



# Lone Star Lines Special Report

## Surplus Lines Stamping Office of Texas

February 1, 2006

### 5-Year Comparison of SLSOT Premium Processed by Line of Business

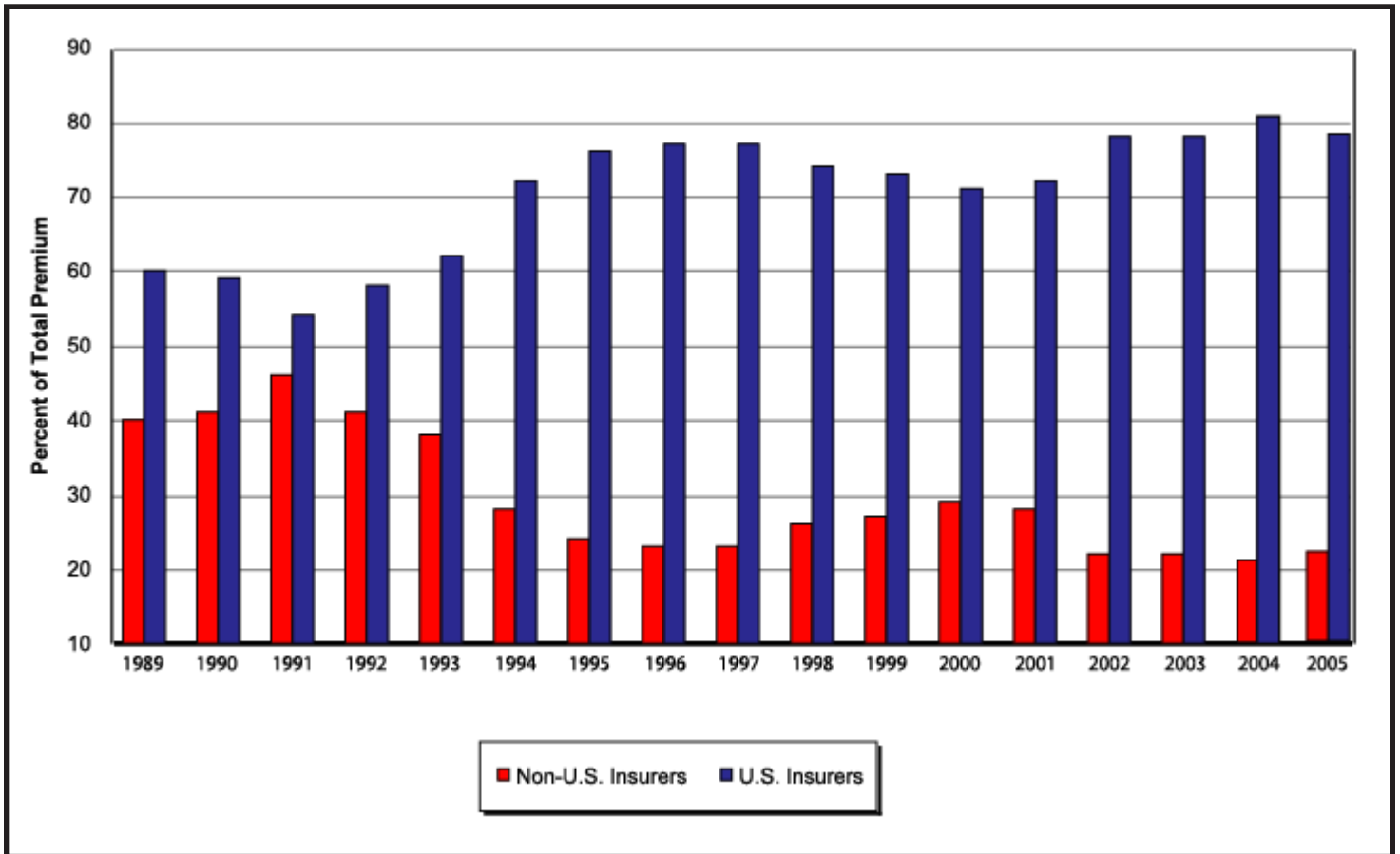
Annual Statement Line of Business	Premium through 12/05	Premium through 12/04	Premium through 12/03	Premium through 12/02	Premium through 12/01
1 Fire(incl. allied lines)	\$673,690,266	\$812,353,065	\$773,747,894	\$724,663,867	\$391,448,609
2 Allied lines	\$24,800,082	\$31,368,582	\$47,539,118	\$42,655,488	\$21,559,773
3 Farmowners multiple peril	\$2,093,540	\$1,958,823	\$1,559,732	\$1,227,132	\$1,510,535
4 Homeowners multiple peril	\$109,928,599	\$137,871,198	\$152,023,156	\$94,637,727	\$46,121,332
5 Commercial multiple peril	\$98,796,586	\$81,017,467	\$65,640,046	\$43,114,921	\$21,200,406
8 Ocean marine	\$6,505,893	\$11,794,308	\$9,031,000	\$12,131,234	\$6,616,414
9 Inland marine	\$71,741,112	\$72,257,470	\$52,381,333	\$54,557,670	\$39,804,385
11 Medical malpractice	\$74,233,903	\$75,670,282	\$63,274,038	\$58,083,094	\$28,364,313
12 Earthquake	\$21,895	\$3,806	\$513,067	\$420,473	\$183,215
13 Group accident & health	\$85,361,020	\$102,633,912	\$97,912,024	\$109,402,397	\$85,575,670
