## Companies Filing on Property/Casualty Blank Commercial Auto Physical Damage Business in Mississippi for Year Ended 12/31/2005

						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	*	**
Progressive Gulf Insurance Company	9,053,024	13.1%	7,320,005	7,995,943	7,179,910	44,475	89.8%	90.4%
Canal Insurance Company	6,306,480	9.1%	3,782,937	6,079,714	4,159,774	345,681	68.4%	74.1%
State Farm Mutual Automobile Insurance Company	6,231,799	9.0%	17,552,726	6,006,686	17,711,622	5,870	294.9%	295.0%
Travelers Property Casualty Company of America	2,437,047	3.5%	2,755,205	2,004,394	2,904,383	85,646	144.9%	149.2%
Clarendon National Insurance Company	1,709,457	2.5%	650,476	1,768,918	618,514	58,095	35.0%	38.2%
Universal Underwriters Insurance Company	1,655,439	2.4%	3,336,707	1,627,125	4,529,305	17,300	278.4%	279.4%
Brierfield Insurance Company	1,612,844	2.3%	777,616	1,558,745	992,890	83,975	63.7%	69.1%
Empire Fire and Marine Insurance Company	1,558,512	2.3%	2,405,078	1,550,968	3,103,606	27,296	200.1%	201.9%
Zurich American Insurance Company	1,505,584	2.2%	1,183,677	1,587,749	1,616,487	45,245	101.8%	104.7%
American Guarantee & Liability Insurance Company	1,205,715	1.7%	724,713	1,073,006	1,203,481	38,829	112.2%	115.8%
Sentry Select Insurance Company	1,177,649	1.7%	747,022	1,178,387	557,470	18,400	47.3%	48.9%
Employers Mutual Casualty Company	1,148,131	1.7%	572,471	1,232,508	719,488	3,514	58.4%	58.7%
Mississippi Farm Bureau Casualty Insurance Company	1,099,211	1.6%	297,430	763,463	332,305	25,886	43.5%	46.9%
Motors Insurance Corporation	1,059,941	1.5%	6,936,153	1,059,941	5,875,499	0	554.3%	554.3%
St. Paul Fire and Marine Insurance Company	1,023,805	1.5%	1,567,410	1,809,346	2,044,451	60,148	113.0%	116.3%
Continental Western Insurance Company	997,184	1.4%	745,045	1,063,365	720,001	-9,941	67.7%	66.8%
Lincoln General Insurance Company	977,577	1.4%	852,951	1,258,458	1,219,241	70,073	96.9%	102.5%
Great West Casualty Company	977,575	1.4%	1,071,838	775,544	1,017,825	5,081	131.2%	131.9%
Southern Fire & Casualty Company	872,350	1.3%	667,609	1,034,185	874,287	-1,651	84.5%	84.4%
DaimlerChrysler Insurance Company	842,057	1.2%	2,662,389	840,346	3,306,233	7,450	393.4%	394.3%
State Auto Property and Casualty Insurance Company	834,470	1.2%	437,731	834,519	451,614	1,268	54.1%	54.3%
Cherokee Insurance Company	770,120	1.1%	563,186	761,662	675,175	0	88.6%	88.6%
Argonaut Great Central Insurance Company	703,271	1.0%	206,178	706,074	75,209	-43,567	10.7%	4.5%
Great American Assurance Company	693,603	1.0%	508,309	731,057	469,627	5,066	64.2%	64.9%
Federated Mutual Insurance Company	618,013	0.9%	566,526	674,619	529,992	2,249	78.6%	78.9%

Commercial Auto Physical Damage 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	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Union Insurance Company	597,593	0.9%	603,328	522,410	593,308	-3,155	113.6%	113.0%
Allstate Indemnity Company	591,614	0.9%	799,756	539,011	884,847	15,395	164.2%	167.0%
Bituminous Casualty Corporation	564,652	0.8%	573,852	569,210	742,491	3,485	130.4%	131.1%
Stonington Insurance Company	563,485	0.8%	399,108	334,440	474,124	2,825	141.8%	142.6%
Travelers Indemnity Company of Connecticut, The	523,760	0.8%	249,295	563,603	236,539	7,199	42.0%	43.2%
National Liability & Fire Insurance Company	519,794	0.8%	292,681	536,765	587,788	73,426	109.5%	123.2%
