

Companies Filing on Property/Casualty Blank
Commercial auto physical damage Business in Mississippi for Year Ended 12/31/2003

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
Progressive Gulf Insurance Company	6,907,393	9.9%	3,502,598	5,507,098	3,544,133	12,464	64.4%	64.6%
State Farm Mutual Automobile Insurance Company	5,375,396	7.7%	4,335,255	5,262,424	4,302,096	11,426	81.8%	82.0%
Canal Insurance Company	5,000,011	7.2%	3,762,153	5,197,300	3,331,081	280,320	64.1%	69.5%
St. Paul Fire and Marine Insurance Company	3,995,959	5.7%	1,623,069	4,085,076	1,611,993	588	39.5%	39.5%
Zurich American Insurance Company	2,723,216	3.9%	540,597	1,881,231	536,858	29,325	28.5%	30.1%
Universal Underwriters Insurance Company	2,010,186	2.9%	611,330	1,912,059	628,848	5,240	32.9%	33.2%
Empire Fire and Marine Insurance Company	1,612,304	2.3%	970,405	1,645,779	754,966	6,535	45.9%	46.3%
Employers Mutual Casualty Company	1,557,926	2.2%	585,817	1,574,129	545,934	-2,618	34.7%	34.5%
Lincoln General Insurance Company	1,440,480	2.1%	1,297,290	1,516,637	1,175,170	8,021	77.5%	78.0%
Continental Western Insurance Company	1,315,792	1.9%	183,484	655,007	202,064	3,124	30.8%	31.3%
Sentry Select Insurance Company	1,298,137	1.9%	643,359	1,088,584	930,156	50,929	85.4%	90.1%
Brierfield Insurance Company	1,247,814	1.8%	542,872	1,199,918	635,457	37,101	53.0%	56.1%
Clarendon National Insurance Company	1,209,784	1.7%	789,410	1,226,065	111,061	81,182	9.1%	15.7%
Southern Fire & Casualty Company	1,110,528	1.6%	299,621	737,398	356,336	252	48.3%	48.4%
Motors Insurance Corporation	1,010,864	1.4%	784,771	1,013,327	803,894	2,905	79.3%	79.6%
American Guarantee & Liability Insurance Company	982,258	1.4%	267,205	1,208,189	236,323	13,872	19.6%	20.7%
Travelers Indemnity Company of Illinois, The	935,910	1.3%	248,350	1,119,810	-117,398	-22,242	-10.5%	-12.5%
United States Fidelity and Guaranty Company	915,124	1.3%	400,933	924,887	526,363	22,580	56.9%	59.4%
Federated Mutual Insurance Company	891,168	1.3%	296,456	1,055,975	166,690	18,941	15.8%	17.6%
Continental Casualty Company	848,028	1.2%	348,764	742,329	53,875	-5,761	7.3%	6.5%
Maryland Casualty Company	681,137	1.0%	222,284	629,584	213,533	11,138	33.9%	35.7%
Travelers Indemnity Company of Connecticut, The	673,207	1.0%	205,666	706,547	132,538	2,626	18.8%	19.1%
State Auto Property and Casualty Insurance Company	653,047	0.9%	242,013	600,690	244,001	-8	40.6%	40.6%
DaimlerChrysler Insurance Company	652,324	0.9%	-39,934	652,122	-171,712	797	-26.3%	-26.2%
Granite State Insurance Company	650,866	0.9%	189,254	588,476	187,459	24,142	31.9%	36.0%

Commercial auto physical damage Business - Stock Fire and Miscellaneous Companies

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* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

** Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned

Friday, June 11, 2004 12:47:22 PM

***** Loss Ratio is less than -1000% or greater than 1000%

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
Bituminous Casualty Corporation	615,705	0.9%	218,025	588,201	169,317	21,239	28.8%	32.4%
CUMIS Insurance Society, Inc.	614,410	0.9%	355,621	616,500	353,764	1,306	57.4%	57.6%
Mississippi Farm Bureau Mutual Insurance Company	584,120	0.8%	335,366	566,815	354,741	30,514	62.6%	68.0%
QBE Insurance Corporation	574,360	0.8%	318,730	668,923	420,216	122,793	62.8%	81.2%
Mississippi Farm Bureau Casualty Insurance Company	566,437	0.8%	116,964	546,441	121,829	10,026	22.3%	24.1%
American Casualty Company of Reading, Pennsylvania	564,008	0.8%	136,578	734,314	139,042	14,985	18.9%	21.0%
Employers Insurance Company of Wausau	514,815	0.7%	29,795	394,808	29,795	-2,658	7.5%	6.9%
National Liability & Fire Insurance Company	509,758	0.7%	43,359	439,756	90,481	17,945	20.6%	24.7%
Lafayette Insurance Company	498,465	0.7%	254,972	510,984	262,459	4,264	51.4%	52.2%
OneBeacon Insurance Company	476,962	0.7%	60,809	340,064	77,812	34	22.9%	22.9%
Argonaut Great Central Insurance Company	451,507	0.6%	6,431	518,461	39,613	4,528	7.6%	8.5%
Travelers Indemnity Company, The	442,938	0.6%	144,132	479,280	65,162	2,892	13.6%	14.2%
Allstate Indemnity Company	435,936	0.6%	184,579	370,114	209,977	1,378	56.7%	57.1%
Allstate Insurance Company	417,398	0.6%	334,439	389,855	375,989	5,964	96.4%	98.0%
Assurance Company of America	415,328	0.6%	198,269	445,403	156,241	11,772	35.1%	37.7%
Cherokee Insurance Company	414,260	0.6%	139,371	218,518	194,047	3,727	88.8%	90.5%
Transportation Insurance Company	396,895	0.6%	85,801	362,217	94,812	15,756	26.2%	30.5%
Great West Casualty Company	391,426	0.6%	244,739	369,476	241,017	528	65.2%	65.4%
Georgia Casualty & Surety Company	374,401	0.5%	216,315	415,373	226,511	7,310	54.5%	56.3%
St. Paul Mercury Insurance Company	367,655	0.5%	96,774	386,828	97,020	-354	25.1%	25.0%
Balboa Insurance Company	364,892	0.5%	623,020	535,410	618,624	642	115.5%	115.7%
Lancer Insurance Company	361,640	0.5%	148,570	296,463	165,665	11,380	55.9%	59.7%
State Automobile Mutual Insurance Company	360,804	0.5%	134,981	370,888	135,013	24	36.4%	36.4%
American States Insurance Company	355,864	0.5%	102,008	311,345	148,868	1,993	47.8%	48.5%
Federal Insurance Company	351,586	0.5%	72,005	318,471	73,164	3,061	23.0%	23.9%
Liberty Mutual Fire Insurance Company	348,775	0.5%	160,002	325,750	160,002	1,555	49.1%	49.6%
Royal Indemnity Company	338,892	0.5%	216,544	413,650	181,668	-293	43.9%	43.8%
Coregis Insurance Company	326,605	0.5%	106,501	329,323	-27,297	-1,637	-8.3%	-8.8%

Commercial auto physical damage Business - Stock Fire and Miscellaneous Companies

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* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

** Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned

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***** Loss Ratio is less than -1000% or greater than 1000%

