Companies Filing on Property/Casualty Blank Commercial Auto Physical Damage Business in Mississippi for Year Ended 12/31/2004

| | | | | | | Direct Defense | | |
|--|-----------|--------|-----------|-----------|-----------|----------------|-----------|----------|
| | | | | | | and Cost | Loss | Loss |
| | | | | | | Containment | Ratio | Ratio |
| | Premiums | Market | Losses | Premiums | Losses | Expense | w/o LAE w | vith LAE |
| Company | Written | Share | Paid | Earned | Incurred | Incurred | * | ** |
| Progressive Gulf Insurance Company | 7,566,318 | 10.8% | 3,325,796 | 7,485,680 | 3,230,709 | 44,244 | 43.2% | 43.7% |
| Canal Insurance Company | 5,679,083 | 8.1% | 3,276,321 | 5,459,916 | 3,274,880 | 285,243 | 60.0% | 65.2% |
| State Farm Mutual Automobile Insurance Company | 5,673,054 | 8.1% | 3,269,245 | 5,569,325 | 3,213,760 | 9,548 | 57.7% | 57.9% |
| St. Paul Fire and Marine Insurance Company | 2,962,851 | 4.2% | 1,071,573 | 3,441,930 | 1,184,644 | 14,844 | 34.4% | 34.8% |
| Empire Fire and Marine Insurance Company | 2,035,881 | 2.9% | 522,671 | 1,754,691 | 491,496 | 13,357 | 28.0% | 28.8% |
| Universal Underwriters Insurance Company | 1,975,505 | 2.8% | 432,682 | 2,036,014 | 516,953 | 12,837 | 25.4% | 26.0% |
| Clarendon National Insurance Company | 1,791,055 | 2.6% | 731,610 | 1,631,528 | 938,102 | 100,163 | 57.5% | 63.6% |
| Zurich American Insurance Company | 1,555,037 | 2.2% | 1,006,503 | 2,188,303 | 847,440 | 32,916 | 38.7% | 40.2% |
| Lincoln General Insurance Company | 1,517,008 | 2.2% | 722,974 | 1,490,606 | 857,087 | 12,805 | 57.5% | 58.4% |
| Brierfield Insurance Company | 1,491,336 | 2.1% | 533,715 | 1,386,494 | 415,871 | 56,852 | 30.0% | 34.1% |
| Employers Mutual Casualty Company | 1,383,867 | 2.0% | 434,952 | 1,458,350 | 405,024 | 6,453 | 27.8% | 28.2% |
| Southern Fire & Casualty Company | 1,338,242 | 1.9% | 415,808 | 1,337,005 | 425,899 | 13,703 | 31.9% | 32.9% |
| Motors Insurance Corporation | 1,248,328 | 1.8% | 94,576 | 1,248,328 | 51,733 | 2,671 | 4.1% | 4.4% |
| Sentry Select Insurance Company | 1,215,499 | 1.7% | 726,420 | 1,285,879 | 581,981 | -38,482 | 45.3% | 42.3% |
| Travelers Property Casualty Company of America | 1,202,639 | 1.7% | 388,111 | 1,123,483 | 482,674 | 15,704 | 43.0% | 44.4% |
| Continental Western Insurance Company | 1,142,363 | 1.6% | 455,086 | 1,226,209 | 460,019 | 14,506 | 37.5% | 38.7% |
| American Guarantee & Liability Insurance Company | 1,110,045 | 1.6% | 444,479 | 1,010,835 | 389,316 | 14,286 | 38.5% | 39.9% |
| Argonaut Great Central Insurance Company | 909,117 | 1.3% | 336,780 | 786,088 | 463,975 | 89,290 | 59.0% | 70.4% |
| DaimlerChrysler Insurance Company | 789,822 | 1.1% | 90,297 | 783,189 | 103,647 | 515 | 13.2% | 13.3% |
| Cherokee Insurance Company | 785,463 | 1.1% | 399,953 | 648,142 | 365,992 | 0 | 56.5% | 56.5% |
| United States Fidelity and Guaranty Company | 769,923 | 1.1% | 228,003 | 848,192 | 294,718 | 10,761 | 34.7% | 36.0% |
| State Auto Property and Casualty Insurance Company | 769,279 | 1.1% | 152,268 | 714,956 | 143,555 | 187 | 20.1% | 20.1% |
| Federated Mutual Insurance Company | 740,177 | 1.1% | 176,230 | 772,472 | 232,660 | 8,128 | 30.1% | 31.2% |
| Continental Casualty Company | 665,980 | 1.0% | 286,491 | 788,695 | 277,339 | -3,618 | 35.2% | 34.7% |
| Mississippi Farm Bureau Mutual Insurance Company | 665,548 | 1.0% | 432,287 | 640,967 | 529,252 | 90,255 | 82.6% | 96.7% |

Commercial Auto Physical Damage Business - Stock Fire and Miscellaneous Companies

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** Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned ***** Loss Ratio is less than -1000% or greater than 1000%

