

Texas Windstorm Insurance Association
2005 Percentage of Participation
 Summary of Final Participation



Member Group	2005 TWIA Percentage of Participation
St Paul Travelers Companies	15.18%
USAA Group	10.51%
State Farm Group	8.18%
Nationwide Group	6.49%
Zurich Financial Services Group	5.99%
Chubb Group Of Insurance Companies	5.89%
Hartford Insurance Group	3.96%
Liberty Mutual Insurance Companies	3.87%
Vesta Insurance Group, Inc.	3.15%
Safeco Insurance Companies	3.08%
Allstate Insurance Group	2.62%
CNA Insurance Companies	2.61%
American International Group, Inc	2.36%
Allianz of America, Inc	2.22%
ACE INA Group	2.06%
Unitrin Inc	1.65%
FM Global Group	1.59%
Amica Mutual Group	1.26%
ASI Lloyds	1.13%
Columbia Lloyds Insurance Company	1.03%
Colonial Lloyds	0.86%
Automobile Club of Southern California Group	0.77%
GuideOne Insurance	0.71%
Alleghany Insurance Holdings	0.57%
Southern Farm Bureau Group	0.55%
Balboa Life & Casualty Group	0.53%
Service Insurance Group	0.51%
White Mountains Insurance Group	0.51%
Philadelphia Insurance Companies	0.47%
MetLife Auto and Home Group	0.46%
W.R. Berkley Group	0.45%
Cypress Texas Lloyds	0.43%
RenaissanceRe Holdings LTD	0.42%
American Modern Insurance Group	0.34%
Assurant Solutions	0.33%
Markel Corporation Group	0.33%
Great American Property & Casualty Group	0.28%
Church Mutual Insurance Company	0.27%
RLI Group	0.26%
Evergreen National Group	0.25%
Fidelity National Group	0.25%
Berkshire Hathaway Insurance Group	0.24%
Republic Companies Group	0.24%
Sentry Insurance Group	0.24%
NLASCO Group	0.23%
EMC Insurance Companies	0.21%
Muenchener Rueckversicherungs	0.21%
Argonaut Insurance Group	0.20%
Farmers Mutual Protective Group	0.20%
U S Lloyds Insurance Company	0.20%
Aegis Group	0.19%
American Agri-Business Insurance Company	0.19%
Germania Mutual Group	0.17%
Utica National Insurance Group	0.16%
Federated Mutual Group	0.14%
Apex Lloyds Insurance Company	0.13%
Horace Mann Insurance Group	0.13%

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Atlantic American / Delta Group	0.12%
Central Insurance Companies	0.12%
American National P & C Group	0.11%
Axis Specialty Limited	0.11%
Penn-America Group Inc	0.11%
Amerisure Companies	0.10%
Fairfax Financial (US) Group	0.10%
United Fire & Casualty Group	0.10%
Wellington Insurance Company	0.09%
Allmerica Financial Property & Casualty Companies	0.08%
Beacon Insurance Group	0.08%
IFG Companies	0.08%
Nau Country Insurance Company	0.08%
Tokio Marine & Fire USB Group	0.08%
Old Republic General Group	0.07%
Southland Lloyd's Insurance Company	0.07%
Indiana Lumbermens Group	0.06%
Ranchers and Farmers Insurance Company	0.05%
Slavonic Mutual Group	0.05%
XL Capital Group	0.05%
BancInsure, Inc.	0.04%
Benchmark Insurance Company	0.04%
Florists' Mutual Insurance Company	0.04%
G E Global Insurance Group	0.04%
HDI US Group	0.04%
Mitsui Sumitomo Insurance Group	0.04%
National American Insurance Company	0.04%
Ohio Casualty Group	0.04%
Triangle Insurance Company, Inc.	0.04%
Western World Insurance Group	0.04%
Armed Forces Insurance Exchange	0.03%
Swiss Re Group	0.03%
Titus Group	0.03%
Delta Lloyds Insurance Company Of Houston, Tx.	0.02%
Electric Insurance Group	0.02%
IAT Insurance Group	0.02%
Insurors Indemnity Companies	0.02%
Jewelers Mutual Insurance Company	0.02%
Kaufman Insurance Group	0.02%
National Fire And Indemnity Exchange	0.02%
Pharmacists Mutual Insurance Company	0.02%
Sompo Japan Insurance Company of America	0.02%
Alea Group	0.01%
American Express Group	0.01%
Arch Capital Group	0.01%
Atlantic Mutual Companies, The	0.01%
Church Insurance Company	0.01%
Cincinnati Insurance Companies	0.01%
Comercial America Insurance Company	0.01%
Cumis Insurance Society, Inc	0.01%
DaimlerChrysler Group	0.01%
General Fire & Casualty Company	0.01%
Kemper Insurance Companies	0.01%
Lumbermen's Underwriters	0.01%
Lumbermen's Underwriting Alliance	0.01%
Meadowbrook Insurance Group	0.01%
Mercury General Group	0.01%

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Motorists Insurance Group	0.01%
QBE Re Group-US	0.01%
Scor Group	0.01%
T H E Insurance Company	0.01%
XL Lloyds Insurance Company	0.01%