

# SLA Quarterly

## March 2005

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**Rupert Hall**  
Chairman, 2005



**James Pettipas**  
Vice Chairman, 2005



**Ceil Norton**  
Secretary - Treasurer, 2005

### SLA Elects Officers

The SLA Annual Meetings held January 25 in San Francisco and January 27, 2005 in Beverly Hills were moderated by the Association's 2004 Chairman, Greg T. Crouse, President of Crouse & Associates, San Francisco, California. Mr. Crouse thanked the members for their attendance and recognized the regulators from the California Department of Insurance in the audience. Mr. Crouse also thanked his committee chairs, Rupert Hall, Chairman of the Stamping Committee, Pam Quilici, Chairman of the Automation Committee, Jim Pettipas, Chairman of the Education Committee, Hank Haldeman, Chairman of the Legislative Committee, and Katie Freeman, Chairman of the Nominating Committee.

Mr. Crouse noted that 2004 had

been the SLA's best year ever with processing of \$5.5 billion in surplus line premiums and only a two-week backlog of unprocessed broker batch filings throughout the year. Mr. Crouse noted that the policy count had increased 18 percent while the premium volume increased 8.7 percent. Mr. Crouse said more business is flowing into the surplus line market than is leaving. "One thing's for sure, whether we're in a hard or soft market, it's a big market, especially in California," he said. Mr. Crouse thanked the management and staff of the SLA for a great year and encouraged the brokers to attend the 2005 Western States Surplus Lines Conference to be held July 24 to 26 in San Diego, California (see [ws.slacal.org](http://ws.slacal.org)).

In the business portion of the meeting, Mr. Crouse presided over the election of officers for

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2005. Katie Freeman of Katie Freeman Insurance Services read the Nominating Committee's slate of officers and Executive Committee members for the New Year. The slate was unanimously elected by the membership. The new SLA Chairman is Rupert Hall of M.J. Hall & Company, Inc. The new Vice Chairman is James Pettipas of ECM Insurance Services, Inc. The new Secretary-Treasurer is Ceil Norton of Burns & Wilcox Insurance. The new Executive

Committee members are as follows: Katie Freeman of Katie Freeman Insurance Services, Greg Crouse, Crouse & Associates, Inc., Chris Brown of Brown & Riding Insurance Brokers, John Edack of Arch Specialty Insurance Agency, Hank Halderman of Gerald J. Sullivan & Associates, Inc., Horst Lechler of Anderson & Murison, Inc., Les Ross of Tri-City Brokerage a Division of BISYS Commercial Insurance Services, Inc., Stacey Shurson of IIW Insurance Services, Joan Spiegel of Marsh

Risk & Insurance Services, and Warren Stanley of Canon Insurance Services.

Following the annual meeting business session and election of officers, a two-hour educational session was conducted by the SLA General Counsel James R. Woods and his associate Patrick Huard of LeBoeuf, Lamb, Greene & MacRae. The session was titled "Spitzer's Crusade and Its Effect on the Insurance Industry". ■

## Executive Director's Address SLA Annual Meeting 2005



**Ted Pierce**  
Executive Director

Thank you Greg, good morning.

I'm going to make some acknowledgements, discuss some of the trends in our industry, talk about federal encroachment on state-based insurance regulation, and conclude with SLA plans for the future.

**Greg Crouse**, it's been a pleasure to serve under your leadership and I appreciate your advice and guidance throughout the year.

The Surplus Line Association is blessed to have a volunteer elected leadership of 13 brokers referred to as the Executive Committee. The Executive Committee members receive no compensation for the time and effort they put into the SLA operation.

In addition, I want to thank the SLA staff which now numbers 63. Our people are the best, they gain experience in the unique functions of the SLA and fortunately, they choose to stay with the SLA for long periods of time. Which gives us the benefit of their knowledge of surplus line regulatory compliance.

You'll find when you contact the SLA, you will always be dealt with in a professional, courteous and kind manner. If this is ever not the case, please give me a call.

In 2004, we saw a definite slowing in the pace of increased premium volume in the California surplus line market. While the total number of policies written in surplus lines increased by over 18% to 441,221, the total premium only increased by 8.24 percent.

Compare this to the 2003 increase of 43.1 percent in total premium, and the 2002 increase of 104.5 percent in total premium.

Moreover, the average premium per policy in 2004 was only \$12,508 compared to \$13,718 in 2003.

What does this mean? Well it tells us a lot about what's happening to rates - which I'm not allowed to talk about. So I'll move on.

*(Continued from Page 2)*

Seventy percent of the 441,221 surplus line policies written in 2004 were written for three major industry sectors. These industries were services, construction, and finance.

The SLA overall profile of who and what is insured in the surplus line market makes it clear that YOU, THE BROKERS, serve a major function in society, reaching every industry classification and even those that are unclassifiable.

Which is why it is vital that you pay close attention to what our General Counsel Jim Woods and his associate Patrick Huard of LeBoeuf, Lamb, Greene & MacRae will tell us in the two-hour educational session we have scheduled from 10:00 a.m. to 12:00 noon. Pay close attention to their discussion of federal standards.

The insurance industry is threatened with a federal takeover intended to scare states like California into weakening consumer protections. The push in Washington, D.C. is toward the lowest common denominator in standards for non-resident broker licensing, the quality of rate and form regulation of the admitted market, and insurer solvency.

Our goal is to ensure that if there are any regulatory changes prompted by self-serving industry chatter about imminent federal legislation, that they don't set us backward.

Federal government forays into the insurance industry as demonstrated by the enactment of the Gramm-Leach-Bliley Act and the Terrorism Recovery Insurance Act, have put us in the unenviable position of having to defend surplus lines from other segments of our own industry. Why? Because these initiatives were pursued by the insurance industry.

I have fifteen years of experience in Washington, D.C., and I'd be standing on the edge of the truth if I said the Feds are good at solving problems. The idea that the federal government brings improvement when they deregulate an industry is nothing more than a durable myth.

If the United States Congress decides to deregulate commercial insurance under the guise of federal standards, NAPSLO has said deregulated commercial insurance transactions should qualify for export to the surplus line market without requiring agents and brokers to make a diligent search for coverage in the admitted markets. This would give consumers the best chance of obtaining coverage in a deregulated environment that provides parity of access to the surplus line market.

The members of NAPSLO have also argued that a single point of payment for surplus line taxes and stamping office filings on multi-state risks would be an improvement over conflicting regulations that exist today.

Moreover, a uniform mechanism for the allocation of surplus line premium taxes by state government is one area in which the U.S. Congress can play a positive role in support of state-based insurance regulation.

In conclusion, the SLA owes California Surplus Line Brokers a system in which they can make their stamping office filings electronically and not manually as is the current practice. The good news is Commissioner John Garamendi is committed to utilizing technology to streamline the insurance regulatory process and has agreed to allow the SLA to develop an electronic filing system.

The SLA's goal is to establish an efficient electronic filing program that is designed from the broker's perspective while keeping within the Commissioner's goal of enhancing the CDI's oversight and statistical analysis of the surplus line industry.

The Department of Insurance has told us that an SLA electronic filing system must protect the confidential nature of the information we collect from intrusion or damage. The SLA system must also include a mechanism for authenticating the electronic signature of the brokers submitting filings. This is a daunting, costly, and time-consuming task, so you'll have to bear with us. Please know, we are aware of the immediate need for this service.

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The SLA of CA exists for several reasons. The most important one is to help you meet the legal requirements of accessing the surplus line market. When

you have questions about surplus line regulations, and their interpretation by the California Department of Insurance, please feel free to call the SLA for information.