Wednesday, August 24, 2005 9:08:54 AM

^{*} 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 | * | ** |
| Travelers Indemnity Company of Connecticut, The | 659,169 | 0.9% | 92,023 | 667,139 | 130,888 | 5,347 | 19.6% | 20.4% |
| Maryland Casualty Company | 608,029 | 0.9% | 178,856 | 656,003 | 149,617 | 5,584 | 22.8% | 23.7% |
| Mississippi Farm Bureau Casualty Insurance Company | 603,550 | 0.9% | 187,504 | 590,935 | 212,365 | 9,433 | 35.9% | 37.5% |
| Great West Casualty Company | 578,852 | 0.8% | 200,550 | 474,797 | 277,115 | 4,382 | 58.4% | 59.3% |
| Lafayette Insurance Company | 572,747 | 0.8% | 210,409 | 552,090 | 220,307 | 8,225 | 39.9% | 41.4% |
| Bituminous Casualty Corporation | 558,336 | 0.8% | 203,071 | 583,386 | 227,038 | -2,253 | 38.9% | 38.5% |
| National Liability & Fire Insurance Company | 556,690 | 0.8% | 81,540 | 514,677 | 72,055 | 8,003 | 14.0% | 15.6% |
| Employers Insurance Company of Wausau | 554,563 | 0.8% | 57,179 | 564,409 | 57,179 | 1,486 | 10.1% | 10.4% |
| Assurance Company of America | 547,146 | 0.8% | 146,788 | 479,371 | 108,303 | 12,825 | 22.6% | 25.3% |
| Great American Assurance Company | 542,744 | 0.8% | 365,169 | 639,509 | 385,230 | -3,432 | 60.2% | 59.7% |
| OneBeacon Insurance Company | 507,862 | 0.7% | 322,027 | 483,079 | 340,145 | 17 | 70.4% | 70.4% |
| Travelers Indemnity Company, The | 500,407 | 0.7% | 134,549 | 446,635 | 195,339 | 1,480 | 43.7% | 44.1% |
| QBE Insurance Corporation | 477,365 | 0.7% | 376,412 | 520,758 | 492,750 | 124,892 | 94.6% | 118.6% |
| CUMIS Insurance Society, Inc. | 470,474 | 0.7% | 340,349 | 487,153 | 335,021 | 893 | 68.8% | 69.0% |
| Allstate Indemnity Company | 464,000 | 0.7% | 283,597 | 448,171 | 293,442 | 16,308 | 65.5% | 69.1% |
| Nationwide Mutual Insurance Company | 457,377 | 0.7% | 130,393 | 383,940 | 126,537 | 129 | 33.0% | 33.0% |
| Union Insurance Company | 448,006 | 0.6% | 110,033 | 364,427 | 107,392 | 8,352 | 29.5% | 31.8% |
| National Interstate Insurance Company | 445,155 | 0.6% | 125,751 | 454,085 | 178,276 | 3,958 | 39.3% | 40.1% |
| Allstate Insurance Company | 426,242 | 0.6% | 237,799 | 424,274 | 185,482 | 312 | 43.7% | 43.8% |
| American Alternative Insurance Corporation | 418,583 | 0.6% | 196,418 | 367,331 | 186,427 | 4,968 | 50.8% | 52.1% |
| Lancer Insurance Company | 417,891 | 0.6% | 115,474 | 416,921 | 92,103 | 6,220 | 22.1% | 23.6% |
| American Casualty Company of Reading, Pennsylvania | 370,684 | 0.5% | 167,053 | 405,511 | 172,439 | -9,812 | 42.5% | 40.1% |
| Georgia Casualty & Surety Company | 363,527 | 0.5% | 254,657 | 357,169 | 263,335 | 20,154 | 73.7% | 79.4% |
| American States Insurance Company | 342,269 | 0.5% | 93,844 | 388,836 | 33,838 | -3,380 | 8.7% | 7.8% |
| Federal Insurance Company | 342,245 | 0.5% | 93,784 | 339,053 | 98,781 | 2,302 | 29.1% | 29.8% |
| Granite State Insurance Company | 337,348 | 0.5% | 249,800 | 533,014 | 277,792 | 15,369 | 52.1% | 55.0% |
| RLI Insurance Company | 325,862 | 0.5% | 49,664 | 271,464 | -35,899 | -11,041 | -13.2% | -17.3% |
| Penn Millers Insurance Company | 322,858 | 0.5% | 103,254 | 309,354 | 103,254 | 101 | 33.4% | 33.4% |

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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 w | ith LAE |
| Company | Written | Share | Paid | Earned | Incurred | Incurred | * | ** |
| National Casualty Company | 322,508 | 0.5% | 20,836 | 333,535 | 18,795 | -5,272 | 5.6% | 4.1% |
| American Zurich Insurance Company | 317,211 | 0.5% | 145,538 | 233,186 | 146,269 | 7,402 | 62.7% | 65.9% |
| State Farm Fire and Casualty Company | 308,856 | 0.4% | 228,769 | 295,741 | 212,740 | 2,119 | 71.9% | 72.7% |
| St. Paul Mercury Insurance Company | 306,824 | 0.4% | 165,215 | 339,587 | 178,576 | 2,145 | 52.6% | 53.2% |
| State Automobile Mutual Insurance Company | 300,385 | 0.4% | 36,686 | 328,285 | 33,907 | 921 | 10.3% | 10.6% |
| Harco National Insurance Company | 269,039 | 0.4% | 164,884 | 254,244 | 167,292 | -4,026 | 65.8% | 64.2% |
| Church Mutual Insurance Company | 258,037 | 0.4% | 76,980 | 256,943 | 83,294 | 3,158 | 32.4% | 33.6% |
| Balboa Insurance Company | 255,268 | 0.4% | 593,145 | 380,027 | 555,408 | -115 | 146.1% | 146.1% |
| Transcontinental Insurance Company | 253,377 | 0.4% | 64,096 | 243,945 | 65,991 | 3,832 | 27.1% | 28.6% |
| Brotherhood Mutual Insurance Company | 232,623 | 0.3% | 81,483 | 231,463 | 74,484 | -92 | 32.2% | 32.1% |
| Fidelity and Guaranty Insurance Underwriters, Inc. | 221,810 | 0.3% | 125,814 | 204,210 | 140,325 | 2,658 | 68.7% | 70.0% |
| Alea North America Insurance Company | 219,734 | 0.3% | 37,425 | 159,593 | 55,155 | -1,815 | 34.6% | 33.4% |
| Liberty Mutual Fire Insurance Company | 202,881 | 0.3% | 30,834 | 239,980 | 30,834 | -3,438 | 12.8% | 11.4% |
| Transportation Insurance Company | 201,183 | 0.3% | 38,845 | 254,870 | 33,093 | -5,618 | 13.0% | 10.8% |
| Zurich American Insurance Company of Illinois | 195,331 | 0.3% | 48,303 | 121,986 | 69,478 | 1,966 | 57.0% | 58.6% |
| Farmland Mutual Insurance Company | 194,636 | 0.3% | 144,976 | 202,656 | 144,253 | -4,630 | 71.2% | 68.9% |
| Westport Insurance Corporation | 192,056 | 0.3% | 17,557 | 183,177 | -11,621 | -2,909 | -6.3% | -7.9% |
| Travelers Indemnity Company of America, The | 188,928 | 0.3% | 88,031 | 164,646 | 114,165 | 590 | 69.3% | 69.7% |
| Federated Rural Electric Insurance Exchange | 183,925 | 0.3% | 90,332 | 181,454 | 119,871 | 4,231 | 66.1% | 68.4% |
| Hartford Fire Insurance Company | 178,953 | 0.3% | 22,979 | 162,283 | 11,206 | 15,091 | 6.9% | 16.2% |
| Hartford Underwriters Insurance Company | 154,747 | 0.2% | 27,419 | 143,060 | 29,299 | 163 | 20.5% | 20.6% |
| Nationwide Property and Casualty Insurance Company | 145,637 | 0.2% | 65,459 | 108,817 | 64,714 | 46 | 59.5% | 59.5% |
| Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra | 137,896 | 0.2% | 76,097 | 118,002 | 77,281 | 2,627 | 65.5% | 67.7% |
| GuideOne Mutual Insurance Company | 137,609 | 0.2% | 53,787 | 145,259 | 52,987 | -43 | 36.5% | 36.4% |
| Ohio Casualty Insurance Company, The | 134,903 | 0.2% | 73,555 | 145,879 | 72,996 | 180 | 50.0% | 50.2% |
| Indemnity Insurance Company of North America | 131,460 | 0.2% | 184,847 | 139,452 | 169,858 | 2,876 | 121.8% | 123.9% |
| Discover Property & Casualty Insurance Company | 125,970 | 0.2% | 11,675 | 102,383 | 16,155 | 4,538 | 15.8% | 20.2% |
| Northern Insurance Company of New York | 124,115 | 0.2% | -54,567 | 100,266 | -88,668 | 951 | -88.4% | -87.5% |

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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 w | vith LAE |
| Company | Written | Share | Paid | Earned | Incurred | Incurred | * | ** |
| Amerisure Mutual Insurance Company | 121,713 | 0.2% | 85,799 | 122,068 | 81,475 | 794 | 66.7% | 67.4% |
| Nationwide Mutual Fire Insurance Company | 119,817 | 0.2% | 37,685 | 113,361 | 35,544 | 8,957 | 31.4% | 39.3% |
| Stonington Insurance Company | 116,166 | 0.2% | 56,438 | 79,463 | 84,286 | 5,469 | 106.1% | 113.0% |
| Phoenix Insurance Company, The | 109,418 | 0.2% | 46,078 | 114,743 | 53,841 | 612 | 46.9% | 47.5% |
| Triangle Insurance Company, Inc. | 109,220 | 0.2% | 14,000 | 90,190 | 23,000 | 0 | 25.5% | 25.5% |
| AXA Re Property and Casualty Insurance Company | 107,288 | 0.2% | 31,141 | 148,763 | 16,487 | 0 | 11.1% | 11.1% |
| Grain Dealers Mutual Insurance Company | 106,037 | 0.2% | 66,499 | 162,029 | 61,431 | 6,870 | 37.9% | 42.2% |
| ACE Property and Casualty Insurance Company | 105,611 | 0.2% | -13,207 | 35,670 | -24,711 | 457 | -69.3% | -68.0% |
| ACE American Insurance Company | 103,973 | 0.1% | 1,365 | 121,954 | -13,393 | 3,411 | -11.0% | -8.2% |
| Fidelity and Guaranty Insurance Company | 97,846 | 0.1% | 81,584 | 159,462 | 64,938 | 4,480 | 40.7% | 43.5% |
| West American Insurance Company | 86,952 | 0.1% | 20,020 | 76,579 | 24,447 | 69 | 31.9% | 32.0% |
| Shelter General Insurance Company | 86,268 | 0.1% | 13,981 | 83,042 | 13,102 | 31 | 15.8% | 15.8% |
| Wausau Underwriters Insurance Company | 84,329 | 0.1% | -30 | 57,505 | -30 | -2,021 | -0.1% | -3.6% |
| American Economy Insurance Company | 84,249 | 0.1% | 41,790 | 112,216 | 36,512 | -1,291 | 32.5% | 31.4% |
| Liberty Insurance Corporation | 82,956 | 0.1% | 2,894 | 29,408 | 2,894 | -275 | 9.8% | 8.9% |
| Association Casualty Insurance Company | 75,742 | 0.1% | 44,857 | 41,147 | 52,612 | 2,473 | 127.9% | 133.9% |
| American Modern Home Insurance Company | 75,452 | 0.1% | 31,650 | 77,244 | 30,744 | 290 | 39.8% | 40.2% |
| Liberty Mutual Insurance Company | 75,066 | 0.1% | 65,822 | 78,000 | 65,822 | 2,314 | 84.4% | 87.4% |
| National Fire Insurance Company of Hartford | 74,593 | 0.1% | 58,421 | 54,739 | 5,117 | 1,117 | 9.3% | 11.4% |
| Twin City Fire Insurance Company | 73,988 | 0.1% | 37,505 | 81,052 | 36,566 | -704 | 45.1% | 44.2% |
| Greenwich Insurance Company | 73,118 | 0.1% | 57,615 | 133,964 | 46,288 | 2,009 | 34.6% | 36.1% |
| American Resources Insurance Company, Inc. | 72,195 | 0.1% | 10,644 | 74,234 | 17,568 | 0 | 23.7% | 23.7% |
| Trinity Universal Insurance Company | 65,368 | 0.1% | 40,057 | 74,712 | 39,475 | -15 | 52.8% | 52.8% |
| Fidelity and Deposit Company of Maryland | 63,303 | 0.1% | 13,034 | 57,975 | 50,343 | 848 | 86.8% | 88.3% |
| Security National Insurance Company | 61,351 | 0.1% | 21,344 | 63,614 | 22,236 | -10 | 35.0% | 34.9% |
| Philadelphia Indemnity Insurance Company | 60,713 | 0.1% | 7,283 | 59,500 | 15,518 | -254 | 26.1% | 25.7% |
| Pennsylvania Lumbermens Mutual Insurance Company | 60,003 | 0.1% | 78,570 | 52,220 | 80,440 | 42 | 154.0% | 154.1% |
| National Specialty Insurance Company | 57,874 | 0.1% | 26,586 | 58,595 | 29,712 | 4,180 | 50.7% | 57.8% |

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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 v | vith LAE |
| Company | Written | Share | Paid | Earned | Incurred | Incurred | * | ** |
| St. Paul Guardian Insurance Company | 56,310 | 0.1% | 50,439 | 59,468 | 2,479 | -1,574 | 4.2% | 1.5% |
| American States Preferred Insurance Company | 54,549 | 0.1% | 0 | 16,683 | -62 | 31 | -0.4% | -0.2% |
| Commerce and Industry Insurance Company | 52,966 | 0.1% | 2,791 | 49,104 | 6,716 | 422 | 13.7% | 14.5% |
| Old Republic Insurance Company | 52,490 | 0.1% | 4,586 | 51,776 | 9,851 | 8,313 | 19.0% | 35.1% |
| American Fire and Casualty Company | 51,418 | 0.1% | 35,616 | 64,696 | 33,807 | 3 | 52.3% | 52.3% |
| General Insurance Company of America | 45,835 | 0.1% | 14,537 | 11,064 | 13,562 | -157 | 122.6% | 121.2% |
| Insurance Company of the State of Pennsylvania, The | 43,520 | 0.1% | 83,309 | 108,337 | 87,993 | 454 | 81.2% | 81.6% |
| Sentry Insurance a Mutual Company | 43,131 | 0.1% | 4,233 | 42,687 | 5,246 | 42 | 12.3% | 12.4% |
| Stratford Insurance Company | 43,070 | 0.1% | 290 | 68,504 | -1,459 | -431 | -2.1% | -2.8% |
| Florists' Mutual Insurance Company | 42,792 | 0.1% | 8,487 | 40,586 | 8,391 | -1 | 20.7% | 20.7% |
| Cincinnati Insurance Company, The | 42,522 | 0.1% | 29,801 | 40,104 | 30,372 | 101 | 75.7% | 76.0% |
| Equity Insurance Company | 42,109 | 0.1% | 0 | 11,483 | 0 | 0 | 0.0% | 0.0% |
| Harleysville Mutual Insurance Company | 40,619 | 0.1% | 14,941 | 36,277 | 16,167 | 44 | 44.6% | 44.7% |
| First National Insurance Company of America | 39,241 | 0.1% | 27,491 | 26,654 | 27,403 | 68 | 102.8% | 103.1% |
| Amerisure Insurance Company | 37,407 | 0.1% | 15,040 | 52,653 | 15,052 | 218 | 28.6% | 29.0% |
| Vanliner Insurance Company | 33,979 | 0.0% | 30,152 | 91,883 | 30,152 | 742 | 32.8% | 33.6% |
| Pharmacists Mutual Insurance Company | 33,742 | 0.0% | 3,009 | 21,992 | 4,052 | 80 | 18.4% | 18.8% |
| Charter Oak Fire Insurance Company, The | 32,530 | 0.0% | 4,837 | 42,925 | 9,016 | -134 | 21.0% | 20.7% |
| United States Fire Insurance Company | 31,851 | 0.0% | 8,875 | 39,583 | 10,128 | 126 | 25.6% | 25.9% |
| Nationwide Agribusiness Insurance Company | 31,815 | 0.0% | 3,146 | 25,540 | -4,305 | -2,650 | -16.9% | -27.2% |
| Valley Forge Insurance Company | 31,675 | 0.0% | 3,082 | 34,213 | -178 | 613 | -0.5% | 1.3% |
| Pennsylvania Manufacturers' Association Insurance Company | 30,133 | 0.0% | 0 | 34,407 | 2,786 | 165 | 8.1% | 8.6% |
| Coregis Insurance Company | 28,685 | 0.0% | -29,111 | 168,352 | 62,945 | 6,445 | 37.4% | 41.2% |
| Arch Insurance Company | 28,671 | 0.0% | 1,044 | 21,000 | 13,306 | 537 | 63.4% | 65.9% |
| Sagamore Insurance Company | 26,515 | 0.0% | 15,717 | 60,028 | 5,217 | 935 | 8.7% | 10.2% |
| Great Northern Insurance Company | 26,409 | 0.0% | 31,442 | 24,847 | 31,631 | 697 | 127.3% | 130.1% |
| Oak River Insurance Company | 25,264 | 0.0% | 0 | 25,234 | -6,917 | -35 | -27.4% | -27.6% |
| United National Specialty Insurance Company | 24,941 | 0.0% | 70,145 | 57,907 | 56,797 | -679 | 98.1% | 96.9% |

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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

Wednesday, August 24, 2005 9:08:54 AM

***** 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 | * | ** |
| American Automobile Insurance Company | 22,983 | 0.0% | 6,234 | 22,030 | -6,373 | 2,440 | -28.9% | -17.9% |
| Markel American Insurance Company | 22,894 | 0.0% | 0 | 25,628 | 118 | 327 | 0.5% | 1.7% |
| United Fire & Casualty Company | 22,715 | 0.0% | 10,506 | 18,308 | 9,006 | -11 | 49.2% | 49.1% |
| American Bankers Insurance Company of Florida | 21,492 | 0.0% | 0 | 18,666 | 1,404 | 32 | 7.5% | 7.7% |
| American Home Assurance Company | 18,917 | 0.0% | 188,017 | 12,508 | 193,340 | 3,919 | ***** | **** |
| BancInsure, Inc. | 18,563 | 0.0% | 14,257 | 21,095 | 14,257 | 0 | 67.6% | 67.6% |
| Wausau Business Insurance Company | 18,318 | 0.0% | 0 | 20,386 | 0 | -986 | 0.0% | -4.8% |
| TRANSGUARD INSURANCE COMPANY OF AMERICA, INC. | 18,124 | 0.0% | 10,632 | 11,372 | 9,506 | 0 | 83.6% | 83.6% |
| Century-National Insurance Company | 18,060 | 0.0% | 5,965 | 13,698 | 9,887 | 817 | 72.2% | 78.1% |
| National Union Fire Insurance Company of Pittsburgh, PA. | 14,579 | 0.0% | 54,909 | 14,927 | 56,060 | 573 | 375.6% | 379.4% |
| Sompo Japan Insurance Company of America | 14,515 | 0.0% | 0 | 12,834 | 162 | -55 | 1.3% | 0.8% |
| Carolina Casualty Insurance Company | 14,270 | 0.0% | -2,335 | 10,548 | -2,335 | 0 | -22.1% | -22.1% |
| Hartford Casualty Insurance Company | 14,149 | 0.0% | 10,437 | 41,872 | 10,653 | 57 | 25.4% | 25.6% |
| Mid-Continent Casualty Company | 14,124 | 0.0% | 27,787 | 30,383 | 6,819 | 3,763 | 22.4% | 34.8% |
| Athena Assurance Company | 13,745 | 0.0% | 10,355 | 62,587 | 16,141 | 947 | 25.8% | 27.3% |
| New Hampshire Insurance Company | 13,418 | 0.0% | 15,807 | 29,912 | 12,684 | 192 | 42.4% | 43.0% |
| Employers' Fire Insurance Company, The | 13,188 | 0.0% | 3,434 | 11,105 | 3,436 | 0 | 30.9% | 30.9% |
| Hanover Insurance Company, The | 13,057 | 0.0% | -10,673 | 15,466 | -13,307 | -425 | -86.0% | -88.8% |
| Lumbermens Mutual Casualty Company | 12,729 | 0.0% | 120 | 13,911 | 6,954 | -3,774 | 50.0% | 22.9% |
| ACE Fire Underwriters Insurance Company | 12,538 | 0.0% | 9,483 | 10,725 | 17,563 | 1,042 | 163.8% | 173.5% |
| Hartford Insurance Company of the Midwest | 10,241 | 0.0% | 10,843 | 10,860 | 10,849 | 2 | 99.9% | 99.9% |
| Federated Service Insurance Company | 9,478 | 0.0% | -19,170 | 7,804 | -22,987 | -110 | -294.6% | -296.0% |
| Integon National Insurance Company | 9,365 | 0.0% | 2,539 | 8,988 | -3,181 | -369 | -35.4% | -39.5% |
| Fairmont Specialty Insurance Company | 8,041 | 0.0% | 0 | 10,847 | 2,729 | 3,462 | 25.2% | 57.1% |
| National Farmers Union Property and Casualty Company | 7,928 | 0.0% | -18,957 | 7,015 | -19,139 | -6 | -272.8% | -272.9% |
| Royal Indemnity Company | 7,908 | 0.0% | 101,736 | 169,201 | 89,516 | 3,025 | 52.9% | 54.7% |
| Atlantic Mutual Insurance Company | 7,893 | 0.0% | 1,090 | 12,997 | 1,016 | 106 | 7.8% | 8.6% |
| State National Insurance Company, Inc. | 7,404 | 0.0% | -11,771 | 5,364 | -26,511 | 1,607 | -494.2% | -464.3% |

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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 | * | ** |
| Regent Insurance Company | 7,346 | 0.0% | 315 | 1,121 | 336 | 0 | 30.0% | 30.0% |
| Companion Property and Casualty Insurance Company | 7,272 | 0.0% | 0 | 1,563 | 292 | 108 | 18.7% | 25.6% |
| Pennsylvania National Mutual Casualty Insurance Company | 7,016 | 0.0% | 1,942 | 6,425 | 1,971 | 14 | 30.7% | 30.9% |
| Mitsui Sumitomo Insurance Company of America | 6,166 | 0.0% | 0 | 8,188 | 1,363 | -78 | 16.6% | 15.7% |
| Virginia Surety Company, Inc. | 5,948 | 0.0% | 2,454 | 11,349 | -3,953 | -130 | -34.8% | -36.0% |
| Gateway Insurance Company | 5,929 | 0.0% | 0 | 5,054 | 0 | 85 | 0.0% | 1.7% |
| General Casualty Company of Wisconsin | 4,196 | 0.0% | 0 | 2,796 | 0 | 0 | 0.0% | 0.0% |
| Southern Pilot Insurance Company | 3,653 | 0.0% | 32,844 | 84,342 | 33,162 | 1,175 | 39.3% | 40.7% |
| American Motorists Insurance Company | 3,594 | 0.0% | 5,698 | 8,062 | 68,620 | 14,080 | 851.2% | **** |
| Shelter Mutual Insurance Company | 3,116 | 0.0% | 1,194 | 3,098 | -11,239 | 0 | -362.8% | -362.8% |
| Great American Alliance Insurance Company | 2,918 | 0.0% | 8,905 | 14,252 | 5,392 | -411 | 37.8% | 34.9% |
| Gulf Insurance Company | 2,894 | 0.0% | 114,085 | 5,273 | 39,473 | -1,330 | 748.6% | 723.4% |
| American Insurance Company, The | 2,847 | 0.0% | 473 | 7,283 | 1,795 | 145 | 24.6% | 26.6% |
| National Surety Corporation | 2,648 | 0.0% | 2,735 | 1,873 | 2,963 | 149 | 158.2% | 166.2% |
| T.H.E. Insurance Company | 2,623 | 0.0% | 0 | 2,794 | 0 | 0 | 0.0% | 0.0% |
| Capital City Insurance Company, Inc. | 2,403 | 0.0% | 0 | 2,379 | 0 | -38 | 0.0% | -1.6% |
| American International South Insurance Company | 2,304 | 0.0% | 0 | 945 | -95 | -12 | -10.1% | -11.3% |
| USF&G Insurance Company of Mississippi | 1,967 | 0.0% | 17,292 | 74,539 | 3,633 | -2,172 | 4.9% | 2.0% |
| Acadia Insurance Company | 1,729 | 0.0% | 0 | 176 | 0 | 0 | 0.0% | 0.0% |
| American Southern Insurance Company | 1,727 | 0.0% | 0 | 1,094 | 0 | 32 | 0.0% | 2.9% |
| Great River Insurance Company | 1,595 | 0.0% | -22,887 | 1,595 | -40,133 | -1,089 | **** | **** |
| Massachusetts Bay Insurance Company | 1,578 | 0.0% | 0 | 1,589 | -46 | -5 | -2.9% | -3.2% |
| Northland Insurance Company | 1,561 | 0.0% | 0 | 1,851 | -4,464 | -2,066 | -241.2% | -352.8% |
| Atlantic Specialty Insurance Company | 1,309 | 0.0% | 0 | 432 | 43 | 0 | 10.0% | 10.0% |
| Markel Insurance Company | 1,231 | 0.0% | 0 | 2,948 | 1,154 | 579 | 39.1% | 58.8% |
| Indiana Lumbermens Mutual Insurance Company | 1,199 | 0.0% | 0 | 1,160 | 9 | 56 | 0.8% | 5.6% |
| Sirius America Insurance Company | 1,138 | 0.0% | 0 | 1,064 | -139 | -2 | -13.1% | -13.3% |
| Great American Insurance Company of New York | 1,099 | 0.0% | 0 | 858 | -3,292 | -222 | -383.7% | -409.6% |

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

| Premiums Market Losses Premiums Losses Expense Morket Losses Expense Morket Losses Premiums Losses Expense Morket Losses Expense Morket Losses Premiums Losses Expense Morket Losses Premiums Losses Expense Morket Losses Expense Morket Losses Expense Morket Losses Premiums Losses Expense Morket Losses Morket Losses Expense Morket Losses Morket Morket Morket Losses Morket Morket | |
|--|---|
| Company Market Visual Sumitomo Insurance USA Inc. Premiums Written Market Share Losses Premiums Paid Premiums Losses Inc. Expense Vivo LA Inc. Wo LA Inc. Mitsui Sumitomo Insurance USA Inc. 1,067 0.0% 0 1,653 4,270 155 258.3% OneBeacon America Insurance Company 776 0.0% -1,667 1,311 -1,653 0 -126.1% | E with LAE ** 267.7% -126.1% -17.3% 0.0% 7.7% |
| Company Written Share Paid Earned Incurred Incurred Mitsui Sumitomo Insurance USA Inc. 1,067 0.0% 0 1,653 4,270 155 258.3% OneBeacon America Insurance Company 776 0.0% -1,667 1,311 -1,653 0 -126.1% | * ** 267.7% -126.1% -17.3% 0.0% 7.7% |
| Mitsui Sumitomo Insurance USA Inc. 1,067 0.0% 0 1,653 4,270 155 258.3% OneBeacon America Insurance Company 776 0.0% -1,667 1,311 -1,653 0 -126.1% | 267.7% -126.1% -17.3% 0.0% 7.7% |
| OneBeacon America Insurance Company 776 0.0% -1,667 1,311 -1,653 0 -126.1% | -126.1% -17.3% 0.0% 7.7% |
| | -17.3% 0.0% 7.7% |
| Associated Indemnity Corporation 763 0.0% 0 960 -124 -42 -12.9% | 0.0% 7.7% |
| | 7.7% |
| Ulico Casualty Company 684 0.0% 0 2,153 0 0 0.0% | |
| North River Insurance Company, The 585 0.0% 0 561 76 -33 13.5% | 6.2% |
| Great American Insurance Company 512 0.0% 0 -2,309 -113 -30 4.9% | /0 |
| Centennial Insurance Company 453 0.0% 0 5,298 -406 -16 -7.7% | -8.0% |
| Atlantic Insurance Company 439 0.0% 0 369 834 13 226.0% | 229.5% |
| Crum & Forster Indemnity Company 225 0.0% 0 225 29 6 12.9% | 15.6% |
| Fireman's Fund Insurance Company 216 0.0% 117,057 127 117,941 98 **** | **** |
| Interstate Indemnity Company 85 0.0% 3,596 675 17,912 -889 **** | **** |
| American Employers' Insurance Company 59 0.0% 0 59 42 0 71.2% | 71.2% |
| Encompass Insurance Company 45 0.0% 0 6 0 0 0.0% | 0.0% |
| Argonaut Insurance Company 35 0.0% 0 35 36 -71 102.9% | -100.0% |
| SAFECO Insurance Company of America 2 0.0% 0 2 100 -187 **** | **** |
| Insurance Company of North America 0 0.0% 14,976 -100 52,447 387 ***** | **** |
| American Central Insurance Company 0 0.0% 250 0 1,510 3 | |
| Pacific Indemnity Company 0 0.0% 0 1,440 -90 -11 -6.3% | -7.0% |
| Select Insurance Company 0 0.0% 0 307 -71 17 -23.1% | -17.6% |
| Pacific Employers Insurance Company 0 0.0% 0 254 -5,730 -3,743 ***** | **** |
| Graphic Arts Mutual Insurance Company 0 0.0% 0 158 -14 2 -8.9% | -7.6% |
| Trumbull Insurance Company 0 0.0% 0 9,936 7,837 | |
| Progressive Home Insurance Company 0 0.0% 0 1,770 124 | |
| Star Insurance Company 0 0.0% 0 0 457 125 | |
| Great Divide Insurance Company 0 0.0% 0 0 30 25 | |
| Travelers Casualty and Surety Company of America 0 0.0% 0 0 28 -28 | |
| Guaranty National Insurance Company 0 0.0% 0 0 17 1 | |
| Providence Washington Insurance Company 0 0.0% 0 0 9 -77 | |

