

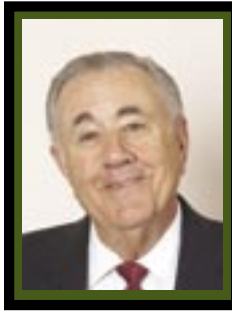
# SLA Quarterly

## March 2006

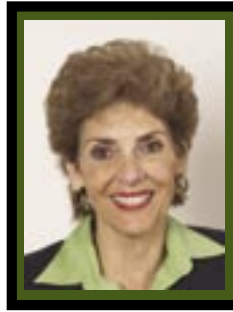
### What's Inside:

- *REPORT OF THE 2005 CHAIR PGS. 1 - 2*
- *EXECUTIVE DIRECTOR'S ADDRESS, PGS. 2 - 4*
- *REPORT OF THE STAMPING OFFICE DIRECTOR, PG. 4 - 5*
- *SLA RENOWNED FORMER CHAIRMEN, PG. 6*
- *MEMBER PROFILE, PG. 6*
- *PREMIUM TOTALS BY COMPANY TYPE, PG. 8*
- *TOP 100 BROKERS BASED ON PREMIUM PROCESSED, PGS. 7 - 8*
- *TOP 100 COMPANIES BASED ON PREMIUM PROCESSED, PGS. 9 - 10*
- *50 LARGEST COVERAGES BASED ON PREMIUM PROCESSED, PG. 11*
- *COMPARISON OF PREMIUM & ITEMS PROCESSED FOR 2005 VS 2004, PG. 12*
- *STAFF NEWS & ANNUAL MEETING PHOTOS PG. 13*
- *REPORTING INSURANCE FRAUD, PG. 14 - 15*
- *EDUCATIONAL CALENDAR & SLA OFFICERS AND STAFF, PG. 16*

The Surplus Line Association of California  
 388 Market Street, 11th Floor  
 San Francisco, CA 94111  
 Phone: (415) 434-4900  
 Fax: (415) 434-3716  
 E-Mail: Via the SLA Website  
[www.slacal.org](http://www.slacal.org)



**James Pettipas**  
Chairman, 2006



**Ceil Norton**  
Vice Chairman, 2006



**John Edack**  
Secretary -Treasurer, 2006

### SLA Elects Officers

Presiding over the Surplus Line Association of California (SLA) Annual Meeting held in Northern California on January 24 and in Southern California on January 26, 2006, the Association Chairman, Rupert Hall opened the meeting by stating, "It has been my pleasure to serve as Chairman of the Surplus Line Association of California for the past year. The SLA is a well run, dynamic organization of surplus line brokers who are dedicated to a lawful non-admitted market that serves the insurance needs of California consumers."

Chairman Hall named the three biggest accomplishments of the year as, 1) the establishment of web-based broker education through a company called WebEx, 2) the start of a project to create a requirements document for a new SLA electronic filing

system, and 3) the signing of a new office lease to bring the SLA operation onto one floor of 50 California Street in San Francisco. "I complete my term of office confident that the SLA will continue to thrive in the 21st Century", Chairman Hall said. Chairman Hall's remarks were followed by the Secretary-Treasurers Report presented by Ceil Norton. Ms. Norton was followed by presentations from the Executive Director, Ted Pierce, the Stamping Office Director, Joy Laughery, and the Nominating Committee Chairman Greg Crouse of Crouse & Associates.

The major business item of the Annual Meeting was the election of new officers. The members elected Jim Pettipas of ECM Insurance Services, Inc. as Chairman. Other elected

(Continued on Page 2)

*(Continued from Page 1)*

officers included Ceil Norton of Burns & Wilcox Insurance as Vice Chairman, and John Edack of Arch Specialty Insurance Agency, Inc. as Secretary-Treasurer. Re-elected members of the Executive Committee include Rupert Hall, of M.J. Hall & Company, Inc., Greg Crouse of Crouse & Associates, Hank Haldeman of Gerald J. Sullivan & Associates, Inc., Chris Brown of Brown & Riding Insurance Brokers, Les Ross of Tri-City Brokerage, A Division of BISYS Commercial Insurance Services, Inc., Katie Freeman of Katie Freeman Insurance Services,

Warren Stanley of Wholesale Connection Insurance Services, and Stacey Shurson of IIW Insurance Services of California. Newly elected members of the 13-member executive committee include Frank Cravens of Cravens, Lefler & McCormick, and Davis Moore of Worldwide Facilities, Inc. At the conclusion of the business meeting, newly elected Chairman Jim Pettipas presented Rupert Hall with a replica of the Lutine Bell, that hangs in the trading room of Lloyd's, as a token of appreciation for his year of service.

Those present also heard a two-

hour educational presentation from the SLA General Council James Woods of LeBoeuf, Lamb, Greene & MacRae. Mr. Woods spoke on the subject of "Catastrophes Impacting the Insurance Industry: Natural and Man Made." In his presentation, Mr Woods updated those present on developments concerning producer disclosure of compensation, federal initiatives to regulate the insurance industry, the insurance effects of Hurricane Katrina, the status of proposed new California reinsurance regulations and new as well as anticipated legislative changes involving surplus line brokers ■

## **Executive Director's Address SLA Annual Meeting 2006**



**Ted Pierce**  
**Executive Director**

Thank you Rupert Hall for your high level of support, responsiveness, commitment, patience, and good cheer as 2005 Chairman of the SLA. I'm honored by the trust and support of the Executive Committee and I appreciate the depth and quality of the discussion in your Executive Committee meetings.

I also want to thank the SLA staff for a productive year and especially our number two Executive Joy Laughery for her dependability and calm under pressure.

We gather on an annual basis to take stock in this institution and the marketplace you -- the California surplus line brokers, represent. In 2005, the SLA processed \$5.477 billion in premiums. This is .8 percent less than the 2004 total and the first decrease since 1997. The 2005 premium is made up of 470,548 new, renewal and endorsements and represents an increase of 6.6 percent in total items over 2004.

In 2005, U.S. domiciled non-admitted carriers wrote 82 percent of the premium total. Lloyd's syndicates wrote 13 percent and other alien insurers wrote 4 percent. As of January 1, 2006, there were 87 U.S. domiciled insurers on the List of Eligible Surplus Line Insurers or (LESLI), 31 alien companies, and 56 Lloyd's syndicates. The total number of California surplus line broker licensees is now 1,244. Eight-hundred and seventy-one of these brokers are residents and 373 are non-resident surplus line brokers.

In 2005, the top five surplus line brokers by premium volume were:

*(Continued from Page 2)*

1. Western Risk Specialists
2. Swett & Crawford
3. Marsh USA.
4. AON Risk Services
5. Amwins Insurance Brokers

The top five non-admitted insurers by premium volume were:

1. Lexington Insurance Company
2. American International Specialty Lines Insurance Co.
3. Steadfast Insurance Company
4. Arch Specialty Insurance
5. Scottsdale Insurance Company

The top five lines of coverage by premium volume were:

1. General Liability
2. Errors and Omissions
3. Commercial Property
4. Commercial DIC/Stand Alone Earthquake
5. Excess Liability

The top five industries purchasing our products were:

1. Construction
2. Services
3. Finance, Insurance, Real Estate (one category)
4. Manufacturing,
5. Transportation, Communications, Electric (one category)

In 2005, there were no changes in the Commissioner's Export List. In 2005, the SLA hosted the Western States Surplus Lines Conference in San Diego. The meeting was a popular suc-

cess drawing nearly 500 registrants who were very impressed with the quality of the business sessions put together by our program chairman Les Ross of Tri-City Brokerage, a division of BISYS.