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
American Alternative Insurance Corporation	321,223	0.5%	92,101	277,504	124,828	9,933	45.0%	48.6%
Nationwide Mutual Insurance Company	317,494	0.5%	172,115	275,143	183,046	237	66.5%	66.6%
Southern Pilot Insurance Company	309,615	0.4%	288,483	526,610	255,483	1,440	48.5%	48.8%
Great American Assurance Company	302,534	0.4%	318,196	407,539	320,482	5,478	78.6%	80.0%
National Casualty Company	302,223	0.4%	85,616	256,541	99,088	7,575	38.6%	41.6%
National Interstate Insurance Company	292,970	0.4%	20,380	213,991	16,923	195	7.9%	8.0%
Union Insurance Company	285,822	0.4%	35,758	151,341	37,633	869	24.9%	25.4%
Transcontinental Insurance Company	275,714	0.4%	106,379	268,934	71,791	9,000	26.7%	30.0%
Penn Millers Insurance Company	267,923	0.4%	51,169	211,504	25,763	-247	12.2%	12.1%
Fidelity and Guaranty Insurance Company	264,240	0.4%	112,314	218,707	176,609	10,510	80.8%	85.6%
State Farm Fire and Casualty Company	259,189	0.4%	310,341	244,563	323,718	2,016	132.4%	133.2%
Church Mutual Insurance Company	254,385	0.4%	106,633	250,973	104,080	-91	41.5%	41.4%
Grain Dealers Mutual Insurance Company	244,479	0.4%	93,166	314,038	96,845	15,160	30.8%	35.7%
Brotherhood Mutual Insurance Company	230,212	0.3%	86,333	212,813	92,286	105	43.4%	43.4%
RLI Insurance Company	225,862	0.3%	155,256	224,169	261,334	17,074	116.6%	124.2%
Farmland Mutual Insurance Company	208,713	0.3%	119,210	228,972	84,468	5,587	36.9%	39.3%
Fidelity and Guaranty Insurance Underwriters, Inc.	207,217	0.3%	94,643	238,068	130,727	5,558	54.9%	57.2%
Westport Insurance Corporation	199,192	0.3%	35,829	132,821	76,708	421	57.8%	58.1%
Ohio Casualty Insurance Company, The	189,017	0.3%	39,618	151,744	44,757	227	29.5%	29.6%
Indemnity Insurance Company of North America	185,936	0.3%	195,917	156,156	219,886	13,007	140.8%	149.1%
Harco National Insurance Company	184,623	0.3%	133,987	214,485	129,141	11,726	60.2%	65.7%
Hartford Fire Insurance Company	184,595	0.3%	100,033	198,866	79,794	-2,419	40.1%	38.9%
Greenwich Insurance Company	182,092	0.3%	123,811	171,211	140,589	5,206	82.1%	85.2%
USF&G Insurance Company of Mississippi	180,280	0.3%	189,981	245,998	220,102	5,052	89.5%	91.5%
Discover Property & Casualty Insurance Company	178,764	0.3%	49,794	196,133	75,617	3,929	38.6%	40.6%
Federated Rural Electric Insurance Exchange	177,113	0.3%	117,942	150,299	108,132	-77	71.9%	71.9%
Insurance Company of the State of Pennsylvania, The	169,937	0.2%	0	102,492	5,109	613	5.0%	5.6%
National Union Fire Insurance Company of Louisiana	168,673	0.2%	162,988	380,520	70,169	1,098	18.4%	18.7%

Commercial auto physical damage Business - Stock Fire and Miscellaneous Companies

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Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense	Loss	Loss
						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
United National Specialty Insurance Company	165,198	0.2%	146,566	162,901	155,983	341	95.8%	96.0%
TIG Insurance Company	156,774	0.2%	131,500	202,427	119,331	4,484	59.0%	61.2%
GuideOne Mutual Insurance Company	156,712	0.2%	62,011	168,136	59,011	-674	35.1%	34.7%
American Zurich Insurance Company	155,099	0.2%	23,664	111,265	31,730	953	28.5%	29.4%
American Economy Insurance Company	154,621	0.2%	65,582	131,337	68,312	910	52.0%	52.7%
National Fire Insurance Company of Hartford	149,453	0.2%	43,533	145,953	93,184	3,458	63.8%	66.2%
Vanliner Insurance Company	142,717	0.2%	95,090	133,222	91,690	-1,250	68.8%	67.9%
Travelers Indemnity Company of America, The	137,148	0.2%	54,771	128,353	74,524	-1,665	58.1%	56.8%
Athena Assurance Company	136,110	0.2%	73,162	105,113	73,633	75	70.1%	70.1%
Amerisure Mutual Insurance Company	126,843	0.2%	171,034	130,234	172,391	526	132.4%	132.8%
Hartford Underwriters Insurance Company	124,989	0.2%	39,444	91,823	40,661	664	44.3%	45.0%
AXA Re Property and Casualty Insurance Company	123,061	0.2%	19,944	96,807	24,385	0	25.2%	25.2%
New Hampshire Insurance Company	117,762	0.2%	-540	101,898	2,646	837	2.6%	3.4%
American Home Assurance Company	117,395	0.2%	14,127	107,344	22,744	1,237	21.2%	22.3%
Nationwide Mutual Fire Insurance Company	103,867	0.1%	40,676	93,820	44,548	2,829	47.5%	50.5%
Stratford Insurance Company	103,270	0.1%	42,711	108,619	-5,573	-6,336	-5.1%	-11.0%
Phoenix Insurance Company, The	99,866	0.1%	26,084	47,764	27,387	389	57.3%	58.2%
American Fire and Casualty Company	98,592	0.1%	18,307	63,405	19,772	69	31.2%	31.3%
ACE American Insurance Company	95,034	0.1%	20,843	137,792	34,850	2,976	25.3%	27.5%
Sagamore Insurance Company	86,195	0.1%	5,090	59,538	15,690	2,178	26.4%	30.0%
Triangle Insurance Company, Inc.	85,442	0.1%	2,660	37,042	2,660	0	7.2%	7.2%
Nationwide Property and Casualty Insurance Company	83,692	0.1%	19,228	74,962	21,451	19	28.6%	28.6%
American Resources Insurance Company, Inc.	81,930	0.1%	41,037	63,839	41,037	70	64.3%	64.4%
Twin City Fire Insurance Company	81,103	0.1%	31,790	66,915	34,397	2,933	51.4%	55.8%
American Modern Home Insurance Company	80,883	0.1%	24,021	80,292	16,092	542	20.0%	20.7%
West American Insurance Company	80,135	0.1%	27,882	107,199	24,306	294	22.7%	22.9%
Valley Forge Insurance Company	75,824	0.1%	35,928	71,865	33,928	1,521	47.2%	49.3%
Shelter General Insurance Company	75,705	0.1%	15,344	81,661	14,469	215	17.7%	18.0%