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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 w | vith LAE |
| Company | Written | Share | Paid | Earned | Incurred | Incurred | * | ** |
| Fireman's Fund Insurance Company of Wisconsin | 0 | 0.0% | 0 | 0 | 6 | 0 | | |
| Pennsylvania General Insurance Company | 0 | 0.0% | 0 | 0 | 5 | 0 | | |
| Automobile Insurance Company of Hartford, Connecticut, The | 0 | 0.0% | 0 | 0 | 1 | 0 | | |
| Northern Assurance Company of America, The | 0 | 0.0% | 0 | 0 | 1 | 0 | | |
| First Liberty Insurance Corporation, The | 0 | 0.0% | 0 | 0 | 0 | -5 | | |
| American Reliable Insurance Company | 0 | 0.0% | 0 | 0 | 0 | -17 | | |
| AXA Corporate Solutions Insurance Company | 0 | 0.0% | 0 | 0 | 0 | -64 | | |
| Government Employees Insurance Company | 0 | 0.0% | 0 | 0 | -2 | 0 | | |
| Hanover American Insurance Company, The | 0 | 0.0% | 0 | 0 | -14 | 4 | | |
| Standard Fire Insurance Company, The | 0 | 0.0% | 0 | 0 | -21 | 0 | | |
| Colonial American Casualty and Surety Company | 0 | 0.0% | 0 | 0 | -32 | 0 | | |
| Travelers Casualty and Surety Company | 0 | 0.0% | 0 | 0 | -35 | -5 | | |
| Hartford Accident and Indemnity Company | 0 | 0.0% | 0 | 0 | -35 | -6 | | |
| Century Indemnity Company | 0 | 0.0% | 0 | 0 | -39 | 195 | | |
| Property and Casualty Insurance Company of Hartford | 0 | 0.0% | 0 | 0 | -39 | -7 | | |
| Farmington Casualty Company | 0 | 0.0% | 0 | 0 | -74 | 0 | | |
| Travelers Casualty Insurance Company of America | 0 | 0.0% | 0 | 0 | -77 | 0 | | |
| Everest National Insurance Company | 0 | 0.0% | 0 | 0 | -119 | -17 | | |
| XL Insurance America, Inc. | 0 | 0.0% | 0 | 0 | -216 | 0 | | |
| Constitution Insurance Company | 0 | 0.0% | 0 | 0 | -812 | -90 | | |
| Valiant Insurance Company | 0 | 0.0% | 0 | 0 | -3,960 | 0 | | |
| American Equity Specialty Insurance Company | 0 | 0.0% | 0 | 0 | -7,457 | 51,646 | | |
| American International Pacific Insurance Company | 0 | 0.0% | 0 | -1 | 0 | 0 | 0.0% | 0.0% |
| Bituminous Fire & Marine Insurance Company | 0 | 0.0% | -267 | 0 | -200 | 0 | | |
| Insurance Company of the West | 0 | 0.0% | -400 | 0 | -400 | 0 | | |
| SUA Insurance Company | 0 | 0.0% | -4,422 | 0 | -4,422 | 0 | | |
| Audubon Indemnity Company | -26 | 0.0% | 5,435 | 146 | 5,435 | 2,340 | **** | **** |
| Audubon Insurance Company | -28 | 0.0% | 3,665 | 8 | 3,664 | 80 | **** | **** |

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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 | * | ** |
| American Manufacturers Mutual Insurance Company | -49 | 0.0% | 0 | -49 | 55,416 | 3,868 | **** | **** |
| National Union Fire Insurance Company of Louisiana | -68 | 0.0% | 105,689 | 1,605 | 95,399 | 4,580 | ***** | ***** |
| Continental Insurance Company, The | -78 | 0.0% | 0 | -78 | 0 | 0 | 0.0% | 0.0% |
| TIG Indemnity Company | -95 | 0.0% | 3,708 | 742 | 4,708 | 140 | 634.5% | 653.4% |
| Lumbermen's Underwriting Alliance | -96 | 0.0% | 2,984 | 5,610 | -10,025 | -6,794 | -178.7% | -299.8% |
| Republic Western Insurance Company | -113 | 0.0% | 55 | 33,697 | -16,882 | -2,498 | -50.1% | -57.5% |
| St. Paul Protective Insurance Company | -242 | 0.0% | 4,179 | 2,510 | 4,231 | 8 | 168.6% | 168.9% |
| Southern Guaranty Insurance Company | -260 | 0.0% | 2,428 | 10,364 | -732 | 872 | -7.1% | 1.4% |
| Utica Mutual Insurance Company | -380 | 0.0% | 0 | 1,226 | -45 | 83 | -3.7% | 3.1% |
| Security Insurance Company of Hartford | -530 | 0.0% | 19,686 | 4,946 | 12,036 | -12,908 | 243.3% | -17.6% |
| TIG Insurance Company | -758 | 0.0% | 36,322 | 56,351 | 4,489 | -2,388 | 8.0% | 3.7% |
| Insurance Corporation of Hannover | -897 | 0.0% | 7,190 | 9,121 | -113,491 | 26,492 | ***** | -953.8% |
| National American Insurance Company | -1,023 | 0.0% | 59,880 | 4,047 | 59,880 | 282 | ***** | **** |
| United Financial Casualty Company | -1,483 | 0.0% | 0 | -1,483 | 508 | 508 | -34.3% | -68.5% |
| Diamond State Insurance Company | -2,462 | 0.0% | 0 | -2,462 | -16,789 | -33 | 681.9% | 683.3% |
| First Financial Insurance Company | -2,534 | 0.0% | 1,000 | -580 | 815 | -20 | -140.5% | -137.1% |
| MIC Property and Casualty Insurance Corporation | -37,128 | -0.1% | 0 | -2,783 | 1,316 | 292 | -47.3% | -57.8% |
| Commercial Guaranty Casualty Insurance Company | -46,721 | -0.1% | 53,750 | 233,226 | 19,472 | -30,028 | 8.3% | -4.5% |
| Grand Totals: 267 Companies in Report | 69,984,718 | | 30,158,491 | 71,031,620 | 30,291,645 | 1,185,373 | 42.6% | 44.3% |

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