In 2005, the SLA presented 29 seminars offering 80 CE credits and issued 2,396 certificates of completion to licensed attendees. The SLA issued 137,587 tags and issued 26 bulletins.

The most important of these bulletins was the new requirement to include the brokers invoice date with SLA filings (Bulletin #1061), the reminder of the annual filing and tax return – due March 1, each year (Bulletin #1062), and the lowering of the stamping fee from .225 to .175 tenths of one percent (Bulletin #1078).

The California Legislature passed three bills of direct impact on surplus line brokers which became effective January 1, 2006:

AB 1043 – Eliminates the 120-day deadline for the return of unearned premium for premium financed policies, and would apply a 25-day deadline for the return of gross unearned premium on personal lines policies.

AB 1424 – Clarifies that surplus line brokers are subject to the same lien provisions that apply to other insurers when found to be deficient in premium tax payments to the state.

AB 729 – Requires surplus line brokers organized as limited liability companies to provide the state written evidence of security for claims against them in the form of E&O coverage or acceptable alternative security equal to \$100,000 for individuals or \$500,000 for organizational licenses.

Further details on these new laws are available in our web site ([www.slacal.org](http://www.slacal.org)) under "current legislation".

The retail agent and broker community dodged a major bullet on the broker income disclosure issue when the IBA-West struck an agreement with Commissioner John Garamendi on their voluntary "Guide to Compensation Disclosure". This 8-page document dated November 1, 2005 was sparked by the criminal indictment of leading insurance executives, and substantial cash settlements paid by large brokers.

The IBA-West guide is intended for brokers that deal directly with insureds. Jim Woods will go into detail about what this guide means for surplus line brokers.

In a related matter, Dick Bouhan Executive Director of NAPSLO stated, at the September 2005 NAPSLO Annual Meeting held in San Francisco, that "Nowhere has anyone eliminated contingency fees as a matter of law".

*(Continued on Page 4)*

*(Continued from Page 3)*

Although twenty states have enacted disclosure regulations and two states acted to exclude wholesalers from disclosure requirements.

The 12th A.M. Best Special Report on Excess and Surplus Lines, published in September of 2005 noted some very positive things about the solvency of surplus line carriers:

-Operating Performance of the Surplus lines market composite continues to out perform the overall property/casualty industry.

-The surplus line composite has a better-than-average pretax return on net premium earned.

-Surplus line carriers overall, remain very well capitalized, maintaining relatively conservative underwriting leverage and moderate investment leverage.

-On average, surplus line carriers retained a greater percentage of financial strength ratings in the "Secure" category compared with the total P&C industry.

On the national scene, in 2005 the nation endured 21 named storms – mostly effecting south-eastern and southern coastal areas. The damage from Hurricanes Katrina, Wilma, Ophelia, Dennis, and Rita, made 2005 the most expensive and deadliest year in the last 100 years. In the United States Congress, the Terrorism Risk Insurance Act was extended for two years. The President signed the bill on Dec. 22, just days before the deadline. The federal government will not start providing support until losses hit \$50 million, up from \$5 million previously. In 2007, the ceiling rises to \$100,000 million.

Looking forward, in 2006, we face the prospects of Congress proposing a federal role in insurance regulation. Congress will

likely begin action on the State Modernization and Regulatory Transparency Act or (SMART Act). The overwhelming consensus in Washington is that state regulation needs to be reformed. I expect something may be enacted as early as 2007.

The potential threat to the current surplus line regulatory regime is commercial lines deregulation. NAPSLO will fight to maintain -- freedom of rate and form for surplus line insurers, parity in de-regulation if commercial lines are to be deregulated, uniform broker licensing, and uniformity among the states in surplus line premium tax payment on multi-state risks.

I want to thank you for all your various and significant contributions to the SLA operations. I recognize our responsibility to contribute to the well being of surplus line brokers, your employees, consumers, and the communities you serve. ■

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



**Joy Laughery**  
**Stamping Office Director**

In recent years, our organization has enjoyed tremendous growth. Some of you might know the Surplus Line Association was formed in 1937. It was the first such office formed, and was used as a model for the other SLA associations. We are currently the largest of the 15 SLA offices located around the country.

Although surplus lines is a small portion of the insurance industry, it has seen a steady increase in premium volume for the last 10 years.

To give you an idea of the growth – in 1995, the California surplus line association, processed \$ 1.3 billion in premiums. In 2005, the  
*(Continued on Page5)*

*(Continued from Page 4)*

SLA had processed \$ 5.5 billion. That is an increase of 423% in 10 years. To accommodate this growth we currently employ 60 dedicated individuals, and as you have heard, we are moving to 50 California Street to occupy the entire 18<sup>th</sup> floor. This is a far cry from 1937 when the SLA had one employee and a rental expense of \$ 500 for the year.

We have different departments and committees that serve our association.

The Financial department works with insurance companies that apply to write non admitted business in California. They also keep tabs on white listed companies to ensure their continued financial solvency. The financial department, in conjunction with the Department of Insurance, enables the members of our association to have confidence in the markets available.

Our Data Processing Department is our largest department. While the main function is (obviously) processing data.... they also help brokers understand compliance issues, answer questions, as well as provide vital reports that track coverages and market trends.

Our Education Department's workload has increased significantly as we have grown to 1200 members. They are busy with broker visits, phone calls, Web-

Ex training, publications and of course the FREE continuing education seminars the SLA hosts twice a month. In addition, they assist the non-resident brokers navigate the sometimes confusing California requirements.

We also have our Technology department. As we move into an increasingly electronic age, they have really stepped up the service to the brokers. We host a website dedicated to our association. It is full of pertinent and useful information. The IT department also facilitates brokers receiving information by email, or answering tags online. We are of course striving for the day of electronic filing, to ease the amount of paperwork involved for all parties.

Our Executive and Stamping Committees spend time overseeing our goals and objectives. Comprised of members of our association, these men and women volunteer their time to ensure we are helping maintain a lawful and responsive nonadmitted insurance market.

As we have reviewed the different departments and committees, I hope you have seen a common theme:

Customer Service.

Mike McNight, of the United Way said:

“People don't really care how

much you know ....until they know how much you care”

I am here, as are Ted Pierce, the SLA managers, employees, and the Committee members, to express our commitment to our members, as well as to the Department of Insurance. We are striving as an association to fulfill our role as an advisory organization that exceeds expectations.

My goal as the Stamping Office Director when hired three years ago was to increase our ability to serve the insurance community.

Thankfully I was blessed with a dedicated and knowledgeable Executive Director and management team to help me accomplish that goal.

Please know we do care – you always have someone who will help you at the SLA. You can call, email, or just drop by anytime. We can help with questions that arise while transacting surplus lines business. We have resources that can assist you, and if we don't have the answer, we can direct you to someone who does.

In 2006, we look forward to assisting you in any way we can.

