## Companies Filing on Property/Casualty Blank Other private passenger auto liability 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	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
State Farm Mutual Automobile Insurance Company	170,554,634	25.7%	109,400,976	165,726,362	108,068,755	4,854,713	65.2%	68.1%
Mississippi Farm Bureau Casualty Insurance Company	85,072,196	12.8%	58,593,272	82,871,300	66,486,821	2,403,877	80.2%	83.1%
Progressive Gulf Insurance Company	71,008,998	10.7%	40,073,330	71,565,345	45,573,781	1,309,153	63.7%	65.5%
Allstate Insurance Company	33,100,146	5.0%	15,447,232	32,049,138	20,908,507	2,838,064	65.2%	74.1%
Nationwide Mutual Insurance Company	18,580,826	2.8%	10,023,715	18,197,255	9,945,247	522,822	54.7%	57.5%
State Farm Fire and Casualty Company	17,437,822	2.6%	11,792,509	17,456,945	12,008,671	212,741	68.8%	70.0%
Safeway Insurance Company	17,097,820	2.6%	8,681,238	16,928,088	9,978,293	415,893	58.9%	61.4%
United Services Automobile Association	15,912,406	2.4%	9,992,229	15,133,566	9,809,262	638,589	64.8%	69.0%
Shelter Mutual Insurance Company	15,556,330	2.3%	9,007,115	15,377,880	13,951,400	885,651	90.7%	96.5%
Alfa Insurance Corporation	14,850,198	2.2%	11,015,021	14,521,281	11,369,121	293,843	78.3%	80.3%
Economy Premier Assurance Company	13,113,039	2.0%	5,811,690	13,256,562	8,354,204	392,976	63.0%	66.0%
Mississippi Farm Bureau Mutual Insurance Company	12,976,936	2.0%	10,990,049	13,108,961	9,636,275	520,982	73.5%	77.5%
Progressive Max Insurance Company	12,226,246	1.8%	4,718,421	11,023,930	6,366,680	200,159	57.8%	59.6%
Farmers Insurance Exchange	10,592,177	1.6%	6,785,148	10,733,272	11,559,828	1,524,264	107.7%	121.9%
Direct General Insurance Company of Mississippi	10,283,616	1.6%	5,384,615	9,668,171	5,595,530	251,262	57.9%	60.5%
Nationwide General Insurance Company	7,052,123	1.1%	4,118,767	6,921,776	3,610,171	288,423	52.2%	56.3%
SAFECO Insurance Company of Illinois	6,884,055	1.0%	1,000,925	4,957,371	2,637,203	229,490	53.2%	57.8%
USAA Casualty Insurance Company	6,416,946	1.0%	2,828,532	6,056,854	3,783,242	299,960	62.5%	67.4%
GEICO General Insurance Company	6,105,535	0.9%	3,878,609	5,780,513	4,456,668	154,674	77.1%	79.8%
Government Employees Insurance Company	5,895,859	0.9%	3,823,155	5,767,788	4,296,091	180,081	74.5%	77.6%
New Hampshire Indemnity Company, Inc.	5,818,009	0.9%	5,110,927	6,184,303	4,777,641	38,997	77.3%	77.9%
Dairyland Insurance Company	5,779,420	0.9%	3,071,385	5,775,028	2,605,848	-101,439	45.1%	43.4%
Hartford Underwriters Insurance Company	5,722,569	0.9%	3,721,086	5,598,415	3,412,477	150,901	61.0%	63.6%
USA Insurance Company	5,628,830	0.8%	6,242,795	5,445,139	6,426,663	11,440	118.0%	118.2%
Nationwide Assurance Company	5,290,635	0.8%	3,421,931	5,605,073	2,925,510	138,284	52.2%	54.7%

Other private passenger auto liability Business - Stock Fire and Miscellaneous Companies