On a final note, I hope you are well on your way to a prosperous New Year and thank you for attending the Annual Meeting. ■

## **Report of the Director of the Stamping Office**



**Joy Erven Laughery**  
**Director, Stamping Office**

The year 2004 was yet another record breaking one for the Surplus Line Association.

Our Data Processing Department processed 5.5 Billion dollars in premium for the year 2004.

For 2004, General Liability comprised 35% of our premium followed by E & O at 10%, All Risk Commercial Property at 8%, DIC at 8%, and Excess Liability at 6%.

Our Education Department hosted a total of 26 seminars for continuing education this last year, for a total of 68 CE credits. We had 2427 attendees and issued 2088 certificates for continuing education credits.

The classes we host are of no cost to attendees and I strongly encourage brokers to take advantage of this service.

Classes are offered monthly in both Northern and Southern California.

Please check our website or call Vienna Murray, the Education Manager for information.

As of December 31, 2004, there were 186 carriers on the California List of Eligible Insurers, which consisted of 89 foreign (U.S. domiciled) insurers, 32 Alien ( non U.S. insurers) and 65 Lloyd's syndicates. Over 82.1% of the premium processed during 2004 were placed with foreign insurers. California continues to be the place companies want to write business as we have seen the number of new applicants for the LESLI increase in comparison to prior years.

Our IT Department spent last year on a variety of projects. One, the Broker Extranet is currently being rolled out to Brokers.

Brokers are now able to review email notification of tags and can respond or research tags on-line. Brokers are also able to research accounts receivable and transaction history via the Broker Extranet. We are hoping more companies sign up for this service and we can generate interest in the electronic filing system we plan to develop.

Please give our office a call if you are interested in signing up for the broker extranet.

I have a couple of dates for you to mark on your calendars. First, I would like to remind you that the Annual Statement and Tax Return is due to the Department of Insurance on March 1st. This year the forms are online at the Department of Insurance's website, or you can access them from our website. Any questions regarding state taxes can be directed to either myself or Vienna Murray. The second date to note is the Western States Surplus Line Conference.

We are very excited to be the host state and the conference

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will be held at the Hotel Del Coronado in San Diego, CA. The dates of the conference are July 24 through 26th. The IT department has put together a terrific website containing all the details of the conference as well as register online.

We would like to welcome the new members of our association:

- Al Minicola General Insurance Agency, Inc.*
- All Risks, LLC*
- Allen Lawrence & Associates Inc.*
- Allied North America Insurance Brokerage of Nevada, LLC*
- Alonso, Nancy Lee*
- Ameripride Insurance Services, Inc.*
- Anchor Bay Insurance Managers, Inc.*
- Anton, Frank Capocci*
- Apollo General Insurance Agency, Inc.*
- Barid, Bryan Andrew*
- Bartling Insurance Group*
- Binford, Benjamin Riley Jr.*
- Brady, Denis Michael*
- Brady, Sean Maurice*
- Capital Risk, LLC*
- Chartwell Independent Insurance Brokers, LLC*
- Chopra Insurance Brokerage, Inc.*

- CM & F Group, Inc.*
- Cochrane Agency, Inc.*
- Crump Insurance Services Northwest, Inc.*
- Dantzig, Brian Patrick*
- Di Gioia, Edward Paul*
- Dowd, Dennis Carter*
- Edde, Larry Dean*
- El Dorado Insurance Agency, Inc.*
- Eyl & Gordon Insurance Brokers, Inc.*
- Fred K. Kesler & Associates*
- Garnet Captive Services, LLC*
- Germain, Peter Hathorne*
- Giadrosich, Ronald Bernard*
- Global Century Insurance Brokers, Inc.*
- Harwood-Albracht, Shelley Lea*
- Hildebrand, John Christopher*
- Huntington T. Block Insurance Agency, Inc.*
- ISG International, Inc.*
- Jackson, David John*
- Leavitt Group Agency Association, Inc.*
- Lundy, Charles Edgar*
- Marsh Placement, Inc.*
- McNally, Anne Christine*
- Million Insurance Agency, Inc.*
- Monaco, Barbara Merrill*
- Mt. McKinley Managers, LLC*
- Nixon, Michael Rochell*
- Norman-Spencer McKernan, Inc.*
- Peachtree Special Risk Insurance Brokers of NV, Inc.*
- Pessin, Adam Scott*
- Petsmarketing Insurance.com*

- Agency, Inc.*
- Pinnacle Insurance Solutions, LLC*
- Priority Insurance Underwriters, LLC*
- Private Business Insurance, LLC*
- Randolph-Biggio, Marie Alice*
- Reinig, Ken Michael*
- Reischman, Philip Eugene*
- Republic Insurance Services, Inc.*
- Rosicker, Joseph Bernard*
- Ross, Robert Geoffrey*
- Sans, Carla Anne*
- Schneider, Paul D.*
- Schweickert & Company Insurance Agents, Brokers, and Managers*
- Segelken, George Fred*
- Seifert, Arthur Bradford*
- Stawecki, John Paul*
- Stratus Insurance Services, Inc.*
- Stuckey and Company*
- Superior Access Insurance Services, Inc.*
- Thomas McGee, LC*
- Ulico Insurance Group, Inc.*
- Unique Insurance Service Inc.*
- Wynstra, David Craig*

**SLA Renowned Former Chairmen**

2004	Greg Crouse	1991	R.P. Keul	1978	John F. Donerty
2003	Katie Freeman	1990	George O’Gorman	1977	George Gibbs
2002	Horst Lechler	1989	Philip E. Beauchamp	1976	Thomas Carey
2001	Stacey Shurson	1988	Donald Grant	1975	Hartley Cravens
2000	Kathy Nelson	1987	Edward F. Casey	1974	David Anderson
1999	Marion A. Perkins	1986	David F Riding	1973	Edward Stabb
1998	William Newton	1985	R.P. Welch	1972	George Walker
1997	Michael J. Hall	1984	R.P. Keul	1971	JC Field
1996	Hank Haldeman	1983	H.R. (Rod) Ludwig	1969	S R Farley
1995	Gerald Sullivan	1982	David F. Anderson	1968	R.G. Smart
1994	John J. Connolly	1981	Hartley Cravens	1967	Harold J. Toso
1993	James Widgren	1980	Jay A. Lloyd	1966	John C. Spencer
1992	I.H. Anderson	1979	G.J. Sullivan		

## Member Profile



**Timothy Chaix**  
*President*  
*R.E. Chaix & Associates*

After graduating from Kansas University, Timothy Chaix made his decision to follow his family's passion for the insur-

ance industry. In 2000 he joined R. E. Chaix & Associates as Operations Manager. During that year, he completed an internship with American Equity Insurance Company and Nautilus/Great Divide Insurance Company. A graduate of NAPSLO's E&S School, he serves on the Board of the IIAB-OC and is active in CIWA and NAPSLO. In addition to serving his community through Mary's Shelter, Mr. Chaix provides quality service to his clients and has built a substantial book of business from scratch. His exceptional

efforts were rewarded in July 2004 when he was promoted to President of R. E. Chaix & Associates. Since 1987 when R.E. Chaix & Associates opened its doors as a Surplus Lines Broker, it has grown to one of California's Top 50 Brokers. Mr. Chaix was responsible for the firm's establishment of offices in Napa and Rancho Cucamonga to better serve their clients. R.E. Chaix & Associates offers products for General Liability, Property, Inland Marine, Marine, and Professional Liability. ■