Thank you! ■

***SLA Renowned Former Chairmen***

2005	Rupert Hall	1992	I.H. Anderson	1979	G.J. Sullivan
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

***Member Profile***



**Mark C. Scott,**  
*Chief Executive Officer*  
*Trans Cal Associates*

Mark C. Scott is Chief Executive Officer of Trans Cal Associates, Sacramento, CA. He is a California native born in Bakersfield in 1954. Mr. Scott was raised in Sacramento, CA, where he attended American River College. He served in the United States Army Medical Corps for over five years, including a tour of duty overseas in Korea, and rose to the rank of Sergeant.

In 1979, Mr. Scott joined the

family business, Trans Cal Associates, which had been founded by his father, Robert C. Scott in 1964. Mr. Scott has worked continuously at Trans Cal since joining the firm in various positions, including marketing, underwriting and financial management and has held his current position as CEO since 1998 when he and his brother Gray took over the company as co-owners.

Mr. Scott is an avid pilot and holds a FAA commercial pilot's certificate, with a multi-engine and instrument ratings. He is also licensed as a Surplus Line Broker and Claims Adjuster. He is a member of the California SLA, the AAMGA, NAPSLO, and is a Past President of the California Insurance Wholesalers Association (CIWA), and currently serves on CIWA's Board of Directors as Legislative Co-chair.

Mr. Scott has been married to his wife Karen for twenty-five years and they reside together in Carmichael, CA. He and Karen are the proud parents of twin daughters, Sara and Melanie, who are 24 years of age.

Trans Cal Associates is a full service Wholesale Insurance Intermediary located in Sacramento, California with access to both admitted and non-admitted insurance facilities. Trans Cal specializes in transportation risks as well as general hard-to-place property and casualty business encompassing both personal and commercial lines. Trans Cal has been in continuous operation since 1964, a SLA member since 1987, and serves over 2,500 retail insurance brokers on a statewide basis. ■

**Top 100 California Surplus Line Brokers  
Based on Premium Processed by the SLA During 2005**

Rank		BROKER	Premium Processed (\$million)		% of Change	% of Total
2005	2004		2005	2004	2005-2004	2005
1	3	WESTERN RISK SPECIALISTS, INC.	383.6	417.3	-8.07	7.00
2	1	SWETT & CRAWFORD	302.6	455.1	-33.52	5.52
3	2	MARSH USA INC.	292.5	434.2	-32.63	5.34
4	4	AON RISK SERVICES, INC. OF SOUTHERN CALIFORNIA INSURANCE SERVICES	225.6	239.8	-5.89	4.12
5	7	AMWINS INSURANCE BROKERAGE OF CALIFORNIA, LLC	172.7	164.2	5.21	3.15
6	5	AMERICAN E & S INSURANCE BROKERS OF CA, INC. (SAN DIEGO)	153.0	185.5	-17.56	2.79
7	9	STEWART SMITH EAST, INC.	115.5	113.2	2.01	2.11
8	17	WORLDWIDE FACILITIES, INC.	112.4	98.1	14.59	2.05
9	16	BURNS & WILCOX INSURANCE SERVICES, INC.	109.5	98.8	10.82	2.00
10	15	NAVIGATORS CALIFORNIA INSURANCE SERVICES, INC.	105.9	98.9	7.16	1.93
11	11	LEMAR & ASSOCIATES, INC.	105.3	103.3	1.95	1.92
12	10	INTERNATIONAL E & S INSURANCE BROKERS, INC.	104.5	113.1	-7.59	1.91
13	27	LOCKTON INSURANCE BROKERS, INC.	103.7	46.5	122.89	1.89
14	6	STERLING WEST INSURANCE SERVICES, INC.	99.4	174.8	-43.16	1.81
15	12	BLISS & GLENNON, INC.	98.7	103.0	-4.23	1.80
16	13	COONEY, RIKARD & CURTIN INSURANCE SERVICES OF CALIFORNIA, LLC	97.4	102.5	-5.05	1.78
17	18	BISYS COMMERCIAL INSURANCE SERVICES, INC.	95.8	84.7	13.05	1.75
18	14	BROWN & RIDING INSURANCE SERVICES, INC.	85.2	100.2	-14.93	1.56
19	20	PARTNERS SPECIALTY GROUP, LLC	81.2	70.1	15.80	1.48
20	26	WILLIS INSURANCE SERVICES OF CALIFORNIA, INC.	80.6	49.2	63.91	1.47
21	-	COLEMONT INSURANCE BROKERS OF CALIFORNIA, LLC	75.1	0.0	100.00	1.37
22	22	CROUSE & ASSOCIATES INSURANCE SERVICES OF NORTHERN CALIFORNIA, INC.	72.7	63.6	14.16	1.33
23	23	RISK PLACEMENT SERVICES INSURANCE BROKERS	66.9	57.6	16.05	1.22
24	25	HULL & COMPANY (CALIFORNIA) INC.	64.7	50.1	29.15	1.18
25	-	CRC INSURANCE SERVICES, INC.	58.6	0.0	100.00	1.07
26	24	ECM INSURANCE SERVICES, INC.	57.8	55.4	4.42	1.06
27	19	ARTHUR J. GALLAGHER & CO. INSURANCE BROKERS OF CALIFORNIA, INC. (PLEASANTON)	54.2	74.9	-27.64	0.99
28	21	FIRST STATE MANAGEMENT GROUP, INC.	52.7	67.8	-22.31	0.96
29	31	BORISOFF INSURANCE SERVICES, INC. (DBA: MONARCH E & S INSURANCE SERVICES)	45.4	40.5	12.10	0.83
30	55	HILB ROGAL & HOBBS PROFESSIONAL PRACTICE INS BROKERS, INC.	43.3	18.2	138.37	0.79
31	29	WOODRUFF-SAWYER & COMPANY	42.8	42.2	1.23	0.78
32	33	ZURICH E&S INSURANCE BROKERAGE, INC.	41.0	39.3	4.17	0.75
33	37	W. BROWN & ASSOCIATES PROPERTY & CASUALTY INSURANCE SERVICES	38.5	32.9	17.08	0.70
34	52	BASS UNDERWRITERS, INC.	38.2	19.5	95.69	0.70
35	28	YATES & ASSOCIATES INSURANCE SERVICES, INC.	37.4	44.1	-15.31	0.68
36	41	COMMODORE INSURANCE SERVICES, INC.	37.2	28.8	29.16	0.68
37	34	PACIFIC WHOLESALE BROKERS, LLC	34.9	38.2	-8.43	0.64
38	40	TRINITY E & S INSURANCE SERVICES, INC.	34.8	29.4	18.17	0.63
39	49	SBIB, INC.	34.5	23.2	48.91	0.63
40	38	AON/ALBERT G. RUBEN INSURANCE SERVICES, INC.	31.8	32.2	-1.21	0.58
41	42	R.E. CHAIX & ASSOCIATES INSURANCE BROKERS, INC.	31.5	26.1	20.69	0.58
42	59	WILLIS OF NEW YORK INC	30.4	16.4	85.59	0.56
43	35	HARRY W. GORST COMPANY, INC.	30.2	37.7	-19.97	0.55
44	32	M.J. HALL & COMPANY, INC.	30.1	39.9	-24.43	0.55
45	39	AON RISK SERVICES, INC. OF NORTHERN CALIFORNIA INSURANCE SERVICES	29.4	30.4	-3.28	0.54
46	104	LOCKTON COMPANIES, INC.	29.4	5.9	395.35	0.54
47	8	HEATH INSURANCE BROKERS INC.	28.7	125.3	-77.08	0.52
48	46	NETTCLEM WHOLESALE INSURANCE BROKERAGE, INC	28.6	25.0	14.53	0.52
49	45	PETERSEN INTERNATIONAL UNDERWRITERS	28.4	25.4	11.86	0.52
50	78	CANON INSURANCE SERVICE	26.6	9.6	178.45	0.49
51	30	CARPENTER & MOORE INSURANCE SERVICES INC.	25.8	41.4	-37.73	0.47
52	44	COASTAL BROKERS INSURANCE SERVICES INC.	25.3	25.5	-0.97	0.46
53	-	CHARTWELL INDEPENDENT INSURANCE BROKERS, LLC	25.1	0.0	100.00	0.46
54	50	AIS AFFINITY INSURANCE AGENCY, INC.	22.3	21.6	2.99	0.41
55	61	ALL RISKS, LTD.	20.6	16.0	28.72	0.38
56	65	INTEGRATED RISK SOLUTIONS INSURANCE SERVICES, LLC.	19.7	14.8	33.20	0.36
57	48	CAMBRIDGE GENERAL AGENCY	19.7	23.8	-17.52	0.36
58	43	CRUMP E&S OF SAN FRANCISCO INSURANCE SERVICES, INC.	19.5	25.8	-24.62	0.36
59	53	NAS INSURANCE SERVICES, INC.	19.2	18.9	1.54	0.35
60	51	WESTERN SECURITY SURPLUS INSURANCE BROKERS, INC.	18.7	20.7	-9.44	0.34