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<sup>\*</sup> 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 w	ith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Southern Fire & Casualty Company	3,516,540	0.5%	2,363,578	3,172,556	2,549,908	32,702	80.4%	81.4%
GuideOne Elite Insurance Company	3,438,098	0.5%	1,507,883	3,400,558	1,471,825	336,069	43.3%	53.2%
Allstate Indemnity Company	3,411,291	0.5%	1,853,746	3,491,708	1,504,820	829,252	43.1%	66.8%
GEICO Indemnity Company	3,107,104	0.5%	1,881,068	2,964,703	2,137,689	73,195	72.1%	74.6%
Allstate Property and Casualty Insurance Company	3,069,168	0.5%	1,133,794	2,703,997	2,035,920	174,160	75.3%	81.7%
American International Insurance Company	2,585,646	0.4%	2,583,223	2,879,470	1,524,941	222,024	53.0%	60.7%
American National Property and Casualty Company	2,533,080	0.4%	1,288,498	2,309,691	1,901,010	377,996	82.3%	98.7%
GuideOne Mutual Insurance Company	2,499,033	0.4%	1,758,420	2,636,657	2,004,163	-18,657	76.0%	75.3%
State Auto Property and Casualty Insurance Company	2,261,475	0.3%	1,826,789	1,971,436	1,748,098	108,717	88.7%	94.2%
GuideOne America Insurance Company	2,258,299	0.3%	927,316	2,100,939	1,383,277	73,522	65.8%	69.3%
Alfa General Insurance Corporation	2,235,660	0.3%	1,812,582	2,211,435	1,784,682	173,686	80.7%	88.6%
Nationwide Property and Casualty Insurance Company	2,077,840	0.3%	1,502,574	2,289,886	963,163	73,667	42.1%	45.3%
Liberty Mutual Fire Insurance Company	2,064,617	0.3%	1,091,221	1,987,245	1,077,393	111,094	54.2%	59.8%
Alfa Specialty Insurance Corporation	2,050,208	0.3%	1,100,487	1,919,674	1,351,320	39,169	70.4%	72.4%
Progressive Southeastern Insurance Company	1,997,074	0.3%	2,302,364	3,555,616	1,983,301	22,085	55.8%	56.4%
Metropolitan Property and Casualty Insurance Company	1,744,248	0.3%	913,396	1,768,290	704,287	59,456	39.8%	43.2%
Property and Casualty Insurance Company of Hartford	1,727,694	0.3%	487,007	1,366,243	469,130	8,035	34.3%	34.9%
Metropolitan Casualty Insurance Company	1,701,194	0.3%	776,885	1,447,979	1,316,439	60,807	90.9%	95.1%
USAuto Insurance Company, Inc.	1,686,951	0.3%	1,284,313	1,599,615	1,592,679	60,816	99.6%	103.4%
Progressive Home Insurance Company	1,538,292	0.2%	102,431	634,027	274,367	15,022	43.3%	45.6%
SAFECO Insurance Company of America	1,513,532	0.2%	1,738,350	1,884,873	1,490,180	-13,974	79.1%	78.3%
USAA General Indemnity Company	1,503,376	0.2%	744,532	1,466,089	797,741	34,278	54.4%	56.8%
United Automobile Insurance Company	1,405,325	0.2%	861,117	1,418,635	720,840	84,540	50.8%	56.8%
GEICO Casualty Company	1,401,923	0.2%	676,538	1,377,605	668,993	32,876	48.6%	50.9%
National General Insurance Company	1,394,182	0.2%	787,868	1,348,825	965,367	9,790	71.6%	72.3%
American International Pacific Insurance Company	1,275,393	0.2%	1,493,730	1,660,572	1,052,045	73,735	63.4%	67.8%
Atlanta Specialty Insurance Company	1,240,798	0.2%	795,382	1,236,721	856,022	25,433	69.2%	71.3%
Omni Insurance Company	1,169,225	0.2%	887,046	1,224,265	827,161	56,265	67.6%	72.2%

