Companies Filing on Property/Casualty Blank Inland marine Business in Mississippi for Year Ended 12/31/2003

| | | | | | | Direct Defense | | |
|--|-----------|--------|-----------|-----------|-----------|----------------|-----------|----------|
| | | | | | | and Cost | Loss | Loss |
| | | | | | | Containment | Ratio | Ratio |
| | Premiums | Market | Losses | Premiums | Losses | Expense | w/o LAE v | with LAE |
| Company | Written | Share | Paid | Earned | Incurred | Incurred | * | ** |
| Continental Casualty Company | 8,364,201 | 8.4% | 3,177,728 | 8,376,831 | 4,156,251 | 148,463 | 49.6% | 51.4% |
| State Farm Fire and Casualty Company | 6,073,192 | 6.1% | 2,744,304 | 5,986,224 | 2,746,335 | 72,469 | 45.9% | 47.1% |
| Mississippi Farm Bureau Mutual Insurance Company | 4,868,405 | 4.9% | 3,002,518 | 4,683,799 | 2,060,300 | 14,886 | 44.0% | 44.3% |
| National Union Fire Insurance Company of Pittsburgh, PA. | 4,451,622 | 4.5% | 1,269,152 | 4,682,738 | 1,161,754 | 45,251 | 24.8% | 25.8% |
| AXA Re America Insurance Company | 4,006,137 | 4.0% | 15,514 | 3,368,180 | 109,846 | 0 | 3.3% | 3.3% |
| Arch Insurance Company | 3,810,613 | 3.8% | 1,047,499 | 2,749,862 | 1,436,000 | 29,108 | 52.2% | 53.3% |
| American Bankers Insurance Company of Florida | 3,679,849 | 3.7% | 99,025 | 3,529,244 | 153,767 | 7,193 | 4.4% | 4.6% |
| Assurance Company of America | 3,567,270 | 3.6% | 859,578 | 3,346,646 | 880,206 | -8,333 | 26.3% | 26.1% |
| Zurich American Insurance Company | 3,487,479 | 3.5% | 333,325 | 3,312,571 | 186,663 | -11,725 | 5.6% | 5.3% |
| American Federated Insurance Company | 3,439,585 | 3.5% | 422,769 | 2,832,845 | 405,987 | 4,690 | 14.3% | 14.5% |
| Factory Mutual Insurance Company | 3,007,689 | 3.0% | 127,840 | 3,116,921 | 978,639 | 22,725 | 31.4% | 32.1% |
| Sentry Select Insurance Company | 2,860,060 | 2.9% | 2,050,594 | 2,197,150 | 2,413,651 | 4,818 | 109.9% | 110.1% |
| St. Paul Fire and Marine Insurance Company | 2,734,547 | 2.8% | 1,232,733 | 2,754,302 | 813,953 | -18,621 | 29.6% | 28.9% |
| First Colonial Insurance Company | 2,731,259 | 2.7% | 352,869 | 2,984,247 | 499,521 | 1,670 | 16.7% | 16.8% |
| Canal Insurance Company | 2,002,790 | 2.0% | 988,857 | 1,952,871 | 951,572 | 67,841 | 48.7% | 52.2% |
| Progressive Gulf Insurance Company | 1,888,990 | 1.9% | 929,247 | 1,792,227 | 893,509 | -7,289 | 49.9% | 49.4% |
| North American Specialty Insurance Company | 1,650,851 | 1.7% | 674,318 | 1,636,611 | 1,199,375 | -9,564 | 73.3% | 72.7% |
| Fireman's Fund Insurance Company | 1,595,318 | 1.6% | 212,174 | 1,258,300 | 539,149 | 62,709 | 42.8% | 47.8% |
| American Reliable Insurance Company | 1,499,230 | 1.5% | 314,557 | 1,499,226 | 221,489 | -7,821 | 14.8% | 14.3% |
| ACE American Insurance Company | 1,232,407 | 1.2% | 116,551 | 728,029 | 312,998 | 14,224 | 43.0% | 44.9% |
| Nationwide Mutual Fire Insurance Company | 1,144,153 | 1.2% | 322,738 | 1,109,948 | 373,669 | 2,147 | 33.7% | 33.9% |
| Affiliated F M Insurance Company | 1,082,040 | 1.1% | 3,950 | 1,234,261 | -38,930 | -361 | -3.2% | -3.2% |
| MS Casualty Insurance Company | 1,078,651 | 1.1% | 3,011,377 | 3,271,115 | 2,723,020 | 0 | 83.2% | 83.2% |
| Allstate Insurance Company | 1,078,514 | 1.1% | 420,331 | 1,065,507 | 388,624 | 6,729 | 36.5% | 37.1% |
| Great American Insurance Company | 1,059,133 | 1.1% | 812,428 | 1,122,370 | 1,059,944 | 103,181 | 94.4% | 103.6% |