(Continued on Page 8)

(Continued from Page 7)

**Top 100 California Surplus Line Brokers  
Based on Premium Processed by the SLA During 2005**

Rank		BROKER	Premium Processed (\$million)		% of Change
2005	2004		2005	2004	2005-2004
61	251	CAMPBELL & ASSOCIATES INSURANCE BROKERAGE, LLC	17.7	1.0	1,756.01
62	60	JAMES KLEIN INSURANCE SERVICE INC.	16.8	16.4	2.70
63	54	ANDERSON & MURISON INC.	16.7	18.8	-10.99
64	64	CRUMP E&S OF CALIFORNIA INSURANCE SERVICES, INC.	16.7	14.9	12.39
65	62	EXCESS & SURPLUS LINES INSURANCE BROKERS, INC.	15.3	15.3	-0.06
66	57	VULCAN EXCESS & SURPLUS INSURANCE SERVICES, INC.	15.1	17.3	-12.82
67	110	BARNEY & BARNEY, LLC.	14.8	5.6	162.23
68	127	HEFFERNAN INSURANCE BROKERS	14.7	4.3	245.00
69	92	USI OF SOUTHERN CALIFORNIA INSURANCE SERVICES, INC.	14.6	7.4	97.35
70	144	LAE INSURANCE SERVICES, INC.	14.5	3.3	336.01
71	-	NORMAN-SPENCER MCKERNAN, INC.	14.0	0.0	100.00
72	81	HDR INSURANCE MANAGERS, LLC	13.9	9.2	50.73
73	120	FRANK CRYSTAL & CO INC	13.8	4.6	196.84
74	91	INTERNATIONAL FACILITIES INSURANCE SERVICES, INC.	12.4	7.5	66.33
75	68	SEABURY & SMITH, INC.	12.0	12.4	-3.20
76	84	G.J. SULLIVAN CO. EXCESS & SURPLUS LINES BROKERS	11.8	8.8	34.48
77	56	DRIVER ALLIANT INSURANCE SERVICES, INC.	11.7	18.2	-35.30
78	58	CRAWLEY WARREN INSURANCE SERVICES, INC.	11.6	16.6	-29.87
79	66	WESTERN RE/MANAGERS INSURANCE SERVICES, INC.	11.5	14.1	-18.23
80	-	HYLANT GROUP, INC.	11.4	0.0	100.00
81	105	GALEOTTI, GARY WAYNE	11.4	5.9	93.06
82	69	TRANS CAL ASSOCIATES	10.5	12.1	-13.14
83	72	ABRAM, RONALD ALAN	9.9	10.6	-7.14
84	82	NATIONAL ADVANTAGE INSURANCE SERVICES, INC.	9.7	8.9	8.34
85	89	GEORGE ROTHERT & ASSOCIATES, INC.	9.6	7.7	24.72
86	67	CHIVAROLI & ASSOCIATES, INC.	9.5	13.7	-30.21
87	47	CHUBB CUSTOM MARKET, INC.	9.4	24.9	-62.10
88	63	RICHTER/ROBB PACIFIC INSURANCE SERVICES, INC.	9.3	14.9	-37.74
89	79	NEW AGE BROKERAGE, INC.	8.9	9.3	-4.41
90	286	VISTA INSURANCE PARTNERS OF ILLINOIS, INC.	8.8	0.6	1,455.40
91	76	W. B. AHERN ENTERPRISES, INC.	8.6	9.9	-12.51
92	73	ABD INSURANCE AND FINANCIAL SERVICES	8.5	10.3	-17.66
93	94	BROWN & BROWN OF CALIFORNIA, INC.	8.3	7.2	14.64
94	93	DEWITT STERN OF CALIFORNIA,LLC	8.2	7.3	11.82
95	88	WESTERN MARINE INSURANCE SERVICE CORPORATION	8.0	7.9	1.40
96	107	FINANCIAL & PROFESSIONAL RISK SOLUTIONS INSURANCE AGENCY, INC.	8.0	5.8	38.73
97	114	ARC WEST COAST EXCESS & SURPLUS BROKERAGE, LLC	7.9	5.3	49.56
98	83	PROWEST INSURANCE SERVICES, INC.	7.9	8.9	-11.21
99	99	E.L.M. INSURANCE BROKERS, INC.	7.6	6.5	16.34
100	87	ACORDIA OF CALIFORNIA INSURANCE SERVICES, INC.	7.6	8.2	-7.65
<b>SUBTOTAL</b>			<b>4,855.2</b>	<b>4,942.2</b>	-1.76
All Other Brokers			621.9	576.7	7.83
<b>TOTAL</b>			<b>5,477.0</b>	<b>5,518.9</b>	-0.76

PREMIUM TOTALS BY COMPANY TYPE					
COMPANY TYPE	(\$000)		%	% of TOTAL	% of TOTAL
	12/31/2005	12/31/2004			
LESLEI LISTED COMPANIES					
FOREIGN INSURERS	4,493,970	4,533,171	-0.86	82.05	82.14
LLOYD'S SYNDICATES	719,331	735,920	-2.25	13.13	13.33
ALIEN INSURERS	198,769	189,804	4.72	3.63	3.44
SUB TOTAL	5,412,070	5,458,895	-0.86	98.81	98.91
ALL OTHER	64,965	60,001	8.27	1.19	1.09
TOTAL	5,477,035	5,518,896	-0.76	100.00	100.00