Commercial auto physical damage Business - Stock Fire and Miscellaneous Companies

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Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
						Incurred		
Alea North America Insurance Company	75,338	0.1%	5,116	51,933	26,765	5,731	51.5%	62.6%
St. Paul Guardian Insurance Company	71,194	0.1%	14,380	88,511	53,515	1,274	60.5%	61.9%
Insurance Corporation of Hannover	67,338	0.1%	497,350	350,891	34,855	146,398	9.9%	51.7%
Trinity Universal Insurance Company	63,105	0.1%	8,071	51,563	9,080	51	17.6%	17.7%
Northern Insurance Company of New York	62,063	0.1%	132,165	177,998	69,186	11,136	38.9%	45.1%
Charter Oak Fire Insurance Company, The	61,694	0.1%	14,497	72,575	-33,047	-4,223	-45.5%	-51.4%
Security National Insurance Company	60,747	0.1%	38,294	78,216	31,468	16	40.2%	40.3%
Amerisure Insurance Company	58,880	0.1%	22,072	61,264	20,692	171	33.8%	34.1%
Hartford Casualty Insurance Company	57,602	0.1%	2,848	53,181	2,942	55	5.5%	5.6%
Tokio Marine and Fire Insurance Company, Limited, The (U.S. Bran	56,123	0.1%	44,169	60,076	55,815	3,744	92.9%	99.1%
Pennsylvania Lumbermens Mutual Insurance Company	53,501	0.1%	15,649	51,171	14,650	-6	28.6%	28.6%
Southern Guaranty Insurance Company	51,286	0.1%	92,218	141,729	65,218	60	46.0%	46.1%
Mid-Continent Casualty Company	50,667	0.1%	31,555	87,985	71,331	8,349	81.1%	90.6%
Specialty National Insurance Company	50,503	0.1%	57,326	89,739	-25,028	-16,894	-27.9%	-46.7%
Zurich American Insurance Company of Illinois	50,375	0.1%	31,393	62,106	25,298	204	40.7%	41.1%
Liberty Mutual Insurance Company	47,433	0.1%	55,354	59,994	55,354	3,808	92.3%	98.6%
Royal Insurance Company of America	46,107	0.1%	35,204	56,591	-21,903	-370	-38.7%	-39.4%
Old Republic Insurance Company	43,540	0.1%	17,294	43,844	-159,650	5,449	-364.1%	-351.7%
Fidelity and Deposit Company of Maryland	41,199	0.1%	17,605	51,790	14,152	3,149	27.3%	33.4%
United States Fire Insurance Company	39,880	0.1%	0	23,130	1,386	-83	6.0%	5.6%
Florists' Mutual Insurance Company	38,647	0.1%	22,862	33,193	22,957	1	69.2%	69.2%
Cincinnati Insurance Company, The	38,148	0.1%	32,233	31,920	28,758	0	90.1%	90.1%
Lumbermen's Underwriting Alliance	38,056	0.1%	12,247	77,945	21,087	6,980	27.1%	36.0%
American and Foreign Insurance Company	36,224	0.1%	25,029	29,340	27,437	170	93.5%	94.1%
Harleysville Mutual Insurance Company	34,725	0.0%	8,250	32,291	6,831	-61	21.2%	21.0%
Stonington Insurance Company	33,019	0.0%	837	9,518	2,843	286	29.9%	32.9%
United Financial Casualty Company	32,948	0.0%	0	32,948	63	413	0.2%	1.4%
Virginia Surety Company, Inc.	32,357	0.0%	16,889	42,722	18,951	222	44.4%	44.9%