15 All other A&H	\$1,962,121	\$1,381,971	\$305,243	\$100,788	\$82,096
17 Other liability	\$1,546,592,147	\$1,626,019,562	\$1,377,832,913	\$1,108,373,708	\$681,083,754
18 Products liability	\$30,909,871	\$51,913,164	\$45,247,885	\$37,772,079	\$21,112,970
19.2 Other priv pass auto-lia	\$7,000	\$22,097	\$22,870	\$13,664	\$19,688
19.4 Other comm. auto liab	\$134,248,824	\$144,827,308	\$106,120,182	\$82,239,872	\$47,227,050
21.1 Priv pass auto physical	\$1,181,312	\$1,391,511	\$1,331,230	\$1,203,563	\$1,029,092
21.2 Comm auto phys.damage	\$60,261,815	\$70,995,560	\$65,753,739	\$69,102,373	\$56,593,738
22 Aircraft (all perils)	\$8,871,352	\$9,354,431	\$4,642,104	\$3,807,978	\$2,098,677
23 Fidelity	\$3,106,134	\$1,628,655	\$1,499,612	\$1,095,887	\$1,116,301
24 Surety	\$3,815,165	\$0	\$0	\$0	\$0
26 Burglary & theft	\$2,113,348	\$1,986,892	\$1,380,084	\$3,434,957	\$2,251,757
27 Boiler & machinery	\$65,241	\$213,506	\$125,855	\$67,415	\$29,982
28 Credit	\$105,628,950	\$84,666,913	\$77,268,367	\$56,089,715	\$51,491,862
31 Aggregate/other business	\$427,724	(\$213,990)	\$323,445	\$1,397,810	\$1,285,776
<b>TOTAL</b>	<b>\$3,046,363,900</b>	<b>\$3,321,116,493</b>	<b>\$2,945,474,937</b>	<b>\$2,505,593,812</b>	<b>\$1,508,379,298</b>