**Top 100 Surplus Line Carriers in California  
Based on Premium Processed by the SLA During 2005**

Rank		Company	Premium Processed (\$million)		% Growth	Market Share (%)	
2005	2004		2005	2004	2005-2004	2005	2004
1	1		LEXINGTON INSURANCE COMPANY	655.1	653.3	0.27	11.96
2	2	AMERICAN INTERNATIONAL SPECIALTY LINES INSURANCE COMPANY	293.8	253.6	15.86	5.36	4.60
3	7	STEADFAST INSURANCE COMPANY	241.7	185.2	30.48	4.41	3.36
4	4	ARCH SPECIALTY INSURANCE COMPANY	199.8	210.4	-5.04	3.65	3.81
5	5	SCOTTSDALE INSURANCE COMPANY	183.7	190.5	-3.57	3.35	3.45
6	3	LANDMARK AMERICAN INSURANCE COMPANY	165.5	237.8	-30.44	3.02	4.31
7	8	ADMIRAL INSURANCE COMPANY	152.3	157.2	-3.12	2.78	2.85
8	9	WESTCHESTER SURPLUS LINES INSURANCE COMPANY	138.2	135.0	2.42	2.52	2.45
9	6	EVANSTON INSURANCE COMPANY	138.2	189.4	-27.05	2.52	3.43
10	16	GEMINI INSURANCE COMPANY	132.5	93.8	41.35	2.42	1.70
11	10	NIC INSURANCE COMPANY	125.2	116.9	7.11	2.29	2.12
12	13	ILLINOIS UNION INSURANCE COMPANY	94.7	106.2	-10.88	1.73	1.92
13	14	MT. HAWLEY INSURANCE COMPANY	92.8	103.1	-9.96	1.69	1.87
14	15	ESSEX INSURANCE COMPANY	91.8	98.5	-6.84	1.68	1.79
15	19	LLOYD'S OF LONDON SYNDICATE #0033	85.1	80.4	5.89	1.55	1.46
16	21	AMERICAN SAFETY INDEMNITY COMPANY	79.5	75.7	4.99	1.45	1.37
17	23	COLUMBIA CASUALTY COMPANY	79.4	71.1	11.70	1.45	1.29
18	27	LIBERTY SURPLUS INSURANCE CORPORATION	76.9	55.8	37.83	1.40	1.01
19	31	INTERSTATE FIRE & CASUALTY COMPANY	76.2	52.5	45.20	1.39	0.95
20	113	QUANTA SPECIALTY LINES INSURANCE COMPANY	76.1	2.9	2,488.19	1.39	0.05
21	25	LLOYD'S OF LONDON SYNDICATE #2020	73.8	60.8	21.49	1.35	1.10
22	17	FIRST SPECIALTY INSURANCE CORPORATION	70.7	87.1	-18.83	1.29	1.58
23	11	NORTH AMERICAN CAPACITY INSURANCE COMPANY	70.6	113.3	-37.67	1.29	2.05
24	18	EVEREST INDEMNITY INSURANCE COMPANY	66.0	86.0	-23.21	1.21	1.56
25	57	AXIS SURPLUS INSURANCE COMPANY	65.6	21.8	200.10	1.20	0.40
26	29	COLONY INSURANCE COMPANY	63.3	54.1	17.13	1.16	0.98
27	20	PACIFIC INSURANCE COMPANY LTD.	61.8	76.2	-18.92	1.13	1.38
28	35	CENTURY SURETY COMPANY	61.3	48.3	26.93	1.12	0.88
29	24	EMPIRE INDEMNITY INSURANCE COMPANY	60.7	65.6	-7.49	1.11	1.19
30	12	AXIS SPECIALTY INSURANCE COMPANY	53.2	108.1	-50.80	0.97	1.96
31	33	BURLINGTON INSURANCE COMPANY	52.4	51.1	2.50	0.96	0.93
32	40	LLOYD'S OF LONDON SYNDICATE #2623	51.6	41.7	23.71	0.94	0.76
33	22	CLARENDON AMERICA INSURANCE COMPANY	50.6	71.6	-29.32	0.92	1.30
34	26	HOUSTON CASUALTY COMPANY	49.9	58.7	-15.01	0.91	1.06
35	44	LLOYD'S OF LONDON SYNDICATE #2987	47.7	35.5	34.55	0.87	0.64
36	28	LLOYD'S OF LONDON SYNDICATE #2488	46.7	55.0	-14.96	0.85	1.00
37	30	CHUBB CUSTOM INSURANCE COMPANY	45.1	53.6	-15.88	0.82	0.97
38	36	WESTERN HERITAGE INSURANCE COMPANY	43.4	45.0	-3.62	0.79	0.82
39	38	LLOYD'S OF LONDON SYNDICATE #2001	40.6	43.5	-6.78	0.74	0.79
40	34	LLOYD'S OF LONDON SYNDICATE #0623	40.2	49.3	-18.49	0.73	0.89
41	32	GENERAL STAR INDEMNITY COMPANY	35.8	52.2	-31.37	0.65	0.95
42	46	LLOYD'S OF LONDON SYNDICATE #0510	35.6	34.1	4.13	0.65	0.62
43	48	ST. PAUL SURPLUS LINES INSURANCE COMPANY	34.5	33.7	2.54	0.63	0.61
44	42	UNITED NATIONAL INSURANCE COMPANY	34.3	38.3	-10.49	0.63	0.69
45	53	HUDSON SPECIALTY INSURANCE COMPANY	32.6	25.2	29.18	0.60	0.46
46	49	INDIAN HARBOR INSURANCE COMPANY	32.1	31.6	1.51	0.59	0.57
47	54	SR INTERNATIONAL BUSINESS INSURANCE COMPANY LIMITED	31.8	23.2	37.14	0.58	0.42
48	41	GLENCOE INSURANCE LIMITED	28.3	41.6	-31.80	0.52	0.75
49	43	COMMONWEALTH INSURANCE COMPANY	28.3	36.5	-22.51	0.52	0.66
50	45	LLOYD'S OF LONDON SYNDICATE #2003	28.2	35.3	-19.93	0.52	0.64
51	50	NAUTILUS INSURANCE COMPANY	26.0	27.3	-4.83	0.47	0.50
52	60	STARR EXCESS LIABILITY INSURANCE COMPANY, LTD.	25.3	20.1	26.00	0.46	0.36
53	47	GREAT AMERICAN E&S INSURANCE COMPANY	24.6	33.8	-27.21	0.45	0.61
54	55	GREAT LAKES REINSURANCE (UK) PLC	24.3	23.1	4.84	0.44	0.42
55	103	FIRST MERCURY INSURANCE COMPANY	21.0	4.5	364.92	0.38	0.08
56	65	JAMES RIVER INSURANCE COMPANY	20.9	16.7	24.95	0.38	0.30

(Continued on Page 10)

(Continued from Page 9)

