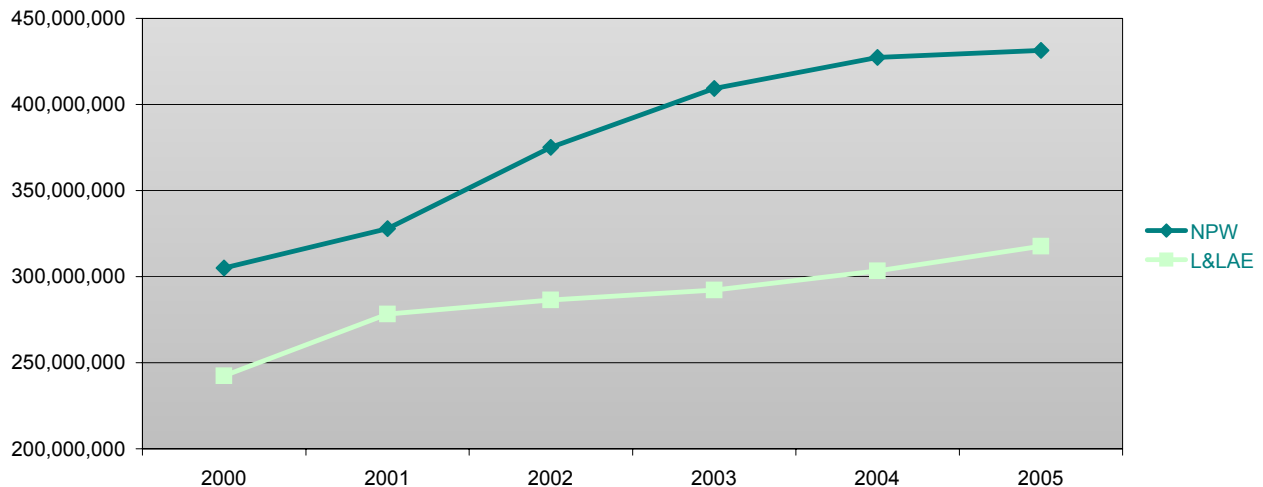


2005 Top U.S. P&C Groups Trends in NPW and L&LAE
Statutory Basis (\$ in Thousands)

Group	2005 NPW	2004 NPW	2003 NPW	2002 NPW	2001 NPW	2000 NPW
Allstate Insurance Group	26,794,750	25,983,894	24,636,889	23,342,077	21,991,336	21,622,806
American International Group	31,715,253	31,533,859	27,972,154	21,047,893	14,092,073	12,401,127
Berkshire Hathaway	17,315,834	16,188,167	15,762,335	15,203,759	11,656,170	10,404,398
Hartford Fire & Casualty Group	10,589,779	9,627,339	8,876,260	8,140,563	4,977,323	6,648,019
Liberty Mutual Insurance Group	13,944,178	13,207,939	12,514,360	10,573,630	9,011,740	8,675,598
Nationwide Corp	15,200,590	14,263,138	13,818,647	11,700,114	10,590,760	9,445,456
Progressive Grp	14,012,192	13,381,321	11,917,506	9,455,589	7,262,944	6,202,345
St Paul Travelers Grp	19,289,916	19,603,030	N/A	N/A	N/A	N/A
State Farm IL	47,924,426	47,762,343	46,581,240	42,747,364	37,897,080	33,294,267
Zurich Ins Grp	17,659,959	18,651,579	17,050,186	17,428,318	16,255,798	15,108,224
Total of the Top 10 Groups	214,446,877	210,202,609	179,129,577	159,639,307	133,735,224	123,802,240
Industry Aggregate	431,338,718	427,396,208	409,256,440	375,009,622	327,821,992	305,069,884

Industry Aggregate Trends in NPW and L&LAE



Group	2005 L&LAE	2004 L&LAE	2003 L&LAE	2002 L&LAE	2001 L&LAE	2000 L&LAE
Allstate Insurance Group	20,863,865	17,485,643	16,953,858	17,277,327	17,120,886	16,311,585
American International Group	26,558,673	23,989,624	19,225,815	15,952,135	11,182,633	9,092,207
Berkshire Hathaway	15,140,748	10,762,470	10,283,538	10,783,831	11,820,805	8,774,139
Hartford Fire & Casualty Group	6,586,292	6,643,244	8,424,273	5,446,890	3,529,547	4,633,039
Liberty Mutual Insurance Group	10,699,099	10,086,226	9,825,038	8,254,538	8,839,043	7,624,183
Nationwide Corp	10,645,258	10,011,473	9,361,812	7,974,291	8,403,826	7,900,535
Progressive Grp	9,372,874	8,568,713	7,655,131	6,301,232	5,273,262	5,285,960
St Paul Travelers Grp	14,116,479	15,854,739	N/A	N/A	N/A	N/A
State Farm IL	37,957,409	34,442,185	34,528,022	36,695,259	36,729,284	31,543,148
Zurich Ins Grp	13,313,175	15,044,361	13,200,114	13,853,070	13,295,926	11,819,430
Total of the Top 10 Groups	165,253,872	152,888,678	129,457,601	122,538,573	116,195,212	102,984,226
Industry Aggregate	317,565,213	303,378,702	292,102,825	286,390,794	278,170,039	242,365,105

Source: National Underwriter OneSource Database
 July-06