Commercial auto physical damage Business - Stock Fire and Miscellaneous Companies

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
Nationwide Agribusiness Insurance Company	31,444	0.0%	-4,222	93,207	-2,009	2,715	-2.2%	0.8%
Sentry Insurance a Mutual Company	27,320	0.0%	3,075	24,005	12,008	47	50.0%	50.2%
Great American Alliance Insurance Company	25,252	0.0%	11,231	13,918	12,287	-30	88.3%	88.1%
Philadelphia Indemnity Insurance Company	25,059	0.0%	0	21,767	87,109	-298	400.2%	398.8%
Great Northern Insurance Company	24,238	0.0%	1,274	22,997	318	-4,909	1.4%	-20.0%
Oak River Insurance Company	24,083	0.0%	0	21,951	7,967	174	36.3%	37.1%
Atlantic Mutual Insurance Company	24,018	0.0%	6,442	22,614	5,969	-298	26.4%	25.1%
Markel American Insurance Company	23,353	0.0%	318	11,466	2,287	15	19.9%	20.1%
Hanover Insurance Company, The	22,593	0.0%	30,897	53,631	33,043	401	61.6%	62.4%
BancInsure, Inc.	20,612	0.0%	1,131	17,488	1,131	0	6.5%	6.5%
Lumbermens Mutual Casualty Company	20,185	0.0%	36,252	80,136	15,290	15	19.1%	19.1%
Wausau Underwriters Insurance Company	19,968	0.0%	3,815	5,828	3,815	-7,363	65.5%	-60.9%
Wausau Business Insurance Company	19,294	0.0%	13,888	23,764	13,888	-191	58.4%	57.6%
Republic Western Insurance Company	17,114	0.0%	-13,213	85,312	-53,656	-2,132	-62.9%	-65.4%
Audubon Indemnity Company	16,981	0.0%	90,457	115,529	59,094	3,843	51.2%	54.5%
Fairmont Insurance Company	16,858	0.0%	34,063	59,667	20,463	67	34.3%	34.4%
Association Casualty Insurance Company	15,868	0.0%	59	9,063	59	0	0.7%	0.7%
Hartford Insurance Company of the Midwest	15,632	0.0%	1,596	14,067	-2,422	-642	-17.2%	-21.8%
Commerce and Industry Insurance Company	15,449	0.0%	0	16,425	-1,174	-141	-7.1%	-8.0%
Pennsylvania Manufacturers' Association Insurance Company	14,985	0.0%	0	11,448	-1,128	-127	-9.9%	-11.0%
American Automobile Insurance Company	13,682	0.0%	2,352	8,487	131,800	-17,942	*****	*****
United Fire & Casualty Company	13,500	0.0%	22,439	21,594	22,939	44	106.2%	106.4%
Great River Insurance Company	12,175	0.0%	261,297	694,518	215,438	-4,705	31.0%	30.3%
Liberty Insurance Corporation	12,143	0.0%	7,025	11,032	7,025	646	63.7%	69.5%
Ranger Insurance Company	11,830	0.0%	2,254	22,193	1,305	-26	5.9%	5.8%
Integon National Insurance Company	11,447	0.0%	0	16,269	179	-34	1.1%	0.9%
American Motorists Insurance Company	11,219	0.0%	-3,682	16,199	8,103	53	50.0%	50.3%
Gulf Insurance Company	10,922	0.0%	26,204	14,143	23,646	110	167.2%	168.0%

Commercial auto physical damage Business - Stock Fire and Miscellaneous Companies

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* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

** Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned

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***** Loss Ratio is less than -1000% or greater than 1000%