**Top 100 Surplus Line Carriers in California  
Based on Premium Processed by the SLA During 2005**

Rank		Company	Premium Processed (\$million)		% Growth	Market Share (%)	
2005	2004		2005	2004	2005-2004	2005	2004
57	52		LLOYD'S OF LONDON SYNDICATE #0570	20.8	26.2	-20.52	0.38
58	90	HOMELAND INSURANCE COMPANY OF NEW YORK	19.2	6.6	190.31	0.35	0.12
59	39	NATIONAL FIRE & MARINE INSURANCE COMPANY	19.0	42.9	-55.76	0.35	0.78
60	59	LLOYD'S OF LONDON SYNDICATE #0435	19.0	20.2	-6.10	0.35	0.37
61	56	LLOYD'S OF LONDON SYNDICATE #2791	18.9	22.9	-17.48	0.34	0.41
62	58	AMERICAN EMPIRE SURPLUS LINES INSURANCE COMPANY	18.4	21.8	-15.78	0.34	0.40
63	61	NEWMARKET UNDERWRITERS INSURANCE COMPANY	17.5	20.1	-12.54	0.32	0.36
64	51	ASSOCIATED ELECTRIC & GAS INSURANCE SERVICES LIMITED	17.2	26.7	-35.72	0.31	0.48
65	97	ASPEN SPECIALTY INSURANCE COMPANY	16.7	5.5	203.96	0.30	0.10
66	66	NOETIC SPECIALTY INSURANCE COMPANY	15.6	14.1	10.61	0.29	0.26
67	63	NUTMEG INSURANCE COMPANY	15.4	18.0	-14.38	0.28	0.33
68	67	TUDOR INSURANCE COMPANY	15.1	13.9	8.23	0.28	0.25
69	68	USF INSURANCE COMPANY	14.4	13.6	5.84	0.26	0.25
70	78	LLOYD'S OF LONDON SYNDICATE #1084	13.7	9.8	39.32	0.25	0.18
71	70	LLOYD'S OF LONDON SYNDICATE #5000	13.4	13.3	1.06	0.25	0.24
72	73	PENN-STAR INSURANCE COMPANY	13.3	10.6	25.68	0.24	0.19
73	69	LLOYD'S OF LONDON SYNDICATE #0958	12.6	13.3	-5.14	0.23	0.24
74	140	ASPEN INSURANCE UK LIMITED	12.4	0.2	6,639.42	0.23	0.00
75	71	LLOYD'S OF LONDON SYNDICATE #0727	11.8	13.0	-9.77	0.21	0.24
76	91	ALEA LONDON LIMITED	11.6	6.4	82.86	0.21	0.12
77	80	LLOYD'S OF LONDON SYNDICATE #1200	11.4	9.5	19.58	0.21	0.17
78	75	MOUNT VERNON FIRE INSURANCE COMPANY	11.1	10.4	6.61	0.20	0.19
79	72	EXECUTIVE RISK SPECIALTY INSURANCE COMPANY	11.1	12.8	-13.73	0.20	0.23
80	74	NORTHFIELD INSURANCE COMPANY	11.0	10.5	4.62	0.20	0.19
81	84	LLOYD'S OF LONDON SYNDICATE #1183	10.8	8.6	25.29	0.20	0.16
82	62	LLOYD'S OF LONDON SYNDICATE #1243	10.7	20.0	-46.61	0.19	0.36
83	119	LLOYD'S OF LONDON SYNDICATE #1861	10.2	2.3	344.70	0.19	0.04
84	143	LLOYD'S OF LONDON SYNDICATE #4472	9.8	0.0	100.00	0.18	0.00
85	135	TRADERS & PACIFIC INSURANCE COMPANY	9.6	0.9	971.52	0.18	0.02
86	76	LLOYD'S OF LONDON SYNDICATE #1225	9.4	10.3	-9.18	0.17	0.19
87	77	LLOYD'S OF LONDON SYNDICATE #2000	9.0	10.1	-11.19	0.16	0.18
88	82	LLOYD'S OF LONDON SYNDICATE #1414	9.0	9.1	-2.01	0.16	0.17
89	109	GOTHAM INSURANCE COMPANY	8.8	3.2	170.19	0.16	0.06
90	64	LLOYD'S OF LONDON SYNDICATE #0190	8.6	18.0	-52.47	0.16	0.33
91	86	LLOYD'S OF LONDON SYNDICATE #0807	7.9	8.4	-5.15	0.14	0.15
92	79	WESTERN WORLD INSURANCE COMPANY	7.4	9.8	-24.89	0.13	0.18
93	37	GULF UNDERWRITERS INSURANCE COMPANY	7.2	44.7	-83.95	0.13	0.81
94	116	DISCOVER SPECIALTY INSURANCE COMPANY	7.1	2.5	180.20	0.13	0.05
95	83	LLOYD'S OF LONDON SYNDICATE #1206	7.0	8.9	-20.87	0.13	0.16
96	118	COLONY NATIONAL INSURANCE COMPANY	7.0	2.3	198.54	0.13	0.04
97	87	AMERICAN WESTERN HOME INSURANCE COMPANY	6.5	7.3	-10.00	0.12	0.13
98	96	QBE SPECIALTY INSURANCE COMPANY	6.2	5.6	11.85	0.11	0.10
99	134	ALLIANZ MARINE & AVIATION VERSICHERUNGS-AG	6.2	1.0	548.81	0.11	0.02
100	94	MAXUM INDEMNITY COMPANY	5.4	5.6	-4.39	0.10	0.10
<b>SUBTOTAL</b>			<b>5,281.5</b>	<b>5,314.0</b>	-0.61	<b>96.43</b>	<b>96.29</b>
All Other Companies			195.5	204.9	-4.58	3.57	3.71
<b>TOTAL</b>			<b>5,477.0</b>	<b>5,518.9</b>	-0.76	<b>100.00</b>	<b>100.00</b>