## SLA Charts and Graphs

PREMIUM TOTALS BY COMPANY TYPE				
COMPANY TYPE	(\$000)		% GROWTH	% of TOTAL 2004
	12/31/2004	12/31/2003		
<b>LESLI LISTED COMPANIES</b>				
FOREIGN INSURERS . . . . .	\$4,533,171	\$4,144,806	9.37%	82.14%
LLOYD'S SYNDICATES . . . . .	735,920	668,323	10.11%	13.33%
ALIEN INSURERS . . . . .	189,804	200,176	-5.18%	3.44%
<b>SUB TOTAL . . . . .</b>	<b>\$5,458,895</b>	<b>\$5,013,305</b>	<b>8.89%</b>	<b>98.91%</b>
ALL OTHER . . . . .	60,001	85,629	-29.93%	1.09%
<b>TOTAL . . . . .</b>	<b>\$5,518,896</b>	<b>\$5,098,934</b>	<b>8.24%</b>	<b>100.00%</b>

**Top 100 California Surplus Line Brokers  
Based on Premium Processed by the SLA for Year 2004**

Rank		BROKER	Premium Processed (\$million)		% of Change	% of Total
2004	2003		2004	2003	2004-2003	2004
1	1	SWETT & CRAWFORD	\$455.1	\$513.3	-11.33%	8.25%
2	3	MARSH USA INC.	434.2	427.3	1.61%	7.87%
3	2	WESTERN RISK SPECIALISTS, INC.	417.3	434.0	-3.86%	7.56%
4	7	AON RISK SERVICES, INC. OF SOUTHERN CALIFORNIA INSURANCE SERVICES	239.8	134.8	77.83%	4.34%
5	9	STERLING WEST INSURANCE SERVICES, INC.	174.8	127.3	37.28%	3.17%
6	4	AMERICAN E & S INSURANCE BROKERS OF CALIFORNIA, INC.	171.4	151.3	13.30%	3.11%
7	6	AMWINS INSURANCE BROKERAGE OF CALIFORNIA	164.2	141.1	16.38%	2.98%
8	8	HEATH INSURANCE BROKERS INC.	125.3	132.7	-5.53%	2.27%
9	5	STEWART SMITH EAST, INC.	113.2	144.7	-21.80%	2.05%
10	17	INTERNATIONAL E & S INSURANCE BROKERS, INC.	113.1	73.8	53.18%	2.05%
11	11	LEMAC & ASSOCIATES, INC.	103.3	105.8	-2.39%	1.87%
12	25	BLISS & GLENNON, INC.	103.0	51.1	101.63%	1.87%
13	15	COONEY, RIKARD & CURTIN INSURANCE SERVICES OF CALIFORNIA, LLC	102.5	83.5	22.87%	1.86%
14	16	BROWN & RIDING INSURANCE SERVICES, INC.	100.2	77.4	29.38%	1.82%
15	14	NAVIGATORS CALIFORNIA INSURANCE SERVICES, INC.	98.9	84.7	16.79%	1.79%
16	12	BURNS & WILCOX INSURANCE SERVICES, INC.	98.8	92.3	7.08%	1.79%
17	13	WORLDWIDE FACILITIES, INC.	98.1	92.1	6.45%	1.78%
18	10	BISYS COMMERCIAL INSURANCE SERVICES, INC.	84.7	106.9	-20.75%	1.54%
19	19	ARTHUR J. GALLAGHER & CO. INSURANCE BROKERS OF CALIFORNIA, INC. (SF)	74.9	65.3	14.66%	1.36%
20	21	PARTNERS SPECIALTY GROUP, LLC	70.1	62.9	11.59%	1.27%
21	18	FIRST STATE MANAGEMENT GROUP, INC.	67.8	70.3	-3.61%	1.23%
22	23	CROUSE & ASSOCIATES INSURANCE SERVICES OF NORTHERN CALIFORNIA, INC.	63.6	60.4	5.45%	1.15%
23	30	RISK PLACEMENT SERVICES INSURANCE BROKERS	57.6	43.2	33.29%	1.04%
24	24	ECM INSURANCE SERVICES, INC.	55.4	59.0	-6.17%	1.00%
25	32	WILLIS INSURANCE SERVICES OF CALIFORNIA, INC.	49.2	42.9	14.58%	0.89%
26	22	LOCKTON INSURANCE BROKERS, INC.	46.5	61.3	-24.19%	0.84%
27	28	YATES & ASSOCIATES INSURANCE SERVICES, INC.	44.1	44.3	-0.46%	0.80%
28	37	WOODRUFF-SAWYER & COMPANY	42.2	32.4	30.42%	0.77%
29	34	CARPENTER & MOORE INSURANCE SERVICES INC.	41.4	34.4	20.26%	0.75%
30	27	BORISOFF INSURANCE SERVICES, INC. (DBA: MONARCH E & S INSURANCE SERVICES)	40.5	44.5	-9.05%	0.73%
31	36	M.J. HALL & COMPANY, INC.	39.8	34.0	17.22%	0.72%
32	20	ZURICH E&S INSURANCE BROKERAGE, INC.	39.3	65.1	-39.62%	0.71%
33	-	PACIFIC WHOLESALE BROKERS, LLC	38.2	0.0	100.00%	0.69%
34	35	HARRY W. GORST COMPANY, INC.	37.7	34.3	9.88%	0.68%
35	26	ROKS AMERICA, INC. INSURANCE BROKERS	36.8	46.3	-20.51%	0.67%
36	39	W. BROWN & ASSOCIATES PROPERTY & CASUALTY INSURANCE SERVICES	32.9	29.7	10.83%	0.60%
37	66	AON/ALBERT G. RUBEN INSURANCE SERVICES, INC.	32.2	13.2	144.95%	0.58%
38	31	AON RISK SERVICES, INC. OF NORTHERN CALIFORNIA INSURANCE SERVICES	30.4	42.9	-29.09%	0.55%
39	33	TRINITY E & S INSURANCE SERVICES, INC.	29.4	41.2	-28.69%	0.53%
40	55	HULL & COMPANY	28.9	18.6	55.37%	0.52%
41	69	COMMODORE INSURANCE SERVICES, INC.	28.8	11.2	157.10%	0.52%
42	44	R.E. CHAIX & ASSOCIATES INSURANCE BROKERS, INC.	26.1	26.7	-2.20%	0.47%
43	38	CRUMP E&S OF SAN FRANCISCO INSURANCE SERVICES, INC.	25.8	29.7	-13.09%	0.47%
44	47	COASTAL BROKERS INSURANCE SERVICES INC.	25.5	21.3	20.08%	0.46%
45	42	PETERSEN INTERNATIONAL UNDERWRITERS	25.4	26.8	-5.30%	0.46%
46	-	NEITCLEM WHOLESALE INSURANCE BROKERAGE, INC	25.0	0.0	100.00%	0.45%
47	65	CHUBB CUSTOM MARKET, INC.	24.9	13.5	84.81%	0.45%
48	46	CAMBRIDGE GENERAL AGENCY	23.8	23.8	0.14%	0.43%
49	45	SBIB, INC.	23.2	25.6	-9.52%	0.42%
50	48	AIS AFFINITY INSURANCE AGENCY, INC.	21.6	20.4	5.79%	0.39%
51	52	HULL & COMPANY (CALIFORNIA) INC.	21.1	19.4	9.14%	0.38%
52	53	WESTERN SECURITY SURPLUS INSURANCE BROKERS, INC.	20.7	18.8	10.06%	0.37%
53	87	BASS UNDERWRITERS, INC.	19.5	6.7	190.25%	0.35%