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
						Incurred		
Mitsui Sumitomo Insurance Company of America	10,726	0.0%	606	9,802	1,022	1,204	10.4%	22.7%
American Insurance Company, The	9,792	0.0%	0	5,832	7,282	1,871	124.9%	156.9%
Fire & Casualty Insurance Company of Connecticut, The	9,555	0.0%	44,097	29,176	39,047	15,848	133.8%	188.2%
Arch Insurance Company	9,306	0.0%	5,031	9,037	3,223	63	35.7%	36.4%
Employers' Fire Insurance Company, The	9,223	0.0%	0	7,893	35	0	0.4%	0.4%
ACE Property and Casualty Insurance Company	9,120	0.0%	132,173	24,708	145,335	0	588.2%	588.2%
Centennial Insurance Company	9,108	0.0%	216	5,803	-117	-62	-2.0%	-3.1%
TIG Indemnity Company	7,803	0.0%	692	21,513	692	-1,000	3.2%	-1.4%
Security Insurance Company of Hartford	7,608	0.0%	567	12,761	279	41	2.2%	2.5%
Markel Insurance Company	7,047	0.0%	1,828	6,816	757	-220	11.1%	7.9%
Great American Insurance Company	6,779	0.0%	0	11,189	-455	-70	-4.1%	-4.7%
Sompo Japan Insurance Company of America	6,602	0.0%	0	8,661	101	59	1.2%	1.8%
Federated Service Insurance Company	5,949	0.0%	3,441	5,883	3,059	93	52.0%	53.6%
Globe Indemnity Company	5,760	0.0%	0	5,972	-439	-21	-7.4%	-7.7%
National American Insurance Company	5,529	0.0%	0	4,671	-1	-1,387	0.0%	-29.7%
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	5,466	0.0%	0	5,439	-561	0	-10.3%	-10.3%
St. Paul Protective Insurance Company	5,320	0.0%	8,597	7,918	7,006	-255	88.5%	85.3%
National Union Fire Insurance Company of Pittsburgh, PA.	5,054	0.0%	57,807	5,688	53,424	-526	939.2%	930.0%
Pennsylvania National Mutual Casualty Insurance Company	4,718	0.0%	1,261	5,909	1,365	6	23.1%	23.2%
ACE Fire Underwriters Insurance Company	4,346	0.0%	457	3,995	-346	-117	-8.7%	-11.6%
Carolina Casualty Insurance Company	4,176	0.0%	64,887	14,191	64,241	-10,572	452.7%	378.2%
Century-National Insurance Company	4,018	0.0%	0	5,276	-201	-51	-3.8%	-4.8%
Pacific Employers Insurance Company	3,728	0.0%	14,255	23,381	-97,606	4,736	-417.5%	-397.2%
Utica Mutual Insurance Company	3,719	0.0%	140	3,996	225	-17	5.6%	5.2%
T.H.E. Insurance Company	3,550	0.0%	0	3,385	0	0	0.0%	0.0%
National Farmers Union Property and Casualty Company	3,299	0.0%	421	119	614	15	516.0%	528.6%
American International South Insurance Company	3,153	0.0%	0	3,153	187	22	5.9%	6.6%
Sirius America Insurance Company	3,122	0.0%	0	2,296	139	2	6.1%	6.1%

Commercial auto physical damage Business - Stock Fire and Miscellaneous Companies

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* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

** Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned

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***** Loss Ratio is less than -1000% or greater than 1000%