Note: Totals may not add due to rounding. Also, totals for some lines may change after year-end, due to corrections and policies replacing binder

Source for all data unless otherwise stated: Surplus Lines Stamping Office of Texas

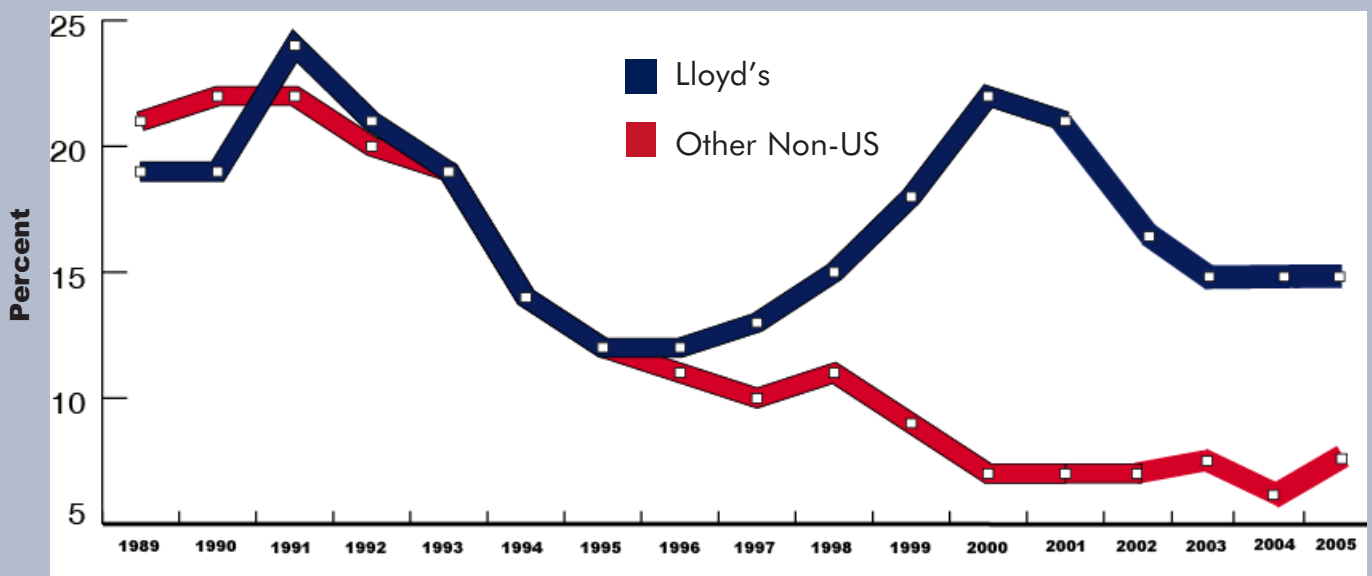
# Texas Surplus Lines Market Share, 1989-2005

