017	Professionals Advocate Insurance Company	0	0	0	0	0	0	0	0
24260	Progressive Casualty Insurance Company	0	0	0	0	0	0	0	0
44288	Progressive Choice Insurance Company	0	0	0	0	0	0	0	0
16322	Progressive Halcyon Insurance Company	0	0	0	0	0	0	0	0
11851	Progressive Home Insurance Company	0	0	0	0	0	0	0	0
42919	Progressive Northwestern Insurance Company	0	0	0	0	0	0	0	0
32786	Progressive Specialty Insurance Company	0	0	0	0	0	0	0	0
27804	Progressive West Insurance Company	0	0	0	0	0	0	0	0
34690	Property and Casualty Insurance Co of Hartford	0	0	0	0	0	0	212	212
12416	Protective Insurance Company	0	0	0	0	0	0	0	0
24295	Providence Washington Insurance Company	0	0	0	0	0	0	0	0
15059	Public Service Mutual Insurance Company	70	19	0	0	0	0	12,064	8,831
35157	Putnam Reinsurance Company	0	0	0	0	0	0	0	0
39217	QBE Insurance Corporation	601	3,553	0	0	0	6,045	10,839	2,656
10219	QBE Reinsurance Corporation	0	0	0	0	0	0	0	0
10829	Quadrant Indemnity Company	0	0	0	0	0	0	0	0
23752	Quanta Indemnity Company	0	0	0	0	0	0	0	0
28860	RLI Indemnity Company	0	0	0	0	0	0	0	0
36250	Radian Asset Assurance Inc.	0	0	0	0	0	0	0	0
33790	Radian Guaranty Inc.	0	0	0	0	0	0	0	0
38512	Rampart Insurance Company	0	0	0	0	0	0	0	0
13056	RLI Insurance Company	30	54	0	0	0	0	809	310
22314	RSUI Indemnity Company	14,085	7,364	0	0	0	0	0	0
41580	Red Shield Insurance Company	0	0	0	0	0	0	0	0
37303	Redland Insurance Company	0	0	0	0	0	0	0	0
11673	Redwood Fire and Casualty Insurance Company	0	0	0	0	0	0	0	0
24449	Regent Insurance Company	1	1	0	0	0	0	92	86
26549	Reinsurance Company of America, Inc.	0	0	0	0	0	0	0	0
22179	Republic Indemnity Company of America	0	0	0	0	0	0	0	0
43753	Republic Indemnity Company of California	0	0	0	0	0	0	0	0
38318	Republic Insurance Company	0	0	0	0	0	0	0	0
28452	Republic Mortgage Insurance Company	0	0	0	0	0	0	0	0
31089	Republic Western Insurance Company	0	0	0	0	0	0	28	4
15776	Residence Mutual Insurance Company	1,414	1,295	0	0	0	35,465	0	0
10287	Residential Guaranty Co.	0	0	0	0	0	0	0	0
10970	Response Indemnity Company of California	0	0	0	0	0	0	0	0
43044	Response Insurance Company	0	0	0	0	0	0	0	0
26050	Response Worldwide Insurance Company	0	0	0	0	0	0	0	0
36684	Riverport Insurance Company	2,352	2,661	0	0	0	0	0	0
12491	Rochdale Insurance Company	0	0	0	0	0	0	0	0
22128	Rocky Mountain Fire & Casualty Company	9	0	0	0	0	0	0	0
24678	Royal Indemnity Company	904	373	0	0	25	11	140	(45)
39039	Rural Community Insurance Company	0	0	50,991	0	0	0	0	0

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
24740	SAFECO Insurance Company of America	18,318	11,931	0	0	0	79,397	4,166	2,394
39012	SAFECO Insurance Company of Illinois	0	0	0	0	0	65,001	0	0
30058	SCOR Reinsurance Company	0	0	0	0	0	0	0	0
10352	SCPIE Indemnity Company	0	0	0	0	0	0	0	0
12572	SELECTIVE INSURANCE COMPANY OF AMERICA	0	0	0	459	0	0	0	0
15105	Safety National Casualty Corporation	0	0	0	0	0	0	0	29
10939	Safeway Direct Insurance Company	0	0	0	0	0	0	0	0
12521	Safeway Insurance Company	0	0	0	0	0	0	0	0
25640	Safeway Insurance Company of Georgia	0	0	0	0	0	0	0	0
40134	SUA Insurance Company	6	9	0	0	0	0	0	0
40460	Sagamore Insurance Company	0	0	0	0	0	0	0	0
38300	Samsung Fire & Marine Ins Co., Ltd. (U.S. Branch)	0	0	0	0	0	0	0	0
10837	San Diego Insurance Company	0	0	0	0	0	0	0	0
21911	San Francisco Reinsurance Company	0	0	0	0	0	0	0	0
15580	Scottsdale Indemnity Company	1	0	0	0	0	0	263	148
22535	Seaboard Surety Company	0	0	0	0	0	0	0	0
15563	Seabright Insurance Company	0	0	0	0	0	0	0	0
25763	Seaton Insurance Company	0	0	0	0	0	0	0	0
24902	Security Insurance Company of Hartford	0	0	0	0	0	12	(211)	(42)
19879	Security National Insurance Company	0	0	0	0	0	0	0	0
22233	Select Insurance Company	0	0	0	0	0	0	0	5
10936	Seneca Insurance Company, Inc.	81	53	0	0	0	0	179	130
24988	Sentry Insurance, A Mutual Company	5,453	4,456	0	0	0	0	3,587	2,025
21180	Sentry Select Insurance Company	1,769	1,145	0	0	0	0	0	0
22985	Sequoia Insurance Company	683	103	0	0	7,816	5,670	40,977	13,188
35408	Sirius America Insurance Company	0	0	0	0	0	4,091	13,558	8,440
38997	Sompo Japan Fire & Marine Insurance Company Of America	0	0	0	0	0	0	0	0
11126	Sompo Japan Insurance Company of America	1,239	98	0	0	0	159	6,737	1,887
19216	Southern Insurance Company	0	0	0	0	0	0	0	0
36790	Springfield Insurance Company	0	0	0	0	0	0	42	67
24767	St. Paul Fire and Marine Insurance Company	17,577	3,311	0	0	0	0	2,806	2,552
24775	St. Paul Guardian Insurance Company	30	3	0	0	0	0	(30)	0
41750	St. Paul Medical Liability Insurance Company	0	0	0	0	0	0	0	0
24791	St. Paul Mercury Insurance Company	1,415	414	0	0	0	0	2	(151)
19224	St. Paul Protective Insurance Company	0	0	0	0	0	0	0	0
19070	Standard Fire Insurance Company (The)	859	265	0	4,366	0	31,257	42	136
42986	Standard Guaranty Insurance Company	290	80	0	0	0	2,055	0	0
18023	Star Insurance Company	209	89	0	0	0	0	6,289	4,744
40045	Starnet Insurance Company	0	0	0	0	334	0	1,852	7,954
35076	State Compensation Insurance Fund	0	0	0	0	0	0	0	0
25143	State Farm Fire and Casualty Company	0	31	605	19,511	(1)	(7)	(5)	(4)
25151	State Farm General Insurance Company	9,393	2,562	0	0	11,189	1,402,354	191,380	126,527
25178	State Farm Mutual Automobile Insurance Company	0	0	0	0	0	0	0	0
12831	State National Insurance Company, Inc.	595	1,490	0	0	0	582	2,581	8,032
42277	Sterling Casualty Insurance Company	0	0	0	0	0	0	0	0
10952	Stonebridge Casualty Insurance Company	0	0	0	0	0	0	0	0
22276	Stonewall Insurance Company	0	0	0	0	0	0	0	0
10340	Stonington Insurance Co	34	111	1,249	0	0	0	1,567	2,961
40436	Stratford Insurance Company	0	0	0	0	0	0	0	0
39187	Suecia Insurance Company	0	0	0	0	0	0	0	0

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
12220	Superior Insurance Company	0	0	0	0	0	0	0	0
10916	SureTec Insurance Company	0	0	0	0	0	0	0	0
24047	Surety Bonding Company of America	0	0	0	0	0	0	0	0
12793	Surety Company of the Pacific	0	0	0	0	0	0	0	0
32107	Sutter Insurance Company	534	62	0	0	0	1,095	0	0
25364	Swiss Reinsurance America Corporation	0	0	0	0	0	0	0	0
25496	TIG Indemnity Company	0	0	0	0	0	0	0	0
25534	TIG Insurance Company	(11)	(3)	0	0	0	0	0	0
25445	TIG Specialty Insurance Company	0	0	0	0	0	0	0	0
32301	TNUS Insurance Company	0	0	0	0	0	0	0	0
19526	Texas General Indemnity Company	0	0	0	0	0	0	0	0
13242	Titan Indemnity Company	0	0	0	0	0	0	0	0
42439	Toa-Re Insurance Company of America (The)	0	0	0	0	0	0	0	0
12904	Tokio Marine & Nichido Fire Insurance Co., Ltd.	5,774	6,433	0	0	0	8,435	4,611	6,370
18031	TOPA Insurance Company	1,706	195	0	0	0	11,478	5,972	12,117
37621	Toyota Motor Insurance Company	0	0	0	0	0	0	0	0
41238	Trans Pacific Insurance Company	0	0	0	0	0	0	0	0
19453	Transatlantic Reinsurance Company	0	0	0	0	0	0	0	0
20486	Transcontinental Insurance Company	6	5	0	0	0	0	10,479	16,834
28886	TransGuard Insurance Company of America, Inc	0	0	0	0	0	0	0	0
33014	Transport Insurance Company	0	0	0	0	0	0	0	0
20494	Transportation Insurance Company	17	15	0	0	0	0	17,183	8,821
19038	Travelers Casualty and Surety Company	1,076	295	0	0	0	0	176	47
36170	Travelers Casualty Company of Connecticut	0	0	0	0	0	0	0	0
19046	Travelers Casualty Insurance Company of America	0	0	0	0	0	0	0	0
31194	Travelers Casualty and Surety Company of America	0	0	0	0	0	0	0	0
40282	Travelers Commercial Casualty Company	0	0	0	0	0	0	0	0
36137	Travelers Commercial Insurance Company	0	0	0	0	0	0	0	0
25658	Travelers Indemnity Company (The)	1	1	0	0	0	0	128	245
25682	Travelers Indemnity Company of Connecticut (The)	1,081	838	0	0	8,098	0	48,403	29,399
39357	Travelers Insurance Company (Accident Dept)	0	0	0	0	0	0	0	0
25674	Travelers Property Casualty Company of America	22,508	15,955	0	0	10,394	0	146,322	113,305
36161	Travelers Property Casualty Insurance Company	5,903	6,393	0	0	0	80,483	0	0
34894	Trenwick America Reinsurance Corporation	0	0	0	0	0	0	0	0
24350	Triad Guaranty Insurance Corporation	0	0	0	0	0	0	0	0
19887	Trinity Universal Insurance Company	0	0	0	0	0	0	0	0
41211	Triton Insurance Company	0	0	0	0	0	0	0	0
41106	Triumpher Casualty Company	0	0	0	0	0	0	0	0
21709	Truck Insurance Exchange	1,130	371	0	0	0	0	85,781	53,751
27120	Trumbull Insurance Company	0	0	0	0	0	0	0	0
29459	Twin City Fire Insurance Company	4	0	0	0	0	0	1,988	5,529
29599	U.S. Specialty Insurance Company	0	0	0	0	0	0	0	0
37893	ULICO Casualty Company	0	0	0	0	0	0	0	0
25968	USAA Casualty Insurance Company	3,868	3,030	0	0	0	124,809	0	0
18600	USAA General Indemnity Company	0	0	0	3,746	0	0	0	0
10004	Ullico Standard of America Casualty Company	0	0	0	0	0	0	0	0
41050	Underwriter for the Professions Insurance Company	0	0	0	0	0	0	0	0
25798	Unigard Indemnity Company	45	55	0	0	0	15,496	681	571
25747	Unigard Insurance Company	6,010	4,378	0	0	4,597	5,044	15,291	13,315
28497	USPlate Glass Insurance Company	0	520	0	0	0	0	0	0

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liability
11142	United Casualty Insurance Company of America	750	694	0	0	0	0	0	0
11770	United Financial Casualty Company	0	0	0	0	0	0	0	0
13021	United Fire & Casualty Company	0	0	0	0	0	0	0	0
16659	United Guaranty Commercial Ins Co of North Carolina	0	0	0	0	0	0	0	0
40525	United Guaranty Credit Insurance Company	0	0	0	0	0	0	0	0
26999	United Guaranty Mortgage Indemnity Company	0	0	0	0	0	0	0	0
15873	United Guaranty Residential Insurance Company	0	0	0	0	0	0	0	0
11445	United National Casualty Insurance Company	0	0	0	0	0	0	0	0
41335	United National Specialty Insurance Company	0	0	0	0	0	0	3	3
25941	United Services Automobile Association	10,231	7,655	0	0	0	161,901	0	0
25887	United States Fidelity and Guaranty Company	1,406	1,111	0	0	0	0	8,434	2,998
21113	United States Fire Insurance Company	15,385	10,239	0	0	0	0	28	0
25895	United States Liability Insurance Company	350	0	0	0	0	0	0	0
16063	Unitrin Auto and Home Insurance Company	9	3	0	0	0	426	0	0
10226	Unitrin Direct Insurance Company	0	0	0	0	0	0	0	0
10915	Unitrin Direct Property & Casualty Company	0	0	0	0	0	0	0	0
42862	Universal Casualty Company	0	0	0	0	0	0	0	0
13200	Universal Surety of America	0	0	0	0	0	0	0	0
41181	Universal Underwriters Insurance Company	919	4,211	0	0	0	0	0	0
25976	Utica Mutual Insurance Company	2	2	0	0	0	0	6	38
26611	Valiant Insurance Company	0	0	0	0	0	0	(18)	0
20508	Valley Forge Insurance Company	4	2	0	0	0	0	24,095	16,942
14133	Valley Insurance Company	697	647	0	0	0	2,012	0	0
21172	Vanliner Insurance Company	0	0	0	0	0	0	0	0
18759	Verex Assurance, Inc.	0	0	0	0	0	0	0	0
10815	Verlan Fire Insurance Company	816	761	0	0	0	0	0	0
11762	Vesta Fire Insurance Corporation	142	0	0	1	0	6,564	0	0
42285	Veterinary Pet Insurance Company	0	0	0	0	0	0	0	0
42889	Victoria Fire & Casualty Company	0	0	0	0	0	0	0	0
20397	Vigilant Insurance Company	494	142	0	0	0	2,590	19,897	12,846
13137	Viking Insurance Company of Wisconsin	0	0	0	0	0	0	0	0
10079	Vintage Insurance Company	0	0	0	0	(28)	0	(5)	(6)
40827	Virginia Surety Company, Inc.	0	0	0	0	0	0	0	0
35971	Voyager Property and Casualty Insurance Company	0	0	0	0	0	0	0	0
32778	Washington International Insurance Company	0	0	0	0	0	0	0	0
26069	Wausau Business Insurance Company	5	8	0	0	0	0	488	1,149
26042	Wausau Underwriters Insurance Company	0	0	0	0	0	0	671	1,244
10683	Wawanesa General Insurance Company	70	19	0	0	0	16,656	0	0
31526	Wawanesa Mutual Insurance Company (The)	21	6	0	0	0	3,594	0	0
25011	Wesco Insurance Company	0	0	0	0	0	0	0	0
21121	Westchester Fire Insurance Company	546	524	0	0	0	0	0	(1)
30830	Western Diversified Casualty Insurance Company	0	0	0	0	0	0	0	0
27502	Western General Insurance Company	0	0	0	0	0	0	0	0
26395	Western Home Insurance Company	0	0	0	0	0	0	0	0
10008	Western Insurance Company	0	0	0	0	0	0	0	0
13625	Western Mutual Insurance Company	135	96	0	0	0	4,406	0	0
24465	Western National Assurance Company	0	0	0	0	0	0	0	0
10997	Western Select Insurance Company	0	0	0	0	0	0	(5)	(3)
13188	Western Surety Company	0	0	0	0	0	0	0	0
10935	Western Underwriters Insurance Company	0	0	0	0	0	0	0	0

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied	Multiple	Federal	Farmowners	Homeowners	Commercial	Commercial
		Lines		Peril	Flood	Multiple	Multiple	Mult Peril	Mult Peril
				Corp		Peril	Peril	Fire & Allied	Liability
37770	Western United Insurance Company	0	0	0	0	0	0	0	0
24120	Westfield National Insurance Company	0	0	1,382	0	0	0	0	0
34207	Westport Insurance Corporation	5,069	4,472	0	0	0	0	987	211
24635	Westward Insurance Company	0	0	0	0	0	0	0	0
25780	Williamsburg National Insurance Company	18	0	0	0	0	0	1	0
13234	Wilshire Insurance Company	0	0	0	0	0	0	0	0
13250	Workmen's Auto Insurance Company	0	0	0	0	0	3,358	0	0
20311	XL Capital Assurance Inc.	0	0	0	0	0	0	0	0
24554	XL Insurance America, Inc.	7,150	5,862	0	0	0	0	0	0
20583	XL Reinsurance America Inc.	0	0	0	0	0	0	0	0
40193	XI Insurance Company of New York, Inc.	0	0	0	0	0	0	0	0
37885	XL Specialty Insurance Company	0	0	0	0	0	0	0	0
24325	York Insurance Company	0	0	0	0	0	0	0	0
26220	Yosemite Insurance Company	0	0	0	0	0	0	0	0
30120	ZNAT Insurance Company	0	0	0	0	0	0	0	0
13269	Zenith Insurance Company	0	0	0	0	0	0	0	0
16535	Zurich American Insurance Co	7,268	2,121	0	0	0	1,682	3,693	9,133
27855	Zurich American Insurance Company of Illinois	0	0	0	0	0	0	262	1,780
Total Property & Casualty Companies = 768									
Each Line of Business Total:		712,617	459,529	180,988	128,906	185,113	6,304,185	2,473,249	1,811,937

FAIR PLAN REPORT - 2005 DIRECT WRITTEN LESS DIVIDENDS TO POLICYHOLDERS

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
36404	21st Century Casualty Company	0	0	0	0	0	0	23,501
12963	21st Century Insurance Company	0	0	0	0	0	0	1,225,716
22896	ACA Financial Guaranty Corporation	0	0	0	0	0	0	1,993
10921	ACA Insurance Company	0	0	0	0	0	0	11,929
19984	ACIG Insurance Company	0	0	0	0	0	0	456
22950	ACSTAR Insurance Company	0	0	0	0	0	0	969
34789	AIG Centennial Insurance Company	0	0	0	0	0	0	(43)
43974	AIG Indemnity Insurance Company	0	0	0	0	0	0	(37)
22225	AIG Preferred Insurance Company	0	0	0	0	0	0	(13)
20796	AIG Premier Insurance Company	49	0	0	0	0	106	2,322
19399	AIU Insurance Company	0	0	0	0	0	0	16,043
27928	AMEX Assurance Company	13,510	0	0	0	0	0	210,210
10367	AVEMCO Insurance Company	0	0	5,933	0	0	0	10,650
29530	AXA Art Insurance Corporation	5,057	0	0	0	0	0	5,057
36552	AXA Corporate Solutions Reinsurance Company	0	0	0	0	0	0	0
20010	Acceptance Indemnity Insurance Company	0	0	0	0	0	0	20,198
11711	Access Insurance Company	0	0	0	0	0	0	1,822
11835	AXA Re America Insurance Company	77	0	0	0	0	0	4,959
16187	AXA Re Property and Casualty Insurance Co	(585)	0	0	0	0	0	(423)
20370	AXIS Reinsurance Company	0	24,168	0	(10)	133	0	70,192
26379	Accredited Surety and Casualty Company, Inc.	0	0	0	0	0	0	5,030
22667	Ace American Insurance Co	9,761	22	8,167	5	22	0	460,615
22705	Ace American Reinsurance Co	0	0	0	0	0	0	0
20702	Ace Fire Underwriters Insurance Co	490	9	0	0	7	0	4,246
10030	Ace Indemnity Insurance Co	0	0	0	0	0	0	3
20699	Ace Property and Casualty Insurance Co	4	0	2,614	0	42	0	69,217
40517	Advantage Workers Compensation Insurance Co	0	0	0	0	0	0	0
33898	Aegis Security Insurance Company	0	0	0	0	0	0	14,050
36153	Aetna Insurance Company of Connecticut	0	0	0	0	0	0	621
10014	Affiliated FM Insurance Company	17,925	0	0	0	2,960	0	61,955
42609	Affirmative Insurance Company	0	0	0	0	0	0	3,148
42757	Agri General Insurance Company	0	0	0	0	0	0	14,707
34886	Aioi Insurance Company of America	0	0	0	0	0	0	0
38733	Alaska National Insurance Company	0	0	0	0	0	0	37,978
24899	Alea North America Insurance Company	0	0	0	0	0	0	71,010
20222	All America Insurance Company	0	0	0	0	0	0	0
13285	Allegheny Casualty Company	0	0	0	0	0	0	9,960
20273	Alliance Assurance Company of America	0	0	0	0	0	0	0
10920	Alliance United Insurance Company	0	0	0	0	0	0	8,799
35300	Allianz Global Risks US Insurance Company	14,577	10,799	0	0	2,635	0	76,717
36420	Allianz Underwriters Insurance Company	0	0	0	0	0	0	0
42579	Allied Property and Casualty Insurance Company	1,278	3,443	0	0	0	0	170,800
19489	Allied World Assurance Company (U.S.) Inc.	0	0	0	0	0	0	0
41840	Allmerica Financial Benefit Insurance Co	0	0	0	0	0	0	0
19240	Allstate Indemnity Company	126	0	0	0	0	0	1,191,060
19232	Allstate Insurance Company	19,405	3,392	0	31	289	(4)	1,548,875
17230	Allstate Property and Casualty Insurance Company	0	0	0	0	0	0	29,582
18708	Ambac Assurance Corporation	0	0	0	0	0	0	116,864
19100	Amco Insurance Company	3,578	9,964	0	0	2,707	0	484,684
42390	AmGUARD Insurance Company	0	0	0	0	0	0	4,318

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
19720	American Alternative Insurance Corporation	165	0	17,041	0	0	0	56,251
10073	American Ambassador Casualty Company	0	0	0	0	0	0	0
21849	American Automobile Insurance Company	(1,582)	0	0	0	0	0	102,832
10111	American Bankers Insurance Company of Florida	7,502	0	0	0	0	2,179	49,711
20427	American Casualty Company of Reading, Pennsylvania	284	0	0	4	118	0	97,381
10391	American Centennial Insurance Company	0	0	0	0	0	0	0
19941	American Commerce Insurance Company	0	0	0	0	0	0	0
10216	American Contractors Indemnity Company	0	0	0	0	0	0	51,574
19690	American Economy Insurance Company	817	254	0	2	39	0	92,883
37990	American Empire Insurance Company	0	0	0	0	0	0	0
20613	American Employers' Insurance Company	0	0	0	0	0	0	0
10819	American Equity Specialty Insurance Company	0	0	0	0	0	0	54
23450	American Family Home Insurance Company	101	0	0	0	0	0	8,629
43699	American Federation Insurance Company	0	0	0	0	0	0	7,609
24066	American Fire and Casualty Company	0	0	0	0	0	0	1
40398	American Fuji Fire and Marine Insurance Company	31	0	0	10	0	0	1,937
24376	American General Indemnity Co	768	0	0	0	0	1,197	7,160
31208	American General Property Insurance Company	0	0	0	0	0	0	0
26247	American Guarantee and Liability Insurance Company	195	5,089	0	6	1,519	0	138,669
13331	American Hardware Mutual Insurance Company	310	251	0	61	28	0	14,977
39152	American Healthcare Indemnity Company	0	0	0	0	0	0	32,000
19380	American Home Assurance Company	21,984	290	3,628	0	317	0	774,336
19518	American Indemnity Company	0	0	0	0	0	0	0
21857	American Insurance Company (The)	3,844	26	0	0	85	0	198,371
43761	American International Ins Co of California, Inc.	18,562	14,981	0	0	0	0	173,637
31895	American Interstate Insurance Company	0	0	0	0	0	0	2
10200	American Live Stock Insurance Company	194	0	0	0	0	0	194
30562	American Manufacturers Mutual Insurance Company	(2)	12	0	0	0	0	443
43630	American Merchants Casualty Company	0	0	0	0	0	0	0
16810	American Mercury Insurance Company	0	0	0	0	0	12,955	12,956
23469	American Modern Home Insurance Company	973	0	0	0	0	0	43,396
22918	American Motorists Insurance Company	0	0	0	0	0	0	3,453
39942	American National General Insurance Company	0	0	0	0	0	0	1,410
28401	American National Property and Casualty Company	24	0	1,695	0	0	0	28,423
10227	American Re-Insurance Company	0	0	0	0	0	0	0
19615	American Reliable Insurance Company	6,527	6	0	0	0	38	31,289
19631	American Road Insurance Company (The)	998	0	0	0	0	9,322	10,476
39969	American Safety Casualty Insurance Company	0	0	0	0	0	0	6,419
42978	American Security Insurance Company	(157)	0	0	0	0	12	110,577
19704	American States Insurance Company	5,510	128	0	30	51	0	105,835
19712	American States Insurance Company of Texas	0	0	0	0	0	0	5,083
37214	American States Preferred Insurance Company	0	0	0	0	0	0	28,969
40800	American Sterling Insurance Company	0	0	0	0	0	0	79
31380	American Surety Company	0	0	0	0	0	0	2,429
40142	American Zurich Insurance Company	604	223	0	102	430	0	81,348
27898	Americas Insurance Company	0	0	0	0	0	0	0
30872	Amerin Guaranty Corporation	0	0	0	0	0	0	3,390
23396	Amerisure Mutual Insurance Company	0	0	0	0	0	0	1,097
19976	Amica Mutual Insurance Company	423	9,925	0	0	0	0	75,797
40010	Anchor General Insurance Company	939	0	0	0	0	0	66,687