Inland marine Business - Stock Fire and Miscellaneous Companies

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

| | | | | | | Direct Defense | | |
|--|----------|--------|-----------|----------|------------|----------------|-----------|----------|
| | | | | | | and Cost | Loss | Loss |
| | | | | | | Containment | Ratio | Ratio |
| | Premiums | Market | Losses | Premiums | Losses | Expense | w/o LAE v | with LAE |
| Company | Written | Share | Paid | Earned | Incurred | Incurred | * | ** |
| Hartford Fire Insurance Company | 959,057 | 1.0% | 663,956 | 927,176 | 664,459 | 2,174 | 71.7% | 71.9% |
| Federal Insurance Company | 860,642 | 0.9% | 376,127 | 791,248 | 392,609 | 13,991 | 49.6% | 51.4% |
| Travelers Indemnity Company of Illinois, The | 851,900 | 0.9% | 170,894 | 786,140 | 78,906 | 9,913 | 10.0% | 11.3% |
| Firemen's Insurance Company of Newark, New Jersey | 850,951 | 0.9% | 221,012 | 877,830 | -1,229,480 | 5,401 | -140.1% | -139.4% |
| Travelers Indemnity Company, The | 847,360 | 0.9% | 303,230 | 474,034 | 253,710 | 488 | 53.5% | 53.6% |
| Vigilant Insurance Company | 841,654 | 0.8% | 233,710 | 819,679 | 261,021 | 1,882 | 31.8% | 32.1% |
| Economy Premier Assurance Company | 825,894 | 0.8% | 204,906 | 888,302 | 181,998 | -1,360 | 20.5% | 20.3% |
| Royal Indemnity Company | 741,191 | 0.7% | 2,417 | 671,666 | 18,379 | -5,025 | 2.7% | 2.0% |
| Bankers Standard Insurance Company | 739,420 | 0.7% | 1,207,551 | 647,518 | 1,186,463 | 86,137 | 183.2% | 196.5% |
| Employers Mutual Casualty Company | 716,692 | 0.7% | 396,449 | 735,374 | 413,639 | 197 | 56.2% | 56.3% |
| Brierfield Insurance Company | 706,193 | 0.7% | 333,812 | 660,285 | 267,065 | 1,050 | 40.4% | 40.6% |
| Continental Western Insurance Company | 596,815 | 0.6% | 13,883 | 280,841 | 27,669 | 177 | 9.9% | 9.9% |
| American Home Assurance Company | 594,726 | 0.6% | 196,456 | 455,770 | 159,367 | -1,185 | 35.0% | 34.7% |
| Royal Insurance Company of America | 476,328 | 0.5% | 513,808 | 605,436 | 523,739 | -936 | 86.5% | 86.4% |
| Bituminous Casualty Corporation | 438,332 | 0.4% | 256,433 | 474,917 | 260,301 | 1,400 | 54.8% | 55.1% |
| United Services Automobile Association | 421,855 | 0.4% | 88,114 | 416,615 | 107,824 | 2,752 | 25.9% | 26.5% |
| Lincoln General Insurance Company | 419,427 | 0.4% | 177,387 | 439,457 | 362,402 | 2,356 | 82.5% | 83.0% |
| Twin City Fire Insurance Company | 396,335 | 0.4% | 1,015,102 | 421,721 | 683,953 | 645 | 162.2% | 162.3% |
| United States Fidelity and Guaranty Company | 395,294 | 0.4% | 60,021 | 395,798 | 102,377 | 34,776 | 25.9% | 34.7% |
| Birmingham Fire Insurance Company of Pennsylvania | 392,587 | 0.4% | 0 | 385,112 | -14,383 | -719 | -3.7% | -3.9% |
| Farmers Insurance Exchange | 373,176 | 0.4% | 6,465 | 395,190 | 17,611 | -9,107 | 4.5% | 2.2% |
| Maryland Casualty Company | 371,810 | 0.4% | 764,862 | 360,181 | 261,671 | 3,135 | 72.6% | 73.5% |
| Star Insurance Company | 368,692 | 0.4% | 188,299 | 368,807 | 186,255 | 1,691 | 50.5% | 51.0% |
| Insurance Corporation of Hannover | 342,148 | 0.3% | -44,724 | 373,694 | -151,388 | 26,742 | -40.5% | -33.4% |
| American Zurich Insurance Company | 338,071 | 0.3% | 9,743 | 65,655 | 52,681 | 2 | 80.2% | 80.2% |
| Federated Mutual Insurance Company | 324,525 | 0.3% | 669,420 | 391,761 | 956,044 | 9,770 | 244.0% | 246.5% |
| Southern Fire & Casualty Company | 323,965 | 0.3% | 74,676 | 148,903 | 82,676 | 0 | 55.5% | 55.5% |
| Metropolitan Property and Casualty Insurance Company | 311,511 | 0.3% | 118,361 | 318,551 | 128,793 | 316 | 40.4% | 40.5% |

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

| | | | | | | Direct Defense | | |
|--|----------|--------|---------|----------|-----------|----------------|-----------|----------|
| | | | | | | and Cost | Loss | Loss |
| | | | | | | Containment | Ratio | Ratio |
| | Premiums | Market | Losses | Premiums | Losses | Expense | w/o LAE v | with LAE |
| Company | Written | Share | Paid | Earned | Incurred | Incurred | * | ** |
| Alfa Insurance Corporation | 307,197 | 0.3% | 112,578 | 299,641 | 132,078 | 1,905 | 44.1% | 44.7% |
| SAFECO Insurance Company of America | 298,023 | 0.3% | 47,741 | 245,307 | 55,296 | 1,752 | 22.5% | 23.3% |
| Jewelers Mutual Insurance Company | 285,308 | 0.3% | 132,814 | 290,034 | 72,492 | 6,262 | 25.0% | 27.2% |
| Lafayette Insurance Company | 281,455 | 0.3% | 89,348 | 289,224 | 604,548 | 7,115 | 209.0% | 211.5% |
| AIG Premier Insurance Company | 277,451 | 0.3% | 30,457 | 277,451 | 32,768 | 0 | 11.8% | 11.8% |
| State Auto Property and Casualty Insurance Company | 275,548 | 0.3% | 65,403 | 266,065 | 68,750 | 828 | 25.8% | 26.2% |
| AMEX Assurance Company | 272,405 | 0.3% | 40,628 | 272,076 | 50,039 | 52 | 18.4% | 18.4% |
| Great American Insurance Company of New York | 272,043 | 0.3% | 21,967 | 254,390 | 6,377 | 641 | 2.5% | 2.8% |
| Shelter Mutual Insurance Company | 252,721 | 0.3% | 118,180 | 249,553 | 306,583 | 12,819 | 122.9% | 128.0% |
| Great American Assurance Company | 248,270 | 0.2% | 189,984 | 129,254 | 209,878 | 1,698 | 162.4% | 163.7% |
| Farmland Mutual Insurance Company | 222,173 | 0.2% | 23,748 | 266,020 | 133,130 | 4,987 | 50.0% | 51.9% |
| Monumental General Casualty Company | 218,741 | 0.2% | 159,604 | 213,007 | 179,360 | -2,378 | 84.2% | 83.1% |
| Greenwich Insurance Company | 215,809 | 0.2% | 3,896 | 224,664 | 121,404 | 22,346 | 54.0% | 64.0% |
| American States Insurance Company | 210,465 | 0.2% | 19,208 | 200,648 | 355 | 3,328 | 0.2% | 1.8% |
| St. Paul Mercury Insurance Company | 203,396 | 0.2% | 3,555 | 194,697 | 1,367 | -952 | 0.7% | 0.2% |
| Specialty National Insurance Company | 196,519 | 0.2% | 0 | 221,678 | 98,891 | 1,929 | 44.6% | 45.5% |
| Ohio Casualty Insurance Company, The | 196,104 | 0.2% | 147,284 | 218,603 | 142,365 | -1,322 | 65.1% | 64.5% |
| Lumbermens Mutual Casualty Company | 190,697 | 0.2% | 191,176 | 358,437 | 1,401,461 | 7,035 | 391.0% | 393.0% |
| Diamond State Insurance Company | 182,102 | 0.2% | 54,477 | 173,750 | 38,424 | -407 | 22.1% | 21.9% |
| Lyndon Property Insurance Company | 181,345 | 0.2% | 133,352 | 327,411 | 121,078 | 0 | 37.0% | 37.0% |
| American Road Insurance Company, The | 177,874 | 0.2% | 1,910 | 177,874 | 2,543 | 0 | 1.4% | 1.4% |
| American and Foreign Insurance Company | 167,765 | 0.2% | 20,921 | 111,198 | 15,228 | -52 | 13.7% | 13.6% |
| Triangle Insurance Company, Inc. | 163,426 | 0.2% | 44,412 | 124,681 | 47,412 | 0 | 38.0% | 38.0% |
| Indemnity Insurance Company of North America | 159,232 | 0.2% | 0 | 154,930 | -316,422 | -2,944 | -204.2% | -206.1% |
| Continental Insurance Company, The | 155,833 | 0.2% | 406,993 | 495,817 | 403,683 | 0 | 81.4% | 81.4% |
| Plateau Casualty Insurance Company | 154,848 | 0.2% | 1,944 | 21,371 | 12,357 | 0 | 57.8% | 57.8% |
| Great West Casualty Company | 140,386 | 0.1% | 230 | 130,404 | 2,230 | 814 | 1.7% | 2.3% |
| State National Insurance Company, Inc. | 137,700 | 0.1% | 11,814 | 128,102 | 16,402 | 356 | 12.8% | 13.1% |

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

| | | | | | | Direct Defense | | |
|---|----------|--------|----------|----------|----------|----------------|-----------|----------|
| | | | | | | and Cost | Loss | Loss |
| | | | | | | Containment | Ratio | Ratio |
| | Premiums | Market | Losses | Premiums | Losses | Expense | w/o LAE v | vith LAE |
| Company | Written | Share | Paid | Earned | Incurred | Incurred | * | ** |
| Yosemite Insurance Company | 136,442 | 0.1% | 18,982 | 224,552 | 11,672 | 0 | 5.2% | 5.2% |
| USAA Casualty Insurance Company | 131,316 | 0.1% | 76,323 | 121,276 | 64,430 | 291 | 53.1% | 53.4% |
| Nationwide Mutual Insurance Company | 122,620 | 0.1% | 704 | 109,380 | 8,797 | 89 | 8.0% | 8.1% |
| Glens Falls Insurance Company, The | 120,069 | 0.1% | 24,221 | 102,462 | 66,916 | 4,475 | 65.3% | 69.7% |
| Republic Western Insurance Company | 115,366 | 0.1% | 31,919 | 115,273 | 47,513 | 8,250 | 41.2% | 48.4% |
| Lumbermen's Underwriting Alliance | 112,598 | 0.1% | 0 | 113,458 | -189 | 0 | -0.2% | -0.2% |
| American Security Insurance Company | 111,333 | 0.1% | 11,204 | 303,966 | -7,089 | 0 | -2.3% | -2.3% |
| USF&G Insurance Company of Mississippi | 110,017 | 0.1% | 6,290 | 143,708 | 7,458 | 676 | 5.2% | 5.7% |
| Foremost Insurance Company Grand Rapids, Michigan | 104,625 | 0.1% | 163,764 | 88,239 | 165,325 | 35 | 187.4% | 187.4% |
| Hartford Steam Boiler Inspection and Insurance Company, The | 101,178 | 0.1% | 11,220 | 95,946 | 13,421 | 72 | 14.0% | 14.1% |
| Phoenix Insurance Company, The | 99,707 | 0.1% | 3,530 | 85,539 | 7,234 | 12 | 8.5% | 8.5% |
| Southern Pilot Insurance Company | 98,875 | 0.1% | 8,691 | 140,837 | 5,891 | 0 | 4.2% | 4.2% |
| State Automobile Mutual Insurance Company | 97,928 | 0.1% | 21,120 | 99,430 | 11,150 | 1,108 | 11.2% | 12.3% |
| RLI Insurance Company | 97,549 | 0.1% | 0 | 77,859 | 3,704 | 310 | 4.8% | 5.2% |
| Empire Fire and Marine Insurance Company | 96,885 | 0.1% | 2,595 | 100,519 | 17,532 | 589 | 17.4% | 18.0% |
| AXA Re Property and Casualty Insurance Company | 95,180 | 0.1% | 88,040 | 71,959 | 197,823 | 0 | 274.9% | 274.9% |
| Sompo Japan Insurance Company of America | 94,561 | 0.1% | -231,907 | 133,867 | -218,663 | -1,146 | -163.3% | -164.2% |
| Southern Guaranty Insurance Company | 88,363 | 0.1% | 22,526 | 181,995 | 22,526 | 0 | 12.4% | 12.4% |
| Standard Fire Insurance Company, The | 86,151 | 0.1% | 30,287 | 68,336 | 32,870 | 729 | 48.1% | 49.2% |
| Audubon Indemnity Company | 85,723 | 0.1% | 111,428 | 193,827 | 59,377 | -1,620 | 30.6% | 29.8% |
| Courtesy Insurance Company | 84,789 | 0.1% | 131,440 | 100,111 | 135,122 | 0 | 135.0% | 135.0% |
| Guaranty National Insurance Company | 84,573 | 0.1% | 6,693 | 41,419 | 8,148 | -84 | 19.7% | 19.5% |
| Harleysville Mutual Insurance Company | 81,037 | 0.1% | 2,991 | 67,287 | 3,244 | 48 | 4.8% | 4.9% |
| QBE Insurance Corporation | 80,235 | 0.1% | -260 | 84,518 | 11,327 | 3,637 | 13.4% | 17.7% |
| Penn Millers Insurance Company | 76,926 | 0.1% | 57,921 | 88,489 | 57,921 | 0 | 65.5% | 65.5% |
| New Hampshire Insurance Company | 76,283 | 0.1% | 0 | 66,809 | 5,753 | 288 | 8.6% | 9.0% |
| Pennsylvania Lumbermens Mutual Insurance Company | 74,142 | 0.1% | 8,945 | 86,315 | 10,592 | 5 | 12.3% | 12.3% |
| TRANSGUARD INSURANCE COMPANY OF AMERICA, INC. | 70,528 | 0.1% | -653 | 68,002 | 1,610 | 0 | 2.4% | 2.4% |

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

| | | | | | | Direct Defense | | |
|--|----------|--------|-----------|-----------|----------|----------------|-----------|----------|
| | | | | | | and Cost | Loss | Loss |
| | | | | | | Containment | Ratio | Ratio |
| | Premiums | Market | Losses | Premiums | Losses | Expense | w/o LAE v | vith LAE |
| Company | Written | Share | Paid | Earned | Incurred | Incurred | * | ** |
| American Manufacturers Mutual Insurance Company | 69,146 | 0.1% | 0 | 104,938 | 46,813 | 913 | 44.6% | 45.5% |
| Markel American Insurance Company | 66,314 | 0.1% | 15,063 | 70,076 | 23,827 | 2,716 | 34.0% | 37.9% |
| Athena Assurance Company | 65,493 | 0.1% | 7,220 | 72,113 | 7,015 | -82 | 9.7% | 9.6% |
| Zale Indemnity Company | 64,989 | 0.1% | 8,662 | 64,989 | 5,909 | 0 | 9.1% | 9.1% |
| Markel Insurance Company | 62,358 | 0.1% | 66,329 | 63,207 | 75,269 | -196 | 119.1% | 118.8% |
| Liberty Mutual Fire Insurance Company | 62,270 | 0.1% | 51,298 | 54,003 | 36,016 | -682 | 66.7% | 65.4% |
| Allianz Global Risks US Insurance Company | 61,086 | 0.1% | 1,959,695 | 2,180,919 | 23,791 | -211,442 | 1.1% | -8.6% |
| Armed Forces Insurance Exchange | 58,188 | 0.1% | 38,991 | 58,783 | 37,681 | 0 | 64.1% | 64.1% |
| Fidelity and Guaranty Insurance Company | 57,276 | 0.1% | 16,385 | 55,415 | 24,577 | 1,509 | 44.4% | 47.1% |
| Granite State Insurance Company | 56,884 | 0.1% | 6,192 | 35,231 | 10,033 | 992 | 28.5% | 31.3% |
| American Live Stock Insurance Company | 56,117 | 0.1% | 27,089 | 57,672 | 34,790 | 0 | 60.3% | 60.3% |
| Westport Insurance Corporation | 55,643 | 0.1% | 0 | 43,084 | 10,608 | -261 | 24.6% | 24.0% |
| Automobile Insurance Company of Hartford, Connecticut, The | 54,390 | 0.1% | 27,831 | 37,014 | 28,900 | -35 | 78.1% | 78.0% |
| Unitrin Auto and Home Insurance Company | 54,191 | 0.1% | 0 | 14,084 | 1,422 | 176 | 10.1% | 11.3% |
| Fidelity and Guaranty Insurance Underwriters, Inc. | 52,831 | 0.1% | 26,239 | 67,335 | 26,334 | 157 | 39.1% | 39.3% |
| Clarendon National Insurance Company | 52,795 | 0.1% | 791,497 | 66,298 | 780,721 | 49,511 | **** | **** |
| American Modern Home Insurance Company | 52,652 | 0.1% | 25,056 | 66,303 | 44,326 | 3,150 | 66.9% | 71.6% |
| Allstate Property and Casualty Insurance Company | 52,126 | 0.1% | 950 | 38,662 | 1,936 | 5 | 5.0% | 5.0% |
| General Star National Insurance Company | 48,792 | 0.0% | 103,138 | 46,046 | 116,913 | 2,679 | 253.9% | 259.7% |
| Sagamore Insurance Company | 45,910 | 0.0% | 0 | 24,233 | 1,200 | 200 | 5.0% | 5.8% |
| National Liability & Fire Insurance Company | 45,397 | 0.0% | 0 | 53,402 | 73 | 211 | 0.1% | 0.5% |
| Union Insurance Company | 45,341 | 0.0% | 0 | 30,742 | 0 | 0 | 0.0% | 0.0% |
| Amerisure Mutual Insurance Company | 44,078 | 0.0% | 0 | 26,109 | 719 | 246 | 2.8% | 3.7% |
| ACE Property and Casualty Insurance Company | 42,983 | 0.0% | 0 | 15,343 | -5,696 | 239 | -37.1% | -35.6% |
| Mid-Continent Casualty Company | 40,530 | 0.0% | 0 | 37,382 | -524 | 0 | -1.4% | -1.4% |
| Northern Insurance Company of New York | 39,869 | 0.0% | 253,788 | 50,489 | 226,612 | 9,138 | 448.8% | 466.9% |
| Grain Dealers Mutual Insurance Company | 39,815 | 0.0% | 7,637 | 51,311 | 7,787 | 85 | 15.2% | 15.3% |
| Lancer Insurance Company | 38,996 | 0.0% | 0 | 32,183 | -918 | -102 | -2.9% | -3.2% |

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

| | | | | | | Direct Defense | | |
|--|----------|--------|---------|----------|----------|----------------|-----------|----------|
| | | | | | | and Cost | Loss | Loss |
| | | | | | | Containment | Ratio | Ratio |
| | Premiums | Market | Losses | Premiums | Losses | Expense | w/o LAE v | vith LAE |
| Company | Written | Share | Paid | Earned | Incurred | Incurred | * | ** |
| Pacific Specialty Insurance Company | 38,920 | 0.0% | 9,051 | 41,175 | 4,502 | 1,061 | 10.9% | 13.5% |
| American National Property and Casualty Company | 36,976 | 0.0% | 19,418 | 36,212 | 20,118 | 27 | 55.6% | 55.6% |
| American International Insurance Company | 36,175 | 0.0% | 3,400 | 21,788 | 4,729 | 1,696 | 21.7% | 29.5% |
| Wesco Insurance Company | 36,108 | 0.0% | 7,784 | 384,129 | 1,753 | 0 | 0.5% | 0.5% |
| Federated Rural Electric Insurance Exchange | 35,748 | 0.0% | 142,209 | 33,434 | 193,668 | 2,517 | 579.3% | 586.8% |
| Transcontinental Insurance Company | 34,997 | 0.0% | 749 | 35,020 | 3,954 | 0 | 11.3% | 11.3% |
| Liberty Mutual Insurance Company | 34,968 | 0.0% | 37,232 | 17,960 | 64,275 | 5,305 | 357.9% | 387.4% |
| St. Paul Guardian Insurance Company | 33,677 | 0.0% | 493 | 73,159 | -3,735 | -1,839 | -5.1% | -7.6% |
| General Insurance Company of America | 33,665 | 0.0% | 7,094 | 46,719 | 8,939 | -80 | 19.1% | 19.0% |
| Universal Underwriters Insurance Company | 33,065 | 0.0% | 35,395 | 33,276 | 36,861 | 1,013 | 110.8% | 113.8% |
| Centennial Insurance Company | 32,456 | 0.0% | 9,359 | 24,214 | 34,963 | 1,837 | 144.4% | 152.0% |
| Security National Insurance Company | 32,217 | 0.0% | 0 | 32,455 | -838 | -7 | -2.6% | -2.6% |
| Trinity Universal Insurance Company | 31,770 | 0.0% | 992 | 24,391 | 952 | -3 | 3.9% | 3.9% |
| Globe Indemnity Company | 31,475 | 0.0% | 0 | 41,751 | 1,227 | -54 | 2.9% | 2.8% |
| RSUI Indemnity Company | 31,182 | 0.0% | 0 | 4,317 | 0 | 0 | 0.0% | 0.0% |
| American Family Home Insurance Company | 29,598 | 0.0% | 15,146 | 30,031 | 15,640 | 0 | 52.1% | 52.1% |
| AXA Art Insurance Corporation | 28,986 | 0.0% | 0 | 27,520 | 15,753 | 75 | 57.2% | 57.5% |
| Gulf Insurance Company | 28,115 | 0.0% | 316,486 | 33,314 | 358,896 | -125 | **** | **** |
| Union Insurance Company of Providence | 27,407 | 0.0% | 3,399 | 30,434 | 3,148 | -6 | 10.3% | 10.3% |
| ACE Fire Underwriters Insurance Company | 25,284 | 0.0% | 0 | 11,800 | 1,561 | -849 | 13.2% | 6.0% |
| Travelers Indemnity Company of Connecticut, The | 22,843 | 0.0% | 0 | 21,056 | -1,160 | -122 | -5.5% | -6.1% |
| United States Fire Insurance Company | 22,784 | 0.0% | 0 | 22,080 | 6,481 | -1,030 | 29.4% | 24.7% |
| Tokio Marine and Fire Insurance Company, Limited, The (U.S. Bran | 21,823 | 0.0% | 0 | 17,544 | 44,417 | 150 | 253.2% | 254.0% |
| Zurich American Insurance Company of Illinois | 21,692 | 0.0% | 0 | 9,892 | 1,569 | 0 | 15.9% | 15.9% |
| Progressive Home Insurance Company | 21,667 | 0.0% | 0 | 2,849 | 143 | 17 | 5.0% | 5.6% |
| Allstate Indemnity Company | 20,336 | 0.0% | 36,369 | 16,336 | 35,040 | 405 | 214.5% | 217.0% |
| National Union Fire Insurance Company of Louisiana | 20,035 | 0.0% | 87,679 | 162,601 | 164,859 | 1,005 | 101.4% | 102.0% |
| Boston Old Colony Insurance Company | 19,430 | 0.0% | 0 | 16,397 | 3,845 | 0 | 23.4% | 23.4% |

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

| | | | | | | Direct Defense | | |
|--|----------|--------|---------|----------|----------|-----------------------|-----------|----------|
| | | | | | | and Cost | Loss | Loss |
| | | | | | | Containment | Ratio | Ratio |
| | Premiums | Market | Losses | Premiums | Losses | Expense | w/o LAE v | vith LAE |
| Company | Written | Share | Paid | Earned | Incurred | Incurred | * | ** |
| American Guarantee & Liability Insurance Company | 19,324 | 0.0% | 11,058 | 16,138 | 11,776 | 0 | 73.0% | 73.0% |
| Seneca Insurance Company, Inc. | 19,305 | 0.0% | 0 | 21,826 | 0 | 0 | 0.0% | 0.0% |
| Mitsui Sumitomo Insurance Company of America | 19,114 | 0.0% | 0 | 15,746 | 7,047 | 1,575 | 44.8% | 54.8% |
| Delta Fire & Casualty Insurance Co. | 18,589 | 0.0% | 2,437 | 20,017 | 2,437 | 0 | 12.2% | 12.2% |
| OneBeacon America Insurance Company | 17,173 | 0.0% | 22,293 | 25,240 | 11,586 | -1 | 45.9% | 45.9% |
| American General Indemnity Company | 17,111 | 0.0% | 0 | 17,111 | -1,826 | 0 | -10.7% | -10.7% |
| Georgia Casualty & Surety Company | 16,776 | 0.0% | 2,090 | 34,996 | 1,066 | -4 | 3.0% | 3.0% |
| Commerce and Industry Insurance Company | 16,698 | 0.0% | 22,000 | 16,112 | 16,562 | -272 | 102.8% | 101.1% |
| American Economy Insurance Company | 16,387 | 0.0% | 5,574 | 15,630 | 6,331 | 184 | 40.5% | 41.7% |
| CUMIS Insurance Society, Inc. | 15,733 | 0.0% | 2,477 | 32,825 | 6,803 | 78 | 20.7% | 21.0% |
| OneBeacon Insurance Company | 15,629 | 0.0% | 0 | 5,400 | -6,819 | 1,636 | -126.3% | -96.0% |
| Hartford Underwriters Insurance Company | 15,123 | 0.0% | 0 | 15,557 | 362 | 6 | 2.3% | 2.4% |
| American Insurance Company, The | 14,310 | 0.0% | 0 | 14,310 | -2,308 | 284 | -16.1% | -14.1% |
| Kemper Casualty Insurance Company | 13,837 | 0.0% | 1,394 | 13,837 | 11,523 | 0 | 83.3% | 83.3% |
| Associates Insurance Company | 13,413 | 0.0% | 60,018 | 63,320 | -9,313 | 8,689 | -14.7% | -1.0% |
| Philadelphia Indemnity Insurance Company | 13,074 | 0.0% | 0 | 20,549 | -244 | -1,013 | -1.2% | -6.1% |
| Vanliner Insurance Company | 13,015 | 0.0% | 408 | 16,169 | -15,510 | 355 | -95.9% | -93.7% |
| Harco National Insurance Company | 13,012 | 0.0% | 0 | 10,990 | -113 | 3 | -1.0% | -1.0% |
| Hartford Casualty Insurance Company | 12,124 | 0.0% | 0 | 4,542 | 120 | 1 | 2.6% | 2.7% |
| Great River Insurance Company | 11,963 | 0.0% | 202,711 | 456,435 | 201,583 | 2,004 | 44.2% | 44.6% |
| DaimlerChrysler Insurance Company | 11,558 | 0.0% | 0 | 3,002 | -5,026 | 50 | -167.4% | -165.8% |
| Travelers Indemnity Company of America, The | 11,521 | 0.0% | 6,463 | 9,752 | 4,938 | -84 | 50.6% | 49.8% |
| Pharmacists Mutual Insurance Company | 9,922 | 0.0% | 0 | 8,758 | -10 | 0 | -0.1% | -0.1% |
| CNL/Insurance America, Inc. | 9,480 | 0.0% | 2,724 | 9,480 | 3,061 | 74 | 32.3% | 33.1% |
| Penn-America Insurance Company | 9,350 | 0.0% | 0 | 17,557 | -11,913 | -3,973 | -67.9% | -90.5% |
| Connecticut Indemnity Company, The | 8,308 | 0.0% | 0 | 4,458 | -12 | -47 | -0.3% | -1.3% |
| United Fire & Casualty Company | 8,092 | 0.0% | 0 | 5,389 | 0 | 0 | 0.0% | 0.0% |
| North River Insurance Company, The | 8,061 | 0.0% | 0 | 336 | 218 | -26 | 64.9% | 57.1% |

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

| | | | | | | Direct Defense | | |
|---|----------|--------|--------|----------|----------|----------------|-----------|----------|
| | | | | | | and Cost | Loss | Loss |
| | | | | | | Containment | Ratio | Ratio |
| | Premiums | Market | Losses | Premiums | Losses | Expense | w/o LAE v | with LAE |
| Company | Written | Share | Paid | Earned | Incurred | Incurred | * | ** |
| Emcasco Insurance Company | 8,052 | 0.0% | 5,100 | 9,001 | 5,113 | 0 | 56.8% | 56.8% |
| Prudential Property and Casualty Insurance Company | 8,009 | 0.0% | 0 | 8,416 | 0 | 0 | 0.0% | 0.0% |
| Transportation Insurance Company | 7,861 | 0.0% | 0 | 7,394 | 0 | 0 | 0.0% | 0.0% |
| Northland Casualty Company | 6,991 | 0.0% | 0 | 5,270 | -120 | 37 | -2.3% | -1.6% |
| American Alternative Insurance Corporation | 6,889 | 0.0% | 0 | 7,318 | 235 | 39 | 3.2% | 3.7% |
| Amica Mutual Insurance Company | 6,840 | 0.0% | 0 | 7,303 | 0 | 0 | 0.0% | 0.0% |
| American Mining Insurance Company, Inc. | 6,675 | 0.0% | 0 | 4,929 | 0 | 0 | 0.0% | 0.0% |
| Trinity Universal Insurance Company of Kansas, Inc. | 6,636 | 0.0% | 0 | 5,541 | 57 | 0 | 1.0% | 1.0% |
| First National Insurance Company of America | 6,056 | 0.0% | -1,410 | 14,906 | -5,831 | -2,686 | -39.1% | -57.1% |
| Federated Service Insurance Company | 5,819 | 0.0% | 13,471 | 12,758 | 10,424 | -83 | 81.7% | 81.1% |
| TIG Insurance Company | 5,374 | 0.0% | 0 | 6,141 | -1 | -2,002 | 0.0% | -32.6% |
| Property and Casualty Insurance Company of Hartford | 5,329 | 0.0% | 1,800 | 5,341 | 1,862 | 1 | 34.9% | 34.9% |
| Balboa Insurance Company | 4,955 | 0.0% | 50 | 4,941 | 861 | 3 | 17.4% | 17.5% |
| Fidelity and Deposit Company of Maryland | 4,448 | 0.0% | 0 | 14,514 | -5,454 | 0 | -37.6% | -37.6% |
| Indiana Lumbermens Mutual Insurance Company | 4,419 | 0.0% | 0 | 5,828 | 0 | 0 | 0.0% | 0.0% |
| Old Republic Insurance Company | 4,000 | 0.0% | -1,907 | 4,000 | -25,215 | 0 | -630.4% | -630.4% |
| St. Paul Protective Insurance Company | 3,093 | 0.0% | 8,479 | 1,659 | 7,248 | -535 | 436.9% | 404.6% |
| Valley Forge Insurance Company | 2,843 | 0.0% | 0 | 2,199 | 0 | 0 | 0.0% | 0.0% |
| Pacific Indemnity Company | 2,661 | 0.0% | 0 | 12,104 | -2,967 | -749 | -24.5% | -30.7% |
| Stratford Insurance Company | 2,414 | 0.0% | 7,924 | 5,256 | -13,896 | -319 | -264.4% | -270.5% |
| Northland Insurance Company | 2,323 | 0.0% | 300 | 2,069 | -13,045 | 2,639 | -630.5% | -502.9% |
| Church Mutual Insurance Company | 2,009 | 0.0% | 0 | 2,143 | 13 | 0 | 0.6% | 0.6% |
| Regent Insurance Company | 1,964 | 0.0% | 0 | -1,932 | -94 | 0 | 4.9% | 4.9% |
| Sentry Insurance a Mutual Company | 1,859 | 0.0% | 0 | 1,859 | 7,845 | 218 | 422.0% | 433.7% |
| XL Specialty Insurance Company | 1,682 | 0.0% | 0 | 1,310 | -9,015 | -1,591 | -688.2% | -809.6% |
| Pennsylvania National Mutual Casualty Insurance Company | 1,614 | 0.0% | 0 | 2,016 | 0 | 0 | 0.0% | 0.0% |
| Cincinnati Insurance Company, The | 1,544 | 0.0% | 0 | 1,458 | 17 | 0 | 1.2% | 1.2% |
| Audubon Insurance Company | 1,461 | 0.0% | 1,803 | 31,919 | -4,246 | -155 | -13.3% | -13.8% |

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

| | | | | | | Direct Defense | | |
|--|----------|--------|---------|----------|----------|----------------|---------|----------|
| | | | | | | and Cost | Loss | Loss |
| | | | | | | Containment | Ratio | Ratio |
| | Premiums | Market | Losses | Premiums | Losses | Expense | w/o LAE | with LAE |
| Company | Written | Share | Paid | Earned | Incurred | Incurred | * | ** |
| State National Specialty Insurance Company | 1,380 | 0.0% | 0 | 34 | 0 | 0 | 0.0% | 0.0% |
| Nationwide Agribusiness Insurance Company | 1,371 | 0.0% | 0 | 6,466 | 2,929 | 160 | 45.3% | 47.8% |
| Discover Property & Casualty Insurance Company | 1,000 | 0.0% | 0 | 1,386 | -8,473 | -1,416 | -611.3% | -713.5% |
| Bankers Insurance Company | 973 | 0.0% | 0 | 1,135 | -14 | -5 | -1.2% | -1.7% |
| National Casualty Company | 860 | 0.0% | 0 | 1,760 | -25,416 | 0 | **** | **** |
| Merastar Insurance Company | 830 | 0.0% | 0 | 580 | 0 | 0 | 0.0% | 0.0% |
| Teachers Insurance Company | 808 | 0.0% | 2,450 | 693 | 2,345 | 0 | 338.4% | 338.4% |
| Atlantic Mutual Insurance Company | 750 | 0.0% | 0 | 378 | 14 | 4 | 3.7% | 4.8% |
| Hanover Insurance Company, The | 511 | 0.0% | 508 | 893 | -1,406 | 2,431 | -157.4% | 114.8% |
| Hartford Insurance Company of the Midwest | 500 | 0.0% | 0 | 521 | 51 | 1 | 9.8% | 10.0% |
| Electric Insurance Company | 433 | 0.0% | 0 | 470 | 0 | 0 | 0.0% | 0.0% |
| Colonial American Casualty and Surety Company | 409 | 0.0% | 0 | 396 | -50 | 0 | -12.6% | -12.6% |
| Horace Mann Insurance Company | 349 | 0.0% | 0 | 349 | 5,138 | 0 | **** | **** |
| Great American Alliance Insurance Company | 235 | 0.0% | 0 | 147 | -105 | -7 | -71.4% | -76.2% |
| Carolina Casualty Insurance Company | 229 | 0.0% | 8,478 | 2,027 | 720 | -1,174 | 35.5% | -22.4% |
| Utica Mutual Insurance Company | 197 | 0.0% | 0 | 187 | 1 | 0 | 0.5% | 0.5% |
| Constitution Insurance Company | 190 | 0.0% | 0 | 190 | 43 | 5 | 22.6% | 25.3% |
| American Motorists Insurance Company | 142 | 0.0% | 0 | 1,972 | 880 | 17 | 44.6% | 45.5% |
| Ulico Casualty Company | 108 | 0.0% | 0 | 108 | 0 | 0 | 0.0% | 0.0% |
| Charter Oak Fire Insurance Company, The | 100 | 0.0% | 0 | 366 | -543 | -41 | -148.4% | -159.6% |
| American Fire and Casualty Company | 87 | 0.0% | 0 | 260 | -69 | -9 | -26.5% | -30.0% |
| Massachusetts Bay Insurance Company | 57 | 0.0% | 0 | 293 | -130 | 3 | -44.4% | -43.3% |
| First American Property & Casualty Insurance Company | 50 | 0.0% | 0 | 50 | 11 | -1 | 22.0% | 20.0% |
| Gerling America Insurance Company | 0 | 0.0% | 322,077 | 1,290 | 312,907 | 17,552 | **** | **** |
| Valiant Insurance Company | 0 | 0.0% | 66,528 | 8,157 | 35,007 | 5,646 | 429.2% | 498.4% |
| Redland Insurance Company | 0 | 0.0% | 42,223 | 0 | 42,223 | 0 | | |
| Jefferson Insurance Company | 0 | 0.0% | 34,333 | 472 | 26,401 | 13,729 | **** | **** |
| Virginia Surety Company. Inc. | 0 | 0.0% | 7,828 | 102 | 7,572 | 304 | **** | **** |

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

| | | | | | | Direct Defense | | |
|---|----------|--------|--------|----------|----------|----------------|---------|----------|
| | | | | | | and Cost | Loss | Loss |
| | | | | | | Containment | Ratio | Ratio |
| | Premiums | Market | Losses | Premiums | Losses | Expense | w/o LAE | with LAE |
| Company | Written | Share | Paid | Earned | Incurred | Incurred | * | ** |
| Insurance Corporation of New York, The | 0 | 0.0% | 0 | 65,543 | 0 | 0 | 0.0% | 0.0% |
| New York Marine and General Insurance Company | 0 | 0.0% | 0 | 4,462 | -9,118 | -800 | -204.3% | -222.3% |
| West American Insurance Company | 0 | 0.0% | 0 | 205 | -180 | -22 | -87.8% | -98.5% |
| American Casualty Company of Reading, Pennsylvania | 0 | 0.0% | 0 | 81 | 0 | 0 | 0.0% | 0.0% |
| Employers Insurance Company of Wausau | 0 | 0.0% | 0 | 17 | 24 | -6 | 141.2% | 105.9% |
| St. Paul Medical Liability Insurance Company | 0 | 0.0% | 0 | 17 | -3 | -1 | -17.6% | -23.5% |
| Fairmont Insurance Company | 0 | 0.0% | 0 | 8 | 0 | 0 | 0.0% | 0.0% |
| National Farmers Union Property and Casualty Company | 0 | 0.0% | 0 | 6 | 0 | 0 | 0.0% | 0.0% |
| Millers Mutual Insurance Association | 0 | 0.0% | 0 | 0 | 10,612 | -2 | | |
| Century Indemnity Company | 0 | 0.0% | 0 | 0 | 6,288 | -62 | | |
| American Automobile Insurance Company | 0 | 0.0% | 0 | 0 | 4,220 | 41 | | |
| American Equity Specialty Insurance Company | 0 | 0.0% | 0 | 0 | 3,551 | 2,417 | | |
| Chicago Insurance Company | 0 | 0.0% | 0 | 0 | 1,654 | -270 | | |
| Liberty Insurance Underwriters Inc. | 0 | 0.0% | 0 | 0 | 1,381 | 405 | | |
| Insurance Company of North America | 0 | 0.0% | 0 | 0 | 211 | 0 | | |
| American Employers' Insurance Company | 0 | 0.0% | 0 | 0 | 26 | 0 | | |
| Fireman's Fund Insurance Company of Wisconsin | 0 | 0.0% | 0 | 0 | 25 | -4 | | |
| Associated Indemnity Corporation | 0 | 0.0% | 0 | 0 | 1 | 29 | | |
| Travelers Casualty and Surety Company of America | 0 | 0.0% | 0 | 0 | 1 | 0 | | |
| Wausau Underwriters Insurance Company | 0 | 0.0% | 0 | 0 | -4 | 0 | | |
| National Indemnity Company | 0 | 0.0% | 0 | 0 | -9 | -1 | | |
| American States Preferred Insurance Company | 0 | 0.0% | 0 | 0 | -17 | -7 | | |
| Phoenix Assurance Company of New York | 0 | 0.0% | 0 | 0 | -48 | -6 | | |
| Stonington Insurance Company | 0 | 0.0% | 0 | 0 | -118 | -8 | | |
| Quadrant Indemnity Company | 0 | 0.0% | 0 | 0 | -119 | -16 | | |
| Insurance Company of the State of Pennsylvania, The | 0 | 0.0% | 0 | 0 | -150 | -8 | | |
| Fire & Casualty Insurance Company of Connecticut, The | 0 | 0.0% | 0 | 0 | -241 | -40 | | |
| Travelers Casualty and Surety Company of Illinois | 0 | 0.0% | 0 | 0 | -260 | -6 | | |

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

| | | | | | | Direct Defense | | |
|--|------------|--------|------------|-------------|------------|----------------|-----------|----------|
| | | | | | | and Cost | Loss | Loss |
| | | | | | | Containment | Ratio | Ratio |
| | Premiums | Market | Losses | Premiums | Losses | Expense | w/o LAE v | with LAE |
| Company | Written | Share | Paid | Earned | Incurred | Incurred | * | ** |
| BCS Insurance Company | 0 | 0.0% | 0 | 0 | -977 | 0 | | |
| Farmington Casualty Company | 0 | 0.0% | 0 | 0 | -1,109 | -34 | | |
| Mutual Service Casualty Insurance Company | 0 | 0.0% | 0 | 0 | -1,184 | 0 | | |
| Coregis Insurance Company | 0 | 0.0% | 0 | 0 | -2,000 | -2,078 | | |
| Security Insurance Company of Hartford | 0 | 0.0% | 0 | 0 | -2,215 | -265 | | |
| Genesis Insurance Company | 0 | 0.0% | 0 | 0 | -4,000 | 0 | | |
| Mississippi Farm Bureau Casualty Insurance Company | 0 | 0.0% | 0 | 0 | -50,500 | 0 | | |
| Westchester Fire Insurance Company | 0 | 0.0% | 0 | 0 | -54,547 | -4,010 | | |
| American Southern Insurance Company | 0 | 0.0% | 0 | -644 | 0 | 0 | 0.0% | 0.0% |
| Travelers Casualty and Surety Company | 0 | 0.0% | -347 | 0 | -5,456 | -534 | | |
| Northern Assurance Company of America, The | 0 | 0.0% | -450 | 0 | -395 | 0 | | |
| Interstate Indemnity Company | -104 | 0.0% | 0 | 8 | 50 | -1 | 625.0% | 612.5% |
| National Surety Corporation | -121 | 0.0% | 0 | -121 | -1,396 | -567 | **** | **** |
| American Resources Insurance Company, Inc. | -557 | 0.0% | 0 | 3,546 | 0 | 0 | 0.0% | 0.0% |
| American Protection Insurance Company | -681 | 0.0% | 0 | 8,771 | 3,913 | 76 | 44.6% | 45.5% |
| First Community Insurance Company | -780 | 0.0% | 0 | 6,762 | -851 | -188 | -12.6% | -15.4% |
| American Central Insurance Company | -915 | 0.0% | 187,791 | 18,780 | 76,357 | 1,321 | 406.6% | 413.6% |
| Capitol Indemnity Corporation | -6,806 | 0.0% | 0 | -6,806 | 0 | 0 | 0.0% | 0.0% |
| National Fire Insurance Company of Hartford | -18,733 | 0.0% | 0 | -10,483 | 0 | 0 | 0.0% | 0.0% |
| XL Insurance America, Inc. | -24,949 | 0.0% | 19,209 | 79,578 | -67,178 | 0 | -84.4% | -84.4% |
| Triton Insurance Company | -363,995 | -0.4% | 72,909 | 714,905 | 130,844 | 0 | 18.3% | 18.3% |
| Grand Totals: 298 Companies in Report | 99,415,980 | | 40,752,093 | 101,427,031 | 40,786,068 | 721,637 | 40.2% | 40.9% |

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