QBE Insurance Corporation	501,035	0.7%	888,476	580,140	1,069,464	67,566	184.3%	196.0%
Nationwide Mutual Insurance Company	487,309	0.7%	253,483	469,590	257,989	228	54.9%	55.0%
American Alternative Insurance Corporation	464,938	0.7%	1,632,489	447,046	1,888,237	67,634	422.4%	437.5%
Maryland Casualty Company	457,538	0.7%	460,548	522,410	536,168	9,521	102.6%	104.5%
Allstate Insurance Company	454,751	0.7%	697,017	449,903	759,945	-315	168.9%	168.8%
Continental Casualty Company	452,020	0.7%	540,157	431,524	568,477	1,977	131.7%	132.2%
Federal Insurance Company	440,232	0.6%	183,526	401,092	181,760	2,628	45.3%	46.0%
Travelers Indemnity Company, The	440,058	0.6%	501,414	465,171	451,587	427	97.1%	97.2%
Assurance Company of America	407,087	0.6%	505,369	506,898	842,868	14,592	166.3%	169.2%
National Interstate Insurance Company	399,522	0.6%	262,992	391,016	249,574	3,632	63.8%	64.8%
United States Fidelity and Guaranty Company	390,725	0.6%	655,902	602,800	680,346	3,208	112.9%	113.4%
State Farm Fire and Casualty Company	366,925	0.5%	596,862	350,448	611,039	163	174.4%	174.4%
CUMIS Insurance Society, Inc.	362,901	0.5%	735,859	466,501	1,290,068	-530	276.5%	276.4%
American States Insurance Company	356,034	0.5%	871,631	312,949	901,539	1,109	288.1%	288.4%
National Casualty Company	353,379	0.5%	140,604	351,580	462,057	12,710	131.4%	135.0%
Harco National Insurance Company	337,722	0.5%	235,062	324,103	177,561	20,253	54.8%	61.0%
American Zurich Insurance Company	336,643	0.5%	422,879	324,314	488,184	10,271	150.5%	153.7%
Transcontinental Insurance Company	330,325	0.5%	181,480	321,013	215,621	4,826	67.2%	68.7%
Lafayette Insurance Company	326,289	0.5%	445,330	387,803	511,632	26,135	131.9%	138.7%
Pennsylvania General Insurance Company	311,963	0.5%	125,205	165,157	136,950	2,023	82.9%	84.1%
Lancer Insurance Company	307,226	0.4%	408,443	324,765	432,147	14,018	133.1%	137.4%
Mississippi Farm Bureau Mutual Insurance Company	304,444	0.4%	379,371	486,549	258,930	34,991	53.2%	60.4%

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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	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Penn Millers Insurance Company	266,817	0.4%	58,839	306,332	66,839	147	21.8%	21.9%
Church Mutual Insurance Company	265,188	0.4%	209,774	261,331	209,654	-421	80.2%	80.1%
Zurich American Insurance Company of Illinois	256,750	0.4%	384,506	221,875	400,412	7,284	180.5%	183.8%
Brotherhood Mutual Insurance Company	245,359	0.4%	266,916	240,876	284,077	835	117.9%	118.3%
Travelers Indemnity Company of America, The	240,843	0.3%	361,719	233,996	327,307	2,023	139.9%	140.7%
Nationwide Property and Casualty Insurance Company	238,960	0.3%	107,314	199,094	110,425	183	55.5%	55.6%
State Automobile Mutual Insurance Company	233,717	0.3%	82,068	259,542	73,660	149	28.4%	28.4%
RLI Insurance Company	219,195	0.3%	161,663	312,311	425,628	7,051	136.3%	138.5%
Georgia Casualty & Surety Company	212,048	0.3%	236,778	286,059	380,008	44,405	132.8%	148.4%
Balboa Insurance Company	211,072	0.3%	294,884	276,412	293,289	4,113	106.1%	107.6%
Transportation Insurance Company	199,282	0.3%	160,356	209,650	163,096	4,536	77.8%	80.0%
Federated Rural Electric Insurance Exchange	198,807	0.3%	359,700	179,276	415,458	-1,153	231.7%	231.1%