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
11150	Arch Insurance Company	5,171	1,010	0	2	6	0	252,045
10348	Arch Reinsurance Company	0	0	0	0	0	0	(33)
19860	Argonaut Great Central Insurance Company	0	0	0	0	0	0	7,902
19801	Argonaut Insurance Company	0	0	0	0	0	0	31,721
19828	Argonaut-Midwest Insurance Company	0	0	0	0	0	0	701
19844	Argonaut-Southwest Insurance Company	0	0	0	0	0	0	364
41459	Armed Forces Insurance Exchange	761	0	0	0	0	0	6,006
21865	Associated Indemnity Corporation	1,715	4,802	0	0	16	0	92,785
27189	Associated International Insurance Company	4,857	0	0	0	0	0	4,860
19305	Assurance Company of America	46,197	0	0	0	0	0	46,502
30180	Assured Guaranty Corp.	0	0	0	0	0	0	1,278
41769	Athena Assurance Company	0	0	0	0	0	0	897
20931	Atlanta International Insurance Company	0	0	0	0	0	0	0
22209	Atlantic Insurance Company	0	0	0	0	0	0	46
19895	Atlantic Mutual Insurance Company	2	0	0	0	0	0	432
27154	Atlantic Specialty Insurance Company	53	8	0	1	57	0	58,557
25422	Atradius Trade Credit Insurance, Inc.	0	0	0	0	0	0	0
24813	Balboa Insurance Company	2,186	7	0	0	0	2,781	105,282
18538	BancInsure, Inc.	1	0	0	0	37	0	7,347
38245	BCS Insurance Company	0	0	0	0	0	0	13,168
33162	Bankers Insurance Company	0	0	0	0	0	0	16,138
23132	Bankers Multiple Line Insurance Company	0	0	0	0	0	0	0
18279	Bankers Standard Insurance Company	(3)	0	0	0	0	0	76
29513	Bar Plan Mutual Insurance Company (The)	0	0	0	0	0	0	8
41394	Benchmark Insurance Company	0	0	0	0	0	0	2,367
32603	Berkley Insurance Company	0	0	0	0	0	0	59
29580	Berkley Regional Insurance Company	0	0	0	0	0	0	7,556
19402	Birmingham Fire Insurance Company of Pennsylvania	336	0	0	0	358	0	1,690
20095	Bituminous Casualty Corporation	0	0	0	0	0	0	0
20109	Bituminous Fire and Marine Insurance Company	0	0	0	0	0	0	0
24503	Blue Ridge Insurance Company	0	0	0	0	0	0	0
27081	Bond Safeguard Insurance Company	0	0	0	0	0	0	1,741
20761	Boston Old Colony Insurance Company	0	0	0	0	0	0	0
13528	Brotherhood Mutual Insurance Company	0	0	0	0	0	0	0
10830	Business Alliance Insurance Company	0	0	0	0	0	2,886	20,089
30082	C.P.A. Insurance Company	0	0	0	0	0	303	303
36340	CAMICO Mutual Insurance Company	0	0	0	0	0	0	29,284
22004	CIM Insurance Corporation	0	0	0	0	0	297	754
29114	CMG Mortgage Assurance Co	0	0	0	0	0	0	18
40266	CMG Mortgage Insurance Company	0	0	0	0	0	0	4,225
38342	California Automobile Insurance Company	0	0	0	0	0	0	171,977
13544	California Capital Insurance Company	2,238	3,740	0	152	3,276	0	223,936
20435	CNA Casualty of California	0	0	0	0	0	0	100
18953	CSE Safeguard Insurance Company	72	1	0	0	0	0	23,308
10847	CUMIS Insurance Society, Inc.	519	0	0	0	0	0	42,079
27464	California Casualty & Fire Insurance Company	0	0	0	0	0	0	0
10063	California Casualty Compensation Insurance Company	0	0	0	0	0	0	0
35955	California Casualty General Insurance Company of Oregon	0	0	0	0	0	0	0
20117	California Casualty Indemnity Exchange (The)	58	226	0	0	0	0	144,076
20125	California Casualty Insurance Company	272	1,707	0	0	0	0	39,576

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
31046	California General Underwriters Ins Co, Inc.	0	0	0	0	0	0	0
32271	California Indemnity Insurance Company	0	0	0	0	0	0	0
38865	California Insurance Company	0	0	0	0	0	0	138,542
15539	California State Automobile Assoc Inter-Ins Bureau	8,317	0	0	0	0	0	1,968,584
21946	Camden Fire Insurance Association (The)	0	0	0	0	0	0	1
10464	Canal Insurance Company	0	0	0	0	0	0	0
20877	Capital Markets Assurance Corporation	0	0	0	0	0	0	24
10520	Care West Insurance Company	0	0	0	0	0	0	16,590
10510	Carolina Casualty Insurance Company	5,169	0	0	18	0	0	92,484
11255	Caterpillar Insurance Company	3,792	0	0	0	0	0	9,667
10561	Catholic Relief Insurance Company of America (The)	0	0	0	0	0	0	0
19909	Centennial Insurance Company	(56)	0	1	0	0	0	180
20230	Central Mutual Insurance Company	0	0	0	0	0	0	0
20249	Central National Insurance Company of Omaha (The)	0	0	0	0	0	0	0
34274	Central States Indemnity Co. of Omaha	13	0	0	0	0	11,202	15,723
34649	Centre Insurance Company	0	0	0	0	0	0	230
42765	Centurion Casualty Company	0	0	0	0	0	0	0
20710	Century Indemnity Company	0	0	0	0	0	0	0
35130	Century Reinsurance Company	0	0	0	0	0	0	0
26905	Century-National Insurance Company	112	6,420	0	0	0	778	191,270
10642	Cherokee Insurance Company	0	0	0	0	0	0	0
22810	Chicago Insurance Company	0	0	0	0	0	0	6,533
12777	Chubb Indemnity Insurance Company	0	0	0	0	0	0	0
10052	Chubb National Insurance Company	0	0	0	0	0	0	0
10669	Church Insurance Company (The)	0	0	0	0	0	0	702
18767	Church Mutual Insurance Company	3	0	0	0	0	0	46,839
10677	Cincinnati Insurance Company (The)	3	0	16	0	15	0	2,417
42242	Citation Insurance Company	0	0	0	0	0	0	0
10315	Civic Property and Casualty Company	4	0	0	0	0	0	8,747
10693	Civil Service Employees Insurance Company	466	35	0	0	0	0	84,396
36412	Claremont Liability Insurance Company	0	0	0	0	0	0	1,657
20532	Clarendon National Insurance Company	5,912	692	786	17	27	0	250,283
25070	Clearwater Insurance Company	0	0	0	0	0	0	263
10019	Clearwater Select Insurance Company	0	0	0	0	0	0	0
25089	Coast National Insurance Company	0	0	0	0	0	0	285,441
31887	Coface North America Ins Co.	0	0	0	0	0	0	1,698
33197	Cologne Reinsurance Company of America	0	0	0	0	0	0	0
34347	Colonial American Casualty and Surety Company	(11)	0	0	0	0	0	657
10758	Colonial Surety Company	0	0	0	0	0	0	533
27812	Columbia Insurance Company	1	0	0	0	0	0	4,311
19410	Commerce and Industry Insurance Company	1,782	0	0	0	0	0	237,153
13161	Commerce West Insurance Company	0	0	0	0	0	0	51,500
32280	Commercial Casualty Insurance Company	0	0	0	0	0	0	(110)
21296	Commercial Guaranty Casualty Insurance Co	0	0	0	0	0	0	(9)
38385	Commercial Guaranty Insurance Company	0	0	0	0	0	0	0
20818	Commercial Insurance Company of Newark, New Jersey	0	0	0	0	0	0	0
18732	Commercial Loan Insurance Corporation	0	0	0	0	0	0	0
10220	Commonwealth Insurance Company of America	434	0	0	0	0	0	1,905
21989	Compass Insurance Company	0	0	0	0	0	0	0
12177	CompWest Insurance Company	0	0	0	0	0	0	39,740

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
34711	Computer Insurance Company	807	0	0	0	0	0	807
24961	Connie Lee Insurance Company	0	0	0	0	0	0	0
32190	Constitution Insurance Co	0	0	0	0	0	0	915
20443	Continental Casualty Company	119,983	0	(2)	23	8,017	0	493,330
39551	Continental Heritage Insurance Company	0	0	0	0	0	0	1,725
35289	Continental Insurance Company (The)	886	0	17	0	0	(62)	24,428
20923	Continental Reinsurance Corporation	0	0	0	0	0	0	0
37206	Contractors Bonding and Insurance Company	0	0	0	0	0	0	16,520
22730	Converium Insurance (North America) Inc.	482	0	(2,168)	0	0	0	4,310
39136	Converium Reinsurance (North America) Inc.	0	0	0	0	0	0	0
21318	Coregis Insurance Company	19	0	0	0	0	0	88
20044	Cornhusker Casualty Company	0	0	0	0	0	0	0
18961	Crestbrook Insurance Company	0	0	0	0	0	0	0
14010	Crusader Insurance Company	0	0	0	0	0	0	60,269
10855	Cypress Insurance Company	0	0	0	0	0	0	63,293
10499	DaimlerChrysler Insurance Company	10	6	0	2	5	0	11,107
19285	Danielson Insurance Company	0	0	0	0	0	0	0
19269	Danielson National Insurance Company	0	0	0	0	0	0	6,785
16705	Dealers Assurance Company	0	0	0	0	0	2,366	2,672
37907	Deerbrook Insurance Company	0	0	0	0	0	0	27,665
40975	Dentists Insurance Company (The)	0	0	0	0	0	0	33,315
42587	Depositors Insurance Company	0	0	0	0	0	0	15,970
12718	Developers Surety and Indemnity Co	0	0	0	0	0	0	18,050
42048	Diamond State Insurance Company	3,439	0	0	0	0	0	10,768
36463	Discover Property & Casualty Insurance CO	253	39	0	32	128	0	56,728
34495	Doctors' Company, An Interinsurance Exchange (The)	0	0	0	0	0	0	153,986
33499	Dorinco Reinsurance Company	0	0	0	0	0	0	908
12890	Eagle West Insurance Company	25	66	0	0	0	0	10,666
14702	EastGUARD Insurance Company	0	0	0	0	0	0	1,007
21407	EMCASCO Insurance Company	0	0	0	0	0	0	0
22926	Economy Fire & Casualty Company	0	0	0	0	0	0	0
21261	Electric Insurance Company	37	0	0	0	0	0	27,515
21326	Empire Fire and Marine Insurance Company	1,793	4	0	59	0	0	86,702
11512	Employers Compensation Insurance Company	0	0	0	0	0	0	350,039
11555	Employers Direct Insurance Company	0	0	0	0	0	0	160,965
20648	Employers' Fire Insurance Company (The)	1	0	0	0	0	0	16,197
21458	Employers Insurance Company of Wausau	(13)	157	0	5	0	0	36,388
21415	Employers Mutual Casualty Company	686	12	0	3	359	0	21,855
39845	Employers Reinsurance Corporation	0	0	0	0	0	(550)	7,066
10358	Encompass Insurance Company	2,639	0	0	0	0	0	116,270
30210	Esurance Property and Casualty Insurance Company	0	0	0	0	0	0	68,608
20516	Euler American Credit Indemnity Co	0	0	0	0	0	0	22,714
10120	Everest National Insurance Company	0	0	0	0	0	0	276,568
26921	Everest Reinsurance Company	0	0	0	0	0	0	0
10318	Exact Property and Casualty Company	2	0	0	0	0	0	12,672
35181	Executive Risk Indemnity Inc.	0	0	0	62	0	0	84,159
40029	Explorer Insurance Company	0	0	0	0	0	0	84,635
21482	Factory Mutual Insurance Company	123,851	0	0	0	13,080	0	218,437
44784	Fairfield Insurance Company	0	0	0	0	0	0	109
43460	FFG Insurance Company	0	0	0	0	0	253	253

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
18864	Fairmont Insurance Company	0	0	0	0	0	0	0
25518	Fairmont Premier Insurance Company	0	0	0	0	0	0	4,628
24384	Fairmont Specialty Insurance Company	4	0	0	1	24	0	12,766
13846	Farmers Home Mutual Insurance Company	0	0	0	0	0	0	0
21636	Farmers Insurance Company of Oregon	0	0	0	0	0	0	0
21628	Farmers Insurance Company, Inc.	0	0	0	0	0	0	0
21652	Farmers Insurance Exchange	122	516	0	0	1	(1)	2,164,850
13897	Farmers Mutual Hail Insurance Company of Iowa	0	0	0	0	0	0	0
10873	Farmers Reinsurance Company	0	0	0	0	0	0	0
41483	Farmington Casualty Company	0	0	0	2	0	0	1,149
13838	Farmland Mutual Insurance Company	1	0	0	3	0	0	1,002
20281	Federal Insurance Company	45,251	18,025	1	3,943	10,639	0	945,720
13935	Federated Mutual Insurance Company	1,587	415	0	106	688	0	76,893
11118	Federated Rural Electric Insurance Corporation	1	0	0	0	0	0	275
28304	Federated Service Insurance Company	173	159	0	18	28	0	4,679
35270	Fidelity and Casualty Company of New York (The)	0	0	0	0	0	0	0
39306	Fidelity and Deposit Company of Maryland	89	2,011	0	475	151	0	68,506
35386	Fidelity and Guaranty Insurance Company	405	17	0	1	233	0	27,886
25180	Fidelity National Insurance Company	99	453	0	0	0	0	59,222
16578	Fidelity National Property and Casualty Insurance Company	2	24	0	0	0	0	24,720
25879	Fidelity and Guaranty Insurance Underwriters, Inc.	185	26	0	0	281	0	10,377
12815	Financial Guaranty Insurance Company	0	0	0	0	0	0	73,863
19852	Financial Indemnity Company	4	0	0	0	0	0	141,921
31453	Financial Pacific Insurance Company	0	0	0	0	493	0	97,116
18287	Financial Security Assurance Inc.	0	0	0	0	0	0	50,973
21660	Fire Insurance Exchange	9,201	0	0	0	0	0	1,154,397
21873	Fireman's Fund Insurance Company	117,647	16,818	2	0	172	(137)	508,240
20850	Firemen's Insurance Company of Newark, New Jersey	772	0	0	0	0	(693)	7,992
11099	First American Home Buyers Protection Corp	0	0	0	0	0	82,080	82,080
37710	First American Property & Casualty Insurance Co	0	150	0	0	0	0	17,296
34525	First American Specialty Insurance Company	0	938	0	0	0	0	90,275
11177	First Financial Insurance Company	1	0	0	0	0	0	6,280
33588	First Liberty Insurance Corporation (The)	0	0	0	0	0	0	4,559
24724	First National Insurance Company of America	953	243	0	2	25	0	87,347
21822	First State Insurance Company	0	0	0	0	0	0	0
13978	Florists' Mutual Insurance Company	0	0	0	0	217	0	11,578
38776	Folksamerica Reinsurance Company	0	0	0	0	0	0	5,322
11185	Foremost Ins Co Grand Rapids, Michigan	3,547	0	0	0	0	0	109,503
11800	Foremost Property and Casualty Insurance Company	0	0	0	0	0	0	8,764
29688	Forestview Mortgage Insurance Co.	0	0	0	0	0	0	0
38830	Fort Wayne Health & Casualty Insurance Company	0	0	0	0	0	0	0
34266	Frontier Insurance Company	(1)	0	0	0	0	0	291
22969	GE Reinsurance Corp	0	0	0	0	0	0	0
41491	GEICO Casualty Company	0	0	0	0	0	0	52,606
35882	GEICO General Insurance Company	0	0	0	0	0	0	268,023
10201	Galway Insurance Company	0	0	0	0	0	0	1,755
22055	GEICO Indemnity Company	0	0	0	0	0	0	85,312
24414	General Casualty Company of Wisconsin	3	0	0	0	0	0	1,262
21032	GLOBAL Reinsurance Corp. of America	0	0	0	0	0	0	0
11044	GMAC Insurance Company Online, Inc.	0	0	0	0	0	0	4,067

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
30007	General Fidelity Insurance Company	0	0	0	0	0	0	0
37931	General Fire & Casualty Company	4	0	0	0	0	0	4,137
24732	General Insurance Company of America	163	176	0	15	66	0	85,609
22039	General Reinsurance Corporation	0	0	4,736	0	0	0	4,736
39322	General Security National Insurance Company	0	0	0	0	0	0	0
11967	General Star National Insurance Company	(8)	0	0	0	0	0	8,889
11231	Generali Assicurazioni Generali S.P.A. (U.S. Branch)	0	0	0	0	0	0	476
38962	Genesis Insurance Company	0	0	0	3	37	0	15,207
38458	Genworth Mortgage Insurance Corp.	0	0	0	0	0	0	22,549
16675	Genworth Mortgage Insurance Corp. of North Carolina	0	0	0	0	0	0	0
29823	Genworth Residential Mortgage Insurance Corp. of North Carolina	0	0	0	0	0	0	82
10799	GeoVera Insurance Company	0	81,089	0	0	0	0	81,089
41343	Gerling America Insurance Company	239	0	0	0	0	0	3,070
11282	Germantown Insurance Company	0	0	0	0	0	0	0
34622	Glens Falls Insurance Company (The)	421	(3)	0	0	0	0	(412)
11266	Global Reinsurance Corporation	0	0	0	0	0	0	0
11304	Global Surety & Insurance Co.	0	0	0	0	0	0	179
39861	Golden Bear Insurance Company	0	5,943	0	0	0	0	35,190
10836	Golden Eagle Insurance Corporation	283	339	0	1	6	0	61,587
22063	Government Employees Insurance Company	0	0	0	0	0	0	156,674
22098	Grain Dealers Mutual Insurance Company	0	0	0	0	0	0	0
22101	Grange Insurance Association	123	0	0	0	0	0	32,533
23809	Granite State Insurance Company	1,098	0	0	34	167	0	364,583
25984	Graphic Arts Mutual Insurance Company	0	0	0	0	0	0	94
36307	Gray Insurance Company (The)	0	0	0	0	0	2,409	2,415
26832	Great American Alliance Insurance Co	10	6,361	0	0	31	0	14,188
26344	Great American Assurance Company	15,429	14,471	0	32	130	40,160	135,888
10646	Great American Contemporary Insurance Company	0	0	0	0	0	0	0
16691	Great American Insurance Company	1,718	45	0	30	99	12,201	103,157
22136	Great American Insurance Company of New York	21,271	27	0	15	20	1,780	76,687
38580	Great American Protection Insurance Co	0	0	0	0	0	0	0
31135	Great American Security Insurance Company	0	0	0	0	0	0	0
33723	Great American Spirit Insurance Company	4	96	0	0	0	0	218
25224	Great Divide Insurance Company	709	0	0	0	0	0	8,010
20303	Great Northern Insurance Company	0	0	0	0	308	0	13,386
11371	Great West Casualty Company	3,070	0	0	0	0	0	28,804
22322	Greenwich Insurance Company	4,286	722	3	0	0	26,481	77,001
11398	Guarantee Insurance Company	0	0	0	0	0	0	0
15032	Guideone Mutual Insurance Co	0	0	0	0	0	0	72,189
14559	Guideone Specialty Mutual Ins Co	0	0	0	0	0	12,069	42,185
22292	Hanover Insurance Company (The)	1,140	0	0	0	0	0	2,412
21806	Harbor Specialty Insurance Company	0	0	0	0	0	0	18,443
26433	Harco National Insurance Company	526	803	0	225	0	0	35,608
23582	Harleysville Insurance Company	0	0	0	0	0	0	0
14168	Harleysville Mutual Insurance Company	0	0	0	0	0	0	433
22357	Hartford Accident and Indemnity Company	0	0	0	0	0	0	5,989
29424	Hartford Casualty Insurance Company	1,133	3,382	0	0	10	0	481,449
19682	Hartford Fire Insurance Company	70,561	511	6,934	1,105	725	0	410,144
37478	Hartford Insurance Company of the Midwest	46	0	0	0	0	0	151,000
11452	Hartford Steam Boiler Inspection and Ins Co (The)	628	0	0	0	7,848	0	16,685

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
30104	Hartford Underwriters Insurance Company	900	8,980	0	0	12	0	250,485
22438	Hawaiian Ins & Guaranty Company, Limited (The)	23	167	0	0	0	0	34,345
32077	Heritage Casualty Insurance Company	0	0	0	0	0	0	324
39527	Heritage Indemnity Company	0	0	0	0	0	13,203	13,203
11005	Homesite Insurance Co of California	0	0	0	0	0	0	16,181
22578	Horace Mann Insurance Company	79	923	0	0	0	0	26,631
22756	Horace Mann Property & Casualty Insurance Co	56	781	0	0	0	0	20,193
38849	Houston General Insurance Company	0	0	0	0	0	0	0
25054	Hudson Insurance Company	11,607	0	0	0	1	0	112,557
10048	Hyundai Marine & Fire Insurance Co., Ltd.	0	0	0	0	0	0	3,345
29068	IDS Property Casualty Insurance Company	0	0	0	0	0	0	0
11487	Imperial Casualty and Indemnity Company	0	0	0	0	0	0	0
25550	Indemnity Company of California	0	0	0	0	0	0	5,223
43575	Indemnity Insurance Company of North America	3,873	10	7	0	0	(810)	13,493
14265	Indiana Lumbermens Mutual Insurance Company	77	0	0	0	0	0	102
21075	Industrial Underwriters Insurance Company	0	0	0	0	0	0	0
22268	Infinity Insurance Company	0	0	0	0	0	0	395,447
10068	Infinity National Insurance Company	0	0	0	0	0	0	19,894
20260	Infinity Select Insurance Company	0	0	0	0	0	0	10,766
19429	Ins Co of the State of Pennsylvania (The)	0	0	14,329	0	0	0	377,726
26700	Insurance Company of Illinois	0	0	0	0	0	0	0
22713	Insurance Company of North America	3,342	0	0	0	0	0	5,488
27847	Insurance Company of the West	196	46,128	0	4	40	0	148,707
37257	Insurance Corporation of Hannover	7,014	0	0	7	72	15,973	33,149
18341	Insurance Corporation of New York (The)	0	0	0	0	0	0	(1,735)
29742	Integon National Insurance Company	0	0	0	0	0	0	198
31488	Integon Preferred Insurance Company	0	0	0	0	0	0	29,867
15598	Interinsurance Exchange of the Automobile Club	8,977	0	0	0	0	0	2,081,462
24139	International Business & Mercantile REassurance Co	0	0	0	0	0	0	2,375
11592	International Fidelity Insurance Company	0	0	0	0	0	0	21,875
22837	Interstate Indemnity Company	0	0	0	0	0	0	12,445
11630	Jefferson Insurance Company	0	0	0	0	0	0	0
14354	Jewelers Mutual Insurance Company	10,679	0	0	0	0	0	12,336
20885	Kansas City Fire and Marine Insurance Company	0	0	0	0	0	0	0
27138	Kemper Casualty Insurance Company	0	0	0	0	0	0	800
10914	Kemper Independence Insurance Company	1,587	3,220	0	0	0	0	120,202
36447	LM General Insurance Company	0	0	0	0	0	0	0
33600	LM Insurance Corporation	2	0	0	0	0	0	4,007
36439	LM Personal Insurance Company	0	0	0	0	0	0	0
32352	LM Property and Casualty Insurance Company	(1)	0	0	0	0	0	257
26077	Lancer Insurance Company	205	0	0	0	0	0	20,243
35637	Landmark Insurance Company	0	0	0	0	0	0	1,072
35246	Laurier Indemnity Company	0	0	0	0	0	0	0
36706	Lawyers' Mutual Insurance Company	0	0	0	0	0	0	54,598
11738	Leader Insurance Company	0	0	0	0	0	0	27,721
37940	Lexington National Insurance Corporation	0	0	0	0	0	0	2,233
42404	Liberty Insurance Corporation	0	12	0	0	0	0	124,248
19917	Liberty Insurance Underwriters Inc.	27	0	0	0	0	0	36,942
23035	Liberty Mutual Fire Insurance Company	2,441	6,200	0	1	2	0	489,181
23043	Liberty Mutual Insurance Company	53,742	0	8,237	56	0	0	163,224

