

Texas Windstorm Insurance Association
2004 Percentage of Participation
 Summary of Final Participation



Member Group	2004 TWIA Percentage of Participation
Travelers Property Casualty Group	11.90%
USAA Group	9.72%
Nationwide Group	6.51%
Chubb Group Of Insurance Companies	6.22%
State Farm Group	4.64%
Vesta Insurance Group, Inc.	4.39%
Zurich Financial Services Group	4.15%
Hartford Insurance Group	4.09%
Safeco Insurance Companies	3.46%
Liberty Mutual Insurance Companies	3.22%
Royal & Sun Alliance Insurance Group	2.99%
Allstate Insurance Group	2.72%
FM Global Group	2.34%
American International Group, Inc	2.26%
Allianz AG Consolidated	2.14%
CNA Insurance Companies	2.10%
St Paul Companies	1.99%
Unitrin Inc	1.64%
Amica Mutual Group	1.45%
ACE INA Group	1.35%
Colonial Lloyds	1.08%
Fairfax Financial (US) Group	1.03%
XL Capital Group	0.97%
Columbia Lloyds Insurance Company	0.92%
ASI Lloyds	0.91%
W.R. Berkley Group	0.87%
GuideOne Insurance	0.70%
Automobile Club of Southern California Group	0.68%
Balboa Life & Casualty Group	0.67%
White Mountains Insurance Group	0.66%
Service Insurance Group	0.64%
MetLife Auto and Home Group	0.63%
Southern Farm Bureau Group	0.51%
Titus Group	0.45%
American Modern Insurance Group	0.41%
Assurant Group	0.41%
Philadelphia Insurance Companies	0.41%
Kemper Insurance Companies	0.36%
Markel Corporation Group	0.36%
Sentry Insurance Group	0.35%
Great American Property & Casualty Group	0.34%
Century Insurance Group	0.32%
RLI Group	0.32%
Berkshire Hathaway Insurance Group	0.31%
Winterthur Swiss Group	0.31%
Swiss Re Group	0.30%
Aegis Group	0.29%
Church Mutual Insurance Company	0.28%
Muenchener Rueckversicherungs	0.26%
Farmers Mutual Protective Group	0.25%
NLASCO Group	0.25%
Horace Mann Insurance Group	0.24%
Atlantic Mutual Companies, The	0.23%
EMC Insurance Companies	0.23%
Apex Lloyds Insurance Company	0.18%
Germania Mutual Group	0.18%
U S Lloyds Insurance Company	0.18%

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Utica National Insurance Group	0.18%
United Fire & Casualty Group	0.17%
Alleghany Insurance	0.16%
Argonaut Insurance Group	0.16%
Atlantic American / Delta Group	0.15%
Federated Mutual Group	0.15%
American National P & C Group	0.14%
Penn-America Group Inc	0.14%
Delta Lloyds Insurance Company Of Houston, Tx.	0.13%
Central Insurance Companies	0.12%
Tokio Marine & Fire USB Group	0.12%
Amerisure Companies	0.11%
Cypress Texas Lloyds	0.10%
Arch Capital Group	0.09%
IFG Companies	0.09%
Axis Specialty Limited	0.08%
Beacon Insurance Group	0.08%
Nau Country Insurance Company	0.08%
HDI US Group	0.07%
Old Republic General Group	0.07%
Southland Lloyd's Insurance Company	0.07%
Allmerica Financial Property & Casualty Companies	0.06%
G E Global Insurance Group	0.06%
Indiana Lumbermens Group	0.06%
National American Insurance Company	0.05%
Slavonic Mutual Group	0.05%
BancInsure, Inc.	0.04%
Ohio Casualty Group	0.04%
Western World Insurance Group	0.04%
Armed Forces Insurance Exchange	0.03%
Electric Insurance Group	0.03%
Florists' Mutual Insurance Company	0.03%
AXA	0.02%
Benchmark Insurance Company	0.02%
Cincinnati Insurance Companies	0.02%
Jewelers Mutual Insurance Company	0.02%
Kaufman Insurance Group	0.02%
Lumbermen's Underwriting Alliance	0.02%
National Fire And Indemnity Exchange	0.02%
QBE Re Group-US	0.02%
American Express Group	0.01%
American Safety Insurance Group	0.01%
Bankers Insurance Company	0.01%
Cumis Insurance Society, Inc	0.01%
Fidelity National Group	0.01%
GE Financial Assurance Group	0.01%
Gramercy Insurance Company	0.01%
HCC Insurance Holdings Group	0.01%
Lumbermen's Underwriters	0.01%
MCM Corporation	0.01%
Meadowbrook Insurance Group	0.01%
Medmark Insurance Group	0.01%
Mercury General Group	0.01%
Mitsui Sumitomo Insurance Co of America	0.01%
Pharmacists Mutual Insurance Company	0.01%
Renaissancere US Group	0.01%
Triangle Insurance Company, Inc.	0.01%