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
						Incurred		
National Farmers Union Standard Insurance Company	2,897	0.0%	484	5,837	453	6	7.8%	7.9%
Ulico Casualty Company	2,871	0.0%	0	2,084	0	0	0.0%	0.0%
Gateway Insurance Company	2,743	0.0%	0	4,502	0	103	0.0%	2.3%
Indiana Lumbermens Mutual Insurance Company	2,724	0.0%	1,380	6,929	1,831	577	26.4%	34.8%
Northland Insurance Company	2,542	0.0%	0	2,264	-29,702	-2,884	*****	*****
Shelter Mutual Insurance Company	2,540	0.0%	10,934	2,599	23,345	0	898.2%	898.2%
Capital City Insurance Company, Inc.	2,400	0.0%	8,649	569	8,649	824	*****	*****
First National Insurance Company of America	2,397	0.0%	0	717	-130	-36	-18.1%	-23.2%
First Financial Insurance Company	2,338	0.0%	31,550	384	31,605	473	*****	*****
American Central Insurance Company	2,333	0.0%	13,465	68,567	5,656	1,786	8.2%	10.9%
Pharmacists Mutual Insurance Company	1,955	0.0%	0	506	0	0	0.0%	0.0%
Associated Indemnity Corporation	1,942	0.0%	7,099	2,392	7,052	-441	294.8%	276.4%
General Insurance Company of America	1,843	0.0%	-3,061	2,135	-3,068	-112	-143.7%	-148.9%
OneBeacon America Insurance Company	1,582	0.0%	7,285	8,731	6,935	0	79.4%	79.4%
Massachusetts Bay Insurance Company	1,537	0.0%	0	595	-93	-42	-15.6%	-22.7%
Safeguard Insurance Company	1,329	0.0%	0	10,338	-1,131	-163	-10.9%	-12.5%
Constitution Insurance Company	1,300	0.0%	0	1,300	811	90	62.4%	69.3%
Great American Insurance Company of New York	1,179	0.0%	5,905	1,326	2,043	-432	154.1%	121.5%
Audubon Insurance Company	892	0.0%	33,383	24,119	32,704	520	135.6%	137.8%
State National Specialty Insurance Company	800	0.0%	0	79	0	0	0.0%	0.0%
American Employers' Insurance Company	757	0.0%	255	4,597	24	0	0.5%	0.5%
National Surety Corporation	746	0.0%	0	486	-1,019	-290	-209.7%	-269.3%
Select Insurance Company	738	0.0%	0	431	81	6	18.8%	20.2%
Mitsui Sumitomo Insurance USA Inc.	685	0.0%	0	58	0	7	0.0%	12.1%
Interstate Indemnity Company	599	0.0%	10,381	656	112,924	45,028	*****	*****
Graphic Arts Mutual Insurance Company	538	0.0%	0	380	-21	7	-5.5%	-3.7%
American Southern Insurance Company	460	0.0%	702	50,544	482	1	1.0%	1.0%
Pacific Indemnity Company	336	0.0%	0	-832	95	-2	-11.4%	-11.2%

Commercial auto physical damage Business - Stock Fire and Miscellaneous Companies

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* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

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Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
Pennsylvania General Insurance Company	315	0.0%	0	363	-29	0	-8.0%	-8.0%
Prudential Property and Casualty Insurance Company	300	0.0%	0	300	0	0	0.0%	0.0%
American Bankers Insurance Company of Florida	276	0.0%	14,272	14,847	13,990	33	94.2%	94.5%
American Protection Insurance Company	203	0.0%	0	469	234	2	49.9%	50.3%
First Liberty Insurance Corporation, The	141	0.0%	86	1,146	86	8	7.5%	8.2%
Property and Casualty Insurance Company of Hartford	128	0.0%	0	1,531	-44	-5	-2.9%	-3.2%
Everest National Insurance Company	102	0.0%	0	102	120	17	117.6%	134.3%
Regent Insurance Company	67	0.0%	828	51	782	0	*****	*****
Northern Assurance Company of America, The	65	0.0%	0	282	1	0	0.4%	0.4%
Hanover American Insurance Company, The	16	0.0%	0	187	-10,194	2,752	*****	*****
SAFECO Insurance Company of America	2	0.0%	0	2	-341	-236	*****	*****
Insurance Company of North America	0	0.0%	379	775	-12,515	-36	*****	*****
Insurance Corporation of New York, The	0	0.0%	0	119,013	0	0	0.0%	0.0%
Government Employees Insurance Company	0	0.0%	0	190	-7	0	-3.7%	-3.7%
Trumbull Insurance Company	0	0.0%	0	0	34,795	3,016		
Redland Insurance Company	0	0.0%	0	0	2,136	0		
Mutual Service Casualty Insurance Company	0	0.0%	0	0	368	0		
Century Indemnity Company	0	0.0%	0	0	365	-133		
Standard Fire Insurance Company, The	0	0.0%	0	0	147	-55		
Argonaut Insurance Company	0	0.0%	0	0	98	71		
Fireman's Fund Insurance Company of Wisconsin	0	0.0%	0	0	57	14		
North River Insurance Company, The	0	0.0%	0	0	27	-38		
Potomac Insurance Company of Illinois	0	0.0%	0	0	7	0		
American Reliable Insurance Company	0	0.0%	0	0	4	17		
XL Specialty Insurance Company	0	0.0%	0	0	0	-6		
Argonaut-Midwest Insurance Company	0	0.0%	0	0	0	-71		
Colonial American Casualty and Surety Company	0	0.0%	0	0	-1	0		
Bankers Standard Insurance Company	0	0.0%	0	0	-3	0		