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**Top 100 California Surplus Line Brokers  
Based on Premium Processed by the SLA for Year 2004**

Rank		BROKER	Premium Processed (\$million)		% of Change	% of Total
2004	2003		2004	2003	2004-2003	2004
54	57	NAS INSURANCE SERVICES, INC.	18.9	17.1	10.59%	0.34%
55	49	ANDERSON & MURISON INC.	18.8	20.2	-6.82%	0.34%
56	61	PROFESSIONAL PRACTICE INSURANCE BROKERS, INC.	18.2	14.1	29.13%	0.33%
57	85	DRIVER ALLIANT INSURANCE SERVICES, INC.	18.2	6.9	163.11%	0.33%
58	59	VULCAN EXCESS & SURPLUS INSURANCE SERVICES, INC.	17.3	15.2	13.74%	0.31%
59	41	CRAWLEY WARREN INSURANCE SERVICES, INC.	16.6	28.7	-42.06%	0.30%
60	74	WILLIS OF NEW YORK INC	16.4	9.5	71.90%	0.30%
61	67	JAMES KLEIN INSURANCE SERVICE INC.	16.4	12.8	27.77%	0.30%
62	-	ALL RISKS, LTD.	16.0	0.0	100.00%	0.29%
63	54	EXCESS & SURPLUS LINES INSURANCE BROKERS, INC.	15.3	18.7	-18.07%	0.28%
64	71	RICHTER/ROBB PACIFIC INSURANCE SERVICES, INC.	14.9	10.7	39.14%	0.27%
65	58	CRUMP E&S OF CALIFORNIA INSURANCE SERVICES, INC.	14.9	16.6	-10.27%	0.27%
66	43	INTEGRATED RISK SOLUTIONS INSURANCE SERVICES, LLC.	14.8	26.7	-44.49%	0.27%
67	84	AMERICAN E & S INSURANCE BROKERS OF CA, INC. (SAN DIEGO)	14.1	6.9	103.94%	0.26%
68	50	WESTERN RE/MANAGERS INSURANCE SERVICES, INC.	14.1	20.1	-29.78%	0.26%
69	82	CHIVAROLI & ASSOCIATES, INC.	13.7	7.3	86.80%	0.25%
70	62	TRANS CAL ASSOCIATES	12.1	13.9	-12.82%	0.22%
71	105	DEALEY, RENTON & ASSOCIATES INSURANCE BROKERS	11.7	5.2	124.72%	0.21%
72	64	LONDON AMERICAN GENERAL AGENCY, INC.	11.3	13.7	-17.20%	0.20%
73	75	ABRAM, RONALD ALAN	10.6	9.1	17.13%	0.19%
74	68	ABD INSURANCE AND FINANCIAL SERVICES	10.3	12.1	-14.82%	0.19%
75	109	ALEXANDER, MORFORD & WOO, INC.	10.0	4.8	107.62%	0.18%
76	51	BLACK, WHITE & ASSOCIATES INSURANCE BROKERS	10.0	19.8	-49.54%	0.18%
77	99	W. B. AHERN ENTERPRISES, INC.	9.9	5.9	66.39%	0.18%
78	-	LOCKTON INSURANCE BROKERS OF SAN FRANCISCO, INC.	9.8	0.0	100.00%	0.18%
79	29	CANON INSURANCE SERVICE	9.6	43.3	-77.91%	0.17%
80	89	NEW AGE BROKERAGE, INC.	9.3	6.6	41.75%	0.17%
81	-	BREITSTONE & CO., LTD.	9.3	0.0	100.00%	0.17%
82	-	HDR INSURANCE MANAGERS, LLC	9.2	0.0	100.00%	0.17%
83	90	NATIONAL ADVANTAGE INSURANCE SERVICES, INC.	9.0	6.5	38.09%	0.16%
84	80	PROWEST INSURANCE SERVICES, INC.	8.9	7.5	17.45%	0.16%
85	73	G.J. SULLIVAN CO. EXCESS & SURPLUS LINES BROKERS	8.8	9.5	-7.66%	0.16%
86	174	HUB INTERNATIONAL OF CALIFORNIA, INC.	8.5	1.7	391.37%	0.15%
87	63	DWYER & ASSOCIATES INSURANCE SERVICES, INC.	8.2	13.8	-40.36%	0.15%
88	91	ACORDIA OF CALIFORNIA INSURANCE SERVICES, INC.	8.2	6.5	25.32%	0.15%
89	81	WESTERN MARINE INSURANCE SERVICE CORPORATION	7.9	7.4	6.35%	0.14%
90	83	GEORGE ROTHERT & ASSOCIATES, INC.	7.7	7.2	7.28%	0.14%
91	94	INTERWEST INSURANCE SERVICES, INC.	7.6	6.3	20.93%	0.14%
92	76	INTERNATIONAL FACILITIES INSURANCE SERVICES, INC.	7.5	8.2	-8.82%	0.14%
93	116	USI OF SOUTHERN CALIFORNIA INSURANCE SERVICES, INC.	7.4	4.5	62.99%	0.13%
94	199	DEWITT STERN OF CALIFORNIA, LLC	7.3	1.3	466.57%	0.13%
95	110	BROWN & BROWN OF CALIFORNIA, INC.	7.2	4.8	50.83%	0.13%
96	117	ERICKSON, LISA ANN	6.8	4.5	52.21%	0.12%
97	143	CK SPECIALTY INSURANCE ASSOCIATES, INC.	6.6	2.7	139.30%	0.12%
98	77	WNC INSURANCE SERVICES, INC.	6.5	7.9	-17.16%	0.12%
99	183	SUNDERLAND INSURANCE SERVICES, INC.	6.5	1.6	302.78%	0.12%
100	93	E.L.M. INSURANCE BROKERS, INC.	6.5	6.4	1.69%	0.12%
<b>SUBTOTAL</b>			<b>\$5,037.3</b>	<b>\$4,638.6</b>	8.59%	<b>91.27%</b>
All Other Brokers			481.6	460.3	4.63%	8.73%
<b>TOTAL</b>			<b>\$5,518.9</b>	<b>\$5,098.9</b>	8.24%	<b>100.00%</b>



