

State Summary
Market Share Analysis
Based on 2005 Total Premium
as of 12/31/05

| <u>State</u> | <u>Premium Written</u> | | <u>% Increase/ Decrease</u> |
|--------------------------|------------------------|-------------------|---------------------------------|
| | <u>12/31/2005</u> | <u>12/31/2004</u> | |
| 1 California | 3,198,269,134 | 3,068,170,089 | 4.2% |
| 2 Florida | 2,432,774,393 | 1,804,513,642 | 34.8% |
| 3 Texas | 1,487,468,225 | 1,491,295,214 | -0.3% |
| 4 New York | 1,220,566,709 | 1,146,910,747 | 6.4% |
| 5 Arizona | 703,351,014 | 511,699,494 | 37.5% |
| 6 Pennsylvania | 578,739,559 | 592,232,044 | -2.3% |
| 7 New Jersey | 565,998,104 | 531,188,841 | 6.6% |
| 8 Virginia | 466,160,523 | 414,334,877 | 12.5% |
| 9 Ohio | 438,668,372 | 455,474,464 | -3.7% |
| 10 Michigan | 404,828,063 | 447,617,620 | -9.6% |
| 11 Washington | 354,885,696 | 312,720,321 | 13.5% |
| 12 Maryland | 351,876,633 | 313,222,249 | 12.3% |
| 13 Illinois | 350,728,644 | 332,219,396 | 5.6% |
| 14 Colorado | 343,157,471 | 338,451,849 | 1.4% |
| 15 Nevada | 323,941,023 | 292,192,203 | 10.9% |
| 16 Massachusetts | 321,752,362 | 305,968,588 | 5.2% |
| 17 Georgia | 273,640,744 | 244,787,827 | 11.8% |
| 18 Oregon | 251,931,526 | 211,121,579 | 19.3% |
| 19 Utah | 214,640,769 | 179,353,511 | 19.7% |
| 20 Connecticut | 183,493,192 | 173,792,280 | 5.6% |
| 21 Minnesota | 165,899,005 | 186,933,709 | -11.3% |
| 22 Wisconsin | 154,608,634 | 175,734,484 | -12.0% |
| 23 Canada | 149,544,665 | 164,196,560 | -8.9% |
| 24 Tennessee | 144,855,856 | 145,056,836 | -0.1% |
| 25 North Carolina | 144,844,362 | 132,484,381 | 9.3% |
| 26 Idaho | 129,193,153 | 99,399,234 | 30.0% |
| 27 New Mexico | 122,273,082 | 112,257,622 | 8.9% |
| 28 South Carolina | 120,832,853 | 105,084,724 | 15.0% |
| 29 Hawaii | 109,546,741 | 107,466,153 | 1.9% |
| 30 Indiana | 104,927,049 | 108,615,348 | -3.4% |
| 31 Alabama | 103,229,216 | 91,706,409 | 12.6% |
| 32 Louisiana | 89,926,488 | 91,664,958 | -1.9% |
| 33 Missouri | 75,800,767 | 72,021,206 | 5.2% |
| 34 Kentucky | 61,737,600 | 60,850,406 | 1.5% |
| 35 Dist. Of Columbia | 60,341,956 | 45,242,901 | 33.4% |
| 36 Delaware | 57,863,523 | 45,140,540 | 28.2% |
| 37 Oklahoma | 57,241,230 | 54,209,405 | 5.6% |
| 38 Aggregate Other Alien | 54,082,014 | 46,572,124 | 16.1% |
| 39 Montana | 52,540,888 | 51,135,464 | 2.7% |
| 40 Arkansas | 50,891,190 | 47,443,089 | 7.3% |
| 41 New Hampshire | 49,986,758 | 52,610,066 | -5.0% |
| 42 Kansas | 48,551,712 | 50,752,813 | -4.3% |
| 43 Puerto Rico | 47,964,289 | 47,254,758 | 1.5% |

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| 44 Nebraska | 46,371,089 | 55,737,293 | -16.8% |
| 45 Rhode Island | 44,181,677 | 41,982,792 | 5.2% |
| 46 Alaska | 39,409,231 | 34,714,477 | 13.5% |
| 47 Mississippi* | 38,026,070 | 37,740,003 | 0.8% |
| 48 Maine | 37,235,387 | 39,843,418 | -6.5% |
| 49 Wyoming | 29,147,443 | 25,128,011 | 16.0% |
| 50 West Virginia | 23,138,967 | 21,591,973 | 7.2% |
| 51 South Dakota | 16,411,316 | 17,212,698 | -4.7% |
| 52 Vermont | 14,903,865 | 13,731,599 | 8.5% |
| 53 Iowa | 8,521,843 | 7,601,699 | 12.1% |
| 54 North Dakota | 5,091,038 | 6,744,855 | -24.5% |
| 55 Mexico | 4,229,305 | 5,286,300 | -20.0% |
| 56 US Virgin Islands | 2,803,026 | 2,489,411 | 12.6% |
| 57 Guam | 2,669,439 | 2,078,762 | 28.4% |
| 58 Totals | 16,935,694,883 | 15,572,983,316 | 8.8% |