Commercial auto physical damage Business - Stock Fire and Miscellaneous Companies

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* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

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***** Loss Ratio is less than -1000% or greater than 1000%

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment Expense Incurred	Loss Ratio w/o LAE	Loss Ratio with LAE
							*	**
Vigilant Insurance Company	0	0.0%	0	0	-7	-1		
Providence Washington Insurance Company	0	0.0%	0	0	-20	77		
Millers Mutual Insurance Association	0	0.0%	0	0	-31	0		
Guaranty National Insurance Company	0	0.0%	0	0	-33	-4		
Automobile Insurance Company of Hartford, Connecticut, The	0	0.0%	0	0	-43	-16		
Quadrant Indemnity Company	0	0.0%	0	0	-53	-9		
St. Paul Medical Liability Insurance Company	0	0.0%	0	0	-190	-83		
XL Insurance America, Inc.	0	0.0%	0	0	-232	0		
General Security National Insurance Company	0	0.0%	0	0	-429	-10		
Star Insurance Company	0	0.0%	0	0	-827	-111		
Travelers Casualty and Surety Company of America	0	0.0%	0	0	-2,465	-325		
Travelers Casualty and Surety Company of Illinois	0	0.0%	0	0	-3,503	-353		
Farmington Casualty Company	0	0.0%	0	0	-7,723	-716		
Travelers Casualty and Surety Company	0	0.0%	0	0	-19,230	-3,944		
American Equity Specialty Insurance Company	0	0.0%	0	0	-142,287	-78,044		
American International Pacific Insurance Company	0	0.0%	0	-1	0	48,932	0.0%	*****
Great Divide Insurance Company	0	0.0%	-188	0	-224	0		
Insurance Company of the West	0	0.0%	-200	0	-225	2,291		
Bituminous Fire & Marine Insurance Company	0	0.0%	-367	0	-200	0		
Generali - U.S. Branch	0	0.0%	-546	0	-545	0		
Hartford Accident and Indemnity Company	0	0.0%	-563	1,970	-606	-6	-30.8%	-31.1%
Westfield Insurance Company	-91	0.0%	-1	23	-1	0	-4.3%	-4.3%
General Casualty Company of Wisconsin	-140	0.0%	0	926	0	0	0.0%	0.0%
Valiant Insurance Company	-213	0.0%	-7,278	2,004	-7,769	315	-387.7%	-372.0%
Fireman's Fund Insurance Company	-1,765	0.0%	1,579	-1,785	4,646	669	-260.3%	-297.8%
MIC Property and Casualty Insurance Corporation	-3,719	0.0%	4,936	6,137	-43,106	229	-702.4%	-698.7%
State National Insurance Company, Inc.	-5,512	0.0%	228	28,377	-3,920	226	-13.8%	-13.0%
Connecticut Indemnity Company, The	-7,308	0.0%	0	-7,308	-3,071	-473	42.0%	48.5%

Commercial auto physical damage Business - Stock Fire and Miscellaneous Companies

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Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Direct Defense and Cost Containment	Loss Ratio	Loss Ratio
						Expense Incurred	w/o LAE *	with LAE **
Diamond State Insurance Company	-9,206	0.0%	-2,010	1,173	-8,002	-1,013	-682.2%	-768.5%
American Manufacturers Mutual Insurance Company	-11,039	0.0%	34,386	22,012	-21,030	-3,868	-95.5%	-113.1%
Associates Insurance Company	-172,979	-0.2%	363,545	764,831	304,231	71,376	39.8%	49.1%
Grand Totals: 280 Companies in Report	69,818,303		35,287,036	69,475,188	32,614,419	1,270,829	46.9%	48.8%

Commercial auto physical damage Business - Stock Fire and Miscellaneous Companies

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