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
41939	Liberty Northwest Insurance Corp	0	0	0	0	0	0	6,389
33855	Lincoln General Insurance Company	8,911	0	0	0	0	0	250,079
14435	Lumber Mutual Insurance Company	0	0	0	0	0	0	0
23108	Lumbermen's Underwriting Alliance	150	124	0	0	392	0	6,940
35769	Lyndon Property Insurance Company	659	0	0	0	0	11,290	12,721
23825	MBIA Insurance Corp. of Illinois	0	0	0	0	0	0	0
12041	MBIA Insurance Corporation	0	0	0	0	0	0	68,942
22241	MEDMARC Casualty Insurance Company	0	0	0	0	0	0	2,114
32089	MEDMARC Mutual Insurance Company	0	0	0	0	0	0	0
40150	MGA Insurance Company, Inc.	0	0	0	0	0	0	10,135
10682	MGIC Credit Assurance Corporation	0	0	0	0	0	0	327
18740	MGIC Indemnity Corporation	0	0	0	0	0	0	18
10666	MGIC Mortgage Reinsurance Corporation	0	0	0	0	0	0	0
16470	MGIC Reinsurance Corporation	0	0	0	0	0	0	0
10252	MGIC Residential Reinsurance Corporation	0	0	0	0	0	0	0
42269	Majestic Insurance Company	0	0	0	0	0	0	84,077
36897	Manufacturers Alliance Insurance Company	0	0	0	0	0	0	520
23876	Mapfre Reinsurance Corporation	0	0	0	0	0	0	0
38660	MIC General Insurance Corporation	0	0	0	0	0	0	15,594
38601	MIC Property and Casualty Insurance Corporation	0	0	0	0	0	246	6,473
29998	Marine Indemnity Insurance Company of America	0	0	0	0	0	0	0
28932	Markel American Insurance Company	778	0	0	0	0	0	19,046
38970	Markel Insurance Company	2,418	7,822	0	0	0	24	34,518
19356	Maryland Casualty Company	352	47	0	0	0	0	57,016
22306	Massachusetts Bay Insurance Company	0	0	0	0	0	0	490
22152	Mayflower Insurance Company, Ltd. (The)	0	0	0	0	0	0	0
33391	Medical Assurance Company, Inc. (The)	0	0	0	0	0	0	0
32433	Medical Insurance Exchange of California	0	0	0	0	0	0	37,496
11843	Medical Protective Company (The)	0	0	0	0	0	0	29,239
33650	Mendota Insurance Company	0	0	0	0	0	0	5,606
31968	Merastar Insurance Company	8	0	0	0	0	0	6,830
15768	Merced Mutual Insurance Company	79	79	0	0	0	92	7,549
14494	Merchants Bonding Company (Mutual)	0	0	0	0	0	0	4,084
11908	Mercury Casualty Company	0	419	0	0	0	0	739,305
27553	Mercury Insurance Company	0	0	0	0	0	0	1,214,596
24821	Meritplan Insurance Company	21	210	0	0	0	0	112,826
25321	Metropolitan Direct Property and Casualty Ins Co	282	1,181	0	0	0	0	79,059
34339	Metropolitan Group Property and Casualty Ins Co	0	0	0	0	0	0	0
14508	Michigan Millers Mutual Insurance Company	0	(2)	0	0	0	0	42
21687	Mid-Century Insurance Company	490	4	0	0	0	0	175,193
23434	Middlesex Insurance Company	0	0	0	0	0	0	11,595
27480	Mid-State Mutual Insurance Company	0	79	0	0	0	0	5,584
36650	Mid-State Surety Corporation	0	0	0	0	0	0	346
20451	MidStates ReInsurance Corporation	0	0	0	0	0	0	0
23612	Midwest Employers Casualty Company	1	0	0	0	0	10,388	12,338
42234	Minnesota Lawyers Mutual Insurance Company	0	0	0	0	0	0	0
20362	Mitsui Sumitomo Insurance Company of America	992	0	2,968	0	29	0	77,602
22551	Mitsui Sumitomo Insurance USA Inc.	0	0	0	0	0	0	21,145
23655	Modern Service Insurance Company	0	0	0	0	0	0	(38)
23540	Monterey Insurance Company	1,260	17	0	88	129	0	21,311

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
31232	Monumental General Casualty Company	0	0	0	0	0	0	0
29858	Mortgage Guaranty Insurance Corporation	0	0	0	0	0	0	135,095
22012	Motors Insurance Corporation	0	0	0	0	0	0	4,305
35947	Mt. McKinley Insurance Company	0	0	0	0	0	0	0
23647	Mutual Service Casualty Insurance Company	5	21	0	0	0	0	946
30945	National Alliance Insurance Company	0	0	0	0	0	0	0
23663	National American Insurance Company	0	0	0	0	0	0	5
23671	National American Insurance Company of California	0	0	0	0	0	0	11,511
25240	NAU Country Insurance Company	0	0	0	0	0	0	44,594
15865	NCMIC Insurance Company	0	0	0	0	0	0	15,767
11991	National Casualty Company	1,831	0	0	0	0	4,029	31,864
10243	National Continental Insurance Company	0	0	0	0	0	0	26,160
16217	National Farmers Union Property and Casualty Co	259	0	0	29	0	0	2,271
20478	National Fire Insurance Company of Hartford	141	0	0	2	3	0	37,231
42447	National General Assurance Company	0	0	0	0	0	0	0
23728	National General Insurance Company	0	0	0	0	0	0	121,490
20087	National Indemnity Company	0	0	17,897	0	0	0	18,745
23736	National Insurance Underwriters	0	0	0	0	0	0	0
32620	National Interstate Insurance Company	895	0	0	0	0	0	37,056
20052	National Liability & Fire Insurance Company	200	0	4,172	0	0	0	249,992
34835	National Reinsurance Corporation (The)	0	0	0	0	0	0	0
12114	National Security Fire and Casualty Company	0	0	0	0	0	0	0
22608	National Specialty Insurance Company	0	0	0	0	0	0	8,097
21881	National Surety Corporation	7	13	0	0	13	0	99,448
19445	National Union Fire Ins Co of Pittsburgh, PA	10,959	0	39,595	1,690	2,754	0	842,702
26093	Nationwide Affinity Insurance Co of America	0	0	0	0	0	0	1,429
28223	Nationwide Agribusiness Insurance Company	87	0	0	48	0	0	36,949
10723	Nationwide Assurance Co	0	0	0	0	0	0	9
23760	Nationwide General Insurance Company	0	0	0	0	0	0	0
25453	Nationwide Insurance Co of America	6	21	0	0	2	0	1,902
23779	Nationwide Mutual Fire Insurance Company	359	1,187	0	0	0	0	31,029
23787	Nationwide Mutual Insurance Company	7,702	1,342	0	454	398	0	313,832
37877	Nationwide Property and Casualty Insurance Company	0	0	0	0	0	0	3,362
42307	Navigators Insurance Company	2,068	0	0	0	0	0	48,772
10317	Neighborhood Spirit Property and Casualty Company	12	0	0	0	0	0	25,904
24171	Netherlands Insurance Company (The)	4	41	0	0	0	0	51,586
41629	New England Reinsurance Corporation	0	0	0	0	0	0	0
23841	New Hampshire Insurance Company	2,996	1,936	0	1	60	0	45,284
16608	New York Marine and General Insurance Company	141	0	1	0	0	0	9,899
24848	Newport Insurance Company	25	0	0	0	0	0	124,763
35106	Niagara Fire Insurance Company	0	0	0	0	0	0	(12)
12190	Nipponkoa Insurance Company Of America	0	0	0	0	0	0	30
27073	Nipponkoa Insurance Company, Limited	23	12	0	19	152	0	13,739
33200	Norcal Mutual Insurance Company	0	0	0	0	0	0	182,962
31470	NorGUARD Insurance Company	0	0	0	0	0	0	5,084
29700	North American Elite Insurance Co	0	0	0	0	0	0	9,501
29874	North American Specialty Insurance Company	4,129	0	3,472	0	0	0	10,475
27740	North Pointe Insurance Company	0	0	0	0	0	0	0
21105	North River Insurance Company (The)	1,717	0	0	0	0	0	23,480
22047	North Star Reinsurance Corporation	0	0	0	0	0	0	0

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
36455	Northbrook Indemnity Company	753	0	0	0	0	0	13,786
38369	Northern Assurance Company of America (The)	66	0	0	0	0	0	13,310
19372	Northern Insurance Company of New York	174	11	0	0	0	0	26,310
24031	Northland Casualty Company	0	0	0	0	0	0	182
24015	Northland Insurance Company	2,380	0	0	1	0	0	29,215
43583	Northwest Physicians Mutual Insurance Company	0	0	0	0	0	0	553
23914	Northwestern National Ins Co of Milwaukee, Wis	0	0	0	0	0	0	0
20338	Northwestern Pacific Indemnity Company	0	0	0	0	0	0	14,894
34630	Oak River Insurance Company	0	0	0	0	0	0	8,269
23248	Occidental Fire & Casualty Co of North Carolina	0	0	0	0	0	0	10,002
12360	Ocean Harbor Casualty Insurance Company	0	0	0	0	0	0	15,594
23680	Odyssey America Reinsurance Corporation	0	0	0	0	0	0	0
26565	Ohio Indemnity Company	0	0	0	0	0	3,451	3,550
24147	Old Republic Insurance Company	35	0	12,994	0	0	4,780	144,656
35424	Old Republic Security Assurance Company	0	0	0	0	0	(2)	(2)
40444	Old Republic Surety Company	0	0	0	0	0	0	1,747
37060	Old United Casualty Company	6,177	0	0	0	0	1,397	8,983
12254	Omaha Indemnity Company (The)	0	0	0	0	0	0	0
37540	Omaha Property and Casualty Insurance Company	0	0	0	0	0	0	160
39098	Omni Insurance Company	0	0	0	0	0	0	11,081
20621	OneBeacon America Insurance Company	0	0	0	0	0	0	9,811
21970	OneBeacon Insurance Company	2,407	0	0	0	164	0	20,537
14907	Oregon Mutual Insurance Company	393	1,209	0	4	528	0	35,002
33030	Ormond Reinsurance Company	0	0	0	0	0	0	0
10222	PACO Assurance Company, Inc.	0	0	0	0	0	0	635
22748	Pacific Employers Insurance Company	0	0	0	0	0	0	1,166
20346	Pacific Indemnity Company	5,165	303	0	4	5,772	0	29,425
39675	PMA Reinsurance Corporation	0	0	0	0	0	0	0
27251	PMI Mortgage Insurance Co.	0	0	0	0	0	0	76,096
29807	PXRE Reinsurance Company	0	0	0	0	0	0	0
37338	Pacific Insurance Company	0	0	0	0	0	0	0
40550	Pacific Pioneer Insurance Company	0	0	0	0	0	0	327
11048	Pacific Property and Casualty Company	102	0	0	0	0	0	23,795
10887	Pacific Select Property Insurance Co	0	23,251	0	0	0	0	23,251
37850	Pacific Specialty Insurance Company	2,738	4,282	0	0	0	0	118,679
38636	Partner Reinsurance Company of the U.S.	0	0	0	0	0	0	0
10006	PartnerRe Insurance Company of New York	0	0	0	0	0	0	0
22250	Pathfinder Insurance Company	0	0	0	0	0	0	0
18333	Peerless Indemnity Insurance Company	4	4	0	0	1	0	683
24198	Peerless Insurance Company	6,888	757	0	41	523	0	265,212
32859	Penn-America Insurance Company	97	0	0	0	0	0	11,292
21962	Pennsylvania General Insurance Company	0	0	0	0	0	0	1,684
14974	Pennsylvania Lumbermens Mutual Insurance Company	0	0	0	0	0	0	0
12262	Pennsylvania Manufacturers' Association Ins Co	0	0	0	0	0	0	3,109
41424	Pennsylvania Manufacturers Indemnity Company	0	0	0	0	0	0	1,069
37648	Permanent General Assurance Corporation	0	0	0	0	0	0	69,953
12297	Petroleum Casualty Company	0	0	0	0	0	0	669
18058	Philadelphia Indemnity Insurance Company	18,482	0	0	0	0	0	151,758
12319	Philadelphia Reinsurance Corporation	0	0	0	0	0	0	0
18619	Platte River Insurance Company	0	0	0	0	0	0	13,251

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
14460	Podiatry Insurance Company of America, a Mutual Company	0	0	0	0	0	0	6,762
10900	Preferred Employers Insurance Company	0	0	0	0	0	0	179,964
36234	Preferred Professional Insurance Company	0	0	0	0	0	0	2,292
21903	ProCentury Insurance Co	0	0	0	0	0	0	(1)
12513	Professional Liability Ins Co of America	0	0	0	0	0	0	0
33359	Professional Liability Insurance Company	0	0	0	0	0	0	0
34487	Professional Underwriters Liability Ins Co	0	0	0	0	0	0	31,703
29017	Professionals Advocate Insurance Company	0	0	0	0	0	0	0
24260	Progressive Casualty Insurance Company	10,611	0	0	0	0	0	310,986
44288	Progressive Choice Insurance Company	0	0	0	0	0	0	312,582
16322	Progressive Halcyon Insurance Company	805	0	0	0	0	0	9,292
11851	Progressive Home Insurance Company	0	0	0	0	0	0	246
42919	Progressive Northwestern Insurance Company	0	0	0	0	0	0	0
32786	Progressive Specialty Insurance Company	0	0	0	0	0	0	0
27804	Progressive West Insurance Company	23	0	0	0	0	0	343,983
34690	Property and Casualty Insurance Co of Hartford	0	0	0	0	0	0	2,394
12416	Protective Insurance Company	0	0	0	0	0	0	879
24295	Providence Washington Insurance Company	0	0	0	0	0	0	0
15059	Public Service Mutual Insurance Company	0	0	0	0	0	0	25,464
35157	Putnam Reinsurance Company	0	0	0	0	0	0	0
39217	QBE Insurance Corporation	4,423	55	0	0	0	0	81,710
10219	QBE Reinsurance Corporation	0	0	0	0	0	0	(1,004)
10829	Quadrant Indemnity Company	0	0	0	0	0	0	797
23752	Quanta Indemnity Company	3,148	0	0	0	0	0	7,095
28860	RLI Indemnity Company	0	0	0	0	0	0	0
36250	Radian Asset Assurance Inc.	0	0	0	0	0	0	9,985
33790	Radian Guaranty Inc.	0	0	0	0	0	0	95,825
38512	Rampart Insurance Company	0	0	0	0	0	0	0
13056	RLI Insurance Company	5,354	11,669	0	1	0	0	39,660
22314	RSUI Indemnity Company	2,035	5,954	0	0	0	0	104,000
41580	Red Shield Insurance Company	0	0	0	0	0	0	347
37303	Redland Insurance Company	32,542	0	0	0	0	0	80,925
11673	Redwood Fire and Casualty Insurance Company	1	0	0	0	0	0	224,479
24449	Regent Insurance Company	80	0	0	2	0	0	957
26549	Reinsurance Company of America, Inc.	0	0	0	0	0	0	160
22179	Republic Indemnity Company of America	0	0	0	0	0	0	492
43753	Republic Indemnity Company of California	0	0	0	0	0	0	266,999
38318	Republic Insurance Company	0	0	0	0	0	0	0
28452	Republic Mortgage Insurance Company	0	0	0	0	0	0	18,210
31089	Republic Western Insurance Company	1,753	0	0	0	0	0	2,281
15776	Residence Mutual Insurance Company	0	2,248	0	0	0	0	40,421
10287	Residential Guaranty Co.	0	0	0	0	0	0	0
10970	Response Indemnity Company of California	0	0	0	0	0	0	667
43044	Response Insurance Company	0	0	0	0	0	0	405
26050	Response Worldwide Insurance Company	0	0	0	0	0	0	1,978
36684	Riverport Insurance Company	306	0	0	121	0	0	17,209
12491	Rochdale Insurance Company	0	0	0	0	0	0	0
22128	Rocky Mountain Fire & Casualty Company	0	0	0	0	0	0	9
24678	Royal Indemnity Company	(155)	(24)	(126)	0	63	0	(2,452)
39039	Rural Community Insurance Company	0	0	0	0	0	0	50,991

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
24740	SAFECO Insurance Company of America	5,352	1,178	0	21	5	0	486,420
39012	SAFECO Insurance Company of Illinois	2,439	24,728	0	0	0	0	93,432
30058	SCOR Reinsurance Company	0	0	0	0	0	0	0
10352	SCPIE Indemnity Company	0	0	0	0	0	0	108,110
12572	SELECTIVE INSURANCE COMPANY OF AMERICA	0	0	0	0	0	0	459
15105	Safety National Casualty Corporation	0	0	0	0	0	15,635	27,829
10939	Safeway Direct Insurance Company	0	0	0	0	0	0	3,465
12521	Safeway Insurance Company	0	0	0	0	0	0	26,447
25640	Safeway Insurance Company of Georgia	0	0	0	0	0	0	0
40134	SUA Insurance Company	150	0	0	0	0	0	35,671
40460	Sagamore Insurance Company	127	0	0	0	0	0	1,321
38300	Samsung Fire & Marine Ins Co., Ltd. (U.S. Branch)	0	0	0	0	0	0	0
10837	San Diego Insurance Company	0	0	0	0	0	0	0
21911	San Francisco Reinsurance Company	0	0	0	0	0	0	0
15580	Scottsdale Indemnity Company	35	0	0	0	0	0	24,642
22535	Seaboard Surety Company	0	0	0	80	0	0	1,320
15563	Seabright Insurance Company	0	0	0	0	0	0	121,123
25763	Seaton Insurance Company	0	0	0	0	0	0	0
24902	Security Insurance Company of Hartford	0	0	0	0	0	0	(3,356)
19879	Security National Insurance Company	0	0	0	0	0	0	0
22233	Select Insurance Company	0	0	0	0	0	0	119
10936	Seneca Insurance Company, Inc.	134	0	0	0	0	0	1,625
24988	Sentry Insurance, A Mutual Company	1,020	0	0	57	0	0	96,276
21180	Sentry Select Insurance Company	2,281	0	0	111	0	0	60,589
22985	Sequoia Insurance Company	0	678	0	0	0	0	89,101
35408	Sirius America Insurance Company	3	15	0	0	492	0	34,469
38997	Sompo Japan Fire & Marine Insurance Company Of America	0	0	0	0	0	0	0
11126	Sompo Japan Insurance Company of America	661	153	0	1	71	0	35,416
19216	Southern Insurance Company	0	0	0	0	0	0	2,792
36790	Springfield Insurance Company	0	0	0	0	0	0	23,024
24767	St. Paul Fire and Marine Insurance Company	21,837	24	0	518	903	0	297,294
24775	St. Paul Guardian Insurance Company	9	0	0	0	0	0	17,580
41750	St. Paul Medical Liability Insurance Company	0	0	0	0	0	0	0
24791	St. Paul Mercury Insurance Company	1,000	43	0	64	73	0	75,594
19224	St. Paul Protective Insurance Company	0	0	0	0	0	0	21,968
19070	Standard Fire Insurance Company (The)	2,465	3,066	0	0	0	0	141,024
42986	Standard Guaranty Insurance Company	0	0	0	0	0	11,743	14,677
18023	Star Insurance Company	177	0	0	0	0	0	25,869
40045	Starnet Insurance Company	7,120	0	0	0	0	0	25,949
35076	State Compensation Insurance Fund	0	0	0	0	0	0	6,141,323
25143	State Farm Fire and Casualty Company	(4)	0	0	0	0	0	198,251
25151	State Farm General Insurance Company	53,791	56,355	0	0	0	0	1,961,140
25178	State Farm Mutual Automobile Insurance Company	0	0	0	0	0	0	2,700,127
12831	State National Insurance Company, Inc.	2,807	0	0	6	0	0	99,034
42277	Sterling Casualty Insurance Company	0	0	0	0	0	0	56,021
10952	Stonebridge Casualty Insurance Company	19,301	0	0	0	0	1,974	21,321
22276	Stonewall Insurance Company	0	0	0	0	0	0	0
10340	Stonington Insurance Co	0	0	624	0	42	0	12,365
40436	Stratford Insurance Company	138	0	0	0	0	0	3,023
39187	Suecia Insurance Company	0	0	0	0	0	0	0

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
12220	Superior Insurance Company	0	0	0	0	0	0	0
10916	SureTec Insurance Company	0	0	0	0	0	0	0
24047	Surety Bonding Company of America	0	0	0	0	0	0	6,801
12793	Surety Company of the Pacific	0	0	0	0	0	0	12,023
32107	Sutter Insurance Company	344	1	0	0	0	9,581	31,168
25364	Swiss Reinsurance America Corporation	0	0	0	0	0	0	0
25496	TIG Indemnity Company	0	0	0	0	0	0	0
25534	TIG Insurance Company	0	0	0	0	0	0	312
25445	TIG Specialty Insurance Company	0	0	0	0	0	0	0
32301	TNUS Insurance Company	0	0	0	0	0	0	0
19526	Texas General Indemnity Company	0	0	0	0	0	0	0
13242	Titan Indemnity Company	0	0	0	0	0	0	0
42439	Toa-Re Insurance Company of America (The)	0	0	0	0	0	0	0
12904	Tokio Marine & Nichido Fire Insurance Co., Ltd.	17,552	0	3,686	18	864	0	176,524
18031	TOPA Insurance Company	0	2	0	0	0	0	108,412
37621	Toyota Motor Insurance Company	0	0	0	0	0	0	31,555
41238	Trans Pacific Insurance Company	0	0	0	0	0	0	6,480
19453	Transatlantic Reinsurance Company	0	0	0	0	0	0	0
20486	Transcontinental Insurance Company	120	0	0	1	75	0	38,816
28886	TransGuard Insurance Company of America, Inc	2,078	0	0	0	0	0	15,648
33014	Transport Insurance Company	0	0	0	0	0	0	0
20494	Transportation Insurance Company	431	0	0	3	93	0	42,479
19038	Travelers Casualty and Surety Company	0	0	0	3	0	0	18,062
36170	Travelers Casualty Company of Connecticut	0	0	0	0	0	0	536
19046	Travelers Casualty Insurance Company of America	0	0	0	0	0	0	856
31194	Travelers Casualty and Surety Company of America	0	0	0	1,731	0	0	133,563
40282	Travelers Commercial Casualty Company	0	0	0	0	0	0	0
36137	Travelers Commercial Insurance Company	0	0	0	0	0	0	0
25658	Travelers Indemnity Company (The)	565	0	0	1	0	0	15,343
25682	Travelers Indemnity Company of Connecticut (The)	1,406	14	0	15	230	0	170,520
39357	Travelers Insurance Company (Accident Dept)	0	0	0	0	0	0	313
25674	Travelers Property Casualty Company of America	34,985	2,229	0	63	9,453	0	785,675
36161	Travelers Property Casualty Insurance Company	850	5,399	0	3	0	0	100,383
34894	Trenwick America Reinsurance Corporation	0	0	0	0	0	0	0
24350	Triad Guaranty Insurance Corporation	0	0	0	0	0	0	48,465
19887	Trinity Universal Insurance Company	0	0	0	0	0	0	(2)
41211	Triton Insurance Company	(26)	0	0	0	0	1,039	1,013
41106	Triumpher Casualty Company	1	0	0	0	0	0	11
21709	Truck Insurance Exchange	421	64	0	1	2,479	0	396,496
27120	Trumbull Insurance Company	1	0	0	0	0	0	1
29459	Twin City Fire Insurance Company	569	0	0	26	7	0	175,172
29599	U.S. Specialty Insurance Company	0	0	10,671	0	0	0	51,096
37893	ULICO Casualty Company	0	0	0	0	0	0	4,246
25968	USAA Casualty Insurance Company	5,413	27	0	0	0	0	450,481
18600	USAA General Indemnity Company	0	0	0	0	0	0	17,200
10004	Ullico Standard of America Casualty Company	0	0	0	0	0	0	0
41050	Underwriter for the Professions Insurance Company	0	0	0	0	0	0	57
25798	Unigard Indemnity Company	373	0	0	0	0	0	18,303
25747	Unigard Insurance Company	1,504	570	0	4	0	0	109,787
28497	USPlate Glass Insurance Company	0	0	0	0	0	0	520

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
11142	United Casualty Insurance Company of America	0	212	0	530	0	0	2,186
11770	United Financial Casualty Company	0	0	0	0	0	(3)	(119)
13021	United Fire & Casualty Company	5,230	0	0	0	0	0	5,296
16659	United Guaranty Commercial Ins Co of North Carolina	0	0	0	0	0	0	0
40525	United Guaranty Credit Insurance Company	0	0	0	0	0	0	61
26999	United Guaranty Mortgage Indemnity Company	0	0	0	0	0	0	3,148
15873	United Guaranty Residential Insurance Company	0	0	0	0	0	0	32,275
11445	United National Casualty Insurance Company	0	0	0	0	0	0	0
41335	United National Specialty Insurance Company	0	0	0	0	0	0	2
25941	United Services Automobile Association	6,184	75	0	0	0	0	520,927
25887	United States Fidelity and Guaranty Company	7,311	36	0	0	524	0	173,498
21113	United States Fire Insurance Company	719	9,537	0	0	0	0	188,049
25895	United States Liability Insurance Company	0	0	0	0	0	0	19,938
16063	Unitrin Auto and Home Insurance Company	15	21	0	0	0	0	1,663
10226	Unitrin Direct Insurance Company	0	0	0	0	0	0	45,006
10915	Unitrin Direct Property & Casualty Company	0	0	0	0	0	0	3,337
42862	Universal Casualty Company	0	0	0	0	0	0	673
13200	Universal Surety of America	0	0	0	0	0	0	3
41181	Universal Underwriters Insurance Company	697	611	0	1,759	5,734	0	86,876
25976	Utica Mutual Insurance Company	15	0	0	0	0	0	941
26611	Valiant Insurance Company	0	0	0	0	0	0	41
20508	Valley Forge Insurance Company	53	0	0	0	134	0	70,555
14133	Valley Insurance Company	373	44	0	1	0	0	14,116
21172	Vanliner Insurance Company	216	0	0	0	0	0	21,139
18759	Verex Assurance, Inc.	0	0	0	0	0	0	6
10815	Verlan Fire Insurance Company	16	0	0	0	103	0	1,696
11762	Vesta Fire Insurance Corporation	12	49	0	0	0	0	20,902
42285	Veterinary Pet Insurance Company	0	0	0	0	0	25,900	25,900
42889	Victoria Fire & Casualty Company	0	0	0	0	0	0	10,636
20397	Vigilant Insurance Company	685	711	0	7	1,237	0	56,936
13137	Viking Insurance Company of Wisconsin	0	0	0	0	0	0	136,667
10079	Vintage Insurance Company	0	0	0	0	0	0	(14)
40827	Virginia Surety Company, Inc.	0	0	0	0	0	7,420	360,411
35971	Voyager Property and Casualty Insurance Company	32,711	0	0	0	0	0	32,711
32778	Washington International Insurance Company	0	0	0	0	0	0	4,809
26069	Wausau Business Insurance Company	0	92	0	0	0	0	36,704
26042	Wausau Underwriters Insurance Company	0	24	0	0	0	0	85,879
10683	Wawanesa General Insurance Company	56	2,013	0	0	0	0	204,689
31526	Wawanesa Mutual Insurance Company (The)	21	590	0	0	0	0	66,975
25011	Wesco Insurance Company	1,929	0	0	0	0	0	8,130
21121	Westchester Fire Insurance Company	15	989	2,365	57	0	(870)	46,813
30830	Western Diversified Casualty Insurance Company	0	0	0	0	0	0	(2)
27502	Western General Insurance Company	0	0	0	0	0	30	76,805
26395	Western Home Insurance Company	0	0	0	0	0	0	0
10008	Western Insurance Company	0	0	0	0	0	0	2,335
13625	Western Mutual Insurance Company	0	319	0	0	0	0	4,956
24465	Western National Assurance Company	0	0	0	0	0	0	0
10997	Western Select Insurance Company	0	0	0	0	0	0	(8)
13188	Western Surety Company	0	0	0	0	0	0	27,349
10935	Western Underwriters Insurance Company	0	61	0	0	0	0	61