**Top 100 Surplus Line Carriers in California  
Based on Premium Processed by The SLA for 2004**

Rank		Company	Premium Processed (\$million)		% Growth	Market Share (%)	
2004	2003		2004	2003	2004-2003	2004	2003
1	1	LEXINGTON INSURANCE COMPANY	\$653.0	\$572.8	14.0	11.8	11.2
2	2	AMERICAN INTERNATIONAL SPECIALTY LINES INS. CO.	253.9	285.4	-11.0	4.6	5.6
3	39	LANDMARK AMERICAN INSURANCE COMPANY	237.4	40.4	487.2	4.3	0.8
4	7	ARCH SPECIALTY INSURANCE COMPANY	210.4	165.1	27.4	3.8	3.2
5	3	SCOTTSDALE INSURANCE COMPANY	190.5	210.8	-9.6	3.5	4.1
6	5	EVANSTON INSURANCE COMPANY	189.9	197.1	-3.7	3.4	3.9
7	4	STEADFAST INSURANCE COMPANY	185.2	204.4	-9.4	3.4	4.0
8	8	ADMIRAL INSURANCE COMPANY	157.1	152.2	3.2	2.8	3.0
9	9	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	135.2	126.5	6.8	2.4	2.5
10	13	NIC INSURANCE COMPANY	116.9	95.9	21.9	2.1	1.9
11	16	NORTH AMERICAN CAPACITY INSURANCE COMPANY	113.3	88.8	27.6	2.1	1.7
12	31	AXIS SPECIALTY INSURANCE COMPANY	108.2	44.6	142.7	2.0	0.9
13	14	ILLINOIS UNION INSURANCE COMPANY	106.3	91.7	15.9	1.9	1.8
14	11	MT. HAWLEY INSURANCE COMPANY	103.1	111.6	-7.6	1.9	2.2
15	10	ESSEX INSURANCE COMPANY	98.5	117.7	-16.3	1.8	2.3
16	15	GEMINI INSURANCE COMPANY	93.7	91.2	2.8	1.7	1.8
17	24	FIRST SPECIALTY INSURANCE CORPORATION	87.1	50.6	72.3	1.6	1.0
18	12	EVEREST INDEMNITY INSURANCE COMPANY	86.0	99.6	-13.7	1.6	2.0
19	23	LLOYD'S OF LONDON SYNDICATE #0033	80.1	51.5	55.7	1.5	1.0
20	17	PACIFIC INSURANCE COMPANY LTD.	76.2	79.8	-4.6	1.4	1.6
21	22	AMERICAN SAFETY INDEMNITY COMPANY	75.7	57.7	31.3	1.4	1.1
22	18	CLARENDON AMERICA INSURANCE COMPANY	71.6	71.8	-0.2	1.3	1.4
23	19	COLUMBIA CASUALTY COMPANY	71.1	66.6	6.6	1.3	1.3
24	21	EMPIRE INDEMNITY INSURANCE COMPANY	65.5	63.5	3.3	1.2	1.2
25	32	LLOYD'S OF LONDON SYNDICATE #2020	60.7	43.9	38.4	1.1	0.9
26	33	HOUSTON CASUALTY COMPANY	58.6	43.3	35.3	1.1	0.8
27	37	LIBERTY SURPLUS INSURANCE CORPORATION	55.8	41.2	35.5	1.0	0.8
28	29	LLOYD'S OF LONDON SYNDICATE #2488	54.9	47.2	16.2	1.0	0.9
29	41	COLONY INSURANCE COMPANY	54.1	35.8	51.1	1.0	0.7
30	34	CHUBB CUSTOM INSURANCE COMPANY	53.6	43.1	24.6	1.0	0.8
31	50	INTERSTATE FIRE & CASUALTY COMPANY	52.5	25.9	102.8	1.0	0.5
32	20	GENERAL STAR INDEMNITY COMPANY	52.2	64.7	-19.3	0.9	1.3
33	35	BURLINGTON INSURANCE COMPANY	51.1	42.0	21.7	0.9	0.8
34	25	LLOYD'S OF LONDON SYNDICATE #0623	49.2	49.8	-1.1	0.9	1.0
35	42	CENTURY SURETY COMPANY	48.3	35.7	35.5	0.9	0.7
36	40	WESTERN HERITAGE INSURANCE COMPANY	45.0	36.8	22.4	0.8	0.7
37	26	GULF UNDERWRITERS INSURANCE COMPANY	44.7	49.6	-9.8	0.8	1.0
38	36	LLOYD'S OF LONDON SYNDICATE #2001	43.4	41.4	4.6	0.8	0.8
39	38	NATIONAL FIRE & MARINE INSURANCE COMPANY	42.9	41.0	4.7	0.8	0.8
40	60	LLOYD'S OF LONDON SYNDICATE #2623	41.6	20.4	104.4	0.8	0.4
41	57	GLENCOE INSURANCE LIMITED	41.6	22.3	86.4	0.8	0.4
42	27	UNITED NATIONAL INSURANCE COMPANY	38.3	49.4	-22.4	0.7	1.0
43	30	COMMONWEALTH INSURANCE COMPANY	36.5	45.1	-19.2	0.7	0.9
44	51	LLOYD'S OF LONDON SYNDICATE #2987	35.4	25.8	37.3	0.6	0.5
45	53	LLOYD'S OF LONDON SYNDICATE #2003	35.2	25.3	39.0	0.6	0.5
46	43	LLOYD'S OF LONDON SYNDICATE #0510	34.1	33.2	2.6	0.6	0.7
47	45	GREAT AMERICAN E&S INSURANCE COMPANY	33.8	32.5	4.1	0.6	0.6
48	48	ST. PAUL SURPLUS LINES INSURANCE COMPANY	33.7	27.5	22.6	0.6	0.5
49	55	INDIAN HARBOR INSURANCE COMPANY	31.6	23.6	33.9	0.6	0.5
50	62	NAUTILUS INSURANCE COMPANY	27.3	17.9	52.8	0.5	0.4
51	47	ASSOCIATED ELECTRIC & GAS INSURANCE SERVICES LIMITED	26.7	28.4	-6.1	0.5	0.6
52	52	LLOYD'S OF LONDON SYNDICATE #0570	26.1	25.5	2.5	0.5	0.5
53	184	HUDSON SPECIALTY INSURANCE COMPANY	25.2	0.4	5526.2	0.5	0.0
54	58	SR INTERNATIONAL BUSINESS INSURANCE COMPANY LIMITED	23.2	21.7	6.7	0.4	0.4
55	56	GREAT LAKES REINSURANCE (UK) PLC	23.0	22.8	0.6	0.4	0.4

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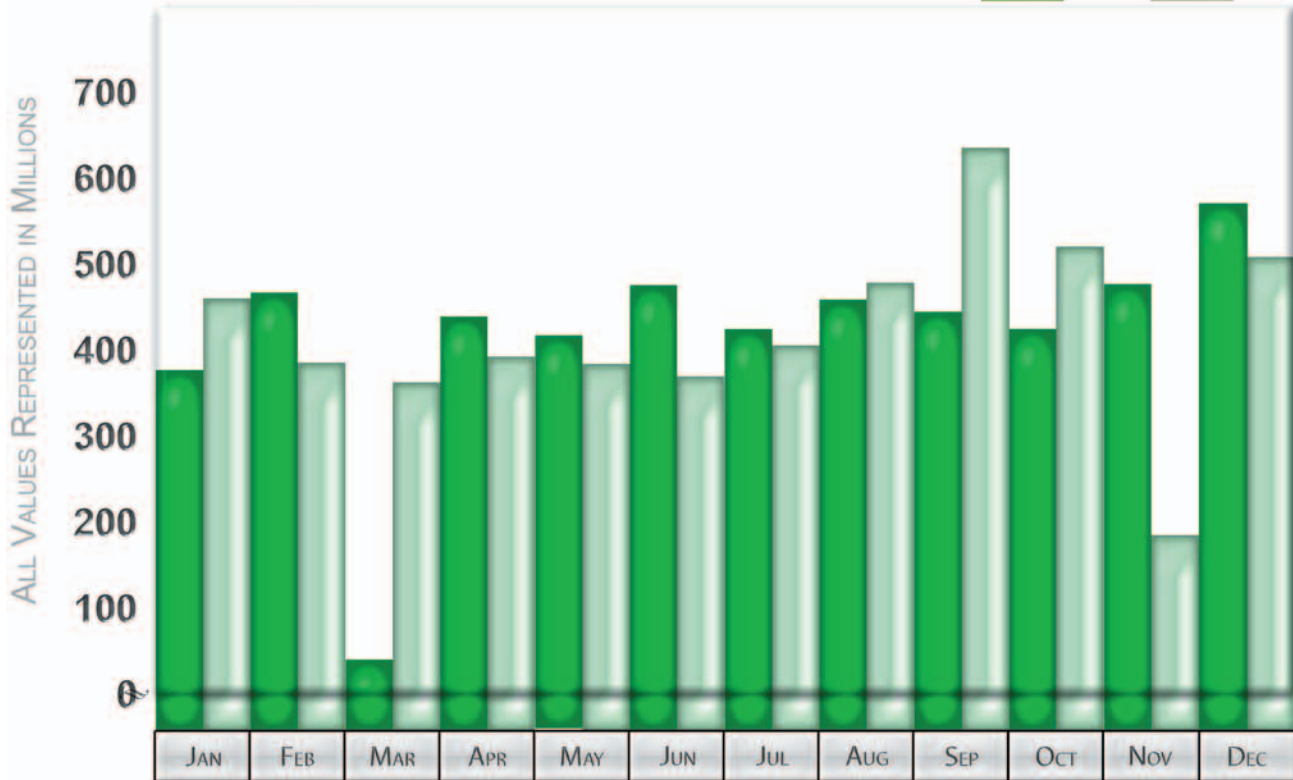
**Top 100 Surplus Line Carriers in California  
Based on Premium Processed by The SLA for 2004**