Hartford Fire Insurance Company	196,629	0.3%	325,401	181,870	424,562	53,904	233.4%	263.1%
Hartford Underwriters Insurance Company	191,937	0.3%	181,653	177,759	229,572	19,644	129.1%	140.2%
Charter Oak Fire Insurance Company, The	191,605	0.3%	161,500	104,403	219,900	1,933	210.6%	212.5%
Liberty Mutual Fire Insurance Company	185,541	0.3%	78,859	169,252	78,859	1,221	46.6%	47.3%
Granite State Insurance Company	183,221	0.3%	137,759	203,297	93,421	-2,414	46.0%	44.8%
American Casualty Company of Reading, Pennsylvania	175,386	0.3%	343,096	255,036	750,876	9,453	294.4%	298.1%
Employers Insurance Company of Wausau	166,019	0.2%	49,527	329,750	49,527	3,456	15.0%	16.1%
West American Insurance Company	161,547	0.2%	56,123	136,062	44,944	26	33.0%	33.1%
Phoenix Insurance Company, The	158,061	0.2%	54,248	142,580	74,002	1,251	51.9%	52.8%
Alea North America Insurance Company	150,788	0.2%	163,456	198,411	153,816	8,547	77.5%	81.8%
Ohio Casualty Insurance Company, The	148,293	0.2%	64,569	137,872	127,391	2,030	92.4%	93.9%
Association Casualty Insurance Company	146,025	0.2%	251,196	120,481	255,323	3,119	211.9%	214.5%
Nationwide Agribusiness Insurance Company	145,799	0.2%	54,316	76,031	60,995	-70	80.2%	80.1%
Fidelity and Guaranty Insurance Underwriters, Inc.	141,647	0.2%	124,400	190,749	127,416	248	66.8%	66.9%
GuideOne Mutual Insurance Company	139,977	0.2%	66,513	142,593	72,813	787	51.1%	51.6%
ACE American Insurance Company	138,995	0.2%	5,207	126,531	-191,774	6,763	-151.6%	-146.2%

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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	*	**
Security National Insurance Company	138,989	0.2%	87,957	101,054	95,273	3	94.3%	94.3%
St. Paul Mercury Insurance Company	138,793	0.2%	214,784	184,749	212,651	7,602	115.1%	119.2%
Farmland Mutual Insurance Company	138,057	0.2%	136,198	168,767	135,980	-399	80.6%	80.3%
SUA Insurance Company	133,875	0.2%	48,352	83,500	58,823	2,180	70.4%	73.1%
Triangle Insurance Company, Inc.	128,934	0.2%	141,018	116,111	148,519	0	127.9%	127.9%
StarNet Insurance Company	121,703	0.2%	0	88,559	56,573	1,874	63.9%	66.0%
Nationwide Mutual Fire Insurance Company	119,365	0.2%	31,687	119,911	31,302	19	26.1%	26.1%
Intrepid Insurance Company	117,418	0.2%	9,505	51,104	12,820	0	25.1%	25.1%
Amerisure Mutual Insurance Company	117,122	0.2%	89,851	113,376	89,836	66	79.2%	79.3%
Companion Property and Casualty Insurance Company	115,554	0.2%	24,433	62,973	25,585	1,429	40.6%	42.9%
Indemnity Insurance Company of North America	114,084	0.2%	103,831	124,952	127,200	2,315	101.8%	103.7%
OneBeacon Insurance Company	109,991	0.2%	102,122	314,366	67,635	1,507	21.5%	22.0%
General Insurance Company of America	108,255	0.2%	77,587	94,878	87,444	482	92.2%	92.7%
Grain Dealers Mutual Insurance Company	101,641	0.1%	9,535	103,804	20,444	13,636	19.7%	32.8%
National Specialty Insurance Company	94,554	0.1%	24,909	63,354	21,783	994	34.4%	36.0%
Liberty Mutual Insurance Company	93,393	0.1%	82,125	71,715	82,125	1,782	114.5%	117.0%
Shelter General Insurance Company	92,136	0.1%	36,823	91,563	36,693	-2	40.1%	40.1%
Trinity Universal Insurance Company	90,459	0.1%	78,248	89,717	123,296	2,347	137.4%	140.0%
American Resources Insurance Company, Inc.	88,988	0.1%	140,417	70,448	168,186	282	238.7%	239.1%
National American Insurance Company	88,984	0.1%	-751	88,984	-751	0	-0.8%	-0.8%
American States Preferred Insurance Company	87,807	0.1%	370,561	66,980	370,622	161	553.3%	553.6%
Pennsylvania Lumbermens Mutual Insurance Company	84,206	0.1%	42,454	69,064	58,631	564	84.9%	85.7%
American Economy Insurance Company	83,437	0.1%	280,033	77,814	329,735	444	423.7%	424.3%
Greenwich Insurance Company	82,334	0.1%	-2,626	88,221	76,320	6,946	86.5%	94.4%
Twin City Fire Insurance Company	80,011	0.1%	53,751	74,960	90,346	12,782	120.5%	137.6%
Northern Insurance Company of New York	79,957	0.1%	85,987	112,652	137,384	1,675	122.0%	123.4%
Equity Insurance Company	77,273	0.1%	22,702	102,412	49,145	5,682	48.0%	53.5%
Wausau Underwriters Insurance Company	76,902	0.1%	183,518	96,724	183,518	16,263	189.7%	206.5%

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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	*	**
National Fire Insurance Company of Hartford	73,572	0.1%	140,083	80,746	148,083	3,013	183.4%	187.1%
Westport Insurance Corporation	71,969	0.1%	248,726	139,481	229,143	-4,822	164.3%	160.8%
American Fire and Casualty Company	70,888	0.1%	73,725	60,372	71,485	-27	118.4%	118.4%
United Fire & Casualty Company	69,840	0.1%	166,946	44,832	223,330	821	498.1%	500.0%
Acadia Insurance Company	68,174	0.1%	577,370	38,065	578,448	0	****	****
Amerisure Insurance Company	63,786	0.1%	3,687	51,296	3,660	20	7.1%	7.2%
United States Fire Insurance Company	61,105	0.1%	37,433	44,519	33,889	69	76.1%	76.3%
Arch Insurance Company	57,381	0.1%	38,640	45,323	73,998	1,770	163.3%	167.2%
Old Republic Insurance Company	56,764	0.1%	1,275	45,325	-9,852	-6,902	-21.7%	-37.0%
New Hampshire Insurance Company	53,315	0.1%	80,691	39,625	113,370	5,875	286.1%	300.9%
ACE Property and Casualty Insurance Company	51,410	0.1%	48,911	89,251	48,946	11,860	54.8%	68.1%
Sentry Insurance a Mutual Company	50,446	0.1%	107,569	41,120	93,622	-83	227.7%	227.5%
Commerce and Industry Insurance Company	46,439	0.1%	0	43,451	-1,434	-332	-3.3%	-4.1%
Harleysville Mutual Insurance Company	44,712	0.1%	28,967	44,389	28,201	-19	63.5%	63.5%
Pharmacists Mutual Insurance Company	42,470	0.1%	37,748	38,439	36,291	-40	94.4%	94.3%
Florists' Mutual Insurance Company	42,400	0.1%	17,494	45,311	17,494	0	38.6%	38.6%
Fidelity and Guaranty Insurance Company	41,111	0.1%	19,684	70,156	-2,451	-2,293	-3.5%	-6.8%
American Modern Home Insurance Company	40,221	0.1%	4,243	40,221	4,442	185	11.0%	11.5%
Sagamore Insurance Company	37,568	0.1%	21,941	31,773	21,841	588	68.7%	70.6%
Markel American Insurance Company	37,321	0.1%	5,440	29,408	8,824	318	30.0%	31.1%
Pennsylvania National Mutual Casualty Insurance Company	35,465	0.1%	8,827	24,394	8,624	58	35.4%	35.6%
Cincinnati Insurance Company, The	35,060	0.1%	30,483	41,279	32,252	1,589	78.1%	82.0%
First Guard Insurance Company	33,755	0.0%	4,948	33,755	16,507	0	48.9%	48.9%
Fidelity and Deposit Company of Maryland	32,703	0.0%	49,035	45,207	12,011	362	26.6%	27.4%
Insurance Company of the State of Pennsylvania, The	30,708	0.0%	21,204	30,748	12,830	-175	41.7%	41.2%
Century-National Insurance Company	29,746	0.0%	6,978	23,896	5,472	164	22.9%	23.6%
Valley Forge Insurance Company	29,570	0.0%	20,366	30,121	22,366	289	74.3%	75.2%
Wausau Business Insurance Company	27,605	0.0%	29,862	23,422	29,860	2,099	127.5%	136.4%