Fair Plan Report - 2005 Direct Written Less Dividends to Policyholders *(continued)*

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Inland Marine	Earthquake	Aircraft	Burglary and Theft	Boiler and Machinery	Other Write-in	State Total
37770	Western United Insurance Company	0	0	0	0	0	0	95,015
24120	Westfield National Insurance Company	0	0	0	0	0	0	1,398
34207	Westport Insurance Corporation	280	16,844	0	13	924	0	41,788
24635	Westward Insurance Company	0	0	0	0	0	0	0
25780	Williamsburg National Insurance Company	517	0	0	0	0	0	39,236
13234	Wilshire Insurance Company	2,579	0	0	0	0	0	34,292
13250	Workmen's Auto Insurance Company	0	0	0	0	0	0	25,101
20311	XL Capital Assurance Inc.	0	0	0	0	0	0	34,775
24554	XL Insurance America, Inc.	(472)	4,659	0	82	475	0	33,055
20583	XL Reinsurance America Inc.	0	0	0	0	0	0	0
40193	XI Insurance Company of New York, Inc.	0	0	0	0	0	0	0
37885	XL Specialty Insurance Company	37,190	0	37,515	0	0	0	233,550
24325	York Insurance Company	0	0	0	0	0	0	0
26220	Yosemite Insurance Company	0	0	0	0	0	2,986	5,370
30120	ZNAT Insurance Company	0	0	0	0	0	0	43,064
13269	Zenith Insurance Company	0	0	0	0	0	0	723,667
16535	Zurich American Insurance Co	42,703	3,460	7,443	18	2,992	0	660,142
27855	Zurich American Insurance Company of Illinois	22	0	0	1	6	0	15,238
Total Property & Casualty Companies = 768								
Each Line of Business Total:		1,390,529	521,257	215,254	14,396	97,188	361,904	59,008,575

DIRECT PREMIUMS WRITTEN - 2005 ALL CASUALTY LINES

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liabilit	Motgage Gauranty	Ocean Marine	Inland Marine
36420	Allianz Underwriters Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42579	Allied Property and Casualty Insurance Company	5,816	2,969	0	0	0	65,060	0	0	0	0	1,278
19489	Allied World Assurance Company (U.S.) Inc.	0	0	0	0	0	0	0	0	0	0	0
41840	Allmerica Financial Benefit Insurance Co	0	0	0	0	0	0	0	0	0	0	0
19240	Allstate Indemnity Company	0	0	0	0	0	7,309	0	0	0	0	126
19232	Allstate Insurance Company	(146)	(31)	0	14,727	0	844,938	112,996	41,508	0	0	19,405
17230	Allstate Property and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
18708	Ambac Assurance Corporation	0	0	0	0	0	0	0	0	0	0	0
19100	Amco Insurance Company	15,273	7,252	0	0	0	132,307	81,039	95,776	0	0	3,578
42390	AmGUARD Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19720	American Alternative Insurance Corporation	19	8	0	0	0	0	6,322	13,224	0	0	165
10073	American Ambassador Casualty Company	0	0	0	0	0	0	0	0	0	0	0
21849	American Automobile Insurance Company	0	0	0	0	0	0	17,160	22,912	0	0	(1,582)
10111	American Bankers Insurance Company of Florida	0	0	0	6,532	1,356	6,501	0	0	0	71	7,502
20427	American Casualty Company of Reading, Pennsylvania	39	35	0	0	0	0	7,561	7,167	0	0	284
10391	American Centennial Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19941	American Commerce Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10216	American Contractors Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
19690	American Economy Insurance Company	429	483	0	0	0	0	40,906	31,404	0	0	817
37990	American Empire Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20613	American Employers' Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10819	American Equity Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23450	American Family Home Insurance Company	87	26	0	0	0	52	0	0	0	97	101
43699	American Federation Insurance Company	0	0	0	0	0	6,507	0	0	0	0	0
24066	American Fire and Casualty Company	0	0	0	0	0	0	0	0	0	0	0
40398	American Fuji Fire and Marine Insurance Company	101	78	0	0	0	0	0	0	0	0	31
24376	American General Indemnity Co	0	0	0	0	0	0	0	0	0	0	768
31208	American General Property Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26247	American Guarantee and Liability Insurance Company	13,769	12,618	0	0	0	0	877	5,135	0	0	195
13331	American Hardware Mutual Insurance Company	27	8	0	0	0	0	2,707	421	0	0	310

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Fire & Allied	Commercial Mult Peril Liabilit	Motgage Gauranty	Ocean Marine	Inland Marine
11150	Arch Insurance Company	2,713	943	0	0	0	0	1,468	3,383	0	2,602	5,171
10348	Arch Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
19860	Argonaut Great Central Insurance Company	0	0	0	0	0	0	3,106	3,404	0	0	0
19801	Argonaut Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19828	Argonaut-Midwest Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19844	Argonaut-Southwest Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41459	Armed Forces Insurance Exchange	249	142	0	0	0	4,633	0	0	0	0	761
21865	Associated Indemnity Corporation	4,573	1,914	0	0	1,574	35,626	17,390	17,355	0	0	1,715
27189	Associated International Insurance Company	3	1	0	0	0	0	0	0	0	0	4,857
19305	Assurance Company of America	0	0	0	0	0	0	144	1	0	0	46,197
30180	Assured Guaranty Corp.	0	0	0	0	0	0	0	0	0	0	0
41769	Athena Assurance Company	0	0	0	0	0	0	0	0	0	0	0
20931	Atlanta International Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22209	Atlantic Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19895	Atlantic Mutual Insurance Company	0	0	0	0	0	0	(7)	(44)	0	(116)	2
27154	Atlantic Specialty Insurance Company	168	397	0	0	0	0	17,813	18,556	0	0	53
25422	Atradius Trade Credit Insurance, Inc.	0	0	0	0	0	0	0	0	0	0	0
24813	Balboa Insurance Company	10,843	14,542	0	(8)	0	47,587	3	0	0	0	2,186
18538	BancInsure, Inc.	0	0	0	0	0	0	455	335	0	0	1
38245	BCS Insurance Company	0	0	0	0	0	0	0	0	0	0	0
33162	Bankers Insurance Company	0	282	0	0	0	0	0	0	0	0	0
23132	Bankers Multiple Line Insurance Company	0	0	0	0	0	0	0	0	0	0	0
18279	Bankers Standard Insurance Company	0	0	0	0	0	0	1	0	0	0	(3)
29513	Bar Plan Mutual Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	0
41394	Benchmark Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32603	Berkley Insurance Company	49	0	0	0	0	0	5	5	0	0	0
29580	Berkley Regional Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19402	Birmingham Fire Insurance Company of Pennsylvania	1,885	0	0	0	0	0	0	0	0	0	336
20095	Bituminous Casualty Corporation	0	0	0	0	0	0	0	0	0	0	0
20109	Bituminous Fire and Marine Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24503	Blue Ridge Insurance Company	0	0	0	0	0	0	0	0	0	0	0
27081	Bond Safeguard Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20761	Boston Old Colony Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13528	Brotherhood Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10830	Business Alliance Insurance Company	0	0	0	0	0	0	9,461	7,741	0	0	0
30082	C.P.A. Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36340	CAMICO Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22004	CIM Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
29114	CMG Mortgage Assurance Co	0	0	0	0	0	0	0	0	18	0	0
40266	CMG Mortgage Insurance Company	0	0	0	0	0	0	0	0	4,225	0	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liabilit	Motgage Gauranty	Ocean Marine	Inland Marine
38342	California Automobile Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13544	California Capital Insurance Company	7,055	3,165	0	0	12,403	44,816	51,511	35,183	0	0	2,238
20435	CNA Casualty of California	0	0	0	0	0	(4)	104	0	0	0	0
18953	CSE Safeguard Insurance Company	397	253	0	0	0	7,866	0	0	0	0	72
10847	CUMIS Insurance Society, Inc.	6	32	0	0	0	0	3,820	1,694	0	0	519
27464	California Casualty & Fire Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10063	California Casualty Compensation Insurance Company	0	0	0	0	0	0	0	0	0	0	0
35955	California Casualty General Insurance Company of Oregon	0	0	0	0	0	0	0	0	0	0	0
20117	California Casualty Indemnity Exchange (The)	44	12	0	0	0	9,212	0	0	0	0	58
20125	California Casualty Insurance Company	176	48	0	0	0	37,188	0	0	0	0	272
31046	California General Underwriters Ins Co, Inc.	0	0	0	0	0	0	0	0	0	0	0
32271	California Indemnity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
38865	California Insurance Company	0	0	0	0	0	0	0	0	0	0	0
15539	California State Automobile Assoc Inter-Ins Bureau	1,742	475	0	6,523	0	377,587	0	0	0	0	8,317
21946	Camden Fire Insurance Association (The)	0	0	0	0	0	0	0	0	0	0	0
10464	Canal Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20877	Capital Markets Assurance Corporation	0	0	0	0	0	0	0	0	0	0	0
10520	Care West Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10510	Carolina Casualty Insurance Company	101	117	0	0	0	0	0	0	0	0	5,169
11255	Caterpillar Insurance Company	0	0	0	0	0	0	0	0	0	0	3,792
10561	Catholic Relief Insurance Company of America (The)	0	0	0	0	0	0	0	0	0	0	0
19909	Centennial Insurance Company	303	61	0	0	0	0	(45)	(98)	0	12	(56)
20230	Central Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20249	Central National Insurance Company of Omaha (The)	0	0	0	0	0	0	0	0	0	0	0
34274	Central States Indemnity Co. of Omaha	0	0	0	0	0	0	0	0	0	0	13
34649	Centre Insurance Company	0	0	0	0	0	(158)	0	0	0	0	0
42765	Centurion Casualty Company	0	0	0	0	0	0	0	0	0	0	0
20710	Century Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
35130	Century Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
26905	Century-National Insurance Company	9,802	5,139	0	1,434	0	90,076	0	0	0	0	112
10642	Cherokee Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22810	Chicago Insurance Company	0	0	0	0	0	0	0	0	0	0	0
12777	Chubb Indemnity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10052	Chubb National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10669	Church Insurance Company (The)	0	0	0	0	0	0	506	197	0	0	0

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire	Allied	Multiple	Federal	Farmowners	Homeowners	Commercial	Commercial	Motgage	Ocean	Inland
		Lines	Lines	Peril Corp	Flood	Multiple Peril	Multiple Peril	Mult Peril Fire & Allied	Mult Peril Liabilit	Gauranty	Marine	Marine
18864	Fairmont Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25518	Fairmont Premier Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24384	Fairmont Specialty Insurance Company	141	75	0	0	0	0	1,893	3,655	0	0	4
13846	Farmers Home Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21636	Farmers Insurance Company of Oregon	0	0	0	0	0	0	0	0	0	0	0
21628	Farmers Insurance Company, Inc.	0	0	0	0	0	0	0	0	0	0	0
21652	Farmers Insurance Exchange	16,193	6,413	0	0	0	22,254	189,548	81,317	0	0	122
13897	Farmers Mutual Hail Insurance Company of Iowa	0	0	0	0	0	0	0	0	0	0	0
10873	Farmers Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
41483	Farmington Casualty Company	0	0	0	0	0	0	0	0	0	0	0
13838	Farmland Mutual Insurance Company	0	0	0	0	0	0	538	10	0	0	1
20281	Federal Insurance Company	2,814	670	0	0	0	61,603	117,980	81,781	0	10,310	45,251
13935	Federated Mutual Insurance Company	4,028	2,384	0	0	0	0	4,658	6,058	0	0	1,587
11118	Federated Rural Electric Insurance Corporation	20	35	0	0	0	0	0	0	0	0	1
28304	Federated Service Insurance Company	224	137	0	0	0	0	198	0	0	0	173
35270	Fidelity and Casualty Company of New York (The)	0	0	0	0	0	0	0	0	0	0	0
39306	Fidelity and Deposit Company of Maryland	809	1,791	0	0	0	69	5,518	2,555	0	0	89
35386	Fidelity and Guaranty Insurance Company	814	1,063	0	0	0	0	1,971	787	0	0	405
25180	Fidelity National Insurance Company	5,124	0	0	4,157	0	34,141	1,034	0	0	0	99
16578	Fidelity National Property and Casualty Insurance Company	0	0	0	20,681	0	4,104	0	0	0	0	2
25879	Fidelity and Guaranty Insurance Underwriters, Inc.	326	389	0	0	0	0	4,416	1,647	0	0	185
12815	Financial Guaranty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19852	Financial Indemnity Company	0	0	0	0	0	0	0	0	0	0	4
31453	Financial Pacific Insurance Company	0	0	0	0	0	0	8,553	66,121	0	0	0
18287	Financial Security Assurance Inc.	0	0	0	0	0	0	0	0	0	0	0
21660	Fire Insurance Exchange	52,712	20,895	0	19,100	0	929,814	93,087	26,120	0	0	9,201
21873	Fireman's Fund Insurance Company	6,268	2,784	(121)	0	396	115,340	42,135	23,994	0	27,313	117,647
20850	Firemen's Insurance Company of Newark, New Jersey	33	22	0	0	0	0	1	0	0	7,855	772
11099	First American Home Buyers Protection Corp	0	0	0	0	0	0	0	0	0	0	0
37710	First American Property & Casualty Insurance Co	57	0	0	909	0	15,752	63	365	0	0	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liabilit	Motgage Gauranty	Ocean Marine	Inland Marine
34525	First American Specialty Insurance Company	17,441	0	0	0	0	70,587	0	0	0	0	0
11177	First Financial Insurance Company	0	0	0	0	0	0	3	4	0	0	1
33588	First Liberty Insurance Corporation (The)	0	0	0	0	0	0	0	0	0	0	0
24724	First National Insurance Company of America	664	868	0	0	0	34,218	5,876	4,651	0	0	953
21822	First State Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13978	Florists' Mutual Insurance Company	16	6	0	0	198	0	2,248	1,008	0	0	0
38776	Folksamerica Reinsurance Company	0	0	0	0	0	0	3,948	1,373	0	0	0
11185	Foremost Ins Co Grand Rapids, Michigan	1,786	1,399	0	0	0	50,301	0	0	0	5,325	3,547
11800	Foremost Property and Casualty Insurance Company	0	0	0	0	0	8,764	0	0	0	0	0
29688	Forestview Mortgage Insurance Co.	0	0	0	0	0	0	0	0	0	0	0
38830	Fort Wayne Health & Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34266	Frontier Insurance Company	0	0	0	0	0	0	0	5	0	0	(1)
22969	GE Reinsurance Corp	0	0	0	0	0	0	0	0	0	0	0
41491	GEICO Casualty Company	0	0	0	0	0	0	0	0	0	0	0
35882	GEICO General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10201	Galway Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22055	GEICO Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
24414	General Casualty Company of Wisconsin	0	1	0	0	0	0	68	64	0	0	3
21032	GLOBAL Reinsurance Corp. of America	0	0	0	0	0	0	0	0	0	0	0
11044	GMAC Insurance Company Online, Inc.	0	0	0	0	0	0	0	0	0	0	0
30007	General Fidelity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
37931	General Fire & Casualty Company	0	0	0	0	0	0	961	876	0	0	4
24732	General Insurance Company of America	1,141	12,034	0	0	0	0	9,291	10,776	0	0	163
22039	General Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
39322	General Security National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11967	General Star National Insurance Company	0	0	0	0	0	0	0	0	0	0	(8)
11231	Generali Assicurazioni Generali S.P.A. (U.S. Branch)	1	0	0	0	0	0	0	0	0	0	0
38962	Genesis Insurance Company	550	0	0	0	0	0	0	0	0	0	0
38458	Genworth Mortgage Insurance Corp.	0	0	0	0	0	0	0	0	22,549	0	0
16675	Genworth Mortgage Insurance Corp. of North Carolina	0	0	0	0	0	0	0	0	0	0	0
29823	Genworth Residential Mortgage Insurance Corp. of North Carolina	0	0	0	0	0	0	0	0	82	0	0
10799	GeoVera Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41343	Gerling America Insurance Company	2,345	0	0	0	0	0	0	0	0	0	239
11282	Germantown Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34622	Glens Falls Insurance Company (The)	(42)	6	0	0	0	(583)	202	0	0	13	421

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liabilit	Motgage Gauranty	Ocean Marine	Inland Marine
11266	Global Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
11304	Global Surety & Insurance Co.	0	0	0	0	0	0	0	0	0	0	0
39861	Golden Bear Insurance Company	1,714	0	0	0	0	2,323	0	0	0	0	0
10836	Golden Eagle Insurance Corporation	72	107	0	0	0	0	18,935	18,837	0	0	283
22063	Government Employees Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22098	Grain Dealers Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22101	Grange Insurance Association	829	463	0	0	3,386	10,587	272	8	0	0	123
23809	Granite State Insurance Company	455	205	0	0	0	0	3,683	9,631	0	0	1,098
25984	Graphic Arts Mutual Insurance Company	0	0	0	0	0	0	32	49	0	0	0
36307	Gray Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	0
26832	Great American Alliance Insurance Co	232	1,015	0	0	262	0	517	591	0	0	10
26344	Great American Assurance Company	556	3,677	0	0	1,183	0	5,954	9,786	0	0	15,429
10646	Great American Contemporary Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16691	Great American Insurance Company	147	353	0	0	1,972	0	2,671	4,306	0	0	1,718
22136	Great American Insurance Company of New York	200	1,705	25,421	0	602	0	3,781	947	0	7,024	21,271
38580	Great American Protection Insurance Co	0	0	0	0	0	0	0	0	0	0	0
31135	Great American Security Insurance Company	0	0	0	0	0	0	0	0	0	0	0
33723	Great American Spirit Insurance Company	18	5	0	0	0	79	0	0	0	0	4
25224	Great Divide Insurance Company	1,129	470	0	0	0	0	0	3	0	0	709
20303	Great Northern Insurance Company	103	28	0	0	0	61	5,037	2,519	0	0	0
11371	Great West Casualty Company	0	0	0	0	0	0	0	0	0	0	3,070
22322	Greenwich Insurance Company	558	136	4,654	0	0	0	864	297	0	0	4,286
11398	Guarantee Insurance Company	0	0	0	0	0	0	0	0	0	0	0
15032	Guideone Mutual Insurance Co	59	101	0	0	0	0	13,121	11,318	0	0	0
14559	Guideone Specialty Mutual Ins Co	8	52	1,355	0	0	0	14,808	13,600	0	0	0
22292	Hanover Insurance Company (The)	8	14	0	0	0	3	123	195	0	2	1,140
21806	Harbor Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26433	Harco National Insurance Company	1,152	1,366	0	0	0	0	0	0	0	0	526
23582	Harleysville Insurance Company	0	0	0	0	0	0	0	0	0	0	0
14168	Harleysville Mutual Insurance Company	0	0	0	369	0	0	0	0	0	0	0
22357	Hartford Accident and Indemnity Company	0	0	0	0	0	0	753	228	0	0	0
29424	Hartford Casualty Insurance Company	324	112	914	0	0	44,524	205,657	49,740	0	97	1,133
19682	Hartford Fire Insurance Company	23,922	1,742	0	19,807	0	0	33,162	35,324	0	3,427	70,561
37478	Hartford Insurance Company of the Midwest	0	0	0	0	0	2	714	30,021	0	0	46
11452	Hartford Steam Boiler Inspection and Ins Co (The)	0	0	0	0	0	0	8,192	0	0	0	628

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liabilit	Motgage Gauranty	Ocean Marine	Inland Marine
29998	Marine Indemnity Insurance Company of America	0	0	0	0	0	0	0	0	0	0	0
28932	Markel American Insurance Company	1,056	311	0	0	0	0	628	1,100	0	5,666	778
38970	Markel Insurance Company	26	25	0	0	197	0	4,647	9,238	0	0	2,418
19356	Maryland Casualty Company	11	3	0	0	0	0	48,473	1,599	0	0	352
22306	Massachusetts Bay Insurance Company	1	3	0	0	0	2	188	178	0	0	0
22152	Mayflower Insurance Company, Ltd. (The)	0	0	0	0	0	0	0	0	0	0	0
33391	Medical Assurance Company, Inc. (The)	0	0	0	0	0	0	0	0	0	0	0
32433	Medical Insurance Exchange of California	0	0	0	0	0	0	0	0	0	0	
11843	Medical Protective Company (The)	0	0	0	0	0	0	0	0	0	0	0
33650	Mendota Insurance Company	0	0	0	0	0	0	0	0	0	0	0
31968	Merastar Insurance Company	0	0	0	0	0	613	0	0	0	0	8
15768	Merced Mutual Insurance Company	403	128	0	0	327	6,312	0	0	0	0	79
14494	Merchants Bonding Company (Mutual)	0	0	0	0	0	0	0	0	0	0	0
11908	Mercury Casualty Company	5,986	1,021	0	0	0	175,054	20,587	6,486	0	0	0
27553	Mercury Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24821	Meritplan Insurance Company	0	0	0	0	0	21,321	0	0	0	0	21
25321	Metropolitan Direct Property and Casualty Ins Co	175	41	0	0	0	8,220	0	0	0	0	282
34339	Metropolitan Group Property and Casualty Ins Co	0	0	0	0	0	0	0	0	0	0	0
14508	Michigan Millers Mutual Insurance Company	40	11	0	0	0	(8)	0	0	0	0	0
21687	Mid-Century Insurance Company	187	102	0	0	0	2,785	21,697	13,855	0	769	490
23434	Middlesex Insurance Company	3	3	0	0	0	0	0	0	0	0	0
27480	Mid-State Mutual Insurance Company	221	81	0	0	31	1,421	2,343	1,386	0	0	0
36650	Mid-State Surety Corporation	0	0	0	0	0	0	0	0	0	0	0
20451	MidStates Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
23612	Midwest Employers Casualty Company	0	0	0	0	0	0	0	0	0	0	1
42234	Minnesota Lawyers Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20362	Mitsui Sumitomo Insurance Company of America	317	410	0	0	0	0	26,602	12,893	0	2,192	992
22551	Mitsui Sumitomo Insurance USA Inc.	4	(3)	0	0	0	0	2,794	2,197	0	354	0
23655	Modern Service Insurance Company	0	0	0	0	0	(1)	0	0	0	0	0
23540	Monterey Insurance Company	97	90	0	0	0	0	2,926	1,989	0	0	1,260
31232	Monumental General Casualty Company	0	0	0	0	0	0	0	0	0	0	0
29858	Mortgage Guaranty Insurance Corporation	0	0	0	0	0	0	0	0	135,095	0	0
22012	Motors Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
35947	Mt. McKinley Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23647	Mutual Service Casualty Insurance Company	79	57	0	0	0	(55)	255	242	0	0	5

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Fire & Allied	Commercial Multiple Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
30945	National Alliance Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23663	National American Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23671	National American Insurance Company of California	0	0	0	0	0	0	0	0	0	0	0
25240	NAU Country Insurance Company	0	1,907	42,687	0	0	0	0	0	0	0	0
15865	NCMIC Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11991	National Casualty Company	0	0	0	0	0	0	155	43	0	1,023	1,831
10243	National Continental Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16217	National Farmers Union Property and Casualty Co	261	261	0	0	0	0	0	0	0	0	259
20478	National Fire Insurance Company of Hartford	2	(27)	0	0	0	0	13,900	7,168	0	0	141
42447	National General Assurance Company	0	0	0	0	0	0	0	0	0	0	0
23728	National General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20087	National Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
23736	National Insurance Underwriters	0	0	0	0	0	0	0	0	0	0	0
32620	National Interstate Insurance Company	0	0	0	36	0	0	0	0	0	0	895
20052	National Liability & Fire Insurance Company	0	0	0	0	0	0	0	0	0	0	200
34835	National Reinsurance Corporation (The)	0	0	0	0	0	0	0	0	0	0	0
12114	National Security Fire and Casualty Company	0	0	0	0	0	0	0	0	0	0	0
22608	National Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21881	National Surety Corporation	68	1	0	0	1,384	44	38,972	43,238	0	0	7
19445	National Union Fire Ins Co of Pittsburgh, PA	0	0	0	0	0	0	1,903	0	0	2,818	10,959
26093	Nationwide Affinity Insurance Co of America	0	0	0	0	0	0	0	0	0	0	0
28223	Nationwide Agribusiness Insurance Company	3	67	0	0	0	0	12,825	3,790	0	0	87
10723	Nationwide Assurance Co	0	0	0	0	0	0	0	0	0	0	0
23760	Nationwide General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25453	Nationwide Insurance Co of America	39	23	0	0	0	662	15	13	0	0	6
23779	Nationwide Mutual Fire Insurance Company	424	160	0	749	0	11,365	0	0	0	0	359
23787	Nationwide Mutual Insurance Company	1,635	1,339	0	0	89,790	0	12,684	11,947	0	0	7,702
37877	Nationwide Property and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42307	Navigators Insurance Company	0	0	0	0	0	0	50	52	0	15,534	2,068
10317	Neighborhood Spirit Property and Casualty Company	8,581	4,819	0	0	0	7,040	93	182	0	0	12