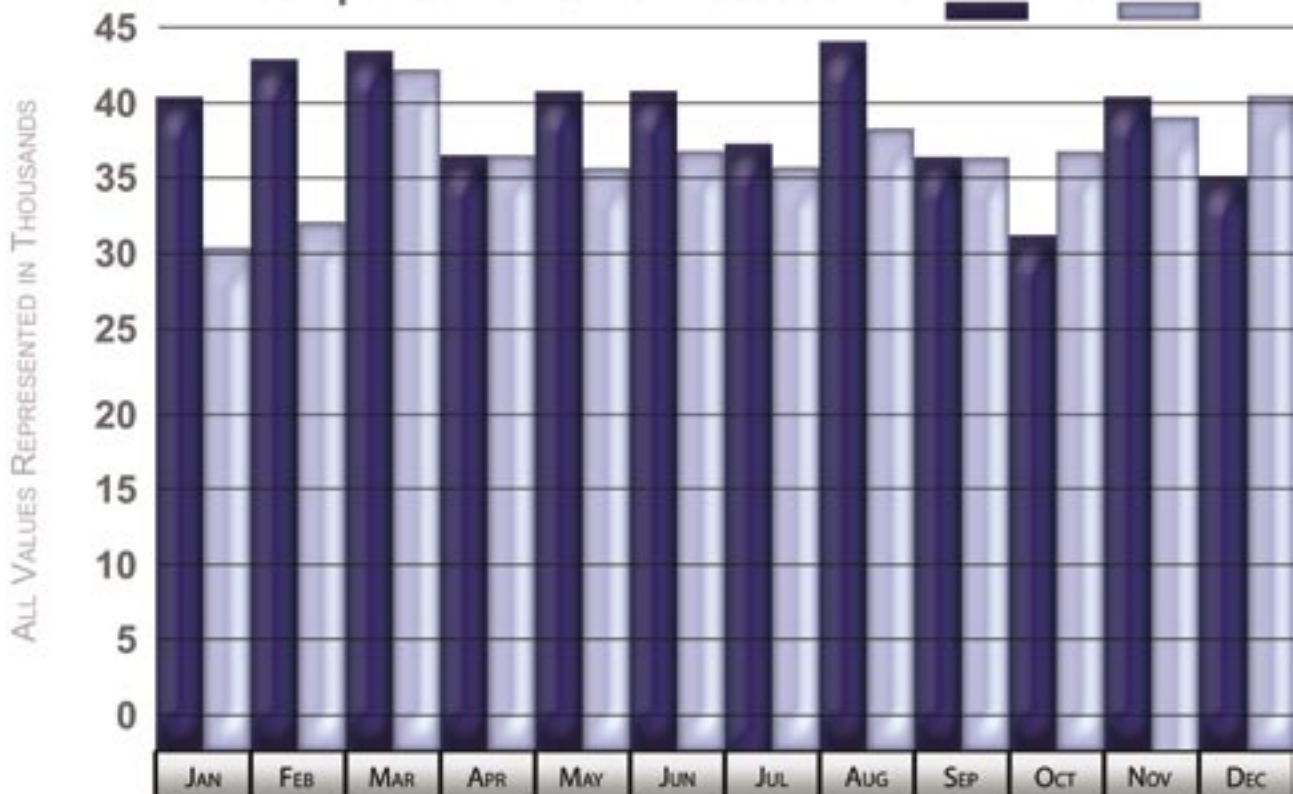
**50 Largest Coverages  
Based on Premium Processed by the SLA During 2005**

Rank		EXPORT	COVERAGE	Premium Processed (\$ million)		% Growth	% of Total
2005	2004			2005	2004	2005-2004	2005
1	1		GENERAL LIABILITY	2,020.7	1,914.5	5.54	36.89
2	2		ERRORS AND OMISSIONS	573.5	547.0	4.84	10.47
3	3		ALL RISK COMMERCIAL PROPERTY	402.0	424.4	-5.28	7.34
4	4	YES	COMMERCIAL DIC/STAND ALONE EARTHQUAKE	393.8	422.7	-6.83	7.19
5	5		EXCESS LIABILITY	257.0	309.4	-16.92	4.69
6	6		SPECIAL MULTI-PERIL	245.5	234.8	4.54	4.48
7	10	YES	CONTRACTORS ENGAGED IN NEW TRACT HOMES	195.0	173.3	12.56	3.56
8	9	YES	EXCESS LIABILITY/UNDERLYING NONADMITTED	182.9	179.7	1.78	3.34
9	12	YES	ENVIRONMENTAL IMPAIRMENT REMEDIATION	168.1	107.5	56.34	3.07
10	7		DIRECTORS AND OFFICERS	132.9	221.5	-40.02	2.43
11	11		PROFESSIONAL LIABILITY	123.1	142.2	-13.46	2.25
12	8	YES	INDIV INSURED W/LARGE SCHED TIV > \$500M	121.6	182.1	-33.25	2.22
13	13	YES	EMPLOYMENT PRACTICES LIABILITY	75.1	88.6	-15.21	1.37
14	15	YES	PRODUCTS/COMPLETED OPERATIONS(STAND ALONE)	64.3	53.6	20.06	1.17
15	14		INLAND MARINE	51.6	58.0	-11.01	0.94
16	16		MISCELLANEOUS	44.3	45.8	-3.40	0.81
17	17		HOMEOWNERS MULTI-PERIL	43.6	40.0	8.90	0.80
18	21	YES	HIGH LIMITS DISABILITY	31.2	25.4	22.80	0.57
19	19		AUTO PHYSICAL DAMAGE-COMMERCIAL	28.8	30.2	-4.92	0.52
20	18		COMMERCIAL PROPERTY-BASIC	26.6	36.9	-27.90	0.49
21	20		HOMEOWNERS	24.7	29.7	-16.83	0.45
22	23		AVIATION	23.5	19.9	18.00	0.43
23	22		HOSPITALS	23.2	23.2	-0.06	0.42
24	24		GARAGE LIABILITY	21.5	19.0	13.22	0.39
25	27		AUTO LIABILITY-COMMERCIAL	19.0	13.5	40.20	0.35
26	26	YES	SECURITY GUARD SERVICES	17.1	14.6	17.08	0.31
27	25		SINGLE FAMILY DWELLING/DUPLEX	15.0	15.5	-3.60	0.27
28	28		AUTO COMBINED LIAB & PHYS DAMAGE-COMM.	12.8	12.1	5.46	0.23
29	30		TERRORISM	12.7	7.9	59.98	0.23
30	31	YES	AVIATION EXCESS LIABILITY	9.9	7.9	25.32	0.18
31	32	YES	EVENT CANCELLATION	9.1	7.1	27.74	0.17
32	29		SPECIAL MULTI-PERIL WITH TERRORISM	8.5	9.8	-13.30	0.16
33	47		ACCIDENT	6.2	1.8	245.50	0.11
34	39		BONDS	4.9	4.2	15.56	0.09
35	36		FIDELITY	4.7	4.5	5.40	0.09
36	33		DISABILITY INCOME	4.3	6.1	-28.20	0.08
37	40	YES	VACANT BUILDINGS	4.0	4.0	-1.97	0.07
38	38	YES	PERSONAL ARTICLES FLOATERS	3.6	4.3	-15.04	0.07
39	41	YES	DEMOLITION CONTRACTORS	3.6	3.9	-9.00	0.07
40	44		RESIDENTIAL EARTHQUAKE	3.4	2.5	34.26	0.06
41	42	YES	OILFIELD CONTRACTORS	3.3	3.5	-6.75	0.06
42	43	YES	EXCESS CRIME	3.1	2.9	7.92	0.06
43	37	YES	AMUSEMENT PARKS/CARNIVALS/DEVICES	3.0	4.4	-30.44	0.06
44	34	YES	CLINICAL & SIMILAR TESTS OF PHARMACEUTICAL	2.9	4.7	-38.67	0.05
45	46	YES	EXCESS FLOOD	2.5	2.0	23.65	0.05
46	53	YES	KIDNAP AND RANSOM	2.4	1.4	66.42	0.04
47	45		EXCESS WORKERS COMPENSATION	2.3	2.4	-2.92	0.04
48	35		CRIME	2.3	4.6	-50.85	0.04
49	49	YES	SHORT TERM SPECIAL EVENTS (EXC HOLE IN 1)	1.9	1.6	16.68	0.03
50	51	YES	TATTOO AND BODY PIERCING	1.8	1.5	20.48	0.03
<b>SUBTOTAL</b>				<b>5,438.5</b>	<b>5,478.4</b>	<b>-0.73</b>	<b>99.30</b>
All Other Coverages				38.5	40.5	-4.88	0.70
<b>TOTAL</b>				<b>5,477.0</b>	<b>5,518.9</b>	<b>-0.76</b>	<b>100.00</b>

### Comparison of Premium Processed for 2005 vs. 2004



### Comparison of Items Processed for 2005 vs. 2004



# Staff News



**Pat McAuley**  
**Data Processing Manager**

Pat McAuley, SLA Data Processing Manager, has earned her Associate in Surplus Lines Insurance (ASLI) designation from the American Institute for Chartered Property Casualty Underwriters and the Insurance Institute of America. Pat manages 30 SLA data processing employees who analyze and enter close to 500,000 combined new and renewal policies and endorsements each year.