Rank		Company	Premium Processed (\$million)		% Growth	Market Share (%)	
2004	2003		2004	2003	2004-2003	2004	2003
56	49		LLOYD'S OF LONDON SYNDICATE #2791	22.8	26.9	-15.4	0.4
57	44	AMERICAN EMPIRE SURPLUS LINES INSURANCE COMPANY	21.8	32.5	-32.9	0.4	0.6
58	28	AXIS SURPLUS INSURANCE COMPANY	21.8	48.8	-55.3	0.4	1.0
59	46	LLOYD'S OF LONDON SYNDICATE #0435	20.2	29.1	-30.5	0.4	0.6
60	66	STARR EXCESS LIABILITY INSURANCE COMPANY, LTD.	20.1	13.9	44.5	0.4	0.3
61	82	NEWMARKET UNDERWRITERS INSURANCE COMPANY	20.1	7.6	164.8	0.4	0.1
62	59	LLOYD'S OF LONDON SYNDICATE #1243	20.0	20.4	-2.0	0.4	0.4
63	63	NUTMEG INSURANCE COMPANY	18.0	16.1	11.8	0.3	0.3
64	61	LLOYD'S OF LONDON SYNDICATE #0190	18.0	20.1	-10.4	0.3	0.4
65	114	JAMES RIVER INSURANCE COMPANY	16.7	3.0	461.9	0.3	0.1
66	69	NOETIC SPECIALTY INSURANCE COMPANY	14.1	11.7	21.1	0.3	0.2
67	64	TUDOR INSURANCE COMPANY	13.9	14.2	-2.1	0.3	0.3
68	79	USF INSURANCE COMPANY	13.6	7.9	72.1	0.2	0.2
69	68	LLOYD'S OF LONDON SYNDICATE #0958	13.3	12.4	7.1	0.2	0.2
70	78	LLOYD'S OF LONDON SYNDICATE #5000	13.3	8.3	59.7	0.2	0.2
71	71	LLOYD'S OF LONDON SYNDICATE #0727	13.0	11.4	13.8	0.2	0.2
72	65	EXECUTIVE RISK SPECIALTY INSURANCE COMPANY	12.8	14.0	-8.2	0.2	0.3
73	116	PENN-STAR INSURANCE COMPANY	10.6	2.8	275.6	0.2	0.1
74	70	NORTHFIELD INSURANCE COMPANY	10.5	11.6	-9.5	0.2	0.2
75	74	MOUNT VERNON FIRE INSURANCE COMPANY	10.4	9.7	7.4	0.2	0.2
76	87	LLOYD'S OF LONDON SYNDICATE #1225	10.3	6.7	54.2	0.2	0.1
77	75	LLOYD'S OF LONDON SYNDICATE #2000	10.1	9.1	10.7	0.2	0.2
78	92	WESTERN WORLD INSURANCE COMPANY	9.8	5.8	70.0	0.2	0.1
79	175	LLOYD'S OF LONDON SYNDICATE #1084	9.8	0.5	1752.3	0.2	0.0
80	90	LLOYD'S OF LONDON SYNDICATE #1200	9.5	6.3	49.9	0.2	0.1
81	85	LLOYD'S OF LONDON SYNDICATE #1414	9.1	6.9	33.1	0.2	0.1
82	76	LLOYD'S OF LONDON SYNDICATE #1206	8.9	9.0	-1.7	0.2	0.2
83	54	ZURICH SPECIALTIES (LONDON) LIMITED	8.9	23.9	-62.9	0.2	0.5
84	91	LLOYD'S OF LONDON SYNDICATE #1183	8.6	5.8	48.1	0.2	0.1
85	81	LLOYD'S OF LONDON SYNDICATE #1007	8.5	7.7	9.9	0.2	0.2
86	88	LLOYD'S OF LONDON SYNDICATE #0807	8.3	6.4	29.3	0.2	0.1
87	139	AMERICAN WESTERN HOME INSURANCE COMPANY	7.3	1.5	379.9	0.1	0.0
88	72	TRAVELERS EXCESS & SURPLUS LINES COMPANY	7.2	11.2	-36.0	0.1	0.2
89	67	LLOYD'S OF LONDON SYNDICATE #1096	6.8	12.6	-45.9	0.1	0.2
90	254	HOMELAND INSURANCE COMPANY OF NEW YORK	6.5	0.1	12854.2	0.1	0.0
91	138	ALEA LONDON LIMITED	6.4	1.6	297.7	0.1	0.0
92	99	LLOYD'S OF LONDON SYNDICATE #3000	6.0	4.7	28.4	0.1	0.1
93	101	LLOYD'S OF LONDON SYNDICATE #2147	5.7	4.4	28.4	0.1	0.1
94	95	MAXUM INDEMNITY COMPANY	5.6	4.9	14.7	0.1	0.1
95	83	ENERGY INSURANCE MUTUAL LIMITED	5.6	7.1	-21.3	0.1	0.1
96	173	QBE SPECIALTY INSURANCE COMPANY	5.6	0.6	840.6	0.1	0.0
97	172	ASPEN SPECIALTY INSURANCE COMPANY	5.5	0.6	800.8	0.1	0.0
98	89	LLOYD'S OF LONDON SYNDICATE #1209	5.2	6.3	-18.8	0.1	0.1
99	80	LLOYD'S OF LONDON SYNDICATE #1245	5.1	7.8	-34.2	0.1	0.2
100	100	GENERAL SECURITY INDEMNITY COMPANY OF ARIZONA	5.0	4.5	11.1	0.1	0.1
<b>SUBTOTAL</b>			<b>\$5,356.8</b>	<b>\$4,678.7</b>	<b>0.1</b>	<b>97.1</b>	<b>91.8</b>
All Other Companies			162.1	420.2	-0.6	2.9	8.2
<b>TOTAL</b>			<b>\$5,518.9</b>	<b>\$5,098.9</b>	<b>0.1</b>	<b>100.0</b>	<b>100.0</b>