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<sup>\*</sup> 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	*	**
Infinity Select Insurance Company	1,153,715	0.2%	527,769	1,114,774	438,527	23,059	39.3%	41.4%
Audubon Insurance Company	1,141,204	0.2%	2,039,216	1,264,823	1,770,257	-35,037	140.0%	137.2%
Shelter General Insurance Company	1,140,285	0.2%	696,261	1,153,245	724,052	46,510	62.8%	66.8%
Lincoln General Insurance Company	1,037,759	0.2%	417,754	1,037,951	937,328	869	90.3%	90.4%
State Auto National Insurance Company	1,008,225	0.2%	450,515	987,926	604,581	22,361	61.2%	63.5%
Metropolitan Direct Property and Casualty Insurance Company	985,499	0.1%	524,290	976,073	841,359	68,606	86.2%	93.2%
American Manufacturers Mutual Insurance Company	984,454	0.1%	1,406,232	1,474,449	861,677	255,604	58.4%	75.8%
Southern United Fire Insurance Company	975,329	0.1%	830,243	990,333	683,447	65,795	69.0%	75.7%
National Security Fire and Casualty Company	928,866	0.1%	382,284	794,990	471,621	2,231	59.3%	59.6%
Unitrin Auto and Home Insurance Company	916,208	0.1%	37,266	365,054	238,906	17,551	65.4%	70.3%
Infinity Insurance Company	818,460	0.1%	354,664	824,673	296,251	29,920	35.9%	39.6%
Prudential Property and Casualty Insurance Company	804,236	0.1%	1,062,685	796,530	993,958	62,484	124.8%	132.6%
Atlanta Casualty Company	725,234	0.1%	455,149	806,444	383,423	133,294	47.5%	64.1%
Phoenix Insurance Company, The	705,773	0.1%	300,816	595,629	354,082	6,242	59.4%	60.5%
Nationwide Mutual Fire Insurance Company	671,773	0.1%	30,114	252,141	104,719	3,967	41.5%	43.1%
Automobile Club Inter-Insurance Exchange	644,154	0.1%	345,579	572,962	543,199	22,970	94.8%	98.8%
Metropolitan General Insurance Company	592,456	0.1%	519,672	611,682	150,477	35,311	24.6%	30.4%
TravCo Insurance Company	484,931	0.1%	145,045	372,129	187,910	9,907	50.5%	53.2%
American Premier Insurance Company	481,812	0.1%	586,356	543,943	401,466	45,478	73.8%	82.2%
Standard Fire Insurance Company, The	456,853	0.1%	133,228	373,046	176,641	-1,547	47.4%	46.9%
American National General Insurance Company	432,377	0.1%	239,376	432,137	278,396	41,002	64.4%	73.9%
General Insurance Company of America	429,193	0.1%	87,454	288,238	257,351	6,234	89.3%	91.4%
Travelers Indemnity Company of America, The	429,106	0.1%	145,556	414,435	214,194	5,993	51.7%	53.1%
Granite State Insurance Company	414,989	0.1%	291,126	501,550	256,997	21,507	51.2%	55.5%
Infinity National Insurance Company	392,684	0.1%	55,613	343,993	167,174	25,929	48.6%	56.1%
National Union Fire Insurance Company of Louisiana	382,614	0.1%	486,128	472,747	290,314	-13,888	61.4%	58.5%
Amica Mutual Insurance Company	366,755	0.1%	342,739	358,549	1,082,687	54,495	302.0%	317.2%
Integon National Insurance Company	360,211	0.1%	221,338	432,001	57,958	27,748	13.4%	19.8%

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<sup>\*</sup> Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

<sup>\*\*</sup> 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%

						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	*	**
Windsor Insurance Company	347,182	0.1%	247,118	319,401	182,146	42,296	57.0%	70.3%
Sagamore Insurance Company	323,245	0.0%	310,055	418,653	52,077	-11,044	12.4%	9.8%
Vigilant Insurance Company	317,593	0.0%	398,712	317,483	145,911	39,265	46.0%	58.3%
Safe Auto Insurance Company	308,967	0.0%	9,516	158,888	70,560	5,292	44.4%	47.7%
Liberty Insurance Corporation	279,113	0.0%	106,284	292,449	145,863	23,758	49.9%	58.0%
Auto Club Family Insurance Company	275,613	0.0%	119,701	235,324	154,015	7,875	65.4%	68.8%
Victoria Fire & Casualty Company	247,452	0.0%	333,136	287,070	198,579	20,956	69.2%	76.5%
Omni Indemnity Company	242,787	0.0%	334,486	265,576	352,655	16,215	132.8%	138.9%
Security National Insurance Company	234,848	0.0%	57,620	225,709	77,778	5,770	34.5%	37.0%
Markel American Insurance Company	230,346	0.0%	109,987	210,100	157,907	583	75.2%	75.4%
Lumbermens Mutual Casualty Company	227,745	0.0%	238,457	323,410	232,019	-142	71.7%	71.7%
Union Insurance Company of Providence	226,223	0.0%	201,585	232,512	181,914	-852	78.2%	77.9%
AMEX Assurance Company	203,790	0.0%	236,547	197,083	-53,195	-13,498	-27.0%	-33.8%
Merastar Insurance Company	183,837	0.0%	251,889	218,349	153,657	-9,512	70.4%	66.0%
Trinity Universal Insurance Company	183,449	0.0%	19,267	113,123	43,258	3,076	38.2%	41.0%
Automobile Insurance Company of Hartford, Connecticut, The	179,201	0.0%	38,180	148,113	58,704	1,277	39.6%	40.5%
Audubon Indemnity Company	177,710	0.0%	266,329	214,406	349,031	-4,517	162.8%	160.7%
Emcasco Insurance Company	150,676	0.0%	227,058	156,277	150,326	-7,314	96.2%	91.5%
GMAC Direct Insurance Company	129,647	0.0%	33,575	118,874	52,992	1,077	44.6%	45.5%
American Modern Home Insurance Company	126,983	0.0%	8,179	129,103	20,897	553	16.2%	16.6%
Teachers Insurance Company	112,228	0.0%	134,846	110,519	233,337	45,344	211.1%	252.2%
Employers Mutual Casualty Company	110,913	0.0%	16,217	115,038	34,043	1,469	29.6%	30.9%
GuideOne Specialty Mutual Insurance Company	106,247	0.0%	121,037	140,462	159,905	16,810	113.8%	125.8%
Grain Dealers Mutual Insurance Company	96,761	0.0%	53,837	105,368	39,427	43,805	37.4%	79.0%
Trinity Universal Insurance Company of Kansas, Inc.	94,865	0.0%	44,351	90,708	111,381	2,234	122.8%	125.3%
Federal Insurance Company	92,640	0.0%	39,444	87,742	47,299	12,351	53.9%	68.0%
Regal Insurance Company	85,918	0.0%	152,981	155,305	49,676	21,957	32.0%	46.1%
Pharmacists Mutual Insurance Company	84,478	0.0%	20,602	84,954	81,025	8,577	95.4%	105.5%