# Annual Meeting 2006



# Reporting Insurance Fraud to the California Department of Insurance



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.

## FRAUD DIVISION REGIONAL OFFICES

### Fraud Division Headquarters Office

- \* Dale Banda, Deputy Commissioner, Enforcement Branch
- \* Rick Plein, Bureau Chief, Workers' Compensation Fraud Program, Northern Region
- \* Michael Ingram, Bureau Chief, Property/Casualty, Healthcare/Disability & Training/Outreach Programs, Central Region
- \* John Standish, Bureau Chief, Auto Fraud Program, Southern Region
- \* Karen Scott, Chief of Headquarters Office
- \* John Auvinen, Acting Division Chief, Investigation Division
- \* Marta York, Acting Chief Investigator, Internal Affairs

The 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 Services Division using the Consumer Request for Assistance Form.

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 California Department of Insurance, Fraud Division.

9342 Tech Center Drive, Suite 100  
Sacramento, CA 95826  
Phone: (916) 854-5760  
Fax: (916) 255-3302

Note: To discourage unsolicited automatic e-mails, 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](mailto:insurance.ca.gov). Please use the @ sign in place of "at" when typing the e-mail address.

The Fraud Division is here to help you if you

*(Continued on Page 15)*

*(Continued from Page 14)*

**Benicia Regional Office**

Eric Weirich, 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  
Laureen Pedroza, Chief Investigator, Los Angeles Urban Auto Task Force  
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**

Mark Voss, Chief Investigator  
4969 E. McKinley Avenue, Suite 204  
Fresno, CA 93727  
Phone: (559) 253-7300  
FAX: (559) 253-7313

Serving Fresno, Inyo, Kern, Kings, Madera, Mariposa, Merced, San Luis Obispo and Tulare Counties.

**Morgan Hill (San Jose) Regional Office**

Laurel Robinson, Chief Investigator  
18425 Technology Drive  
Morgan Hill, CA 95037  
Phone: (408) 779-7200  
Fax: (408) 779-7299

Serving Monterey, San Benito, Santa Clara, Santa Cruz and San Mateo Counties.

**Orange Regional Office**

Tony Torres, Chief Investigator  
333 South Anita Drive, Suite 450  
Orange, CA 92868  
Phone: (714) 456-1810  
Fax: (714) 456-1838

Serving Orange County.

**Rancho Cucamonga Regional Office**

David Goldberg, Chief Investigator  
9674 Archibald Avenue, Suite 100  
Rancho Cucamonga, CA 91730  
Phone: (909) 919-2200  
Fax: (909) 980-2196

Serving Riverside and San Bernardino Counties.

**San Diego Regional Office**

Shawn Ferris, Chief Investigator  
1495 Pacific Highway, Suite 400  
San Diego, CA 92101  
Phone: (619) 645-2550  
Fax: (619) 645-2485

Serving Imperial and San Diego Counties.

**Sacramento Regional Office**

Robert Yee, Chief Investigator  
9342 Tech Center Drive, Suite 500  
Sacramento, CA 95826  
Phone: (916) 854-5700  
Fax: (916) 255-3307

Serving Alpine, Amador, Butte, Calaveras, Colusa, El Dorado, Glenn, Lassen, Modoc, Mono, Nevada, Placer, Plumas, Sacramento, San Joaquin, Shasta, Sierra, Siskiyou, Stanislaus, Sutter, Tehama, Trinity, Tuolumne, Yolo and Yuba Counties.

**Valencia Regional Office**

Randall Richardson, Chief Investigator  
27200 Tourney Road, Suite 375  
Valencia, CA 91355  
Phone: (661) 253-7400  
Fax: (661) 286-1457

Serving Northern Los Angeles, Santa Barbara and Ventura Counties.

## *Surplus Line Association of California*

### **Scheduled Educational Events for March 2006 & April 2006**

**ALL OUR SEMINARS ARE APPROVED FOR  
CALIFORNIA FIRE & CASUALTY  
BROKER-AGENTS (FX)**

#### **LLOYD'S OF LONDON**

Presented by:

#### **Wendy Baker**

*President, Lloyd's America, Inc*

#### **Gerald J. Sullivan**

*Chairman, The Sullivan Group*

*Registration & Continental Breakfast 8:00 a.m.*

*Seminar 8:30 a.m. - 11:30 a.m.*

*3 CE Credits – Course #170018*

#### **Tuesday, March 14, 2006**

*Marriott Los Angeles Downtown*

*333 S. Figueroa Street*

*Los Angeles, CA 90017*

#### **Wednesday, March 15, 2006**

*A.P. Giannini Auditorium*

*(Bank of America Center)*

*555 California Street*

*San Francisco, CA 94104*

#### **CONTRACTS AS A TOOL IN MANAGING RISK**

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 #142478*

#### **Tuesday, April 18, 2006**

*Hilton Universal City & Towers*

*555 Universal Hollywood Drive*

*Universal City, CA 91608*

#### **Wednesday, April 19, 2006**

*A.P. Giannini Auditorium*

*(Bank of America Center)*

*555 California Street*

*San Francisco, CA 94104*

## **2006**

The SLA Quarterly is published by the  
Surplus Line Association of California,  
388 Market Street, San Francisco, CA 94111  
for the members of the Surplus Line Association

### **SLA OFFICERS & STAFF**

#### **James Pettipas - Chairman**

*ECM Insurance Services Inc.*

#### **Ceil Norton - Vice Chairman**

*Burns & Wilcox Insurance*

#### **John Edack - Secretary Treasurer**

*Arch Specialty Insurance Agency, Inc.*

#### **Rupert Hall - Past Chairman**

*M.J. Hall & Company, Inc.*

#### **Greg Crouse**

*Crouse & Associates*

#### **Katie Freeman**

*Katie Freeman Insurance Services*

#### **Stacey Shurson**

*IIW Insurance Service of California*

#### **Hank Haldeman**

*Gerald J. Sullivan & Associates, Inc.*

#### **Chris Brown**

*Brown & Riding Insurance Brokers*

#### **Davis Moore**

*Worldwide Facilities, Inc.*

#### **Frank Cravens**

*Cravens, Lefler & McCormick*

#### **Warren Stanley**

*Wholesale Connection Insurance Services*

#### **Les Ross**

*Tri-City Brokerage, a Division of BISYS*

*Commercial Insurance Services, Inc.*

\*\*\*\*\*

#### **Ted Pierce**

*Executive Director, SLA*

#### **Joy Laughery**

*Stamping Office Director, SLA*

\*\*\*\*\*

Please address all correspondence to the Editors:

#### **SLA Quarterly**

*388 Market Street, 11th Floor*

*San Francisco, CA 94111*

*Telephone: (415) 434-4900*

*Fax: (415) 434-3716*

*www.slacal.org*