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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	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Stratford Insurance Company	27,008	0.0%	1,772	42,394	650	-873	1.5%	-0.5%
Discover Property & Casualty Insurance Company	22,500	0.0%	74,418	51,877	85,413	1,962	164.6%	168.4%
Virginia Surety Company, Inc.	22,395	0.0%	0	11,513	2,205	0	19.2%	19.2%
Liberty Insurance Corporation	22,121	0.0%	103,932	71,597	103,932	5,334	145.2%	152.6%
American Reliable Insurance Company	22,026	0.0%	200,000	3,883	200,000	0	****	****
Oak River Insurance Company	20,536	0.0%	0	21,705	-462	-14	-2.1%	-2.2%
Employers' Fire Insurance Company, The	19,445	0.0%	91,668	16,725	91,668	38	548.1%	548.3%
Vanliner Insurance Company	19,400	0.0%	64,994	25,790	67,135	287	260.3%	261.4%
Hanover Insurance Company, The	19,007	0.0%	2,366	13,494	17,211	-17	127.5%	127.4%
BancInsure, Inc.	18,912	0.0%	2,519	17,431	2,519	0	14.5%	14.5%
American Bankers Insurance Company of Florida	17,816	0.0%	4,335	16,448	6,470	44	39.3%	39.6%
Mitsui Sumitomo Insurance Company of America	17,194	0.0%	1,160	9,679	3,924	-32	40.5%	40.2%
American Insurance Company, The	16,375	0.0%	8,536	9,089	11,790	-143	129.7%	128.1%
American Southern Insurance Company	15,956	0.0%	6,429	8,936	-171	-97	-1.9%	-3.0%
Great Northern Insurance Company	15,813	0.0%	50,870	19,297	50,359	1,032	261.0%	266.3%
American Home Assurance Company	15,754	0.0%	164,616	26,134	281,893	32,857	****	****
OneBeacon America Insurance Company	15,596	0.0%	2,469	7,295	3,075	2	42.2%	42.2%
ACE Fire Underwriters Insurance Company	14,757	0.0%	18,922	13,284	11,892	445	89.5%	92.9%
First National Insurance Company of America	14,654	0.0%	37,929	23,413	38,066	53	162.6%	162.8%
AXA Re Property and Casualty Insurance Company	13,697	0.0%	10,455	19,382	-97,346	0	-502.2%	-502.2%
Atlantic Specialty Insurance Company	13,690	0.0%	0	5,330	642	2	12.0%	12.1%
Sompo Japan Insurance Company of America	13,462	0.0%	31,745	12,862	32,465	697	252.4%	257.8%
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	12,309	0.0%	5,760	14,728	6,015	2	40.8%	40.9%
American Automobile Insurance Company	11,581	0.0%	1,730	14,589	-11,297	-4,077	-77.4%	-105.4%
Hartford Insurance Company of the Midwest	8,473	0.0%	37,382	9,882	37,314	107	377.6%	378.7%
National Farmers Union Property and Casualty Company	8,126	0.0%	10,817	8,126	10,851	170	133.5%	135.6%
Pennsylvania Manufacturers' Association Insurance Company	8,025	0.0%	30,458	7,787	29,677	1,795	381.1%	404.2%
St. Paul Guardian Insurance Company	7,456	0.0%	114,820	35,914	110,018	1,197	306.3%	309.7%

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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	*	**
General Casualty Company of Wisconsin	7,337	0.0%	6,508	6,186	6,508	768	105.2%	117.6%
Federated Service Insurance Company	7,314	0.0%	110	6,639	-20	-11	-0.3%	-0.5%
Hartford Casualty Insurance Company	7,239	0.0%	15,503	7,787	15,704	1,537	201.7%	221.4%
Integon National Insurance Company	7,068	0.0%	21,251	8,330	21,251	0	255.1%	255.1%
Insurance Corporation of Hannover	6,847	0.0%	-2,773	4,775	2,166	33,331	45.4%	743.4%
Great American Insurance Company of New York	6,627	0.0%	0	4,395	292	20	6.6%	7.1%
Gateway Insurance Company	6,174	0.0%	938	5,165	938	122	18.2%	20.5%
Markel Insurance Company	6,149	0.0%	1,813	4,920	652	97	13.3%	15.2%
Massachusetts Bay Insurance Company	5,966	0.0%	30,503	2,578	30,485	-1	****	****
Regent Insurance Company	5,902	0.0%	3,050	7,215	3,113	0	43.1%	43.1%
St. Paul Protective Insurance Company	5,829	0.0%	2,581	1,972	2,702	47	137.0%	139.4%
Great American Insurance Company	5,683	0.0%	0	-10,036	125	31	-1.2%	-1.6%
Westfield Insurance Company	4,843	0.0%	8,263	2,892	8,382	9	289.8%	290.1%
Security Insurance Company of Hartford	3,081	0.0%	0	3,081	3,505	148	113.8%	118.6%
Property and Casualty Insurance Company of Hartford	2,663	0.0%	0	348	-35	-6	-10.1%	-11.8%
T.H.E. Insurance Company	2,341	0.0%	0	2,447	0	0	0.0%	0.0%
Capital City Insurance Company, Inc.	2,264	0.0%	5,445	2,074	5,445	435	262.5%	283.5%
Mitsui Sumitomo Insurance USA Inc.	2,108	0.0%	0	2,053	-3,376	6	-164.4%	-164.2%
Shelter Mutual Insurance Company	1,848	0.0%	0	2,128	-21	0	-1.0%	-1.0%
Associated Indemnity Corporation	1,458	0.0%	0	1,470	307	937	20.9%	84.6%
Indiana Lumbermens Mutual Insurance Company	1,340	0.0%	0	1,374	-47	-21	-3.4%	-4.9%
National Union Fire Insurance Company of Pittsburgh, PA.	1,216	0.0%	225,766	897	316,349	11,597	****	*****
Carolina Casualty Insurance Company	1,161	0.0%	0	5,851	0	0	0.0%	0.0%
North River Insurance Company, The	1,132	0.0%	0	385	1	-5	0.3%	-1.0%
Southern Insurance Company	996	0.0%	0	570	0	0	0.0%	0.0%
Northland Insurance Company	882	0.0%	22	1,484	-4,528	-358	-305.1%	-329.2%
Lumbermens Mutual Casualty Company	676	0.0%	585	676	-1,648	89	-243.8%	-230.6%
First Liberty Insurance Corporation, The	652	0.0%	0	205	0	-5	0.0%	-2.4%

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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	
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Hartford Accident and Indemnity Company	574	0.0%	0	392	-3	1	-0.8%	-0.5%
Atlantic Mutual Insurance Company	480	0.0%	0	6,538	880	122	13.5%	15.3%
Utica Mutual Insurance Company	449	0.0%	0	795	-17	3	-2.1%	-1.8%
Colonial American Casualty and Surety Company	303	0.0%	0	153	39	0	25.5%	25.5%
Encompass Insurance Company	256	0.0%	0	170	0	0	0.0%	0.0%
Fairmont Specialty Insurance Company	172	0.0%	0	2,740	-208	-2,999	-7.6%	-117.0%
Pacific Indemnity Company	160	0.0%	0	160	-161	-17	-100.6%	-111.3%
USF&G Insurance Company of Mississippi	8	0.0%	-2,707	8	-12,651	-763	****	****
United Financial Casualty Company	3	0.0%	0	3	-4,772	373	****	****
SAFECO Insurance Company of America	2	0.0%	0	2	106	304	****	****
Fireman's Fund Insurance Company	0	0.0%	123,760	135	120,472	741	****	****
Insurance Company of North America	0	0.0%	41,500	-18	-25,745	-356	****	****
Audubon Indemnity Company	0	0.0%	31,202	0	31,202	871		
Athena Assurance Company	0	0.0%	29,803	-1,882	23,877	-992	****	****
National Union Fire Insurance Company of Louisiana	0	0.0%	27,415	0	28,931	414		
ΓΙG Insurance Company	0	0.0%	7,646	0	-9,351	-6,746		
Great American Alliance Insurance Company	0	0.0%	500	0	-315	-89		
Southern Guaranty Insurance Company	0	0.0%	66	0	-774	1,961		
Sirius America Insurance Company	0	0.0%	0	900	210	2	23.3%	23.6%
Pacific Employers Insurance Company	0	0.0%	0	83	22,270	3,338	****	****
Atlantic Insurance Company	0	0.0%	0	70	-593	4	-847.1%	-841.4%
American General Indemnity Company	0	0.0%	0	0	4,688	0		
Valiant Insurance Company	0	0.0%	0	0	4,255	0		
American Central Insurance Company	0	0.0%	0	0	282	0		
Bankers Standard Insurance Company	0	0.0%	0	0	133	0		
First Financial Insurance Company	0	0.0%	0	0	129	14		
Century Indemnity Company	0	0.0%	0	0	89	0		
Select Insurance Company	0	0.0%	0	0	64	-1		

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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	*	**
Travelers Casualty and Surety Company of America	0	0.0%	0	0	62	-16		
Standard Fire Insurance Company, The	0	0.0%	0	0	28	-6		
American Employers' Insurance Company	0	0.0%	0	0	13	0		
Northern Assurance Company of America, The	0	0.0%	0	0	1	0		
St. Paul Medical Liability Insurance Company	0	0.0%	0	0	1	0		
AXA Corporate Solutions Insurance Company	0	0.0%	0	0	0	250		
American Manufacturers Mutual Insurance Company	0	0.0%	0	0	0	126		
Lumbermen's Underwriting Alliance	0	0.0%	0	0	0	-243		
Everest National Insurance Company	0	0.0%	0	0	-1	0		
Generali - U.S. Branch	0	0.0%	0	0	-1	0		
Travelers Casualty Company of Connecticut	0	0.0%	0	0	-1	-1		
Graphic Arts Mutual Insurance Company	0	0.0%	0	0	-2	0		
Star Insurance Company	0	0.0%	0	0	-2	0		
Fireman's Fund Insurance Company of Wisconsin	0	0.0%	0	0	-5	0		
Travelers Casualty Insurance Company of America	0	0.0%	0	0	-7	0		
Crum & Forster Indemnity Company	0	0.0%	0	0	-7	-3		
Farmington Casualty Company	0	0.0%	0	0	-11	2		
American Motorists Insurance Company	0	0.0%	0	0	-58	50		
Great Divide Insurance Company	0	0.0%	0	0	-98	-49		
Travelers Casualty and Surety Company	0	0.0%	0	0	-387	-44		
American Equity Specialty Insurance Company	0	0.0%	0	0	-763	-2,810		
Progressive Home Insurance Company	0	0.0%	0	0	-1,363	-96		
American Safety Casualty Insurance Company	0	0.0%	0	0	-2,571	-427		
Republic Western Insurance Company	0	0.0%	0	0	-27,479	0		
Trumbull Insurance Company	0	0.0%	0	0	-110,362	-16,774		
Audubon Insurance Company	0	0.0%	-93	0	-93	0		
Bituminous Fire & Marine Insurance Company	0	0.0%	-200	0	-600	0		
Insurance Company of the West	0	0.0%	-667	0	-667	0		

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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	*	**
Royal Indemnity Company	0	0.0%	-800	0	15,495	1,478		
Interstate Indemnity Company	0	0.0%	-2,087	0	-3,556	2,035		
Coregis Insurance Company	0	0.0%	-4,201	0	40,687	-2,959		
Diamond State Insurance Company	0	0.0%	-6,114	0	-6,114	0		
Southern Pilot Insurance Company	-31	0.0%	397	1,579	-5,564	-2,855	-352.4%	-533.2%
MIC Property and Casualty Insurance Corporation	-67	0.0%	0	-34,486	-11,534	0	33.4%	33.4%
Mid-Continent Casualty Company	-202	0.0%	0	1,983	-29,946	-3,033	****	****
State National Insurance Company, Inc.	-330	0.0%	650	0	650	0		
National Surety Corporation	-753	0.0%	13,192	555	13,196	1,915	****	****
Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra	-998	0.0%	46,909	32,160	38,807	1,232	120.7%	124.5%
American International South Insurance Company	-1,696	0.0%	20,974	-337	20,879	1,710	****	****
Centennial Insurance Company	-2,242	0.0%	0	-2,168	668	67	-30.8%	-33.9%
Philadelphia Indemnity Insurance Company	-4,505	0.0%	4,497	0	-57,715	-73		
Commercial Guaranty Casualty Insurance Company	-9,300	0.0%	-14,205	85,496	-102,341	-6,820	-119.7%	-127.7%
Grand Totals: 263 Companies in Report	69,213,219		83,760,238	68,724,477	91,315,929	1,625,080	132.9%	135.2%

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