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<sup>\*</sup> Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

<sup>\*\*</sup> 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%

						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	*	**
Southern Farm Bureau Casualty Insurance Company	81,843	0.0%	8,385	19,959	-726,450	-63,060	****	****
Response Worldwide Insurance Company	79,571	0.0%	78,903	89,796	80,102	16,142	89.2%	107.2%
Hartford Accident and Indemnity Company	72,764	0.0%	42,353	74,972	38,814	-96	51.8%	51.6%
State Automobile Mutual Insurance Company	61,660	0.0%	95,110	71,847	36,136	-1,828	50.3%	47.8%
AIG Centennial Insurance Company	60,010	0.0%	137,422	61,204	121,039	24,529	197.8%	237.8%
Foremost Insurance Company Grand Rapids, Michigan	50,472	0.0%	15,985	42,096	-14,548	-559	-34.6%	-35.9%
Peachtree Casualty Insurance Company	48,722	0.0%	104,116	62,258	-7,915	13,367	-12.7%	8.8%
First Liberty Insurance Corporation, The	47,845	0.0%	41,077	49,371	28,947	753	58.6%	60.2%
Horace Mann Insurance Company	46,398	0.0%	44,220	43,362	71,490	8,127	164.9%	183.6%
Electric Insurance Company	31,238	0.0%	0	27,058	0	0	0.0%	0.0%
Glens Falls Insurance Company, The	29,298	0.0%	0	24,339	24,111	0	99.1%	99.1%
First National Insurance Company of America	27,024	0.0%	182,752	191,989	113,039	-15,601	58.9%	50.8%
AIG Premier Insurance Company	24,992	0.0%	6,525	22,627	16,614	1,940	73.4%	82.0%
New Hampshire Insurance Company	23,648	0.0%	-575	28,815	6,267	684	21.7%	24.1%
Maryland Casualty Company	20,905	0.0%	35,808	25,868	-25,702	6,234	-99.4%	-75.3%
Travelers Indemnity Company, The	18,054	0.0%	1,901	14,851	-2,782	1,394	-18.7%	-9.3%
Hanover Insurance Company, The	16,513	0.0%	17,240	36,901	40,748	14,309	110.4%	149.2%
Clarendon National Insurance Company	15,599	0.0%	12,643	15,599	41,995	0	269.2%	269.2%
Prudential General Insurance Company	14,201	0.0%	1,654	21,642	-1,782	-1,035	-8.2%	-13.0%
American Bankers Insurance Company of Florida	12,180	0.0%	1,181	11,180	50,186	478	448.9%	453.2%
Horace Mann Property & Casualty Insurance Company	11,912	0.0%	0	11,131	4,249	1,628	38.2%	52.8%
American Protection Insurance Company	7,412	0.0%	0	9,693	6,238	570	64.4%	70.2%
Progressive Casualty Insurance Company	7,005	0.0%	0	9,499	-471	-31	-5.0%	-5.3%
Foremost Signature Insurance Company	5,347	0.0%	8,238	5,099	8,238	0	161.6%	161.6%
Universal Underwriters Insurance Company	4,870	0.0%	0	5,336	0	0	0.0%	0.0%
Massachusetts Bay Insurance Company	4,803	0.0%	42,613	31,017	11,897	4,775	38.4%	53.8%
Pacific Indemnity Company	3,898	0.0%	4,503	4,958	-5,585	-797	-112.6%	-128.7%
ACE American Insurance Company	3,740	0.0%	0	1,485	304	-16	20.5%	19.4%