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

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Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liabilit	Motgage Gauranty	Ocean Marine	Inland Marine
33359	Professional Liability Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34487	Professional Underwriters Liability Ins Co	0	0	0	0	0	0	0	0	0	0	0
29017	Professionals Advocate Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24260	Progressive Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	10,611
44288	Progressive Choice Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16322	Progressive Halcyon Insurance Company	0	0	0	0	0	0	0	0	0	0	805
11851	Progressive Home Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42919	Progressive Northwestern Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32786	Progressive Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
27804	Progressive West Insurance Company	0	0	0	0	0	0	0	0	0	0	23
34690	Property and Casualty Insurance Co of Hartford	0	0	0	0	0	0	212	212	0	0	0
12416	Protective Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24295	Providence Washington Insurance Company	0	0	0	0	0	0	0	0	0	0	0
15059	Public Service Mutual Insurance Company	70	19	0	0	0	0	12,064	8,831	0	0	0
35157	Putnam Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
39217	QBE Insurance Corporation	601	3,553	0	0	0	6,045	10,839	2,656	0	0	4,423
10219	QBE Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
10829	Quadrant Indemnity Company	0	0	0	0	0	0	0	0	0	797	0
23752	Quanta Indemnity Company	0	0	0	0	0	0	0	0	0	0	3,148
28860	RLI Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
36250	Radian Asset Assurance Inc.	0	0	0	0	0	0	0	0	0	0	0
33790	Radian Guaranty Inc.	0	0	0	0	0	0	0	0	95,825	0	0
38512	Rampart Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13056	RLI Insurance Company	30	54	0	0	0	0	809	310	0	1,059	5,354
22314	RSUI Indemnity Company	14,085	7,364	0	0	0	0	0	0	0	0	2,035
41580	Red Shield Insurance Company	0	0	0	0	0	0	0	0	0	347	0
37303	Redland Insurance Company	0	0	0	0	0	0	0	0	0	0	32,542
11673	Redwood Fire and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	1
24449	Regent Insurance Company	1	1	0	0	0	0	92	86	0	0	80
26549	Reinsurance Company of America, Inc.	0	0	0	0	0	0	0	0	0	0	0
22179	Republic Indemnity Company of America	0	0	0	0	0	0	0	0	0	0	0
43753	Republic Indemnity Company of California	0	0	0	0	0	0	0	0	0	0	0
38318	Republic Insurance Company	0	0	0	0	0	0	0	0	0	0	0
28452	Republic Mortgage Insurance Company	0	0	0	0	0	0	0	0	18,210	0	0
31089	Republic Western Insurance Company	0	0	0	0	0	0	28	4	0	0	1,753

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Fire & Allied	Commercial Multiple Peril Liability	Motgage Gauranty	Ocean Marine	Inland Marine
15776	Residence Mutual Insurance Company	1,414	1,295	0	0	0	35,465	0	0	0	0	0
10287	Residential Guaranty Co.	0	0	0	0	0	0	0	0	0	0	0
10970	Response Indemnity Company of California	0	0	0	0	0	0	0	0	0	0	0
43044	Response Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26050	Response Worldwide Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36684	Riverport Insurance Company	2,352	2,661	0	0	0	0	0	0	0	0	306
12491	Rochdale Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22128	Rocky Mountain Fire & Casualty Company	9	0	0	0	0	0	0	0	0	0	0
24678	Royal Indemnity Company	904	373	0	0	25	11	140	(45)	0	(14)	(155)
39039	Rural Community Insurance Company	0	0	50,991	0	0	0	0	0	0	0	0
24740	SAFECO Insurance Company of America	18,318	11,931	0	0	0	79,397	4,166	2,394	0	0	5,352
39012	SAFECO Insurance Company of Illinois	0	0	0	0	0	65,001	0	0	0	0	2,439
30058	SCOR Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
10352	SCPIE Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
12572	SELECTIVE INSURANCE COMPANY OF AMERICA	0	0	0	459	0	0	0	0	0	0	0
15105	Safety National Casualty Corporation	0	0	0	0	0	0	0	29	0	0	0
10939	Safeway Direct Insurance Company	0	0	0	0	0	0	0	0	0	0	0
12521	Safeway Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25640	Safeway Insurance Company of Georgia	0	0	0	0	0	0	0	0	0	0	0
40134	SUA Insurance Company	6	9	0	0	0	0	0	0	0	0	150
40460	Sagamore Insurance Company	0	0	0	0	0	0	0	0	0	0	127
38300	Samsung Fire & Marine Ins Co., Ltd. (U.S. Branch)	0	0	0	0	0	0	0	0	0	0	0
10837	San Diego Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21911	San Francisco Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
15580	Scottsdale Indemnity Company	1	0	0	0	0	0	263	148	0	0	35
22535	Seaboard Surety Company	0	0	0	0	0	0	0	0	0	0	0
15563	Seabright Insurance Company	0	0	0	0	0	0	0	0	0	45	0
25763	Seaton Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24902	Security Insurance Company of Hartford	0	0	0	0	0	12	(211)	(42)	0	0	0
19879	Security National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22233	Select Insurance Company	0	0	0	0	0	0	0	5	0	0	0
10936	Seneca Insurance Company, Inc.	81	53	0	0	0	0	179	130	0	0	134
24988	Sentry Insurance, A Mutual Company	5,453	4,456	0	0	0	0	3,587	2,025	0	0	1,020
21180	Sentry Select Insurance Company	1,769	1,145	0	0	0	0	0	0	0	0	2,281
22985	Sequoia Insurance Company	683	103	0	0	7,816	5,670	40,977	13,188	0	0	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liabilit	Motgage Gauranty	Ocean Marine	Inland Marine
19526	Texas General Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
13242	Titan Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
42439	Toa-Re Insurance Company of America (The)	0	0	0	0	0	0	0	0	0	0	0
12904	Tokio Marine & Nichido Fire Insurance Co., Ltd.	5,774	6,433	0	0	0	8,435	4,611	6,370	0	28,593	17,552
18031	TOPA Insurance Company	1,706	195	0	0	0	11,478	5,972	12,117	0	0	0
37621	Toyota Motor Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41238	Trans Pacific Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19453	Transatlantic Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
20486	Transcontinental Insurance Company	6	5	0	0	0	0	10,479	16,834	0	0	120
28886	TransGuard Insurance Company of America, Inc	0	0	0	0	0	0	0	0	0	0	2,078
33014	Transport Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20494	Transportation Insurance Company	17	15	0	0	0	0	17,183	8,821	0	0	431
19038	Travelers Casualty and Surety Company	1,076	295	0	0	0	0	176	47	0	0	0
36170	Travelers Casualty Company of Connecticut	0	0	0	0	0	0	0	0	0	0	0
19046	Travelers Casualty Insurance Company of America	0	0	0	0	0	0	0	0	0	0	0
31194	Travelers Casualty and Surety Company of America	0	0	0	0	0	0	0	0	0	0	0
40282	Travelers Commercial Casualty Company	0	0	0	0	0	0	0	0	0	0	0
36137	Travelers Commercial Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25658	Travelers Indemnity Company (The)	1	1	0	0	0	0	128	245	0	0	565
25682	Travelers Indemnity Company of Connecticut (The)	1,081	838	0	0	8,098	0	48,403	29,399	0	0	1,406
39357	Travelers Insurance Company (Accident Dept)	0	0	0	0	0	0	0	0	0	0	0
25674	Travelers Property Casualty Company of America	22,508	15,955	0	0	10,394	0	146,322	113,305	0	249	34,985
36161	Travelers Property Casualty Insurance Company	5,903	6,393	0	0	0	80,483	0	0	0	3	850
34894	Trenwick America Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
24350	Triad Guaranty Insurance Corporation	0	0	0	0	0	0	0	0	48,465	0	0
19887	Trinity Universal Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41211	Triton Insurance Company	0	0	0	0	0	0	0	0	0	0	(26)
41106	Triumphe Casualty Company	0	0	0	0	0	0	0	0	0	0	1
21709	Truck Insurance Exchange	1,130	371	0	0	0	0	85,781	53,751	0	0	421
27120	Trumbull Insurance Company	0	0	0	0	0	0	0	0	0	0	1
29459	Twin City Fire Insurance Company	4	0	0	0	0	0	1,988	5,529	0	0	569
29599	U.S. Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
37893	ULICO Casualty Company	0	0	0	0	0	0	0	0	0	0	0
25968	USAA Casualty Insurance Company	3,868	3,030	0	0	0	124,809	0	0	0	858	5,413
18600	USAA General Indemnity Company	0	0	0	3,746	0	0	0	0	0	0	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied Lines	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Mult Peril Fire & Allied	Commercial Mult Peril Liabilit	Motgage Gauranty	Ocean Marine	Inland Marine
10004	Ulico Standard of America Casualty Company	0	0	0	0	0	0	0	0	0	0	0
41050	Underwriter for the Professions Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25798	Unigard Indemnity Company	45	55	0	0	0	15,496	681	571	0	0	373
25747	Unigard Insurance Company	6,010	4,378	0	0	4,597	5,044	15,291	13,315	0	0	1,504
28497	USPlate Glass Insurance Company	0	520	0	0	0	0	0	0	0	0	0
11142	United Casualty Insurance Company of America	750	694	0	0	0	0	0	0	0	0	0
11770	United Financial Casualty Company	0	0	0	0	0	0	0	0	0	0	0
13021	United Fire & Casualty Company	0	0	0	0	0	0	0	0	0	0	5,230
16659	United Guaranty Commercial Ins Co of North Carolina	0	0	0	0	0	0	0	0	0	0	0
40525	United Guaranty Credit Insurance Company	0	0	0	0	0	0	0	0	61	0	0
26999	United Guaranty Mortgage Indemnity Company	0	0	0	0	0	0	0	0	3,148	0	0
15873	United Guaranty Residential Insurance Company	0	0	0	0	0	0	0	0	32,275	0	0
11445	United National Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41335	United National Specialty Insurance Company	0	0	0	0	0	0	3	3	0	0	0
25941	United Services Automobile Association	10,231	7,655	0	0	0	161,901	0	0	0	1,204	6,184
25887	United States Fidelity and Guaranty Company	1,406	1,111	0	0	0	0	8,434	2,998	0	0	7,311
21113	United States Fire Insurance Company	15,385	10,239	0	0	0	0	28	0	0	0	719
25895	United States Liability Insurance Company	350	0	0	0	0	0	0	0	0	0	0
16063	Unitrin Auto and Home Insurance Company	9	3	0	0	0	426	0	0	0	3	15
10226	Unitrin Direct Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10915	Unitrin Direct Property & Casualty Company	0	0	0	0	0	0	0	0	0	0	0
42862	Universal Casualty Company	0	0	0	0	0	0	0	0	0	0	0
13200	Universal Surety of America	0	0	0	0	0	0	0	0	0	0	0
41181	Universal Underwriters Insurance Company	919	4,211	0	0	0	0	0	0	0	0	697
25976	Utica Mutual Insurance Company	2	2	0	0	0	0	6	38	0	0	15
26611	Valiant Insurance Company	0	0	0	0	0	0	(18)	0	0	0	0
20508	Valley Forge Insurance Company	4	2	0	0	0	0	24,095	16,942	0	0	53
14133	Valley Insurance Company	697	647	0	0	0	2,012	0	0	0	5	373
21172	Vanliner Insurance Company	0	0	0	0	0	0	0	0	0	0	216
18759	Verex Assurance, Inc.	0	0	0	0	0	0	0	0	6	0	0
10815	Verlan Fire Insurance Company	816	761	0	0	0	0	0	0	0	0	16
11762	Vesta Fire Insurance Corporation	142	0	0	1	0	6,564	0	0	0	0	12
42285	Veterinary Pet Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42889	Victoria Fire & Casualty Company	0	0	0	0	0	0	0	0	0	0	0
20397	Vigilant Insurance Company	494	142	0	0	0	2,590	19,897	12,846	0	27	685

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2005 all casualty Lines *(continued)*

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Fire Lines	Allied	Multiple Peril Corp	Federal Flood	Farmowners Multiple Peril	Homeowners Multiple Peril	Commercial Fire & Allied	Commercial Multiple Peril Liabilit	Motgage Gauranty	Ocean Marine	Inland Marine
13269	Zenith Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16535	Zurich American Insurance Co	7,268	2,121	0	0	0	1,682	3,693	9,133	0	3,332	42,703
27855	Zurich American Insurance Company of Illinois	0	0	0	0	0	0	262	1,780	0	0	22
Total Property & Casualty Companies: 768												
Each Line of Business Total:		712,617	459,529	180,988	128,906	185,113	6,304,185	2,473,249	1,811,937	439,790	274,386	1,390,529

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth-quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Guaranteed Cancellable A & H	Renewable A & H	Non-Renewable for Stated Reasons	Other Accident Only	All Other A & H
36404	21st Century Casualty Company	0	0	0	0	0	0	0	0	0	0	0
12963	21st Century Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22896	ACA Financial Guaranty Corporation	1,993	0	0	0	0	0	0	0	0	0	0
10921	ACA Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19984	ACIG Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22950	ACSTAR Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34789	AIG Centennial Insurance Company	0	0	0	0	0	0	0	0	0	0	0
43974	AIG Indemnity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22225	AIG Preferred Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20796	AIG Premier Insurance Company	0	0	0	235	0	0	0	5	0	0	0
19399	AIU Insurance Company	0	0	0	0	0	0	0	0	0	0	0
27928	AMEX Assurance Company	0	0	0	22,673	0	0	0	1	0	0	0
10367	AVEMCO Insurance Company	0	0	0	4,718	0	0	0	0	0	0	0
29530	AXA Art Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
36552	AXA Corporate Solutions Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
20010	Acceptance Indemnity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11711	Access Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11835	AXA Re America Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16187	AXA Re Property and Casualty Insurance Co	0	0	0	0	0	0	0	0	0	0	0
20370	AXIS Reinsurance Company	0	0	24,168	0	0	0	0	0	0	0	0
26379	Accredited Surety and Casualty Company, Inc.	0	0	0	0	0	0	0	0	0	0	0
22667	Ace American Insurance Co	0	6,631	22	27,633	0	0	0	0	0	0	0
22705	Ace American Reinsurance Co	0	0	0	0	0	0	0	0	0	0	0
20702	Ace Fire Underwriters Insurance Co	0	0	9	(812)	0	0	0	0	0	(483)	0
10030	Ace Indemnity Insurance Co	0	0	0	0	0	0	0	0	0	0	0
20699	Ace Property and Casualty Insurance Co	0	0	0	0	0	0	0	0	0	0	0
40517	Advantage Workers Compensation Insurance Co	0	0	0	0	0	0	0	0	0	0	0
33898	Aegis Security Insurance Company	0	0	0	654	0	0	0	0	0	0	0
36153	Aetna Insurance Company of Connecticut	0	0	0	0	0	0	0	0	0	0	0
10014	Affiliated FM Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42609	Affirmative Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42757	Agri General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34886	Aioi Insurance Company of America	0	0	0	0	0	0	0	0	0	0	0
38733	Alaska National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24899	Alea North America Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20222	All America Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13285	Allegheny Casualty Company	0	0	0	0	0	0	0	0	0	0	0
20273	Alliance Assurance Company of America	0	0	0	0	0	0	0	0	0	0	0
10920	Alliance United Insurance Company	0	0	0	0	0	0	0	0	0	0	0
35300	Allianz Global Risks US Insurance Company	0	0	10,799	0	0	0	0	0	0	0	0
36420	Allianz Underwriters Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42579	Allied Property and Casualty Insurance Company	0	0	3,443	0	0	0	0	0	0	0	0
19489	Allied World Assurance Company (U.S.) Inc.	0	0	0	0	0	0	0	0	0	0	0
41840	Allmerica Financial Benefit Insurance Co	0	0	0	0	0	0	0	0	0	0	0
19240	Allstate Indemnity Company	0	0	0	0	0	0	0	0	0	0	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

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Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth-quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Guaranteed Cancellable A & H	Renewable A & H	Non-Renewable for Stated Reasons	Other Accident Only	All Other A & H
19615	American Reliable Insurance Company	0	0	6	855	677	0	0	0	0	0	0
19631	American Road Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	0
39969	American Safety Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42978	American Security Insurance Company	0	0	0	1	19,805	0	0	0	0	0	0
19704	American States Insurance Company	0	0	128	0	0	0	0	104	0	0	0
19712	American States Insurance Company of Texas	0	0	0	0	0	0	0	0	0	0	0
37214	American States Preferred Insurance Company	0	0	0	0	0	0	0	0	0	0	0
40800	American Sterling Insurance Company	0	0	0	0	0	0	0	0	0	0	0
31380	American Surety Company	0	0	0	0	0	0	0	0	0	0	0
40142	American Zurich Insurance Company	0	0	223	0	0	0	0	0	0	0	0
27898	Americas Insurance Company	0	0	0	0	0	0	0	0	0	0	0
30872	Amerin Guaranty Corporation	0	0	0	0	0	0	0	0	0	0	0
23396	Amerisure Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19976	Amica Mutual Insurance Company	0	0	9,925	0	0	0	0	0	0	0	0
40010	Anchor General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11150	Arch Insurance Company	0	0	1,010	240	0	0	0	0	0	0	1,020
10348	Arch Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
19860	Argonaut Great Central Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19801	Argonaut Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19828	Argonaut-Midwest Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19844	Argonaut-Southwest Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41459	Armed Forces Insurance Exchange	0	0	0	0	0	0	0	0	0	0	0
21865	Associated Indemnity Corporation	0	136	4,802	0	0	0	0	0	0	0	0
27189	Associated International Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19305	Assurance Company of America	0	0	0	0	0	0	0	0	0	0	0
30180	Assured Guaranty Corp.	1,278	0	0	0	0	0	0	0	0	0	0
41769	Athena Assurance Company	0	0	0	0	0	0	0	0	0	0	0
20931	Atlanta International Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22209	Atlantic Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19895	Atlantic Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
27154	Atlantic Specialty Insurance Company	0	0	8	0	0	0	0	0	0	0	0
25422	Atradius Trade Credit Insurance, Inc.	0	0	0	0	0	0	0	0	0	0	0
24813	Balboa Insurance Company	0	0	7	545	0	0	0	0	0	0	0
18538	BancInsure, Inc.	0	(78)	0	0	0	0	0	0	0	0	0
38245	BCS Insurance Company	0	0	0	8,462	0	0	0	0	0	0	0
33162	Bankers Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23132	Bankers Multiple Line Insurance Company	0	0	0	0	0	0	0	0	0	0	0
18279	Bankers Standard Insurance Company	0	0	0	0	0	0	0	0	0	0	0
29513	Bar Plan Mutual Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	0
41394	Benchmark Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32603	Berkley Insurance Company	0	0	0	0	0	0	0	0	0	0	0
29580	Berkley Regional Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19402	Birmingham Fire Insurance Company of Pennsylvania	0	0	0	0	0	0	0	0	0	0	0
20095	Bituminous Casualty Corporation	0	0	0	0	0	0	0	0	0	0	0
20109	Bituminous Fire and Marine Insurance Company	0	0	0	0	0	0	0	0	0	0	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth-quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Guaranteed Cancellable A & H	Non Renewable A & H	Non-Renewable for Stated Reasons	Other Accident Only	All Other A & H
24503	Blue Ridge Insurance Company	0	0	0	0	0	0	0	0	0	0	0
27081	Bond Safeguard Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20761	Boston Old Colony Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13528	Brotherhood Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10830	Business Alliance Insurance Company	0	0	0	0	0	0	0	0	0	0	0
30082	C.P.A. Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36340	CAMICO Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22004	CIM Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
29114	CMG Mortgage Assurance Co	0	0	0	0	0	0	0	0	0	0	0
40266	CMG Mortgage Insurance Company	0	0	0	0	0	0	0	0	0	0	0
38342	California Automobile Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13544	California Capital Insurance Company	0	0	3,740	0	0	0	0	0	0	0	0
20435	CNA Casualty of California	0	0	0	0	0	0	0	0	0	0	0
18953	CSE Safeguard Insurance Company	0	0	1	0	0	0	0	0	0	0	0
10847	CUMIS Insurance Society, Inc.	0	0	0	0	0	0	0	0	0	0	0
27464	California Casualty & Fire Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10063	California Casualty Compensation Insurance Company	0	0	0	0	0	0	0	0	0	0	0
35955	California Casualty General Insurance Company of Oregon	0	0	0	0	0	0	0	0	0	0	0
20117	California Casualty Indemnity Exchange (The)	0	0	226	0	0	0	0	0	0	0	0
20125	California Casualty Insurance Company	0	0	1,707	0	0	0	0	0	0	0	0
31046	California General Underwriters Ins Co, Inc.	0	0	0	0	0	0	0	0	0	0	0
32271	California Indemnity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
38865	California Insurance Company	0	0	0	0	0	0	0	0	0	0	0
15539	California State Automobile Assoc Inter-Ins Bureau	0	0	0	(371)	0	1,894	0	0	0	0	0
21946	Camden Fire Insurance Association (The)	0	0	0	0	0	0	0	0	0	0	0
10464	Canal Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20877	Capital Markets Assurance Corporation	24	0	0	0	0	0	0	0	0	0	0
10520	Care West Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10510	Carolina Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11255	Caterpillar Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10561	Catholic Relief Insurance Company of America (The)	0	0	0	0	0	0	0	0	0	0	0
19909	Centennial Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20230	Central Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20249	Central National Insurance Company of Omaha (The)	0	0	0	0	0	0	0	0	0	0	0
34274	Central States Indemnity Co. of Omaha	0	0	0	793	3,432	0	0	0	0	0	283
34649	Centre Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42765	Centurion Casualty Company	0	0	0	0	0	0	0	0	0	0	0
20710	Century Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
35130	Century Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
26905	Century-National Insurance Company	0	0	6,420	0	0	0	0	0	0	0	0
10642	Cherokee Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22810	Chicago Insurance Company	0	5,655	0	0	0	0	0	0	0	0	0
12777	Chubb Indemnity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10052	Chubb National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10669	Church Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	0

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth-quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Guaranteed Cancellable A & H	Renewable A & H	Non-Renewable for Stated Reasons	Other Accident Only	All Other A & H
18767	Church Mutual Insurance Company	0		5	0	0	0	0	0	0	0	0
10677	Cincinnati Insurance Company (The)	0		0	0	0	0	0	0	0	0	0
42242	Citation Insurance Company	0		0	0	0	0	0	0	0	0	0
10315	Civic Property and Casualty Company	0		0	0	0	0	0	0	0	0	0
10693	Civil Service Employees Insurance Company	0		0	35	0	0	0	0	0	0	0
36412	Claremont Liability Insurance Company	0	1,661	0	0	0	0	0	0	0	0	0
20532	Clarendon National Insurance Company	0	0	692	216	0	0	0	0	0	0	0
25070	Clearwater Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10019	Clearwater Select Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25089	Coast National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
31887	Coface North America Ins Co.	0	0	0	0	0	0	0	0	0	0	0
33197	Cologne Reinsurance Company of America	0	0	0	0	0	0	0	0	0	0	0
34347	Colonial American Casualty and Surety Company	0	0	0	0	0	0	0	0	0	0	0
10758	Colonial Surety Company	0	0	0	0	0	0	0	0	0	0	0
27812	Columbia Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19410	Commerce and Industry Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13161	Commerce West Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32280	Commercial Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21296	Commercial Guaranty Casualty Insurance Co	0	0	0	0	0	0	0	0	0	0	0
38385	Commercial Guaranty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20818	Commercial Insurance Company of Newark, New Jersey	0	0	0	0	0	0	0	0	0	0	0
18732	Commercial Loan Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
10220	Commonwealth Insurance Company of America	0	0	0	0	0	0	0	0	0	0	0
21989	Compass Insurance Company	0	0	0	0	0	0	0	0	0	0	0
12177	CompWest Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34711	Computer Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24961	Connie Lee Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32190	Constitution Insurance Co	0	0	0	0	0	0	0	0	0	0	0
20443	Continental Casualty Company	0	1,851	0	68,217	0	3	0	52,077	3	0	0
39551	Continental Heritage Insurance Company	0	0	0	0	0	0	0	0	0	0	0
35289	Continental Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	0
20923	Continental Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
37206	Contractors Bonding and Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22730	Converium Insurance (North America) Inc.	0	0	0	0	0	0	0	0	0	0	0
39136	Converium Reinsurance (North America) Inc.	0	0	0	0	0	0	0	0	0	0	0
21318	Coregis Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20044	Cornhusker Casualty Company	0	0	0	0	0	0	0	0	0	0	0
18961	Crestbrook Insurance Company	0	0	0	0	0	0	0	0	0	0	0
14010	Crusader Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10855	Cypress Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10499	DaimlerChrysler Insurance Company	0	0	6	0	0	0	0	0	0	0	0
19285	Danielson Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19269	Danielson National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16705	Dealers Assurance Company	0	0	0	0	0	0	0	0	0	0	0
37907	Deerbrook Insurance Company	0	0	0	0	0	0	0	0	0	0	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth- quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Guaranteed Cancellable A & H	Renewable A & H	Non- Renewable for Stated Reasons	Other Accident Only	All Other A & H
40975	Dentists Insurance Company (The)	0	25,227	0	0	0	0	0	0	0	0	0
42587	Depositors Insurance Company	0	0	0	0	0	0	0	0	0	0	0
12718	Developers Surety and Indemnity Co	0	0	0	0	0	0	0	0	0	0	0
42048	Diamond State Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36463	Discover Property & Casualty Insurance CO	0	0	39	0	0	0	0	0	0	0	0
34495	Doctors' Company, An Interinsurance Exchange (The)	0	153,785	0	0	0	0	0	0	0	0	0
33499	Dorinco Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
12890	Eagle West Insurance Company	0	0	66	0	0	0	0	0	0	0	0
14702	EastGUARD Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21407	EMCASCO Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22926	Economy Fire & Casualty Company	0	0	0	0	0	0	0	0	0	0	0
21261	Electric Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21326	Empire Fire and Marine Insurance Company	0	0	4	0	0	0	0	0	0	0	0
11512	Employers Compensation Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11555	Employers Direct Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20648	Employers' Fire Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	5,277
21458	Employers Insurance Company of Wausau	0	0	157	0	0	0	0	0	0	0	0
21415	Employers Mutual Casualty Company	0	0	12	0	0	0	0	0	0	0	0
39845	Employers Reinsurance Corporation	0	0	0	6,970	0	0	0	0	0	0	0
10358	Encompass Insurance Company	0	0	0	0	0	0	0	0	0	0	0
30210	Esurance Property and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20516	Euler American Credit Indemnity Co	0	0	0	0	0	0	0	0	0	0	0
10120	Everest National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26921	Everest Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
10318	Exact Property and Casualty Company	0	0	0	0	0	0	0	0	0	0	0
35181	Executive Risk Indemnity Inc.	0	1,847	0	0	0	0	0	0	0	0	0
40029	Explorer Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21482	Factory Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
44784	Fairfield Insurance Company	0	0	0	0	0	0	0	0	0	0	0
43460	FFG Insurance Company	0	0	0	0	0	0	0	0	0	0	0
18864	Fairmont Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25518	Fairmont Premier Insurance Company	0	0	0	4,441	0	0	0	0	0	0	175
24384	Fairmont Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13846	Farmers Home Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21636	Farmers Insurance Company of Oregon	0	0	0	0	0	0	0	0	0	0	0
21628	Farmers Insurance Company, Inc.	0	0	0	0	0	0	0	0	0	0	0
21652	Farmers Insurance Exchange	0	0	516	0	0	0	0	0	0	0	0
13897	Farmers Mutual Hail Insurance Company of Iowa	0	0	0	0	0	0	0	0	0	0	0
10873	Farmers Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
41483	Farmington Casualty Company	0	0	0	0	0	0	0	0	0	0	0
13838	Farmland Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20281	Federal Insurance Company	0	0	18,025	6,036	0	0	0	0	0	12	0
13935	Federated Mutual Insurance Company	0	0	415	9	0	0	0	0	0	0	0
11118	Federated Rural Electric Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
28304	Federated Service Insurance Company	0	0	159	0	0	0	0	0	0	0	0

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth-quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Guaranteed Cancellable A & H	Renewable A & H	Non-Renewable for Stated Reasons	Other Accident Only	All Other A & H
11967	General Star National Insurance Company	0		0	0	0	0	0	0	0	0	0
11231	Generali Assicurazioni Generali S.P.A. (U.S. Branch)	0		0	0	0	0	0	0	0	0	0
38962	Genesis Insurance Company	0		0	0	0	5	0	0	0	0	0
38458	Genworth Mortgage Insurance Corp.	0		0	0	0	0	0	0	0	0	0
16675	Genworth Mortgage Insurance Corp. of North Carolina	0		0	0	0	0	0	0	0	0	0
29823	Genworth Residential Mortgage Insurance Corp. of North Carolina	0		0	0	0	0	0	0	0	0	0
10799	GeoVera Insurance Company	0		81,089	0	0	0	0	0	0	0	0
41343	Gerling America Insurance Company	0		0	0	0	0	0	0	0	0	0
11282	Germantown Insurance Company	0		0	0	0	0	0	0	0	0	0
34622	Glens Falls Insurance Company (The)	0		(3)	0	0	0	0	0	0	0	0
11266	Global Reinsurance Corporation	0		0	0	0	0	0	0	0	0	0
11304	Global Surety & Insurance Co.	0		0	0	0	0	0	0	0	0	0
39861	Golden Bear Insurance Company	0		5,943	0	0	0	0	0	0	0	0
10836	Golden Eagle Insurance Corporation	0		339	0	0	0	0	0	0	0	0
22063	Government Employees Insurance Company	0		0	1	0	1	0	0	0	0	0
22098	Grain Dealers Mutual Insurance Company	0		0	0	0	0	0	0	0	0	0
22101	Grange Insurance Association	0		0	0	0	0	0	0	0	0	0
23809	Granite State Insurance Company	0	1,027	0	0	0	0	0	0	0	0	0
25984	Graphic Arts Mutual Insurance Company	0		0	0	0	0	0	0	0	0	0
36307	Gray Insurance Company (The)	0		0	0	0	0	0	0	0	0	0
26832	Great American Alliance Insurance Co	0		6,361	0	0	0	0	0	0	0	0
26344	Great American Assurance Company	0		14,471	0	0	0	0	0	0	0	0
10646	Great American Contemporary Insurance Company	0		0	0	0	0	0	0	0	0	0
16691	Great American Insurance Company	0		45	1,320	0	0	0	0	0	0	0
22136	Great American Insurance Company of New York	0		27	0	0	0	0	0	0	0	0
38580	Great American Protection Insurance Co	0		0	0	0	0	0	0	0	0	0
31135	Great American Security Insurance Company	0		0	0	0	0	0	0	0	0	0
33723	Great American Spirit Insurance Company	0		96	0	0	0	0	0	0	0	0
25224	Great Divide Insurance Company	0		0	0	0	0	0	0	0	0	0
20303	Great Northern Insurance Company	0		0	0	0	0	0	0	0	0	0
11371	Great West Casualty Company	0		0	0	0	0	0	0	0	0	0
22322	Greenwich Insurance Company	0		722	0	0	0	0	0	0	0	0
11398	Guarantee Insurance Company	0		0	0	0	0	0	0	0	0	0
15032	Guideone Mutual Insurance Co	0		0	0	0	0	0	0	0	0	0
14559	Guideone Specialty Mutual Ins Co	0		0	0	0	0	0	0	0	0	0
22292	Hanover Insurance Company (The)	0		0	0	0	0	0	0	0	0	0
21806	Harbor Specialty Insurance Company	0		0	0	0	0	0	0	0	0	0
26433	Harco National Insurance Company	0		803	0	0	0	0	0	0	0	0
23582	Harleysville Insurance Company	0		0	0	0	0	0	0	0	0	0
14168	Harleysville Mutual Insurance Company	0		0	0	0	0	0	0	0	0	0
22357	Hartford Accident and Indemnity Company	0		0	0	0	0	0	0	0	0	0
29424	Hartford Casualty Insurance Company	0		3,382	0	0	0	0	0	0	0	0
19682	Hartford Fire Insurance Company	0		511	44	0	0	0	0	0	0	0
37478	Hartford Insurance Company of the Midwest	0		0	0	0	0	0	0	0	0	0
11452	Hartford Steam Boiler Inspection and Ins Co (The)	0		0	0	0	0	0	0	0	0	0

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth-quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Guaranteed Cancellable A & H	Renewable A & H	Non-Renewable for Stated Reasons	Other Accident Only	All Other A & H
26077	Lancer Insurance Company	0	0	0	0	0	0	0	0	0	0	0
35637	Landmark Insurance Company	0	72	0	0	0	0	0	0	0	0	0
35246	Laurier Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
36706	Lawyers' Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11738	Leader Insurance Company	0	0	0	0	0	0	0	0	0	0	0
37940	Lexington National Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
42404	Liberty Insurance Corporation	0	0	12	0	0	0	0	0	0	0	0
19917	Liberty Insurance Underwriters Inc.	0	0	0	0	0	0	0	0	0	0	0
23035	Liberty Mutual Fire Insurance Company	0	0	6,200	0	0	0	0	0	0	0	0
23043	Liberty Mutual Insurance Company	0	0	0	0	0	0	6	0	0	0	0
41939	Liberty Northwest Insurance Corp	0	0	0	0	0	0	0	0	0	0	0
33855	Lincoln General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
14435	Lumber Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23108	Lumbermen's Underwriting Alliance	0	0	124	0	0	0	0	0	0	0	0
35769	Lyndon Property Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23825	MBIA Insurance Corp. of Illinois	0	0	0	0	0	0	0	0	0	0	0
12041	MBIA Insurance Corporation	68,942	0	0	0	0	0	0	0	0	0	0
22241	MEDMARC Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32089	MEDMARC Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
40150	MGA Insurance Company, Inc.	0	0	0	0	0	0	0	0	0	0	0
10682	MGIC Credit Assurance Corporation	0	0	0	0	0	0	0	0	0	0	0
18740	MGIC Indemnity Corporation	0	0	0	0	0	0	0	0	0	0	0
10666	MGIC Mortgage Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
16470	MGIC Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
10252	MGIC Residential Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
42269	Majestic Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36897	Manufacturers Alliance Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23876	Mapfre Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
38660	MIC General Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
38601	MIC Property and Casualty Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
29998	Marine Indemnity Insurance Company of America	0	0	0	0	0	0	0	0	0	0	0
28932	Markel American Insurance Company	0	0	0	0	0	0	0	0	0	0	0
38970	Markel Insurance Company	0	0	7,822	0	0	0	0	0	0	0	1,887
19356	Maryland Casualty Company	0	0	47	0	0	0	0	0	0	0	0
22306	Massachusetts Bay Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22152	Mayflower Insurance Company, Ltd. (The)	0	0	0	0	0	0	0	0	0	0	0
33391	Medical Assurance Company, Inc. (The)	0	0	0	0	0	0	0	0	0	0	0
32433	Medical Insurance Exchange of California	0	37,248	0	0	0	0	0	0	0	0	0
11843	Medical Protective Company (The)	0	28,883	0	0	0	0	0	0	0	0	0
33650	Mendota Insurance Company	0	0	0	0	0	0	0	0	0	0	0
31968	Merastar Insurance Company	0	0	0	0	0	0	0	0	0	0	0
15768	Merced Mutual Insurance Company	0	0	79	0	0	0	0	0	0	0	0
14494	Merchants Bonding Company (Mutual)	0	0	0	0	0	0	0	0	0	0	0
11908	Mercury Casualty Company	0	0	419	0	0	0	0	0	0	0	0
27553	Mercury Insurance Company	0	0	0	0	0	0	0	0	0	0	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth-quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Cancellable Renewable A & H	Guaranteed Renewable A & H	Non-Renewable for Stated Reasons	Other Accident Only	All Other A & H
24821	Meritplan Insurance Company	0	0	210	0	0	0	0	0	0	0	0
25321	Metropolitan Direct Property and Casualty Ins Co	0	0	1,181	0	0	0	0	0	0	0	0
34339	Metropolitan Group Property and Casualty Ins Co	0	0	0	0	0	0	0	0	0	0	0
14508	Michigan Millers Mutual Insurance Company	0	0	(2)	0	0	0	0	0	0	0	0
21687	Mid-Century Insurance Company	0	0	4	0	0	0	0	0	0	0	0
23434	Middlesex Insurance Company	0	0	0	0	0	0	0	0	0	0	0
27480	Mid-State Mutual Insurance Company	0	0	79	0	0	0	0	0	0	0	0
36650	Mid-State Surety Corporation	0	0	0	0	0	0	0	0	0	0	0
20451	MidStates ReInsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
23612	Midwest Employers Casualty Company	0	0	0	0	0	0	0	0	0	0	0
42234	Minnesota Lawyers Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20362	Mitsui Sumitomo Insurance Company of America	0	0	0	0	0	0	0	0	0	0	0
22551	Mitsui Sumitomo Insurance USA Inc.	0	0	0	0	0	0	0	0	0	0	0
23655	Modern Service Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23540	Monterey Insurance Company	0	0	17	0	0	0	0	0	0	0	0
31232	Monumental General Casualty Company	0	0	0	0	0	0	0	0	0	0	0
29858	Mortgage Guaranty Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
22012	Motors Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
35947	Mt. McKinley Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23647	Mutual Service Casualty Insurance Company	0	0	21	0	0	0	0	0	0	0	0
30945	National Alliance Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23663	National American Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23671	National American Insurance Company of California	0	0	0	0	0	0	0	0	0	0	0
25240	NAU Country Insurance Company	0	0	0	0	0	0	0	0	0	0	0
15865	NCMIC Insurance Company	0	8,197	0	0	0	0	0	0	0	0	0
11991	National Casualty Company	0	0	0	54	0	247	0	6	0	23	0
10243	National Continental Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16217	National Farmers Union Property and Casualty Co	0	0	0	0	0	0	0	0	0	0	0
20478	National Fire Insurance Company of Hartford	0	83	0	0	0	0	0	0	0	0	0
42447	National General Assurance Company	0	0	0	0	0	0	0	0	0	0	0
23728	National General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20087	National Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
23736	National Insurance Underwriters	0	0	0	0	0	0	0	0	0	0	0
32620	National Interstate Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20052	National Liability & Fire Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34835	National Reinsurance Corporation (The)	0	0	0	0	0	0	0	0	0	0	0
12114	National Security Fire and Casualty Company	0	0	0	0	0	0	0	0	0	0	0
22608	National Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21881	National Surety Corporation	0	57	13	0	0	0	0	0	0	0	0
19445	National Union Fire Ins Co of Pittsburgh, PA	0	6,741	0	9,569	0	0	0	18	0	0	0
26093	Nationwide Affinity Insurance Co of America	0	0	0	0	0	0	0	0	0	0	0
28223	Nationwide Agribusiness Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10723	Nationwide Assurance Co	0	0	0	0	0	0	0	0	0	0	0
23760	Nationwide General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25453	Nationwide Insurance Co of America	0	0	21	0	0	0	0	0	0	0	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

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Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth-quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Cancellable A & H	Guaranteed Renewable A & H	Non-Renewable for Stated Reasons	Other Accident Only	All Other A & H
20621	OneBeacon America Insurance Company	0	0	0	36	0	0	0	0	0	0	37
21970	OneBeacon Insurance Company	0	117	0	0	0	0	0	0	0	0	0
14907	Oregon Mutual Insurance Company	0	0	1,209	0	0	0	0	0	0	0	0
33030	Ormond Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
10222	PACO Assurance Company, Inc.	0	635	0	0	0	0	0	0	0	0	0
22748	Pacific Employers Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20346	Pacific Indemnity Company	0	0	303	0	0	0	0	0	0	0	0
39675	PMA Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
27251	PMI Mortgage Insurance Co.	0	0	0	0	0	0	0	0	0	0	0
29807	PXRE Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
37338	Pacific Insurance Company	0	0	0	0	0	0	0	0	0	0	0
40550	Pacific Pioneer Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11048	Pacific Property and Casualty Company	0	0	0	0	0	0	0	0	0	0	0
10887	Pacific Select Property Insurance Co	0	0	23,251	0	0	0	0	0	0	0	0
37850	Pacific Specialty Insurance Company	0	0	4,282	0	0	0	0	0	0	0	0
38636	Partner Reinsurance Company of the U.S.	0	0	0	0	0	0	0	0	0	0	0
10006	PartnerRe Insurance Company of New York	0	0	0	0	0	0	0	0	0	0	0
22250	Pathfinder Insurance Company	0	0	0	0	0	0	0	0	0	0	0
18333	Peerless Indemnity Insurance Company	0	0	4	0	0	0	0	0	0	0	0
24198	Peerless Insurance Company	0	0	757	0	0	0	0	0	0	0	0
32859	Penn-America Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21962	Pennsylvania General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
14974	Pennsylvania Lumbermens Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
12262	Pennsylvania Manufacturers' Association Ins Co	0	0	0	0	0	0	0	0	0	0	0
41424	Pennsylvania Manufacturers Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
37648	Permanent General Assurance Corporation	0	0	0	0	0	0	0	0	0	0	0
12297	Petroleum Casualty Company	0	0	0	0	0	0	0	0	0	0	0
18058	Philadelphia Indemnity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
12319	Philadelphia Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
18619	Platte River Insurance Company	0	295	0	0	0	0	0	0	0	0	0
14460	Podiatry Insurance Company of America, a Mutual Company	0	6,727	0	0	0	0	0	0	0	0	0
10900	Preferred Employers Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36234	Preferred Professional Insurance Company	0	736	0	0	0	0	0	0	0	0	0
21903	ProCentury Insurance Co	0	0	0	0	0	0	0	0	0	0	0
12513	Professional Liability Ins Co of America	0	0	0	0	0	0	0	0	0	0	0
33359	Professional Liability Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34487	Professional Underwriters Liability Ins Co	0	31,703	0	0	0	0	0	0	0	0	0
29017	Professionals Advocate Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24260	Progressive Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
44288	Progressive Choice Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16322	Progressive Halcyon Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11851	Progressive Home Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42919	Progressive Northwestern Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32786	Progressive Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
27804	Progressive West Insurance Company	0	0	0	0	0	0	0	0	0	0	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth-quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Cancellable A & H	Guaranteed Renewable A & H	Non-Renewable for Stated Reasons	Other Accident Only	All Other A & H
34690	Property and Casualty Insurance Co of Hartford	0	0	0	0	0	0	0	0	0	0	0
12416	Protective Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24295	Providence Washington Insurance Company	0	0	0	0	0	0	0	0	0	0	0
15059	Public Service Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
35157	Putnam Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
39217	QBE Insurance Corporation	0	0	55	8,712	0	0	0	0	0	0	0
10219	QBE Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
10829	Quadrant Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
23752	Quanta Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
28860	RLI Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
36250	Radian Asset Assurance Inc.	9,985	0	0	0	0	0	0	0	0	0	0
33790	Radian Guaranty Inc.	0	0	0	0	0	0	0	0	0	0	0
38512	Rampart Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13056	RLI Insurance Company	0	0	11,669	0	0	0	0	0	0	0	0
22314	RSUI Indemnity Company	0	0	5,954	0	0	0	0	0	0	0	0
41580	Red Shield Insurance Company	0	0	0	0	0	0	0	0	0	0	0
37303	Redland Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11673	Redwood Fire and Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24449	Regent Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26549	Reinsurance Company of America, Inc.	0	0	0	0	0	0	0	0	0	0	0
22179	Republic Indemnity Company of America	0	492	0	0	0	0	0	0	0	0	0
43753	Republic Indemnity Company of California	0	0	0	0	0	0	0	0	0	0	0
38318	Republic Insurance Company	0	0	0	0	0	0	0	0	0	0	0
28452	Republic Mortgage Insurance Company	0	0	0	0	0	0	0	0	0	0	0
31089	Republic Western Insurance Company	0	0	0	0	0	0	0	0	0	0	496
15776	Residence Mutual Insurance Company	0	0	2,248	0	0	0	0	0	0	0	0
10287	Residential Guaranty Co.	0	0	0	0	0	0	0	0	0	0	0
10970	Response Indemnity Company of California	0	0	0	0	0	0	0	0	0	0	0
43044	Response Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26050	Response Worldwide Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36684	Riverport Insurance Company	0	0	0	0	0	0	0	0	0	0	0
12491	Rochdale Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22128	Rocky Mountain Fire & Casualty Company	0	0	0	0	0	0	0	0	0	0	0
24678	Royal Indemnity Company	0	0	(24)	0	0	0	0	0	0	0	0
39039	Rural Community Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24740	SAFECO Insurance Company of America	0	0	1,178	0	0	0	0	0	0	0	0
39012	SAFECO Insurance Company of Illinois	0	0	24,728	0	0	0	0	0	0	0	0
30058	SCOR Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
10352	SCPIE Indemnity Company	0	106,512	0	0	0	0	0	0	0	0	0
12572	SELECTIVE INSURANCE COMPANY OF AMERICA	0	0	0	0	0	0	0	0	0	0	0
15105	Safety National Casualty Corporation	0	0	0	0	0	0	0	0	0	0	0
10939	Safeway Direct Insurance Company	0	0	0	0	0	0	0	0	0	0	0
12521	Safeway Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25640	Safeway Insurance Company of Georgia	0	0	0	0	0	0	0	0	0	0	0
40134	SUA Insurance Company	0	0	0	0	0	0	0	0	0	0	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Financial Guaranty	Medical Malpractice	Earth- quake	Group A & H	Credit A & H	Collectible Renewable A & H	Non Guaranteed Cancellable A & H	Renewable A & H	Non- Renewable for Stated Reasons	Other Accident Only	All Other A & H
40460	Sagamore Insurance Company	0	0	0	0	0	0	0	0	0	0	0
38300	Samsung Fire & Marine Ins Co., Ltd. (U.S. Branch)	0	0	0	0	0	0	0	0	0	0	0
10837	San Diego Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21911	San Francisco Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
15580	Scottsdale Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
22535	Seaboard Surety Company	0	0	0	0	0	0	0	0	0	0	0
15563	Seabright Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25763	Seaton Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24902	Security Insurance Company of Hartford	0	0	0	0	0	0	0	0	0	0	0
19879	Security National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22233	Select Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10936	Seneca Insurance Company, Inc.	0	0	0	0	0	0	0	0	0	0	0
24988	Sentry Insurance, A Mutual Company	0	0	0	296	0	0	0	0	0	0	0
21180	Sentry Select Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22985	Sequoia Insurance Company	0	0	678	0	0	0	0	0	0	0	0
35408	Sirius America Insurance Company	0	0	15	244	0	0	0	0	0	0	0
38997	Sompo Japan Fire & Marine Insurance Company Of America	0	0	0	0	0	0	0	0	0	0	0
11126	Sompo Japan Insurance Company of America	0	0	153	0	0	0	0	0	0	0	0
19216	Southern Insurance Company	0	0	0	0	0	0	0	0	0	0	0
36790	Springfield Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24767	St. Paul Fire and Marine Insurance Company	0	(100)	24	0	0	0	0	0	0	0	0
24775	St. Paul Guardian Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41750	St. Paul Medical Liability Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24791	St. Paul Mercury Insurance Company	0	1	43	0	0	0	0	0	0	0	0
19224	St. Paul Protective Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19070	Standard Fire Insurance Company (The)	0	0	3,066	0	0	0	0	0	0	0	0
42986	Standard Guaranty Insurance Company	0	0	0	0	510	0	0	0	0	0	0
18023	Star Insurance Company	0	0	0	0	0	0	0	0	0	0	0
40045	Starnet Insurance Company	0	0	0	0	0	0	0	0	0	0	0
35076	State Compensation Insurance Fund	0	0	0	0	0	0	0	0	0	0	0
25143	State Farm Fire and Casualty Company	0	315	0	0	0	0	0	0	0	0	0
25151	State Farm General Insurance Company	0	66	56,355	0	0	0	0	0	0	0	0
25178	State Farm Mutual Automobile Insurance Company	0	0	0	64,756	436	0	0	32,733	10,538	1	3,254
12831	State National Insurance Company, Inc.	0	0	0	0	0	0	0	0	0	0	0
42277	Sterling Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10952	Stonebridge Casualty Insurance Company	0	0	0	46	0	0	0	0	0	0	0
22276	Stonewall Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10340	Stonington Insurance Co	0	0	0	0	0	0	0	0	0	0	0
40436	Stratford Insurance Company	0	0	0	0	0	0	0	0	0	0	0
39187	Suecia Insurance Company	0	0	0	0	0	0	0	0	0	0	0
12220	Superior Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10916	SureTec Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24047	Surety Bonding Company of America	0	0	0	0	0	0	0	0	0	0	0
12793	Surety Company of the Pacific	0	0	0	0	0	0	0	0	0	0	0
32107	Sutter Insurance Company	0	0	1	0	0	0	0	0	0	0	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

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Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

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DIRECT PREMIUMS WRITTEN - 2005 ALL CASUALTY LINES

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com- Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial Auto No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Auto Physical Damage	Air- craft
36404	21st Century Casualty Company	0	0	0	0	0	15,565	0	0	7,936	0	0
12963	21st Century Insurance Company	0	0	4,157	0	0	700,794	0	0	520,766	0	0
22896	ACA Financial Guaranty Corporation	0	0	0	0	0	0	0	0	0	0	0
10921	ACA Insurance Company	0	0	1,273	0	0	1,986	0	0	1,381	0	0
19984	ACIG Insurance Company	0	456	0	0	0	0	0	0	0	0	0
22950	ACSTAR Insurance Company	0	0	176	0	0	0	0	0	0	0	0
34789	AIG Centennial Insurance Company	0	0	(1)	0	0	(5)	0	0	(9)	0	0
43974	AIG Indemnity Insurance Company	0	0	0	0	0	(26)	0	0	(12)	0	0
22225	AIG Preferred Insurance Company	0	0	0	0	0	(13)	0	0	0	0	0
20796	AIG Premier Insurance Company	0	0	596	0	0	(39)	0	1,170	(23)	223	0
19399	AIU Insurance Company	0	27	11,390	0	0	2,554	0	(3)	2,075	0	0
27928	AMEX Assurance Company	0	0	5,443	0	0	81,188	0	0	70,639	0	0
10367	AVEMCO Insurance Company	0	0	0	0	0	0	0	0	0	0	5,933
29530	AXA Art Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
36552	AXA Corporate Solutions Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
20010	Acceptance Indemnity Insurance Company	0	0	0	0	0	0	0	18,642	0	164	0
11711	Access Insurance Company	0	0	0	0	0	1,822	0	0	0	0	0
11835	AXA Re America Insurance Company	0	0	0	0	0	3,556	0	0	0	1,326	0
16187	AXA Re Property and Casualty Insurance Co	0	0	28	2	0	0	0	16	0	70	0
20370	AXIS Reinsurance Company	0	0	38,430	0	0	0	0	0	0	0	0
26379	Accredited Surety and Casualty Company, Inc.	0	0	0	0	0	0	0	0	0	0	0
22667	Ace American Insurance Co	0	172,043	167,861	5,694	0	3	0	23,304	24	861	8,167
22705	Ace American Reinsurance Co	0	0	0	0	0	0	0	0	0	0	0
20702	Ace Fire Underwriters Insurance Co	0	3,516	30	4	0	0	0	822	0	138	0
10030	Ace Indemnity Insurance Co	0	(3)	6	0	0	0	0	0	0	0	0
20699	Ace Property and Casualty Insurance Co	0	24,339	40	4	0	0	0	1,255	0	198	2,614
40517	Advantage Workers Compensation Insurance Co	0	0	0	0	0	0	0	0	0	0	0
33898	Aegis Security Insurance Company	0	0	0	0	0	3,344	0	0	5,315	0	0
36153	Aetna Insurance Company of Connecticut	0	0	621	0	0	0	0	0	0	0	0
10014	Affiliated FM Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42609	Affirmative Insurance Company	0	0	0	0	0	2,493	0	0	655	0	0
42757	Agri General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34886	Aioi Insurance Company of America	0	0	0	0	0	0	0	0	0	0	0
38733	Alaska National Insurance Company	0	37,984	66	7	0	0	0	48	0	10	0
24899	Alea North America Insurance Company	0	47,188	(681)	249	0	0	0	11,098	0	3,515	0
20222	All America Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13285	Allegheny Casualty Company	0	0	0	0	0	0	0	0	0	0	0
20273	Alliance Assurance Company of America	0	0	0	0	0	0	0	0	0	0	0
10920	Alliance United Insurance Company	0	0	0	0	0	6,060	0	0	2,738	0	0
35300	Allianz Global Risks US Insurance Company	0	(110)	1,435	5,285	0	0	0	0	0	0	0
36420	Allianz Underwriters Insurance Company	0	0	0	0	0	0	0	0	0	0	0
42579	Allied Property and Casualty Insurance Company	0	0	1,621	0	0	53,141	0	0	37,471	0	0
19489	Allied World Assurance Company (U.S.) Inc.	0	0	0	0	0	0	0	0	0	0	0
41840	Allmerica Financial Benefit Insurance Co	0	0	0	0	0	0	0	0	0	0	0
19240	Allstate Indemnity Company	0	0	6	0	0	637,369	0	3,040	542,060	1,149	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

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Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Products Liability	Products Liability	Private Passenger Auto No-Fault	Other Commercial Private Passenger Auto Liab	Commercial Auto No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Auto Physical Damage	Aircraft
19615	American Reliable Insurance Company	0	0	743	0	0	124	0	2	1,291	2	0
19631	American Road Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	0
39969	American Safety Casualty Insurance Company	0	0	5,864	0	0	33	0	0	5	0	0
42978	American Security Insurance Company	0	0	39	0	0	0	0	0	(233)	2,176	0
19704	American States Insurance Company	0	21,134	16,570	361	0	0	0	28,470	0	6,962	0
19712	American States Insurance Company of Texas	0	5,083	0	0	0	0	0	0	0	0	0
37214	American States Preferred Insurance Company	0	0	0	0	0	15,220	0	0	13,749	0	0
40800	American Sterling Insurance Company	0	0	0	0	0	51	0	0	28	0	0
31380	American Surety Company	0	0	0	0	0	0	0	0	0	0	0
40142	American Zurich Insurance Company	0	42,605	2,738	796	0	0	0	3,126	0	677	0
27898	Americas Insurance Company	0	0	0	0	0	0	0	0	0	0	0
30872	Amerin Guaranty Corporation	0	0	0	0	0	0	0	0	0	0	0
23396	Amerisure Mutual Insurance Company	0	740	146	1	0	0	0	106	0	35	0
19976	Amica Mutual Insurance Company	0	0	1,274	0	0	24,467	0	0	19,280	0	0
40010	Anchor General Insurance Company	0	0	0	0	0	31,842	0	0	33,907	0	0
11150	Arch Insurance Company	0	97,579	83,679	976	0	(1,094)	223	11,635	3,746	1,683	0
10348	Arch Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
19860	Argonaut Great Central Insurance Company	0	0	692	0	0	0	0	578	0	121	0
19801	Argonaut Insurance Company	0	30,637	235	0	0	0	0	793	0	56	0
19828	Argonaut-Midwest Insurance Company	0	293	0	0	0	0	0	338	0	71	0
19844	Argonaut-Southwest Insurance Company	0	364	0	0	0	0	0	0	0	0	0
41459	Armed Forces Insurance Exchange	0	0	220	0	0	0	0	0	0	0	0
21865	Associated Indemnity Corporation	0	3,267	2,242	48	0	0	0	1,742	0	384	0
27189	Associated International Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19305	Assurance Company of America	0	111	0	0	0	0	0	36	0	14	0
30180	Assured Guaranty Corp.	0	0	0	0	0	0	0	0	0	0	0
41769	Athena Assurance Company	0	128	800	(7)	0	0	0	(25)	0	0	0
20931	Atlanta International Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22209	Atlantic Insurance Company	0	43	3	0	0	0	0	0	0	0	0
19895	Atlantic Mutual Insurance Company	0	518	(1)	6	0	56	0	(25)	46	(8)	0
27154	Atlantic Specialty Insurance Company	0	5,369	7,213	87	0	0	0	6,672	0	2,154	0
25422	Atradius Trade Credit Insurance, Inc.	0	0	0	0	0	0	0	0	0	0	0
24813	Balboa Insurance Company	0	0	638	0	0	3,057	0	0	2,675	20,426	0
18538	BancInsure, Inc.	0	2,896	1,982	0	0	0	0	151	0	60	0
38245	BCS Insurance Company	0	0	4,706	0	0	0	0	0	0	0	0
33162	Bankers Insurance Company	0	0	12,814	1	0	0	0	0	0	683	0
23132	Bankers Multiple Line Insurance Company	0	0	0	0	0	0	0	0	0	0	0
18279	Bankers Standard Insurance Company	0	57	22	0	0	0	0	(1)	0	0	0
29513	Bar Plan Mutual Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	0
41394	Benchmark Insurance Company	0	77	2,290	0	0	0	0	0	0	0	0
32603	Berkley Insurance Company	0	0	0	0	0	0	0	0	0	0	0
29580	Berkley Regional Insurance Company	0	7,531	0	0	0	0	0	0	0	0	0
19402	Birmingham Fire Insurance Company of Pennsylvania	0	2	674	0	0	(668)	0	67	(966)	0	0
20095	Bituminous Casualty Corporation	0	0	0	0	0	0	0	0	0	0	0
20109	Bituminous Fire and Marine Insurance Company	0	0	0	0	0	0	0	0	0	0	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air-craft
18767	Church Mutual Insurance Company	0	15,982	1,630	0	0	0	0	2,336	0	501	0
10677	Cincinnati Insurance Company (The)	0	1,086	350	88	0	0	0	289	0	150	16
42242	Citation Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10315	Civic Property and Casualty Company	0	2,469	221	0	0	0	0	71	0	22	0
10693	Civil Service Employees Insurance Company	0	0	1,830	0	0	14,062	0	0	11,514	0	0
36412	Claremont Liability Insurance Company	0	0	(4)	0	0	0	0	0	0	0	0
20532	Clarendon National Insurance Company	0	148,412	24,586	0	1	5,868	341	45,005	4,976	11,279	786
25070	Clearwater Insurance Company	0	0	0	0	0	0	0	263	0	0	0
10019	Clearwater Select Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25089	Coast National Insurance Company	0	0	0	0	0	185,962	0	0	99,478	0	0
31887	Coface North America Ins Co.	0	0	0	0	0	0	0	0	0	0	0
33197	Cologne Reinsurance Company of America	0	0	0	0	0	0	0	0	0	0	0
34347	Colonial American Casualty and Surety Company	0	0	0	0	0	0	0	0	0	0	0
10758	Colonial Surety Company	0	0	0	0	0	0	0	0	0	0	0
27812	Columbia Insurance Company	0	0	3	0	0	0	0	3,603	0	703	0
19410	Commerce and Industry Insurance Company	0	227,304	1,459	181	0	2	0	5,579	1	871	0
13161	Commerce West Insurance Company	0	0	55	0	0	23,168	0	7,382	18,303	2,592	0
32280	Commercial Casualty Insurance Company	0	(110)	0	0	0	0	0	0	0	0	0
21296	Commercial Guaranty Casualty Insurance Co	0	0	0	0	0	0	0	0	0	(9)	0
38385	Commercial Guaranty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20818	Commercial Insurance Company of Newark, New Jersey	0	0	0	0	0	0	0	0	0	0	0
18732	Commercial Loan Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
10220	Commonwealth Insurance Company of America	0	0	0	0	0	0	0	0	0	0	0
21989	Compass Insurance Company	0	0	0	0	0	0	0	0	0	0	0
12177	CompWest Insurance Company	0	39,740	0	0	0	0	0	0	0	0	0
34711	Computer Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24961	Connie Lee Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32190	Constitution Insurance Co	0	1,021	(107)	0	0	0	0	0	0	0	0
20443	Continental Casualty Company	0	20,558	161,823	758	0	0	0	13,236	0	1,056	(2)
39551	Continental Heritage Insurance Company	0	0	0	0	0	0	0	0	0	0	0
35289	Continental Insurance Company (The)	0	1,404	1,098	14	0	0	0	98	0	0	17
20923	Continental Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
37206	Contractors Bonding and Insurance Company	0	0	1	0	0	0	0	1	0	0	0
22730	Converium Insurance (North America) Inc.	0	0	226	0	0	151	0	4,567	124	603 (2,168)	
39136	Converium Reinsurance (North America) Inc.	0	0	0	0	0	0	0	0	0	0	0
21318	Coregis Insurance Company	0	48	0	0	0	0	0	0	0	0	0
20044	Cornhusker Casualty Company	0	0	0	0	0	0	0	0	0	0	0
18961	Crestbrook Insurance Company	0	0	0	0	0	0	0	0	0	0	0
14010	Crusader Insurance Company	0	0	1,626	0	0	0	0	0	0	0	0
10855	Cypress Insurance Company	0	63,293	0	0	0	0	0	0	0	0	0
10499	DaimlerChrysler Insurance Company	0	367	6	0	0	0	0	611	0	9,935	0
19285	Danielson Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19269	Danielson National Insurance Company	0	0	0	0	0	4,203	0	0	2,582	0	0
16705	Dealers Assurance Company	0	0	306	0	0	0	0	0	0	0	0
37907	Deerbrook Insurance Company	0	0	0	0	0	14,653	0	0	13,012	0	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air-craft
40975	Dentists Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	0
42587	Depositors Insurance Company	0	0	0	0	0	9,353	0	0	6,616	0	0
12718	Developers Surety and Indemnity Co	0	0	0	0	0	0	0	0	0	0	0
42048	Diamond State Insurance Company	0	0	3,674	34	0	114	0	0	74	0	0
36463	Discover Property & Casualty Insurance C0	0	2,550	18,687	341	0	0	0	17,855	0	1,212	0
34495	Doctors' Company, An Interinsurance Exchange (The)	0	0	0	0	0	97	0	0	104	0	0
33499	Dorinco Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
12890	Eagle West Insurance Company	0	0	36	0	0	712	0	5,848	567	2,127	0
14702	EastGUARD Insurance Company	0	1,007	0	0	0	0	0	0	0	0	0
21407	EMCASCO Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22926	Economy Fire & Casualty Company	0	0	0	0	0	0	0	0	0	0	0
21261	Electric Insurance Company	0	8,927	284	10,559	0	2,742	0	1,208	2,195	0	0
21326	Empire Fire and Marine Insurance Company	0	0	6,727	796	0	0	0	29,589	407	9,341	0
11512	Employers Compensation Insurance Company	0	350,039	0	0	0	0	0	0	0	0	0
11555	Employers Direct Insurance Company	0	160,965	0	0	0	0	0	0	0	0	0
20648	Employers' Fire Insurance Company (The)	0	4,339	13	0	0	0	0	303	0	939	0
21458	Employers Insurance Company of Wausau	0	27,272	815	771	0	0	0	4,265	0	676	0
21415	Employers Mutual Casualty Company	0	1,645	5,491	335	0	0	0	7,607	0	2,192	0
39845	Employers Reinsurance Corporation	0	473	144	0	0	0	0	0	0	0	0
10358	Encompass Insurance Company	0	0	1,584	0	0	32,713	0	0	32,201	1	0
30210	Esurance Property and Casualty Insurance Company	0	0	0	0	0	37,701	0	0	30,907	0	0
20516	Euler American Credit Indemnity Co	0	0	0	0	0	0	0	0	0	0	0
10120	Everest National Insurance Company	0	230,300	12,510	89	0	0	0	4,203	0	556	0
26921	Everest Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
10318	Exact Property and Casualty Company	0	1,290	435	0	0	0	0	44	0	9	0
35181	Executive Risk Indemnity Inc.	0	0	79,793	0	0	669	0	0	14	0	0
40029	Explorer Insurance Company	0	17,173	0	0	0	32,503	0	6,817	25,241	2,452	0
21482	Factory Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
44784	Fairfield Insurance Company	0	109	0	0	0	0	0	0	0	0	0
43460	FFG Insurance Company	0	0	0	0	0	0	0	0	0	0	0
18864	Fairmont Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25518	Fairmont Premier Insurance Company	0	0	11	0	0	0	0	0	0	0	0
24384	Fairmont Specialty Insurance Company	0	0	1,819	249	0	0	0	433	0	120	0
13846	Farmers Home Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21636	Farmers Insurance Company of Oregon	0	0	0	0	0	0	0	0	0	0	0
21628	Farmers Insurance Company, Inc.	0	0	0	0	0	0	0	0	0	0	0
21652	Farmers Insurance Exchange	0	47,101	2,063	49	0	1,017,313	0	10,848	767,453	3,632	0
13897	Farmers Mutual Hail Insurance Company of Iowa	0	0	0	0	0	0	0	0	0	0	0
10873	Farmers Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
41483	Farmington Casualty Company	0	0	1,002	0	0	0	0	0	0	0	0
13838	Farmland Mutual Insurance Company	0	(12)	162	32	0	0	0	222	0	46	0
20281	Federal Insurance Company	0	187,362	255,231	45,862	0	0	0	31,854	86	7,291	1
13935	Federated Mutual Insurance Company	0	0	26,823	4,795	0	0	0	19,545	0	5,095	0
11118	Federated Rural Electric Insurance Corporation	0	27	152	0	0	0	0	34	0	4	0
28304	Federated Service Insurance Company	0	0	2,266	254	0	0	0	962	0	219	0

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air-craft
11967	General Star National Insurance Company	0	0	8,897	0	0	0	0	0	0	0	0
11231	Generali Assicurazioni Generali S.P.A. (U.S. Branch)	0	0	0	0	0	374	0	0	101	0	0
38962	Genesis Insurance Company	0	0	14,654	112	0	0	0	(154)	0	0	0
38458	Genworth Mortgage Insurance Corp.	0	0	0	0	0	0	0	0	0	0	0
16675	Genworth Mortgage Insurance Corp. of North Carolina	0	0	0	0	0	0	0	0	0	0	0
29823	Genworth Residential Mortgage Insurance Corp. of North Carolina	0	0	0	0	0	0	0	0	0	0	0
10799	GeoVera Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41343	Gerling America Insurance Company	0	0	150	336	0	0	0	0	0	0	0
11282	Germantown Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34622	Glens Falls Insurance Company (The)	0	(3)	0	0	0	(364)	0	0	(59)	0	0
11266	Global Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
11304	Global Surety & Insurance Co.	0	0	0	0	0	0	0	0	0	0	0
39861	Golden Bear Insurance Company	0	0	21,382	0	0	0	0	3,829	0	0	0
10836	Golden Eagle Insurance Corporation	0	0	18,012	4	0	0	0	3,713	0	1,279	0
22063	Government Employees Insurance Company	0	0	3,631	0	0	83,575	0	0	69,465	0	0
22098	Grain Dealers Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22101	Grange Insurance Association	0	0	1,402	0	0	7,633	0	1,010	6,403	417	0
23809	Granite State Insurance Company	0	131,915	1,785	376	0	122,733	0	4,545	86,514	420	0
25984	Graphic Arts Mutual Insurance Company	0	8	0	0	0	0	0	4	0	0	0
36307	Gray Insurance Company (The)	0	0	0	0	0	0	0	0	0	0	0
26832	Great American Alliance Insurance Co	0	753	3,421	168	0	320	0	123	348	27	0
26344	Great American Assurance Company	0	13	35,921	8	0	0	0	3,769	0	4,496	0
10646	Great American Contemporary Insurance Company	0	0	0	0	0	0	0	0	0	0	0
16691	Great American Insurance Company	0	10	46,010	130	0	810	0	1,245	925	2,900	0
22136	Great American Insurance Company of New York	0	11,004	254	6	0	356	0	565	1,521	107	0
38580	Great American Protection Insurance Co	0	0	0	0	0	0	0	0	0	0	0
31135	Great American Security Insurance Company	0	0	0	0	0	0	0	0	0	0	0
33723	Great American Spirit Insurance Company	0	0	4	0	0	10	0	0	2	0	0
25224	Great Divide Insurance Company	0	0	4,521	597	0	0	0	414	0	167	0
20303	Great Northern Insurance Company	0	2,977	646	539	0	0	0	925	0	223	0
11371	Great West Casualty Company	0	1,074	350	0	0	0	0	18,739	0	5,570	0
22322	Greenwich Insurance Company	0	212	27,630	790	0	1,310	0	7,065	664	1,187	3
11398	Guarantee Insurance Company	0	0	0	0	0	0	0	0	0	0	0
15032	Guideone Mutual Insurance Co	0	36,017	6,167	0	0	193	0	4,031	91	1,089	0
14559	Guideone Specialty Mutual Ins Co	0	0	306	0	0	(8)	0	0	(2)	0	0
22292	Hanover Insurance Company (The)	0	313	309	7	0	46	0	85	42	39	0
21806	Harbor Specialty Insurance Company	0	(1,090)	0	0	0	10,973	0	0	8,560	0	0
26433	Harco National Insurance Company	0	7,886	4,812	1	0	0	0	14,347	0	4,377	0
23582	Harleysville Insurance Company	0	0	0	0	0	0	0	0	0	0	0
14168	Harleysville Mutual Insurance Company	0	0	0	0	0	37	0	0	15	0	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air-craft
22357	Hartford Accident and Indemnity Company	0	2,602	1,840	0	0	(1)	0	218	0	58	0
29424	Hartford Casualty Insurance Company	0	48,554	27,818	34	0	37,911	0	23,430	29,319	8,191	0
19682	Hartford Fire Insurance Company	0	92,072	49,805	(1,796)	0	(12)	0	37,001	0	9,321	6,934
37478	Hartford Insurance Company of the Midwest	0	116,921	2,343	954	0	0	0	0	0	0	0
11452	Hartford Steam Boiler Inspection and Ins Co (The)	0	0	16	0	0	0	0	0	0	0	0
30104	Hartford Underwriters Insurance Company	0	53,185	1,536	151	(1)	68,719	0	5,764	54,239	1,893	0
22438	Hawaiian Ins & Guaranty Company, Limited (The)	0	0	53	0	0	26,067	0	0	4,158	0	0
32077	Heritage Casualty Insurance Company	0	0	324	0	0	0	0	0	0	0	0
39527	Heritage Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
11005	Homesite Insurance Co of California	0	0	0	0	0	0	0	0	0	0	0
22578	Horace Mann Insurance Company	0	0	756	0	0	9,414	0	0	8,098	0	0
22756	Horace Mann Property & Casualty Insurance Co	0	0	15	0	0	5,938	0	0	5,497	0	0
38849	Houston General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25054	Hudson Insurance Company	0	0	16,071	0	0	47,775	0	4,331	31,319	1,157	0
10048	Hyundai Marine & Fire Insurance Co., Ltd.	0	0	0	0	0	0	0	0	0	0	0
29068	IDS Property Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11487	Imperial Casualty and Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
25550	Indemnity Company of California	0	0	0	0	0	0	0	0	0	0	0
43575	Indemnity Insurance Company of North America	0	(2,263)	177	0	0	10	0	379	4	104	7
14265	Indiana Lumbermens Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21075	Industrial Underwriters Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22268	Infinity Insurance Company	0	0	0	0	0	236,365	0	0	159,082	0	0
10068	Infinity National Insurance Company	0	0	0	0	0	10,057	0	0	9,837	0	0
20260	Infinity Select Insurance Company	0	0	0	0	0	0	0	0	10,766	0	0
19429	Ins Co of the State of Pennsylvania (The)	0	82,199	193,588	(1)	586	8,430	0	60,472	10,030	5,578	14,329
26700	Insurance Company of Illinois	0	0	0	0	0	0	0	0	0	0	0
22713	Insurance Company of North America	0	1,129	(27)	0	0	0	0	(100)	0	0	0
27847	Insurance Company of the West	0	59,927	0	0	0	7,660	0	0	8,556	88	0
37257	Insurance Corporation of Hannover	0	0	1,525	27	0	(1,131)	0	480	2,159	249	0
18341	Insurance Corporation of New York (The)	0	(850)	(152)	0	0	(211)	0	(363)	(37)	(121)	0
29742	Integon National Insurance Company	0	0	0	0	0	106	0	0	91	0	0
31488	Integon Preferred Insurance Company	0	0	0	0	0	13,647	0	3,371	11,869	981	0
15598	Interinsurance Exchange of the Automobile Club	0	0	9,629	0	0	973,679	0	0	841,715	0	0
24139	International Business & Mercantile REassurance Co	0	556	0	0	0	0	0	0	0	0	0
11592	International Fidelity Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22837	Interstate Indemnity Company	0	0	0	0	0	36	0	9,833	30	2,551	0
11630	Jefferson Insurance Company	0	0	0	0	0	0	0	0	0	0	0
14354	Jewelers Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20885	Kansas City Fire and Marine Insurance Company	0	0	0	0	0	0	0	0	0	0	0
27138	Kemper Casualty Insurance Company	0	0	800	0	0	0	0	0	0	0	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial Auto No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air-craft
10914	Kemper Independence Insurance Company	0	637	2,878	0	0	34,006	0	0	26,506	0	0
36447	LM General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
33600	LM Insurance Corporation	0	3,877	5	9	0	0	0	103	0	9	0
36439	LM Personal Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32352	LM Property and Casualty Insurance Company	0	0	0	0	0	(2)	0	0	0	0	0
26077	Lancer Insurance Company	0	0	1,339	0	0	233	1	15,231	110	3,124	0
35637	Landmark Insurance Company	0	0	1,000	0	0	0	0	0	0	0	0
35246	Laurier Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
36706	Lawyers' Mutual Insurance Company	0	0	54,598	0	0	0	0	0	0	0	0
11738	Leader Insurance Company	0	0	0	0	0	13,395	0	6,011	7,067	1,249	0
37940	Lexington National Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
42404	Liberty Insurance Corporation	0	111,997	5,247	625	0	14	0	4,241	11	359	0
19917	Liberty Insurance Underwriters Inc.	0	0	32,846	0	0	0	0	0	0	0	0
23035	Liberty Mutual Fire Insurance Company	0	53,718	17,822	5,478	0	119,280	0	19,756	106,426	1,583	0
23043	Liberty Mutual Insurance Company	0	20,684	27,192	1,146	0	346	0	25,408	0	229	8,237
41939	Liberty Northwest Insurance Corp	0	6,389	0	0	0	0	0	0	0	0	0
33855	Lincoln General Insurance Company	0	0	70,487	0	699	49,181	4	66,939	24,879	14,485	0
14435	Lumber Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23108	Lumbermen's Underwriting Alliance	0	2,978	13	(5)	0	0	0	0	0	0	0
35769	Lyndon Property Insurance Company	0	0	300	0	0	0	0	0	0	34	0
23825	MBIA Insurance Corp. of Illinois	0	0	0	0	0	0	0	0	0	0	0
12041	MBIA Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
22241	MEDMARC Casualty Insurance Company	0	0	0	2,114	0	0	0	0	0	0	0
32089	MEDMARC Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
40150	MGA Insurance Company, Inc.	0	0	0	0	0	6,422	0	0	3,713	0	0
10682	MGIC Credit Assurance Corporation	0	0	0	0	0	0	0	0	0	0	0
18740	MGIC Indemnity Corporation	0	0	0	0	0	0	0	0	0	0	0
10666	MGIC Mortgage Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
16470	MGIC Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
10252	MGIC Residential Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
42269	Majestic Insurance Company	0	84,077	0	0	0	0	0	0	0	0	0
36897	Manufacturers Alliance Insurance Company	0	509	0	0	0	0	0	9	0	2	0
23876	Mapfre Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
38660	MIC General Insurance Corporation	0	0	0	0	0	8,309	0	0	7,285	0	0
38601	MIC Property and Casualty Insurance Corporation	0	0	0	0	0	0	0	0	0	6,227	0
29998	Marine Indemnity Insurance Company of America	0	0	0	0	0	0	0	0	0	0	0
28932	Markel American Insurance Company	0	0	6,882	364	0	1,021	0	193	977	69	0
38970	Markel Insurance Company	0	0	3,684	(137)	0	0	0	4,700	0	(13)	0
19356	Maryland Casualty Company	0	978	180	0	0	5	0	3,975	3	1,390	0
22306	Massachusetts Bay Insurance Company	0	0	9	7	0	0	0	86	0	16	0
22152	Mayflower Insurance Company, Ltd. (The)	0	0	0	0	0	0	0	0	0	0	0
33391	Medical Assurance Company, Inc. (The)	0	0	0	0	0	0	0	0	0	0	0
32433	Medical Insurance Exchange of California	0	0	248	0	0	0	0	0	0	0	0
11843	Medical Protective Company (The)	0	0	357	0	0	0	0	0	0	0	0
33650	Mendota Insurance Company	0	0	0	0	0	2,933	0	0	2,673	0	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air-craft
31968	Merastar Insurance Company	0	0	7	0	0	3,559	0	0	2,643	0	0
15768	Merced Mutual Insurance Company	0	0	129	0	0	0	0	0	0	0	0
14494	Merchants Bonding Company (Mutual)	0	0	221	0	0	0	0	0	0	0	0
11908	Mercury Casualty Company	0	0	5,228	0	0	258,570	0	57,190	184,442	24,322	0
27553	Mercury Insurance Company	0	0	0	0	0	683,574	0	0	531,023	0	0
24821	Meritplan Insurance Company	0	0	44	0	0	19,917	0	0	18,621	52,692	0
25321	Metropolitan Direct Property and Casualty Ins Co	0	0	105	0	0	31,980	0	0	37,076	0	0
34339	Metropolitan Group Property and Casualty Ins Co	0	0	0	0	0	0	0	0	0	0	0
14508	Michigan Millers Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21687	Mid-Century Insurance Company	0	71,978	2	0	0	23,926	0	14,450	18,727	6,222	0
23434	Middlesex Insurance Company	0	11,583	2	2	0	0	0	2	0	1	0
27480	Mid-State Mutual Insurance Company	0	0	22	0	0	0	0	0	0	0	0
36650	Mid-State Surety Corporation	0	0	0	0	0	0	0	0	0	0	0
20451	MidStates ReInsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
23612	Midwest Employers Casualty Company	0	193	1,743	13	0	0	0	0	0	0	0
42234	Minnesota Lawyers Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20362	Mitsui Sumitomo Insurance Company of America	0	19,132	5,618	139	0	0	0	5,172	0	1,121	2,968
22551	Mitsui Sumitomo Insurance USA Inc.	0	11,387	3,243	310	0	0	0	705	0	153	0
23655	Modern Service Insurance Company	0	0	0	0	0	(24)	0	0	(13)	0	0
23540	Monterey Insurance Company	0	0	705	0	0	0	0	12,522	0	1,487	0
31232	Monumental General Casualty Company	0	0	0	0	0	0	0	0	0	0	0
29858	Mortgage Guaranty Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
22012	Motors Insurance Corporation	0	0	0	0	0	0	0	0	0	4,071	0
35947	Mt. McKinley Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23647	Mutual Service Casualty Insurance Company	0	0	130	9	0	113	0	55	17	17	0
30945	National Alliance Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23663	National American Insurance Company	0	(2)	3	0	0	0	0	3	0	0	0
23671	National American Insurance Company of California	0	(3)	0	0	0	9,544	0	0	1,970	0	0
25240	NAU Country Insurance Company	0	0	0	0	0	0	0	0	0	0	0
15865	NCMIC Insurance Company	0	0	7,570	0	0	0	0	0	0	0	0
11991	National Casualty Company	0	0	16,563	0	0	0	0	7,704	0	186	0
10243	National Continental Insurance Company	0	0	0	0	0	0	0	26,157	0	2	0
16217	National Farmers Union Property and Casualty Co	0	250	1,041	0	0	0	0	124	0	41	0
20478	National Fire Insurance Company of Hartford	0	10,927	1,759	417	0	0	0	1,321	0	62	0
42447	National General Assurance Company	0	0	0	0	0	0	0	0	0	0	0
23728	National General Insurance Company	0	0	0	0	0	55,588	0	0	65,902	0	0
20087	National Indemnity Company	0	0	9	0	0	0	0	23	0	6	17,897
23736	National Insurance Underwriters	0	0	0	0	0	0	0	0	0	0	0
32620	National Interstate Insurance Company	0	14,573	270	0	0	624	0	15,992	2,118	2,547	0
20052	National Liability & Fire Insurance Company	0	233,322	316	158	0	0	0	9,803	0	2,020	4,172

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial Auto No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air-craft
34835	National Reinsurance Corporation (The)	0	0	0	0	0	0	0	0	0	0	0
12114	National Security Fire and Casualty Company	0	0	0	0	0	0	0	0	0	0	0
22608	National Specialty Insurance Company	0	0	0	0	0	221	0	487	0	7,389	0
21881	National Surety Corporation	0	8,557	3,733	301	0	0	0	2,442	0	543	0
19445	National Union Fire Ins Co of Pittsburgh, PA	0	163,692	535,274	3,750	0	0	2	33,755	0	578 39,595	
26093	Nationwide Affinity Insurance Co of America	0	0	0	0	0	913	0	0	516	0	0
28223	Nationwide Agribusiness Insurance Company	0	13	5,819	910	0	0	0	10,608	0	2,780	0
10723	Nationwide Assurance Co	0	0	0	0	0	9	0	0	0	0	0
23760	Nationwide General Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25453	Nationwide Insurance Co of America	0	0	19	0	0	656	0	13	429	2	0
23779	Nationwide Mutual Fire Insurance Company	0	46	0	0	0	10,129	0	0	6,609	0	0
23787	Nationwide Mutual Insurance Company	0	(1)	10,062	1,720	0	56,394	0	59,780	36,447	19,308	0
37877	Nationwide Property and Casualty Insurance Company	0	0	0	0	0	2,027	0	0	1,335	0	0
42307	Navigators Insurance Company	0	0	30,941	0	0	0	0	3	0	2	0
10317	Neighborhood Spirit Property and Casualty Company	0	3,622	1,509	0	0	0	0	33	0	13	0
24171	Netherlands Insurance Company (The)	0	0	37	4	0	0	0	29,380	0	7,668	0
41629	New England Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
23841	New Hampshire Insurance Company	0	4,347	6,697	138	0	8	0	9,855	9	1,931	0
16608	New York Marine and General Insurance Company	0	0	1,178	0	0	0	0	0	0	0	1
24848	Newport Insurance Company	0	0	0	0	0	0	0	0	0	2,660	0
35106	Niagara Fire Insurance Company	0	(12)	0	0	0	0	0	0	0	0	0
12190	Nipponkoa Insurance Company Of America	0	0	0	0	0	0	0	0	0	0	0
27073	Nipponkoa Insurance Company, Limited	0	6,990	1,532	545	0	122	0	744	109	120	0
33200	Norcal Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
31470	NorGUARD Insurance Company	0	5,084	0	0	0	0	0	0	0	0	0
29700	North American Elite Insurance Co	0	0	0	0	0	0	0	0	0	33	0
29874	North American Specialty Insurance Company	0	406	263	23	0	0	0	0	0	(1) 3,472	
27740	North Pointe Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21105	North River Insurance Company (The)	0	14,453	6,993	288	0	0	0	14	0	4	0
22047	North Star Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
36455	Northbrook Indemnity Company	0	0	1,175	0	0	0	0	0	0	0	0
38369	Northern Assurance Company of America (The)	0	0	0	0	0	0	0	0	0	0	0
19372	Northern Insurance Company of New York	0	281	164	0	0	(2)	0	1,491	(1)	612	0
24031	Northland Casualty Company	0	0	59	0	0	0	0	0	0	0	0
24015	Northland Insurance Company	0	0	656	70	0	40	0	18,735	26	6,354	0
43583	Northwest Physicians Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
23914	Northwestern National Ins Co of Milwaukee, Wis	0	0	0	0	0	0	0	0	0	0	0
20338	Northwestern Pacific Indemnity Company	0	12	276	0	0	5,285	0	13	9,284	2	0
34630	Oak River Insurance Company	0	8,269	0	0	0	0	0	0	0	0	0
23248	Occidental Fire & Casualty Co of North Carolina	0	0	0	0	0	7,784	0	0	2,218	0	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air-craft
12360	Ocean Harbor Casualty Insurance Company	0	0	0	0	0	11,370	0	0	4,223	0	0
23680	Odyssey America Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
26565	Ohio Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
24147	Old Republic Insurance Company	0	42,336	53,748	2,952	0	0	0	4,866	0	606	12,994
35424	Old Republic Security Assurance Company	0	0	0	0	0	0	0	0	0	0	0
40444	Old Republic Surety Company	0	0	32	0	0	0	0	0	0	0	0
37060	Old United Casualty Company	0	0	0	0	0	0	0	0	0	0	0
12254	Omaha Indemnity Company (The)	0	0	0	0	0	0	0	0	0	0	0
37540	Omaha Property and Casualty Insurance Company	0	0	166	0	0	0	0	0	0	0	0
39098	Omni Insurance Company	0	0	0	0	0	6,023	0	0	5,058	0	0
20621	OneBeacon America Insurance Company	0	1,029	4,375	0	0	0	0	3,036	0	1,005	0
21970	OneBeacon Insurance Company	0	(78)	2,978	0	0	1	0	791	0	235	0
14907	Oregon Mutual Insurance Company	0	0	2,559	342	0	1,922	0	976	1,743	408	0
33030	Ormond Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
10222	PACO Assurance Company, Inc.	0	0	0	0	0	0	0	0	0	0	0
22748	Pacific Employers Insurance Company	0	1,093	18	0	0	0	0	54	0	0	0
20346	Pacific Indemnity Company	0	13,059	754	130	0	0	0	282	0	53	0
39675	PMA Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
27251	PMI Mortgage Insurance Co.	0	0	0	0	0	0	0	0	0	0	0
29807	PXRE Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
37338	Pacific Insurance Company	0	0	0	0	0	0	0	0	0	0	0
40550	Pacific Pioneer Insurance Company	0	0	0	0	0	327	0	0	5	0	0
11048	Pacific Property and Casualty Company	0	0	411	0	0	9,412	0	0	6,018	0	0
10887	Pacific Select Property Insurance Co	0	0	0	0	0	0	0	0	0	0	0
37850	Pacific Specialty Insurance Company	0	0	4,486	0	0	11,165	0	0	9,403	0	0
38636	Partner Reinsurance Company of the U.S.	0	0	0	0	0	0	0	0	0	0	0
10006	PartnerRe Insurance Company of New York	0	0	0	0	0	0	0	0	0	0	0
22250	Pathfinder Insurance Company	0	0	0	0	0	0	0	0	0	0	0
18333	Peerless Indemnity Insurance Company	0	0	0	0	0	0	0	10	0	5	0
24198	Peerless Insurance Company	0	23	11,560	1,067	0	0	0	57,217	0	16,983	0
32859	Penn-America Insurance Company	0	0	2,862	370	0	0	0	0	0	0	0
21962	Pennsylvania General Insurance Company	0	0	0	0	0	547	0	842	0	254	0
14974	Pennsylvania Lumbermens Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
12262	Pennsylvania Manufacturers' Association Ins Co	0	2,729	169	0	0	0	0	115	0	40	0
41424	Pennsylvania Manufacturers Indemnity Company	0	1,059	9	0	0	0	0	1	0	1	0
37648	Permanent General Assurance Corporation	0	0	0	0	0	39,684	0	0	30,270	0	0
12297	Petroleum Casualty Company	0	669	0	0	0	0	0	0	0	0	0
18058	Philadelphia Indemnity Insurance Company	0	0	40,708	0	0	0	0	2,606	0	470	0
12319	Philadelphia Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
18619	Platte River Insurance Company	0	0	5,877	0	0	0	0	0	0	0	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Auto Physical Damage	Air-craft
14460	Podiatry Insurance Company of America, a Mutual Company	0	0	35	0	0	0	0	0	0	0	0
10900	Preferred Employers Insurance Company	0	179,964	0	0	0	0	0	0	0	0	0
36234	Preferred Professional Insurance Company	0	1,238	318	0	0	0	0	0	0	0	0
21903	ProCentury Insurance Co	0	0	0	0	0	0	0	0	(1)	0	0
12513	Professional Liability Ins Co of America	0	0	0	0	0	0	0	0	0	0	0
33359	Professional Liability Insurance Company	0	0	0	0	0	0	0	0	0	0	0
34487	Professional Underwriters Liability Ins Co	0	0	0	0	0	0	0	0	0	0	0
29017	Professionals Advocate Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24260	Progressive Casualty Insurance Company	0	0	8,565	0	0	23,504	0	191,150	21,844	53,873	0
44288	Progressive Choice Insurance Company	0	0	0	0	0	187,725	0	0	124,857	0	0
16322	Progressive Halcyon Insurance Company	0	0	447	0	0	4,417	0	0	3,623	0	0
11851	Progressive Home Insurance Company	0	0	0	0	0	164	0	0	83	0	0
42919	Progressive Northwestern Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32786	Progressive Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
27804	Progressive West Insurance Company	0	0	160	0	0	185,834	0	0	157,967	0	0
34690	Property and Casualty Insurance Co of Hartford	0	0	0	0	0	10	0	1,506	5	449	0
12416	Protective Insurance Company	0	768	0	0	0	0	0	0	0	0	0
24295	Providence Washington Insurance Company	0	0	0	0	0	0	0	0	0	0	0
15059	Public Service Mutual Insurance Company	0	3,711	768	0	0	0	0	0	0	0	0
35157	Putnam Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
39217	QBE Insurance Corporation	0	0	(210)	0	0	31,113	0	0	13,922	0	0
10219	QBE Reinsurance Corporation	0	0	0	0	0	(548)	0	(455)	0	0	0
10829	Quadrant Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
23752	Quanta Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
28860	RLI Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
36250	Radian Asset Assurance Inc.	0	0	0	0	0	0	0	0	0	0	0
33790	Radian Guaranty Inc.	0	0	0	0	0	0	0	0	0	0	0
38512	Rampart Insurance Company	0	0	0	0	0	0	0	0	0	0	0
13056	RLI Insurance Company	0	0	11,070	217	0	0	0	5,385	0	536	0
22314	RSUI Indemnity Company	0	0	74,561	0	0	0	0	0	0	0	0
41580	Red Shield Insurance Company	0	0	0	0	0	0	0	0	0	0	0
37303	Redland Insurance Company	0	33,779	0	0	0	11,958	0	0	2,646	0	0
11673	Redwood Fire and Casualty Insurance Company	0	218,570	0	0	0	0	0	4,923	0	985	0
24449	Regent Insurance Company	0	667	5	1	0	0	0	18	0	5	0
26549	Reinsurance Company of America, Inc.	0	160	0	0	0	0	0	0	0	0	0
22179	Republic Indemnity Company of America	0	63,138	0	0	0	0	0	0	0	0	0
43753	Republic Indemnity Company of California	0	250,930	0	0	0	10,549	0	0	5,521	0	0
38318	Republic Insurance Company	0	0	0	0	0	0	0	0	0	0	0
28452	Republic Mortgage Insurance Company	0	0	0	0	0	0	0	0	0	0	0
31089	Republic Western Insurance Company	0	0	0	0	0	0	0	0	0	0	0
15776	Residence Mutual Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10287	Residential Guaranty Co.	0	0	0	0	0	0	0	0	0	0	0
10970	Response Indemnity Company of California	0	0	0	0	0	338	0	0	329	0	0
43044	Response Insurance Company	0	0	0	0	0	206	0	0	199	0	0
26050	Response Worldwide Insurance Company	0	0	0	0	0	1,078	0	0	901	0	0

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Products Liability	Private Passenger Auto No-Fault	Other Commercial Private Passenger Auto Liab	Commercial Auto No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Auto Physical Damage	Aircraft	
36684	Riverport Insurance Company	0	0	8,252	240	0	0	0	2,299	0	980	0
12491	Rochdale Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22128	Rocky Mountain Fire & Casualty Company	0	0	0	0	0	0	0	0	0	0	0
24678	Royal Indemnity Company	0	(2,813)	(1,030)	(111)	0	167	0	(141)	288	(5)	(126)
39039	Rural Community Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24740	SAFECO Insurance Company of America	0	509	11,950	0	0	176,828	0	0	130,677	0	0
39012	SAFECO Insurance Company of Illinois	0	457	0	0	0	424	0	0	384	0	0
30058	SCOR Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
10352	SCPJE Indemnity Company	0	0	1,598	0	0	0	0	0	0	0	0
12572	SELECTIVE INSURANCE COMPANY OF AMERICA	0	0	0	0	0	0	0	0	0	0	0
15105	Safety National Casualty Corporation	0	11,361	0	0	0	0	0	0	0	0	0
10939	Safeway Direct Insurance Company	0	0	0	0	0	1,935	0	0	1,530	0	0
12521	Safeway Insurance Company	0	0	0	0	0	16,362	0	0	10,085	0	0
25640	Safeway Insurance Company of Georgia	0	0	0	0	0	0	0	0	0	0	0
40134	SUA Insurance Company	0	23,782	10,574	0	0	0	0	884	0	265	0
40460	Sagamore Insurance Company	0	0	0	0	0	0	0	983	0	212	0
38300	Samsung Fire & Marine Ins Co., Ltd. (U.S. Branch)	0	0	0	0	0	0	0	0	0	0	0
10837	San Diego Insurance Company	0	0	0	0	0	0	0	0	0	0	0
21911	San Francisco Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
15580	Scottsdale Indemnity Company	0	0	14,829	0	0	0	0	7,135	0	2,230	0
22535	Seaboard Surety Company	0	0	34	0	0	0	0	0	0	0	0
15563	Seabright Insurance Company	0	121,079	0	0	0	0	0	0	0	0	0
25763	Seaton Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24902	Security Insurance Company of Hartford	0	(3,460)	1,151	19	0	2	0	(3)	8	(712)	0
19879	Security National Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22233	Select Insurance Company	0	0	9	0	0	0	0	86	0	19	0
10936	Seneca Insurance Company, Inc.	0	1	325	0	0	0	0	0	0	0	0
24988	Sentry Insurance, A Mutual Company	0	61,763	5,922	3,613	0	0	0	6,337	0	1,576	0
21180	Sentry Select Insurance Company	0	20,648	10,681	1,261	0	0	0	16,493	0	5,443	0
22985	Sequoia Insurance Company	0	0	4,412	0	0	5,203	0	3,102	4,539	2,729	0
35408	Sirius America Insurance Company	0	0	6	0	0	3,647	0	21	3,899	1	0
38997	Sompo Japan Fire & Marine Insurance Company Of America	0	0	0	0	0	0	0	0	0	0	0
11126	Sompo Japan Insurance Company of America	0	11,169	4,024	4,589	0	286	7	2,996	188	1,148	0
19216	Southern Insurance Company	0	0	0	0	0	146	0	0	2,646	0	0
36790	Springfield Insurance Company	0	19,750	873	360	0	0	0	1,893	0	39	0
24767	St. Paul Fire and Marine Insurance Company	0	75,513	107,226	9,864	0	0	0	21,794	0	6,536	0
24775	St. Paul Guardian Insurance Company	0	17,535	47	(3)	0	0	0	(60)	0	9	0
41750	St. Paul Medical Liability Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24791	St. Paul Mercury Insurance Company	0	13,852	50,087	2,087	0	0	0	3,463	0	668	0
19224	St. Paul Protective Insurance Company	0	21,968	0	0	0	0	0	0	0	0	0
19070	Standard Fire Insurance Company (The)	0	(371)	2,530	0	0	54,785	0	0	33,243	0	0
42986	Standard Guaranty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
18023	Star Insurance Company	0	1,294	249	12	0	0	0	10,401	0	2,401	0
40045	Starnet Insurance Company	0	0	2,575	0	0	3,825	0	1,263	780	246	0
35076	State Compensation Insurance Fund	0	6,141,323	0	0	0	0	0	0	0	0	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger No-Fault	Other Private Passenger Auto Liab	Commercial No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air-craft
25143	State Farm Fire and Casualty Company	0	163,860	4,982	0	0	0	0	5,397	0	2,048	0
25151	State Farm General Insurance Company	0	0	107,522	0	0	0	0	0	0	0	0
25178	State Farm Mutual Automobile Insurance Company	0	0	716	0	0	1,376,654	0	65,991	1,087,838	57,210	0
12831	State National Insurance Company, Inc.	0	0	5,643	41	0	11,419	0	14,238	4,344	47,206	0
42277	Sterling Casualty Insurance Company	0	0	0	0	29,784	0	0	0	26,237	0	0
10952	Stonebridge Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
22276	Stonewall Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10340	Stonington Insurance Co	0	0	546	0	0	0	0	4,517	0	715	624
40436	Stratford Insurance Company	0	0	143	34	0	0	0	2,043	0	664	0
39187	Suecia Insurance Company	0	0	0	0	0	0	0	0	0	0	0
12220	Superior Insurance Company	0	0	0	0	0	0	0	0	0	0	0
10916	SureTec Insurance Company	0	0	0	0	0	0	0	0	0	0	0
24047	Surety Bonding Company of America	0	0	4,743	0	0	0	0	0	0	0	0
12793	Surety Company of the Pacific	0	0	0	0	0	0	0	0	0	0	0
32107	Sutter Insurance Company	0	0	363	0	0	600	0	13,710	219	4,661	0
25364	Swiss Reinsurance America Corporation	0	0	0	0	0	0	0	0	0	0	0
25496	TIG Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
25534	TIG Insurance Company	0	724	(444)	0	0	0	0	0	0	0	0
25445	TIG Specialty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
32301	TNUS Insurance Company	0	0	0	0	0	0	0	0	0	0	0
19526	Texas General Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
13242	Titan Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
42439	Toa-Re Insurance Company of America (The)	0	0	0	0	0	0	0	0	0	0	0
12904	Tokio Marine & Nichido Fire Insurance Co., Ltd.	0	31,726	23,480	7,600	0	6,547	0	14,632	7,322	2,813	3,686
18031	TOPA Insurance Company	0	3,612	34,829	0	0	11,192	0	18,889	5,991	2,428	0
37621	Toyota Motor Insurance Company	0	0	31,555	0	0	0	0	0	0	0	0
41238	Trans Pacific Insurance Company	0	6,480	0	0	0	0	0	0	0	0	0
19453	Transatlantic Reinsurance Company	0	0	0	0	0	0	0	0	0	0	0
20486	Transcontinental Insurance Company	0	1,372	3,960	77	0	0	0	4,894	0	992	0
28886	TransGuard Insurance Company of America, Inc	0	6,850	968	0	0	0	0	5,092	0	660	0
33014	Transport Insurance Company	0	0	0	0	0	0	0	0	0	0	0
20494	Transportation Insurance Company	0	(5,135)	8,433	1,105	0	0	0	9,832	0	1,669	0
19038	Travelers Casualty and Surety Company	0	13,376	477	0	0	0	0	35	0	0	0
36170	Travelers Casualty Company of Connecticut	0	536	0	0	0	0	0	0	0	0	0
19046	Travelers Casualty Insurance Company of America	0	856	0	0	0	0	0	0	0	0	0
31194	Travelers Casualty and Surety Company of America	0	20	37,536	0	0	0	0	0	0	0	0
40282	Travelers Commercial Casualty Company	0	0	0	0	0	0	0	0	0	0	0
36137	Travelers Commercial Insurance Company	0	0	0	0	0	0	0	0	0	0	0
25658	Travelers Indemnity Company (The)	0	3,600	2,250	0	0	0	0	(54)	0	17	0
25682	Travelers Indemnity Company of Connecticut (The)	0	61,174	3,123	(111)	0	0	0	12,937	0	3,853	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Physical Damage	Air-craft
39357	Travelers Insurance Company (Accident Dept)	0	313	0	0	0	0	0	0	0	0	0
25674	Travelers Property Casualty Company of America	0	221,136	100,337	3,481	0	0	0	89,135	0	16,029	0
36161	Travelers Property Casualty Insurance Company	0	794	557	0	0	0	0	0	0	0	0
34894	Trenwick America Reinsurance Corporation	0	0	0	0	0	0	0	0	0	0	0
24350	Triad Guaranty Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0
19887	Trinity Universal Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41211	Triton Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41106	Triumphe Casualty Company	0	0	0	0	0	0	0	0	0	10	0
21709	Truck Insurance Exchange	0	173,032	41,657	65	0	0	0	28,465	0	8,073	0
27120	Trumbull Insurance Company	0	0	0	0	0	0	0	0	0	0	0
29459	Twin City Fire Insurance Company	0	65,856	80,915	355	0	8,079	0	3,661	7,209	925	0
29599	U.S. Specialty Insurance Company	0	0	39,566	0	0	0	0	0	0	0	10,671
37893	ULICO Casualty Company	0	3,588	658	0	0	0	0	0	0	0	0
25968	USAA Casualty Insurance Company	0	0	3,043	0	0	156,891	0	0	152,543	0	0
18600	USAA General Indemnity Company	0	0	0	0	0	6,525	0	0	6,929	0	0
10004	Ulico Standard of America Casualty Company	0	0	0	0	0	0	0	0	0	0	0
41050	Underwriter for the Professions Insurance Company	0	0	57	0	0	0	0	0	0	0	0
25798	Unigard Indemnity Company	0	0	177	8	0	2	0	694	0	201	0
25747	Unigard Insurance Company	0	0	9,343	329	0	11,208	0	22,912	8,438	6,839	0
28497	USPlate Glass Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11142	United Casualty Insurance Company of America	0	0	0	0	0	0	0	0	0	0	0
11770	United Financial Casualty Company	0	0	0	0	0	0	0	0	0	(116)	0
13021	United Fire & Casualty Company	0	0	0	0	0	0	0	0	0	0	0
16659	United Guaranty Commercial Ins Co of North Carolina	0	0	0	0	0	0	0	0	0	0	0
40525	United Guaranty Credit Insurance Company	0	0	0	0	0	0	0	0	0	0	0
26999	United Guaranty Mortgage Indemnity Company	0	0	0	0	0	0	0	0	0	0	0
15873	United Guaranty Residential Insurance Company	0	0	0	0	0	0	0	0	0	0	0
11445	United National Casualty Insurance Company	0	0	0	0	0	0	0	0	0	0	0
41335	United National Specialty Insurance Company	0	0	(4)	0	0	0	0	0	0	0	0
25941	United Services Automobile Association	0	0	11,490	0	0	169,368	0	0	152,819	0	0
25887	United States Fidelity and Guaranty Company	0	141,310	4,988	468	0	0	0	2,633	0	838	0
21113	United States Fire Insurance Company	0	122,170	7,361	479	0	0	0	19,316	0	1,942	0
25895	United States Liability Insurance Company	0	0	19,576	12	0	0	0	0	0	0	0
16063	Unitrin Auto and Home Insurance Company	0	5	29	0	0	651	0	15	489	0	0
10226	Unitrin Direct Insurance Company	0	0	0	0	0	25,105	0	0	19,900	0	0
10915	Unitrin Direct Property & Casualty Company	0	0	0	0	0	1,712	0	0	1,625	0	0
42862	Universal Casualty Company	0	0	0	0	0	0	0	673	0	0	0
13200	Universal Surety of America	0	0	0	0	0	0	0	0	0	0	0
41181	Universal Underwriters Insurance Company	0	1,024	27,232	5,137	0	0	0	18,950	2,609	15,151	0
25976	Utica Mutual Insurance Company	0	184	448	3	0	8	0	215	3	13	0

Direct Premiums Written - 2005 all casualty Lines (continued)

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

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Direct Premiums Written - 2005 all casualty Lines *(continued)*

Figures taken from Insurers 2005 Annual Statement - California State Page (000's omitted)

NAIC No.	Company Name	Federal Employees Health Benefits	Workers Com-Pensation	Other Liability	Products Liability	Private Passenger Auto No-Fault	Other Private Passenger Auto Liab	Commercial Auto No-Fault	Other Commercial Auto Liability	Private Passenger P.D. Auto	Commercial Auto Physical Damage	Air-craft
13269	Zenith Insurance Company	0	723,667	0	0	0	0	0	0	0	0	0
16535	Zurich American Insurance Co	0	367,826	142,178	(6,847)	0	0	(7)	49,275	0	11,643	7,443
27855	Zurich American Insurance Company of Illinois	0	1,692	575	46	0	0	0	9,184	0	1,670	0
Total Property & Casualty Companies: 768												
Each Line of Business Total:		0	14,575,696	4,198,673	178,049	31,069	10,770,682	11,101	2,184,414	8,496,100	778,499	215,254



2005 ANNUAL REPORT *of the* INSURANCE COMMISSIONER