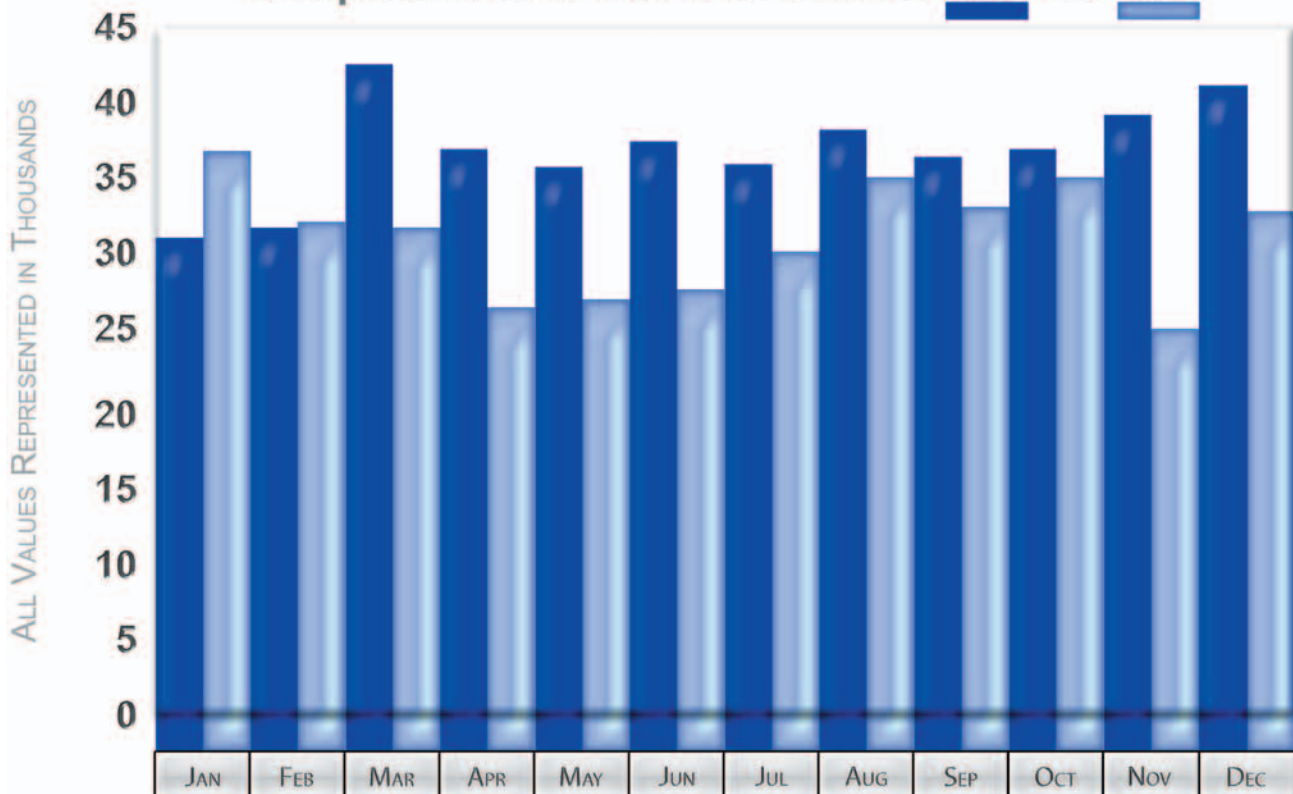
**50 Largest Coverages**  
Based on Premium Processed by The SLA During 2004

Rank		COVERAGE	Processed		% Growth	% of Total
2004	2003		2004	2003	2004-2003	2004
1	1	GENERAL LIABILITY	\$1,914.6	\$1,711.7	11.85%	34.69%
2	3	ERRORS AND OMISSIONS	547.0	450.7	21.38%	9.91%
3	4	ALL RISK COMMERCIAL PROPERTY	424.6	432.5	-1.82%	7.69%
4	2	E COMMERCIAL DIC/STAND ALONE EARTHQUAKE	422.5	498.7	-15.27%	7.66%
5	5	EXCESS LIABILITY	309.4	290.0	6.67%	5.61%
6	7	SPECIAL MULTI-PERIL	234.9	201.3	16.67%	4.26%
7	8	DIRECTORS AND OFFICERS	221.1	194.5	13.65%	4.01%
8	6	E INDIV INSURED W/LARGE SCHED TIV > \$500M	182.1	207.3	-12.19%	3.30%
9	10	E EXCESS LIABILITY/UNDERLYING NONADMITTED	179.7	122.3	46.93%	3.26%
10	11	E CONTRACTORS ENGAGED IN NEW TRACT HOMES	173.0	116.9	47.95%	3.13%
11	9	PROFESSIONAL LIABILITY	142.3	142.2	0.07%	2.58%
12	12	E ENVIRONMENTAL IMPAIRMENT REMEDIATION	107.5	103.4	3.94%	1.95%
13	13	E EMPLOYMENT PRACTICES LIABILITY	88.5	91.5	-3.34%	1.60%
14	14	INLAND MARINE	57.7	62.9	-8.23%	1.05%
15	16	E PRODUCTS/COMPLETED OPERATIONS (STAND ALONE)	53.6	42.3	26.58%	0.97%
16	15	MISCELLANEOUS	46.1	52.3	-11.87%	0.83%
17	18	HOMEOWNERS MULTI-PERIL	40.0	38.6	3.76%	0.73%
18	17	COMMERCIAL PROPERTY-BASIC	36.8	40.6	-9.22%	0.67%
19	20	AUTO PHYSICAL DAMAGE-COMMERCIAL	30.3	28.9	4.75%	0.55%
20	19	HOMEOWNERS	29.7	30.0	-0.99%	0.54%
21	21	E HIGH LIMITS DISABILITY	25.4	26.8	-5.16%	0.46%
22	26	HOSPITALS	23.2	13.6	70.52%	0.42%
23	35	AVIATION	19.9	5.4	271.45%	0.36%
24	27	GARAGE LIABILITY	19.0	11.2	68.82%	0.34%
25	25	SINGLE FAMILY DWELLING/DUPLEX	15.5	15.4	0.65%	0.28%
26	23	E SECURITY GUARD SERVICES	14.6	17.3	-15.74%	0.26%
27	22	AUTO LIABILITY-COMMERCIAL	13.2	17.9	-26.06%	0.24%
28	28	AUTO COMBINED LIAB & PHYS DAMAGE-COMM.	12.1	10.5	14.95%	0.22%
29	30	SPECIAL MULTI-PERIL WITH TERRORISM	10.0	8.5	17.74%	0.18%
30	29	TERRORISM	8.0	9.5	-15.39%	0.15%
31	31	E AVIATION EXCESS LIABILITY	7.9	7.6	3.45%	0.14%
32	36	E EVENT CANCELLATION	7.1	5.2	36.33%	0.13%
33	32	DISABILITY INCOME	6.1	7.1	-14.79%	0.11%
34	44	CRIME	5.3	2.3	126.39%	0.10%
35	34	E CLINICAL & SIMILAR TESTS OF PHARMACEUTICAL	4.7	6.5	-28.03%	0.09%
36	39	FIDELITY	4.5	3.9	13.51%	0.08%
37	37	E AMUSEMENT PARKS/CARNIVALS/DEVICES	4.4	5.0	-12.30%	0.08%
38	41	E PERSONAL ARTICLES FLOATERS	4.3	3.1	39.75%	0.08%
39	61	BONDS	4.2	0.9	360.65%	0.08%
40	40	E VACANT BUILDINGS	4.1	3.2	26.85%	0.07%
41	42	E DEMOLITION CONTRACTORS	3.9	2.7	46.37%	0.07%
42	43	E OILFIELD CONTRACTORS	3.5	2.6	36.03%	0.06%
43	76	E EXCESS CRIME	2.9	0.2	1817.03%	0.05%
44	45	RESIDENTIAL EARTHQUAKE	2.5	1.9	34.43%	0.05%
45	53	EXCESS WORKERS COMPENSATION	2.4	1.3	78.30%	0.04%
46	47	E EXCESS FLOOD	2.0	1.7	20.13%	0.04%
47	38	ACCIDENT	1.8	4.7	-62.12%	0.03%
48	52	E PRODUCTS RECALL	1.8	1.4	29.81%	0.03%
49	50	E SHORT TERM SPECIAL EVENTS (EXC HOLE IN ONE)	1.6	1.4	13.27%	0.03%
50	54	E AMBULANCE SERVICES INC. PROF LIABILITY	1.5	1.2	27.66%	0.03%
<b>SUBTOTAL</b>			<b>\$5,478.5</b>	<b>\$5,058.5</b>	8.30%	<b>99.27%</b>
All Other Coverages			40.4	40.4	-0.08%	0.73%
<b>TOTAL</b>			<b>\$5,518.9</b>	<b>\$5,099.0</b>	8.24%	<b>100.00%</b>
E = Export List						

### Comparison of Premium Processed for 2004 vs. 2003



### Comparison of Items Processed for 2004 vs. 2003



## WESTERN STATES SURPLUS LINES CONFERENCE SAN DIEGO JULY 24 - 26, 2005



### Sunday July 24, 2005

- 12:00 pm to 6:00 pm - Registration
- 6:00 pm to 9:00 pm - Cocktail & Dinner Reception

### Monday July 25, 2005

- 7:00 am to 1:00 pm - Registration
- 7:00 am to 8:30 am - Buffet Breakfast
- 8:30 am to 8:45 am - Welcome!
- 8:45 am to 9:45 am - EPL Update/Underwriting/Risk Management
- 9:45 am to 10:45 am - Merger of the NAI and the Alliance into PCI - Principal PCI Industry Issues/Challenges
- 10:45 am to 11:00 am - Break
- 11:00 am to 12:00 pm - Global Specialty Marketplace
- 12:30 pm to 4:00 pm - Golf Tournament - Bus and Boxed Lunch
- 5:00 pm - Dinner (On your own)

### Tuesday July 26, 2005

- 7:00 am - Registration
- 7:00 am to 8:30 am - Buffet Breakfast
- 8:30 am to 9:30 am - Panel: Two Part - Part 1 - Ethics/Professionalism/Current National News - Anticipated Changes - How they will be addressed/Fed-State Regulation
- 9:30 am to 9:45 am - Break
- 9:45 am to 10:45 am - Part 2 - Ethics/Professionalism/Current National News - Anticipated Changes - How they will be addressed/Fed-State Regulation
- 10:45 am to 11:00 am - Break

- 11:00 am to 12:00 pm - Panel: State of the Surplus Line/Wholesale Distribution System
- 12:00 pm - Afternoon activities - attendee's choice
- 6:00 pm to 7:00 pm - Reception
- 7:00 pm to 9:00 pm - Dinner
- 8:00 pm to 10:00 pm - Entertainment

### More information...

For the most up-to-date conference information:

On the Web - [ws.slacal.org](http://ws.slacal.org)

By Phone - (415) 434-4900 x 114  
(800) 334-0491

By E-mail - [conference@slacal.org](mailto:conference@slacal.org)

## WSSLC 2005

~ Continuing Education Credit

~ Educational sessions led by experts in the industry

~ Entertaining, engaging, and inspirational speakers and social events

~ Surplus lines on the beaches of the Pacific Ocean in one of the nation's premier resort hotels

# Reporting Insurance Fraud to the California Department of Insurance



nia Department of Insurance, Fraud Division.

The Fraud Division is here to help you if you need more information or assistance with fraud related matters. To contact your nearest Fraud Division Regional Office, select the Regional Office or select the appropriate county on the map. For a list of Fraud Division Regional Offices, please click here.

## FRAUD DIVISION REGIONAL OFFICES

- \* Fraud Division Headquarters Office  
DALE BANDA, Division Chief  
MOSES GOMEZ, Bureau Chief, Auto Program  
KATHRYN SCHOLZ, Bureau Chief, Workers' Compensation Program  
JOHN STANDISH, Bureau Chief, All Other Fraud Programs  
JOHN AUVINEN, Chief Investigator, Special Projects  
ERIC WEIRICH, Chief Investigator, Headquarters

The California Department of Insurance, Fraud Division has established a method for consumers to report suspected insurance fraud. It is important to know that notification of insurance fraud may be made anonymously. You may contact any of the Fraud Division Regional Offices directly responsible for your county. Other types of complaints may be directed to the department's Consumer Request for Assistance. For further information about the Fraud Division and its programs, click here to go the Fraud Division home page.

The Insurance Code states that no insurer, or the employees or agents of any insurer, shall be subject to civil liability for libel, slander or any other relevant cause of action by virtue of providing information concerning a suspected fraudulent claim to law enforcement, including the Califor-

9342 Tech Center Drive, Suite 100  
Sacramento, CA 95826  
Phone: (916) 854-5760  
Fax: (916) 255-3308  
Hotline: (800) 927-4357

Note: To discourage unsolicited automatic emails, we have changed the way in which our e-mail address is listed. To report suspected fraud or reach Fraud Division staff, address your e-mail to Fraud at insurance.ca.gov. Please use the @ sign in place of "at" when typing the e-mail address.

*(Continued on Page 15)*

*(Continued from Page 14)*

**Benicia Regional Office**

ROBERT YEE, Chief Investigator  
1100 Rose Drive, Suite 100  
Benicia, CA 94510  
Phone: (707) 751-2000  
Fax: (707) 747-8233

Serving Alameda, Contra Costa, Del Norte, Humboldt, Lake, Marin, Mendocino, Napa, San Francisco, Solano and Sonoma Counties.

**Commerce Regional Office**

MARTIN GONZALEZ, Chief Investigator  
5999 E. Slauson Avenue  
City of Commerce, CA 90040  
Phone: (323) 278-5000  
Fax: (323) 838-0028

Serving Southern Los Angeles County.

**Fresno Regional Office**

TONY TORRES, Chief Investigator  
4969 E. McKinley Avenue, Suite 204  
Fresno, CA 93727  
Phone: (559) 253-7300  
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### Scheduled Educational Events for March 2005 & April 2005

ALL OUR SEMINARS ARE APPROVED FOR CA  
FIRE & CASUALTY  
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#### **Demystifying the Litigation Process**

Presented by:  
Debra Steel Sturmer, Esq.  
Lerch Sturmer, LLP

*Registration & Continental Breakfast 8:00 a.m.*  
Seminar 8:30 a.m. - 11:30 a.m.  
3 CE Credits - (pending CDI course approval)

#### **Tuesday, March 15, 2005**

Hyatt Regency Los Angeles  
711 Hope Street  
Los Angeles, CA 90017

#### **Wednesday, March 16, 2005**

The Fairmont Hotel  
950 Mason Street  
San Francisco, CA 94108

#### **Wraps, Gaps, & Contract Traps**

Presented by:  
Robert J. Marshburn, CRM, CIC, ARM  
R.J. Marshburn & Associates

*Registration & Continental Breakfast 7:30 a.m.*  
Seminar 8:00 a.m. - 12:00 p.m.  
4 CE Credits - Course #147579

#### **Tuesday, April 19, 2005**

Hilton Universal City & Towers  
555 Universal Hollywood Drive  
Universal City, CA 91608

#### **Wednesday, April 20, 2005**

Pan Pacific San Francisco  
500 Post Street - Union Square  
San Francisco, CA 94102

## **2005**

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