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<sup>\*</sup> 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	*	**
American Century Casualty Company	3,611	0.0%	0	1,279	2,202	70	172.2%	177.6%
Valiant Insurance Company	2,877	0.0%	192,392	2,933	45,357	9,774	****	****
Hartford Casualty Insurance Company	2,336	0.0%	0	2,550	-105	-6	-4.1%	-4.4%
Transcontinental Insurance Company	1,982	0.0%	0	1,450	0	0	0.0%	0.0%
Associated Indemnity Corporation	1,573	0.0%	0	1,451	236	-41	16.3%	13.4%
American Casualty Company of Reading, Pennsylvania	1,460	0.0%	0	1,397	0	0	0.0%	0.0%
Continental Casualty Company	1,288	0.0%	17,376	1,282	21,591	0	****	****
Ohio Casualty Insurance Company, The	1,128	0.0%	-2,987	1,128	-27,955	-1,917	****	****
Transportation Insurance Company	1,053	0.0%	0	1,118	0	0	0.0%	0.0%
Cincinnati Insurance Company, The	913	0.0%	0	115	-21	0	-18.3%	-18.3%
American Reliable Insurance Company	602	0.0%	0	499	169	11	33.9%	36.1%
Fireman's Fund Insurance Company	577	0.0%	0	577	-124	-112	-21.5%	-40.9%
American Motorists Insurance Company	482	0.0%	0	400	257	23	64.2%	70.0%
Twin City Fire Insurance Company	147	0.0%	0	346	-3	0	-0.9%	-0.9%
Brierfield Insurance Company	123	0.0%	95,420	1,738	-176,438	-6,976	****	****
Liberty Mutual Insurance Company	70	0.0%	10,000	58	-6,381	192	****	****
CUMIS Insurance Society, Inc.	2	0.0%	0	2	0	0	0.0%	0.0%
Fidelity and Guaranty Insurance Underwriters, Inc.	0	0.0%	1,726,582	0	-2,239,527	-130,360		
USF&G Insurance Company of Mississippi	0	0.0%	595,794	0	-867,467	81,160		
Great River Insurance Company	0	0.0%	207,874	0	-190,893	-49,733		
United States Fidelity and Guaranty Company	0	0.0%	184,717	0	-105,922	-30,218		
Southern Guaranty Insurance Company	0	0.0%	140,276	0	55,898	24,220		
Travelers Indemnity Company of Illinois, The	0	0.0%	102,453	0	-14,315	18,290		
Continental National Indemnity Company	0	0.0%	78,347	0	-18,606	-9,016		
Ranger Insurance Company	0	0.0%	52,000	0	-88,393	19,945		
Permanent General Assurance Corporation	0	0.0%	47,325	0	-29,456	-96,833		
Fidelity and Guaranty Insurance Company	0	0.0%	36,161	0	-331,265	-29,342		
American Fire and Casualty Company	0	0.0%	25,541	89	16,504	1,450	****	****