## U.S. vs. Non-U.S. Insurers

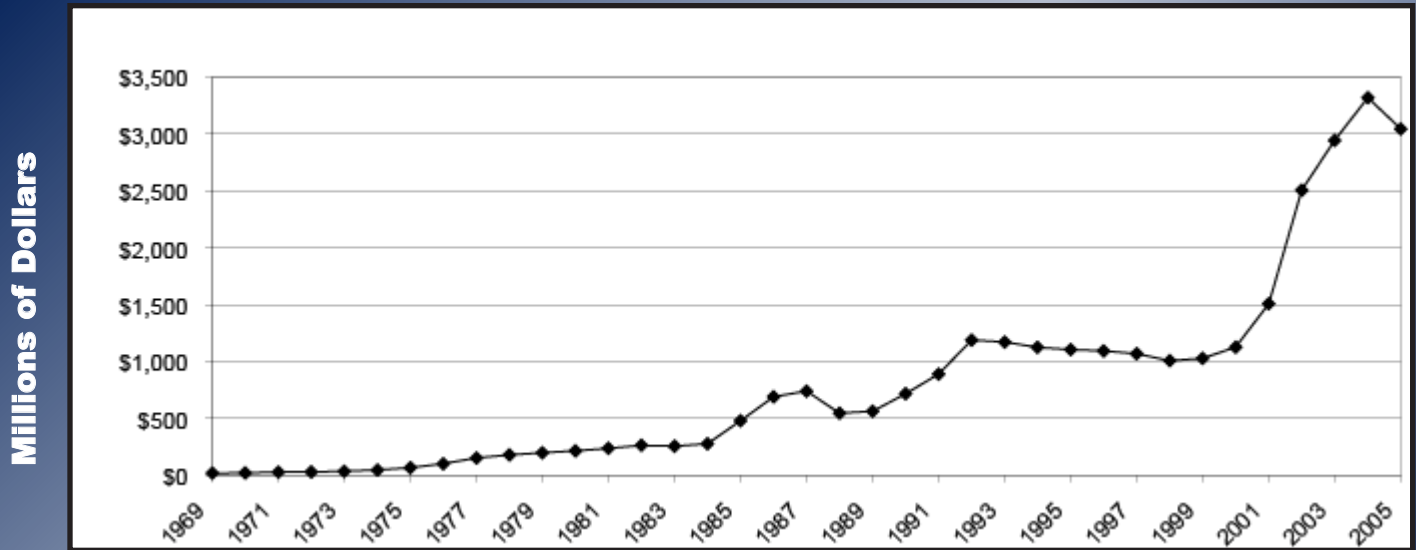


# Texas Surplus Lines Market Share, 1989-2005

## Underwriters at Lloyd's vs. Other Non-U.S. Insurers

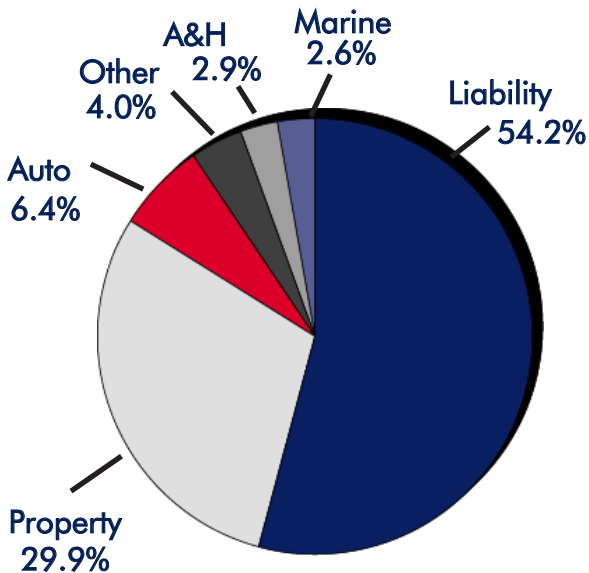


# Texas Surplus Lines Premiums 1969-2005

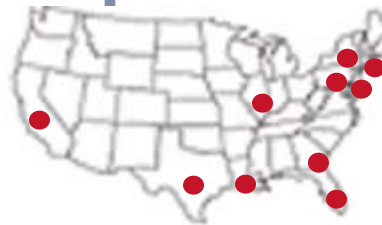


Source: 1969-1988 Texas Department of Insurance  
1989-2005 Surplus Lines Stamping Office of Texas

## Texas Surplus Lines Premium 2005 - Comparison by Line of Business



## 2004 Top Ten Surplus Lines Premium States



\* Operating stamping offices

Source:  
*Business Insurance*

California*	\$6,542.1
New York*	\$3,905.7
Texas*	\$3,321.1
Florida*	\$2,876.1
New Jersey	\$1,204.8
Pennsylvania*	\$1,185.8
Illinois*	\$1,012.5
Georgia	\$ 852.7
Louisiana	\$ 837.3
Massachusetts	\$ 767.6

Total, Top 10.	\$22,505.7
Total, U.S.	\$33,269.7
Top 10 as % of Total	67.6%

# Top Surplus Lines Insurance Groups in Texas

	Rank		Year				
	Current	Prior	2005	2004	2003	2002	2001
<b>American International Group</b>	1	2	\$491,594,213	\$466,301,212	\$431,228,887	\$331,412,660	\$107,430,360
<b>Underwriters at Lloyd's</b>	2	1	\$462,284,585	\$498,988,165	\$442,670,499	\$407,668,542	\$313,582,179
<b>St Paul Travelers</b>	3	3	\$154,317,785	\$207,142,276	\$200,543,264	\$168,681,029	\$70,400,130
<b>Zurich Financial Service Group</b>	4	4	\$151,365,296	\$176,283,357	\$179,563,402	\$125,527,498	\$56,745,245
<b>Nationwide Group</b>	5	5	\$141,579,230	\$147,391,453	\$137,303,756	\$124,259,730	\$50,704,829
<b>W R Berkley Group</b>	6	8	\$112,386,092	\$113,782,716	\$95,568,160	\$81,528,534	\$35,776,628
<b>Markel Corporation Group</b>	7	6	\$105,594,001	\$135,857,203	\$126,978,584	\$114,104,073	\$45,388,987
<b>Assurant</b>	8	9	\$101,945,874	\$91,592,664	\$83,210,226	\$70,388,529	\$34,771,149
<b>ACE USA Group</b>	9	7	\$101,892,567	\$118,053,198	\$101,675,112	\$106,880,539	\$44,401,582
<b>Argonaut</b>	10	-	\$72,112,886	\$69,080,481	-	-	-
<b>Total Premium - Top Groups</b>			\$1,895,072,529	\$2,024,472,725	\$1,798,741,890	\$1,530,451,134	\$759,201,089
<b>Percent of Total Texas Surplus Lines Premium</b>			62%	62%	61%	61%	43%
<b>Percent as previously presented</b>				63%	63%	62%	61%

## Policies Processed & Average Premium per Policy