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<sup>\*</sup> 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 w	ith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Mutual Service Casualty Insurance Company	0	0.0%	22,705	0	-1,080	22,696		
West American Insurance Company	0	0.0%	20,227	195	25,685	3,389	****	****
Lyndon Property Insurance Company	0	0.0%	17,998	0	16,866	15,281		
American Economy Insurance Company	0	0.0%	12,385	0	-1,060	5,264		
Jefferson Insurance Company	0	0.0%	9,388	0	25,621	-1,278		
Deerbrook Insurance Company	0	0.0%	1,459	0	550	-154		
South Carolina Insurance Company	0	0.0%	339	0	-4,262	3,709		
Foremost Property and Casualty Insurance Company	0	0.0%	0	255	0	0	0.0%	0.0%
National Union Fire Insurance Company of Pittsburgh, PA.	0	0.0%	0	0	40,938	4,093		
Providence Washington Insurance Company	0	0.0%	0	0	14,341	-1,467		
St. Paul Fire and Marine Insurance Company	0	0.0%	0	0	6,454	538		
Chicago Insurance Company	0	0.0%	0	0	309	-140		
Employers' Fire Insurance Company, The	0	0.0%	0	0	135	20		
American International South Insurance Company	0	0.0%	0	0	64	6		
Great American Spirit Insurance Company	0	0.0%	0	0	38	10		
United States Fire Insurance Company	0	0.0%	0	0	38	0		
Economy Fire & Casualty Company	0	0.0%	0	0	30	4		
Northland Insurance Company	0	0.0%	0	0	0	20		
Interstate Indemnity Company	0	0.0%	0	0	0	-1		
United Fire & Indemnity Company	0	0.0%	0	0	0	-858		
OneBeacon America Insurance Company	0	0.0%	0	0	-4	0		
Republic Western Insurance Company	0	0.0%	0	0	-10	-1		
Great Northern Insurance Company	0	0.0%	0	0	-13	-1		
Travelers Property Casualty Insurance Company	0	0.0%	0	0	-14	-29		
OneBeacon Insurance Company	0	0.0%	0	0	-17	0		
Sentry Insurance a Mutual Company	0	0.0%	0	0	-41	-8		
Hartford Insurance Company of the Midwest	0	0.0%	0	0	-70	-5		
Hartford Fire Insurance Company	0	0.0%	0	0	-259	-20		

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<sup>\*</sup> 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	*	**
Charter Oak Fire Insurance Company, The	0	0.0%	0	0	-1,020	-49		
Century Indemnity Company	0	0.0%	0	0	-1,379	-204		
American States Insurance Company	0	0.0%	0	0	-2,144	-528		
St. Paul Mercury Insurance Company	0	0.0%	0	0	-3,026	-300		
Fire & Casualty Insurance Company of Connecticut, The	0	0.0%	0	0	-47,184	-2,465		
Commerce and Industry Insurance Company	0	0.0%	0	-1	0	0	0.0%	0.0%
QBE Insurance Corporation	0	0.0%	-1	0	-1	0		
American States Preferred Insurance Company	0	0.0%	-216	0	3,894	-5,410		
Affirmative Insurance Company	0	0.0%	-279	0	-279	846		
Direct General Insurance Company	0	0.0%	-433	0	-10,177	2,836		
Amerisure Insurance Company	0	0.0%	-520	0	-520	0		
National Farmers Union Standard Insurance Company	0	0.0%	-603	0	-603	0		
Generali - U.S. Branch	0	0.0%	-931	0	15,939	2,283		
National Farmers Union Property and Casualty Company	0	0.0%	-1,100	0	-1,100	0		
Texas General Indemnity Company	0	0.0%	-1,653	0	-14,653	-1,031		
United Fire & Casualty Company	-13	0.0%	3,119	1,239	8,425	238	680.0%	699.2%
National Fire Insurance Company of Hartford	-47	0.0%	0	-2	0	0	0.0%	0.0%
National Alliance Insurance Company	-86	0.0%	2,102	7,273	-28,154	23,811	-387.1%	-59.7%
AIG National Insurance Company, Inc.	-94	0.0%	54,401	1,984	34,404	5,183	****	****
Valley Forge Insurance Company	-161	0.0%	0	-29	0	0	0.0%	0.0%
Lafayette Insurance Company	-167	0.0%	1,062,241	5,097	-145,071	-47,182	****	****
State National Insurance Company, Inc.	-256	0.0%	119,457	-256	-170,167	-19,000	****	****
Warner Insurance Company	-348	0.0%	0	1,318	-2,549	-416	-193.4%	-225.0%
Federated Mutual Insurance Company	-386	0.0%	214,750	1,786	-255,698	-45,973	****	****
Northern Insurance Company of New York	-712	0.0%	2,531	-437	-4,497	-2,765	****	****
American Central Insurance Company	-24,433	0.0%	758,930	178,109	491,410	72,062	275.9%	316.4%
Grand Totals: 219 Companies in Report	663,435,694		415,349,895	649,592,967	438,903,400	22,895,308	67.6%	71.1%

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<sup>\*</sup> Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned