Companies Filing on Property/Casualty Blank Commercial Multiple Peril (Liability Portion) 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 | * | ** |
| State Farm Fire and Casualty Company | 6,932,905 | 8.1% | 1,470,678 | 6,518,339 | 957,647 | 1,421,922 | 14.7% | 36.5% |
| Zurich American Insurance Company | 6,913,883 | 8.0% | 666,714 | 6,607,479 | 3,622,912 | 1,206,306 | 54.8% | 73.1% |
| Travelers Property Casualty Company of America | 6,420,330 | 7.5% | 1,191,838 | 5,800,557 | 3,068,766 | 1,373,946 | 52.9% | 76.6% |
| Brierfield Insurance Company | 4,185,059 | 4.9% | 220,708 | 3,600,230 | 1,440,241 | 469,553 | 40.0% | 53.0% |
| American Zurich Insurance Company | 3,027,645 | 3.5% | 1,305,162 | 3,453,354 | 2,751,120 | 747,240 | 79.7% | 101.3% |
| Nationwide Mutual Insurance Company | 2,814,428 | 3.3% | 270,841 | 2,648,321 | 316,744 | 326,406 | 12.0% | 24.3% |
| Continental Western Insurance Company | 2,540,292 | 3.0% | 257,283 | 2,802,224 | 2,461,417 | 107,066 | 87.8% | 91.7% |
| Union Insurance Company | 2,416,004 | 2.8% | 609,446 | 2,228,030 | 394,448 | 203,175 | 17.7% | 26.8% |
| State Auto Property and Casualty Insurance Company | 2,167,943 | 2.5% | 2,926,997 | 2,170,445 | 3,699,870 | 435,544 | 170.5% | 190.5% |
| Transcontinental Insurance Company | 2,042,154 | 2.4% | 627,966 | 1,808,059 | 2,718,181 | 1,854,629 | 150.3% | 252.9% |
| Philadelphia Indemnity Insurance Company | 1,740,369 | 2.0% | 88,923 | 1,856,984 | 448,655 | 6,986 | 24.2% | 24.5% |
| Argonaut Great Central Insurance Company | 1,682,623 | 2.0% | 436,711 | 1,822,403 | -13,128 | 476,184 | -0.7% | 25.4% |
| Travelers Indemnity Company of Connecticut, The | 1,556,952 | 1.8% | 274,060 | 1,932,867 | -450,541 | 141,227 | -23.3% | -16.0% |
| Stonington Insurance Company | 1,459,535 | 1.7% | 175,897 | 1,125,950 | 474,736 | 94,857 | 42.2% | 50.6% |
| Bituminous Casualty Corporation | 1,417,882 | 1.6% | 176,177 | 1,373,043 | 133,386 | 388,875 | 9.7% | 38.0% |
| Allstate Insurance Company | 1,371,069 | 1.6% | 249,533 | 1,395,509 | 814,647 | 283,309 | 58.4% | 78.7% |
| Southern Fire & Casualty Company | 1,364,917 | 1.6% | 404,412 | 1,181,129 | 636,200 | 181,879 | 53.9% | 69.3% |
| QBE Insurance Corporation | 1,339,769 | 1.6% | 342,938 | 1,198,650 | 568,173 | 248,422 | 47.4% | 68.1% |
| Nationwide Property and Casualty Insurance Company | 1,292,292 | 1.5% | 785,838 | 1,114,585 | 1,086,201 | 225,479 | 97.5% | 117.7% |
| Nationwide Mutual Fire Insurance Company | 1,270,217 | 1.5% | 106,765 | 1,222,136 | 419,471 | 189,315 | 34.3% | 49.8% |
| Travelers Indemnity Company of America, The | 1,255,018 | 1.5% | 102,046 | 763,488 | 710,829 | 65,559 | 93.1% | 101.7% |
| Charter Oak Fire Insurance Company, The | 1,222,816 | 1.4% | 69,719 | 1,236,186 | 1,156,584 | 38,920 | 93.6% | 96.7% |
| American Alternative Insurance Corporation | 1,172,599 | 1.4% | 81,735 | 1,152,941 | 727,930 | -42,912 | 63.1% | 59.4% |
| Federal Insurance Company | 1,119,525 | 1.3% | 9,211 | 1,052,470 | 527,587 | 746,908 | 50.1% | 121.1% |
| Church Mutual Insurance Company | 1,117,486 | 1.3% | 153,528 | 1,059,201 | 213,625 | 192,108 | 20.2% | 38.3% |

Commercial Multiple Peril (Liability Portion) 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 | * | ** |
| Travelers Indemnity Company, The | 1,051,768 | 1.2% | 580,346 | 1,106,716 | 240,233 | 39,973 | 21.7% | 25.3% |
| Zurich American Insurance Company of Illinois | 944,615 | 1.1% | 14,830 | 942,098 | 724,252 | 115,565 | 76.9% | 89.1% |
| Georgia Casualty & Surety Company | 908,155 | 1.1% | 186,870 | 1,166,998 | 82,486 | -19,272 | 7.1% | 5.4% |
| Association Casualty Insurance Company | 813,407 | 0.9% | 38,737 | 700,343 | 288,573 | 80,317 | 41.2% | 52.7% |
| Hartford Fire Insurance Company | 785,684 | 0.9% | 16,157 | 713,461 | -39,907 | 80,548 | -5.6% | 5.7% |
| American Guarantee & Liability Insurance Company | 753,734 | 0.9% | 200,572 | 623,895 | 417,966 | 144,626 | 67.0% | 90.2% |
| Brotherhood Mutual Insurance Company | 713,080 | 0.8% | 37,981 | 699,461 | 74,942 | 111,885 | 10.7% | 26.7% |
| Grain Dealers Mutual Insurance Company | 708,844 | 0.8% | 93,711 | 757,993 | 287,748 | 55,727 | 38.0% | 45.3% |
| Alfa Insurance Corporation | 697,239 | 0.8% | 379,026 | 675,626 | 348,826 | 24,707 | 51.6% | 55.3% |
| American Resources Insurance Company, Inc. | 685,379 | 0.8% | 33,078 | 556,630 | 47,952 | 19,216 | 8.6% | 12.1% |
| United States Fidelity and Guaranty Company | 683,591 | 0.8% | 672,046 | 1,058,874 | 3,110,855 | 372,670 | 293.8% | 329.0% |
| Mississippi Farm Bureau Mutual Insurance Company | 680,198 | 0.8% | 326,181 | 662,171 | -135,243 | 35,259 | -20.4% | -15.1% |
| StarNet Insurance Company | 656,431 | 0.8% | 6,650 | 545,698 | 242,153 | 88,340 | 44.4% | 60.6% |
| Great Northern Insurance Company | 646,847 | 0.8% | 75,213 | 412,203 | 1,077,389 | 353,262 | 261.4% | 347.1% |
| Continental Casualty Company | 629,863 | 0.7% | 776,009 | 816,810 | -506,063 | -1,034,113 | -62.0% | -188.6% |
| National Fire Insurance Company of Hartford | 577,828 | 0.7% | 33,379 | 652,686 | 455,514 | 242,215 | 69.8% | 106.9% |
| American Economy Insurance Company | 563,479 | 0.7% | 74,337 | 589,971 | -75,170 | 138,955 | -12.7% | 10.8% |
| Hartford Casualty Insurance Company | 552,267 | 0.6% | 81,002 | 488,519 | 566,890 | 216,852 | 116.0% | 160.4% |
| Amerisure Mutual Insurance Company | 515,053 | 0.6% | 19,154 | 477,372 | -105,896 | -97,057 | -22.2% | -42.5% |
| Amerisure Insurance Company | 488,413 | 0.6% | 9,327 | 459,006 | 270,058 | 28,664 | 58.8% | 65.1% |
| Pharmacists Mutual Insurance Company | 456,100 | 0.5% | -673 | 410,470 | 20,157 | 88,104 | 4.9% | 26.4% |
| Great American Assurance Company | 453,492 | 0.5% | 26,550 | 401,892 | 120,004 | 7,286 | 29.9% | 31.7% |
| American States Insurance Company | 432,427 | 0.5% | 121,716 | 430,670 | 126,495 | 62,421 | 29.4% | 43.9% |
| Wausau Business Insurance Company | 416,420 | 0.5% | 34,195 | 486,634 | -7,741,196 | 131,245 | **** | **** |
| National Surety Corporation | 387,031 | 0.5% | 1,277,025 | 298,816 | 35,860 | 124,204 | 12.0% | 53.6% |
| West American Insurance Company | 380,481 | 0.4% | 19,203 | 274,620 | -101 | 21,308 | 0.0% | 7.7% |
| Truck Insurance Exchange | 376,927 | 0.4% | 38,907 | 386,344 | 123,162 | 30,049 | 31.9% | 39.7% |
| Valley Forge Insurance Company | 355,555 | 0.4% | 81,106 | 513,120 | 529,679 | 347,593 | 103.2% | 171.0% |

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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 | * | ** |
| Triangle Insurance Company, Inc. | 342,110 | 0.4% | 1,619 | 314,275 | 195 | 39,438 | 0.1% | 12.6% |
| Arch Insurance Company | 338,298 | 0.4% | 177 | 196,052 | 99,108 | 23,348 | 50.6% | 62.5% |
| Markel American Insurance Company | 320,019 | 0.4% | 325 | 267,169 | 82,409 | 32,344 | 30.8% | 43.0% |
| Employers Mutual Casualty Company | 318,430 | 0.4% | 34,499 | 339,232 | 23,753 | 21,037 | 7.0% | 13.2% |
| Federated Mutual Insurance Company | 305,630 | 0.4% | 64,190 | 328,828 | -68,466 | 24,905 | -20.8% | -13.2% |
| Companion Property and Casualty Insurance Company | 297,779 | 0.3% | 5,513 | 184,141 | 14,546 | 2,035 | 7.9% | 9.0% |
| Alea North America Insurance Company | 293,967 | 0.3% | 87,209 | 360,660 | 203,600 | 42,009 | 56.5% | 68.1% |
| Transportation Insurance Company | 288,678 | 0.3% | 815,051 | 216,268 | -4,758,114 | -6,627,451 | **** | **** |
| American Insurance Company, The | 281,500 | 0.3% | 216,816 | 269,802 | 104,548 | 34,504 | 38.7% | 51.5% |
| GuideOne Elite Insurance Company | 280,447 | 0.3% | 23,939 | 273,849 | 206,878 | 54,205 | 75.5% | 95.3% |
| New Hampshire Insurance Company | 278,004 | 0.3% | 18,831 | 229,038 | 26,117 | 99,138 | 11.4% | 54.7% |
| Fidelity and Deposit Company of Maryland | 243,455 | 0.3% | 181,548 | 348,077 | 91,168 | 154,318 | 26.2% | 70.5% |
| Farmland Mutual Insurance Company | 230,582 | 0.3% | 69,559 | 267,203 | -1,169,063 | -1,131,301 | -437.5% | -860.9% |
| Ohio Casualty Insurance Company, The | 202,242 | 0.2% | 55,000 | 199,641 | 8,733 | 29,578 | 4.4% | 19.2% |
| GuideOne Mutual Insurance Company | 198,775 | 0.2% | 460,991 | 220,471 | 145,832 | 34,606 | 66.1% | 81.8% |
| Harleysville Mutual Insurance Company | 198,348 | 0.2% | 75,306 | 193,279 | 1,072,707 | 402,546 | 555.0% | 763.3% |
| Granite State Insurance Company | 197,807 | 0.2% | 34,946 | 240,550 | 2,321 | 16,020 | 1.0% | 7.6% |
| American Casualty Company of Reading, Pennsylvania | 179,203 | 0.2% | 53,245 | 248,193 | -28,285 | -154,802 | -11.4% | -73.8% |
| Maryland Casualty Company | 167,963 | 0.2% | 230,000 | 178,902 | 347,287 | 206,267 | 194.1% | 309.4% |
| Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra | 159,893 | 0.2% | 29,000 | 274,179 | 189,427 | 63,998 | 69.1% | 92.4% |
| SAFECO Insurance Company of America | 156,948 | 0.2% | 12,050 | 134,114 | -51,307 | -56,918 | -38.3% | -80.7% |
| Fairmont Specialty Insurance Company | 155,340 | 0.2% | 584,882 | 135,217 | 461,211 | 307,955 | 341.1% | 568.8% |
| Acadia Insurance Company | 153,060 | 0.2% | 4,334 | 110,401 | 49,968 | 0 | 45.3% | 45.3% |
| Hartford Accident and Indemnity Company | 143,354 | 0.2% | 14,549 | 137,991 | 137,595 | 108,450 | 99.7% | 178.3% |
| American Fire and Casualty Company | 139,435 | 0.2% | 15,200 | 132,936 | 53,721 | 181,448 | 40.4% | 176.9% |
| Assurance Company of America | 134,255 | 0.2% | 80,256 | 129,908 | 273,975 | 425,547 | 210.9% | 538.5% |
| General Insurance Company of America | 132,963 | 0.2% | 3,242 | 130,386 | 19,798 | -2,211 | 15.2% | 13.5% |
| Fidelity and Guaranty Insurance Underwriters, Inc. | 131,616 | 0.2% | 1,325,817 | 179,687 | 1,613,680 | 2,702,591 | 898.1% | **** |

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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 | * | ** |
| Cincinnati Insurance Company, The | 124,469 | 0.1% | 3,994 | 143,345 | 932 | 28,988 | 0.7% | 20.9% |
| Twin City Fire Insurance Company | 124,130 | 0.1% | 114,214 | 131,022 | 52,002 | -5,999 | 39.7% | 35.1% |
| Insurance Corporation of Hannover | 122,485 | 0.1% | 3,700 | 56,287 | -6,875 | -344 | -12.2% | -12.8% |
| Hartford Insurance Company of the Midwest | 119,036 | 0.1% | 21,693 | 107,829 | 3,511 | -5,136 | 3.3% | -1.5% |
| Markel Insurance Company | 108,752 | 0.1% | 50,655 | 113,088 | -14,902 | 3,374 | -13.2% | -10.2% |
| Hartford Underwriters Insurance Company | 107,212 | 0.1% | 778 | 111,941 | 30,163 | 40,515 | 26.9% | 63.1% |
| Associated Indemnity Corporation | 107,016 | 0.1% | 256 | 97,572 | 19,972 | 21,881 | 20.5% | 42.9% |
| CUMIS Insurance Society, Inc. | 105,125 | 0.1% | 47,253 | 104,122 | -45,409 | 69,046 | -43.6% | 22.7% |
| Fidelity and Guaranty Insurance Company | 98,221 | 0.1% | 84,968 | 155,410 | 137,196 | 34,880 | 88.3% | 110.7% |
| GuideOne America Insurance Company | 91,358 | 0.1% | 4,697 | 86,448 | 18,238 | 13,871 | 21.1% | 37.1% |
| Liberty Insurance Corporation | 90,499 | 0.1% | 32,300 | 66,637 | 22,911 | -18,818 | 34.4% | 6.1% |
| Fireman's Fund Insurance Company | 90,471 | 0.1% | 72,539 | 83,256 | -170,949 | 65,554 | -205.3% | -126.6% |
| ACE American Insurance Company | 82,967 | 0.1% | 1,500 | 72,000 | -15,299 | -2,876 | -21.2% | -25.2% |
| First National Insurance Company of America | 78,495 | 0.1% | 0 | 72,315 | 10,629 | 4,133 | 14.7% | 20.4% |
| Shelter Mutual Insurance Company | 63,069 | 0.1% | 338,772 | 68,600 | 357,627 | 3,059 | 521.3% | 525.8% |
| Vigilant Insurance Company | 60,764 | 0.1% | 0 | 61,380 | 11,930 | 31,253 | 19.4% | 70.4% |
| Everest National Insurance Company | 59,884 | 0.1% | 0 | 131,550 | 38,806 | 13,582 | 29.5% | 39.8% |
| Hanover Insurance Company, The | 57,716 | 0.1% | 0 | 66,866 | 9,513 | 8,275 | 14.2% | 26.6% |
| Star Insurance Company | 57,392 | 0.1% | 6,995 | 53,438 | 6,416 | 2,436 | 12.0% | 16.6% |
| GuideOne Specialty Mutual Insurance Company | 55,728 | 0.1% | 100,593 | 47,228 | 471,664 | 46,443 | 998.7% | **** |
| Royal Indemnity Company | 53,823 | 0.1% | 154,758 | 74,327 | 206,660 | 409,022 | 278.0% | 828.3% |
| BancInsure, Inc. | 52,382 | 0.1% | 0 | 47,243 | 18,000 | 0 | 38.1% | 38.1% |
| Phoenix Insurance Company, The | 52,164 | 0.1% | 4,800 | 18,543 | -41,141 | -6,332 | -221.9% | -256.0% |
| Atlantic Specialty Insurance Company | 51,264 | 0.1% | 0 | 43,238 | 8,700 | 2,669 | 20.1% | 26.3% |
| General Casualty Company of Wisconsin | 44,270 | 0.1% | 0 | 32,281 | 3,959 | 4,470 | 12.3% | 26.1% |
| Pacific Indemnity Company | 38,907 | 0.0% | 9,929 | 43,365 | 6,762 | -17,098 | 15.6% | -23.8% |
| National Casualty Company | 35,873 | 0.0% | 0 | 19,826 | -7,615 | -3,101 | -38.4% | -54.1% |
| Lafayette Insurance Company | 34,870 | 0.0% | 0 | 48,461 | -24,500 | 4,236 | -50.6% | -41.8% |

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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 | * | ** |
| ACE Property and Casualty Insurance Company | 34,006 | 0.0% | 0 | 51,497 | 2,747 | 3,015 | 5.3% | 11.2% |
| Mitsui Sumitomo Insurance Company of America | 33,550 | 0.0% | 0 | 28,165 | -12,277 | -23,602 | -43.6% | -127.4% |
| American Automobile Insurance Company | 32,822 | 0.0% | 80,464 | 30,768 | -113,089 | -4,707 | -367.6% | -382.9% |
| Sompo Japan Insurance Company of America | 28,331 | 0.0% | 0 | 28,331 | 60,460 | -15,314 | 213.4% | 159.4% |
| Florists' Mutual Insurance Company | 27,679 | 0.0% | 0 | 30,037 | 0 | 0 | 0.0% | 0.0% |
| Liberty Mutual Fire Insurance Company | 24,339 | 0.0% | 6,667 | 19,179 | -1,267,758 | 25,219 | **** | **** |
| Nationwide Agribusiness Insurance Company | 23,955 | 0.0% | 25,000 | 24,856 | -20,591 | -3,521 | -82.8% | -97.0% |
| Northern Insurance Company of New York | 21,029 | 0.0% | 488,075 | 40,488 | -180,537 | 538,818 | -445.9% | 884.9% |
| Liberty Mutual Insurance Company | 20,667 | 0.0% | 2,882 | 35,110 | -15,249,096 | 28,893 | **** | **** |
| Northland Insurance Company | 18,724 | 0.0% | 0 | 19,328 | -53,420 | -584 | -276.4% | -279.4% |
| Discover Property & Casualty Insurance Company | 18,251 | 0.0% | 0 | 18,196 | -2,211 | 18,095 | -12.2% | 87.3% |
| Jewelers Mutual Insurance Company | 16,007 | 0.0% | 0 | 17,523 | 0 | 0 | 0.0% | 0.0% |
| T.H.E. Insurance Company | 15,100 | 0.0% | 173,650 | 16,009 | -217,529 | -18,927 | **** | **** |
| Mitsui Sumitomo Insurance USA Inc. | 13,966 | 0.0% | 0 | 6,308 | 3,108 | 1,268 | 49.3% | 69.4% |
| Pennsylvania General Insurance Company | 13,079 | 0.0% | -3,500 | 13,079 | 262,414 | 131,594 | **** | **** |
| Westfield Insurance Company | 10,905 | 0.0% | 0 | 6,708 | 931 | 649 | 13.9% | 23.6% |
| Wausau Underwriters Insurance Company | 10,663 | 0.0% | 67,132 | 73,836 | -37,229 | -44,460 | -50.4% | -110.6% |
| United Fire & Casualty Company | 10,341 | 0.0% | 0 | 6,128 | 0 | -911 | 0.0% | -14.9% |
| Graphic Arts Mutual Insurance Company | 10,176 | 0.0% | 0 | 10,100 | 433 | 207 | 4.3% | 6.3% |
| OneBeacon America Insurance Company | 9,928 | 0.0% | 0 | 3,558 | -22,873 | 1,468 | -642.9% | -601.6% |
| Sentry Insurance a Mutual Company | 8,616 | 0.0% | 0 | 7,961 | 637 | 9,872 | 8.0% | 132.0% |
| Lincoln General Insurance Company | 7,898 | 0.0% | 0 | 5,191 | 0 | 363 | 0.0% | 7.0% |
| Property and Casualty Insurance Company of Hartford | 7,475 | 0.0% | 0 | 992 | 38 | 2 | 3.8% | 4.0% |
| Utica Mutual Insurance Company | 5,998 | 0.0% | 0 | 4,688 | 425 | -6,839 | 9.1% | -136.8% |
| Indiana Lumbermens Mutual Insurance Company | 5,910 | 0.0% | 0 | 4,913 | 18,719 | 8,159 | 381.0% | 547.1% |
| National Fire and Indemnity Exchange | 5,813 | 0.0% | 0 | 6,232 | -1,545 | -772 | -24.8% | -37.2% |
| American National Property and Casualty Company | 5,405 | 0.0% | 0 | 7,653 | 0 | 0 | 0.0% | 0.0% |
| Regent Insurance Company | 4,847 | 0.0% | 0 | 6,030 | -5,647 | -1,137 | -93.6% | -112.5% |

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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 | with LAE |
| Company | Written | Share | Paid | Earned | Incurred | Incurred | * | ** |
| Pennsylvania Manufacturers' Association Insurance Company | 4,330 | 0.0% | 0 | 3,095 | 709 | 106 | 22.9% | 26.3% |
| Massachusetts Bay Insurance Company | 4,021 | 0.0% | 0 | 5,046 | -11,718 | -8,924 | -232.2% | -409.1% |
| OneBeacon Insurance Company | 3,665 | 0.0% | 12,000 | 3,583 | -106,240 | -1,378 | **** | **** |
| Pennsylvania National Mutual Casualty Insurance Company | 3,312 | 0.0% | 1,810 | 3,274 | 0 | 0 | 0.0% | 0.0% |
| Greenwich Insurance Company | 3,226 | 0.0% | 0 | 7,607 | 12,816 | 12,816 | 168.5% | 337.0% |
| Seneca Insurance Company, Inc. | 3,099 | 0.0% | 0 | 263 | 109 | 48 | 41.4% | 59.7% |
| RLI Insurance Company | 2,567 | 0.0% | 0 | 2,357 | 4,333 | 358 | 183.8% | 199.0% |
| Penn-America Insurance Company | 2,168 | 0.0% | 0 | 2,168 | -10,267 | 26,717 | -473.6% | 758.8% |
| Diamond State Insurance Company | 1,984 | 0.0% | 82,500 | 2,243 | -598,320 | -116,963 | **** | **** |
| Southern Pilot Insurance Company | 1,940 | 0.0% | 0 | 389 | -5,755 | -2,435 | **** | **** |
| Great American Insurance Company | 1,813 | 0.0% | 43,704 | 7,270 | 1,638 | 1,326 | 22.5% | 40.8% |
| Southern Guaranty Insurance Company | 1,753 | 0.0% | 0 | 387 | -56,156 | -1,660 | **** | **** |
| ACE Fire Underwriters Insurance Company | 1,232 | 0.0% | 0 | 834 | 22,924 | 6,311 | **** | **** |
| Centennial Insurance Company | 1,070 | 0.0% | 0 | 5,994 | -48,434 | -5,884 | -808.0% | -906.2% |
| American Employers' Insurance Company | 973 | 0.0% | 0 | 973 | -66,879 | -5,970 | **** | **** |
| Security Insurance Company of Hartford | 806 | 0.0% | 1,217,488 | 4,925 | 998,355 | 916,223 | **** | **** |
| Allstate Indemnity Company | 389 | 0.0% | 0 | 133 | 0 | 0 | 0.0% | 0.0% |
| Empire Fire and Marine Insurance Company | 291 | 0.0% | 0 | 861 | -404 | -683 | -46.9% | -126.2% |
| Westchester Fire Insurance Company | 250 | 0.0% | 0 | 250 | -22,693 | 14,037 | **** | **** |
| Republic Western Insurance Company | 198 | 0.0% | 0 | 198 | -565 | 0 | -285.4% | -285.4% |
| State Automobile Mutual Insurance Company | 191 | 0.0% | 10,000 | 244 | 8,320 | 4,142 | **** | **** |
| Southern Insurance Company | 172 | 0.0% | 0 | 98 | 16 | 8 | 16.3% | 24.5% |
| First American Property & Casualty Insurance Company | 132 | 0.0% | 0 | 116 | 0 | 0 | 0.0% | 0.0% |
| Clarendon National Insurance Company | 88 | 0.0% | 138,789 | 237,127 | 232,767 | 69,755 | 98.2% | 127.6% |
| Colonial American Casualty and Surety Company | 87 | 0.0% | 0 | 18 | -8,950 | -3,127 | **** | **** |
| Coregis Insurance Company | 0 | 0.0% | 1,677,267 | 0 | -2,655,318 | 1,235,872 | | |
| American Manufacturers Mutual Insurance Company | 0 | 0.0% | 1,460,000 | 0 | 1,577,191 | 135,225 | | |
| TIG Insurance Company | 0 | 0.0% | 776,912 | 0 | 966,812 | 394,628 | | |

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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 | * | ** |
| Audubon Insurance Company | 0 | 0.0% | 460,000 | 0 | -194,202 | -27,978 | | |
| Valiant Insurance Company | 0 | 0.0% | 435,500 | 2,038 | 446,091 | 446,638 | **** | **** |
| Audubon Indemnity Company | 0 | 0.0% | 423,693 | 0 | 180,481 | 99,310 | | |
| American Central Insurance Company | 0 | 0.0% | 365,832 | 0 | -625,557 | -163,796 | | |
| St. Paul Guardian Insurance Company | 0 | 0.0% | 125,000 | 0 | 25,610 | 3,590 | | |
| American Motorists Insurance Company | 0 | 0.0% | 64,068 | 0 | -93,764 | -28,239 | | |
| Generali - U.S. Branch | 0 | 0.0% | 47,375 | 0 | -365,333 | -16,963 | | |
| Northern Assurance Company of America, The | 0 | 0.0% | 35,000 | 0 | -150,784 | -78,110 | | |
| AXA Re Property and Casualty Insurance Company | 0 | 0.0% | 33,000 | 71 | -157,848 | 0 | **** | **** |
| MIC Property and Casualty Insurance Corporation | 0 | 0.0% | 18,513 | 0 | 58,292 | 29,321 | | |
| United States Fire Insurance Company | 0 | 0.0% | 15,000 | 0 | -7,914 | -687 | | |
| National Union Fire Insurance Company of Louisiana | 0 | 0.0% | 11,913 | 0 | 57,170 | 28,603 | | |
| Vesta Fire Insurance Corporation | 0 | 0.0% | 5,000 | 0 | -29,143 | 24,430 | | |
| St. Paul Protective Insurance Company | 0 | 0.0% | 1,500 | 0 | 11,502 | 14,339 | | |
| Great American Alliance Insurance Company | 0 | 0.0% | 1,000 | 4,994 | -6,908 | 589 | -138.3% | -126.5% |
| Travelers Casualty Company of Connecticut | 0 | 0.0% | 650 | 0 | -12,863 | 6,560 | | |
| Standard Fire Insurance Company, The | 0 | 0.0% | 0 | 0 | 22,773 | 7,475 | | |
| Fidelity and Casualty Company of New York, The | 0 | 0.0% | 0 | 0 | 7,500 | 0 | | |
| Automobile Insurance Company of Hartford, Connecticut, The | 0 | 0.0% | 0 | 0 | 7,285 | 2,103 | | |
| Insurance Company of North America | 0 | 0.0% | 0 | 0 | 2,351 | 303 | | |
| Bankers Standard Insurance Company | 0 | 0.0% | 0 | 0 | 419 | -2,875 | | |
| Century Indemnity Company | 0 | 0.0% | 0 | 0 | 215 | 571 | | |
| St. Paul Medical Liability Insurance Company | 0 | 0.0% | 0 | 0 | 179 | 4 | | |
| Travelers Commercial Insurance Company | 0 | 0.0% | 0 | 0 | 22 | -4 | | |
| Allianz Global Risks US Insurance Company | 0 | 0.0% | 0 | 0 | 3 | 1 | | |
| Oak River Insurance Company | 0 | 0.0% | 0 | 0 | 1 | 0 | | |
| AIG Premier Insurance Company | 0 | 0.0% | 0 | 0 | 0 | 86 | | |
| Trinity Universal Insurance Company | 0 | 0.0% | 0 | 0 | -1 | -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 w | ith LAE |
| Company | Written | Share | Paid | Earned | Incurred | Incurred | * | ** |
| Atlantic Insurance Company | 0 | 0.0% | 0 | 0 | -17 | -7 | | |
| AIU Insurance Company | 0 | 0.0% | 0 | 0 | -102 | -10 | | |
| American International South Insurance Company | 0 | 0.0% | 0 | 0 | -108 | -11 | | |
| Fireman's Fund Insurance Company of Wisconsin | 0 | 0.0% | 0 | 0 | -187 | -453 | | |
| Select Insurance Company | 0 | 0.0% | 0 | 0 | -407 | -137 | | |
| Crum & Forster Indemnity Company | 0 | 0.0% | 0 | 0 | -546 | -90 | | |
| American Equity Specialty Insurance Company | 0 | 0.0% | 0 | 0 | -591 | -2,178 | | |
| Employers' Fire Insurance Company, The | 0 | 0.0% | 0 | 0 | -1,714 | -259 | | |
| Pacific Employers Insurance Company | 0 | 0.0% | 0 | 0 | -2,129 | -271 | | |
| Travelers Casualty and Surety Company of America | 0 | 0.0% | 0 | 0 | -3,481 | -672 | | |
| Indemnity Insurance Company of North America | 0 | 0.0% | 0 | 0 | -4,407 | -222 | | |
| TIG Indemnity Company | 0 | 0.0% | 0 | 0 | -5,000 | -1,000 | | |
| Peak Property and Casualty Insurance Corporation | 0 | 0.0% | 0 | 0 | -6,335 | -774 | | |
| Progressive Home Insurance Company | 0 | 0.0% | 0 | 0 | -7,989 | 11,915 | | |
| AXA Corporate Solutions Insurance Company | 0 | 0.0% | 0 | 0 | -9,529 | -3,515 | | |
| North River Insurance Company, The | 0 | 0.0% | 0 | 0 | -10,134 | -3,931 | | |
| Travelers Casualty and Surety Company | 0 | 0.0% | 0 | 0 | -10,488 | -9,205 | | |
| American Safety Casualty Insurance Company | 0 | 0.0% | 0 | 0 | -10,944 | 12,111 | | |
| Safety National Casualty Corporation | 0 | 0.0% | 0 | 0 | -11,143 | -12,064 | | |
| Insura Property and Casualty Insurance Company | 0 | 0.0% | 0 | 0 | -12,918 | -11,775 | | |
| Travelers Casualty Insurance Company of America | 0 | 0.0% | 0 | 0 | -13,148 | 97,461 | | |
| Insurance Company of the West | 0 | 0.0% | 0 | 0 | -15,825 | 15,702 | | |
| Hanover American Insurance Company, The | 0 | 0.0% | 0 | 0 | -20,346 | -580 | | |
| Farmington Casualty Company | 0 | 0.0% | 0 | 0 | -65,558 | -3,207 | | |
| Mid-Continent Casualty Company | 0 | 0.0% | 0 | 0 | -100,223 | -62,626 | | |
| Continental Insurance Company, The | 0 | 0.0% | -2,295 | 0 | 8,711 | 8,059 | | |
| Bituminous Fire & Marine Insurance Company | 0 | 0.0% | -4,204 | 0 | 10,100 | 240,100 | | |
| American Modern Home Insurance Company | 0 | 0.0% | -12,500 | 0 | -161,800 | -3,764 | | |

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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 | * | ** |
| St. Paul Mercury Insurance Company | -2 | 0.0% | 0 | -2 | 228 | -30 | **** | **** |
| USF&G Insurance Company of Mississippi | -61 | 0.0% | 119,436 | 2,766 | -319,769 | -42,497 | **** | ***** |
| Lumbermens Mutual Casualty Company | -66 | 0.0% | 0 | -66 | 0 | 0 | 0.0% | 0.0% |
| State Farm General Insurance Company | -156 | 0.0% | 0 | -156 | -31,797 | -118,563 | **** | **** |
| Capital City Insurance Company, Inc. | -1,038 | 0.0% | 60,359 | 69 | -96,048 | 6,926 | **** | ***** |
| United National Specialty Insurance Company | -2,161 | 0.0% | 92,884 | -2,161 | 592,247 | -271,320 | **** | **** |
| Atlantic Mutual Insurance Company | -2,220 | 0.0% | 0 | 11,058 | -5,924 | 14,750 | -53.6% | 79.8% |
| State National Insurance Company, Inc. | -2,290 | 0.0% | -1,484 | 115,271 | 465,143 | 54,926 | 403.5% | 451.2% |
| St. Paul Fire and Marine Insurance Company | -4,142 | 0.0% | 53,594 | 20,160 | -305,830 | -86,633 | **** | **** |
| Westport Insurance Corporation | -8,328 | 0.0% | 886,377 | -4,218 | -590,828 | -61,135 | **** | **** |
| Great American Insurance Company of New York | -20,674 | 0.0% | 67,500 | -20,641 | -30,798 | -13,788 | 149.2% | 216.0% |
| Employers Insurance Company of Wausau | -69,180 | -0.1% | 88,491 | 76,042 | -72,645 | -31,748 | -95.5% | -137.3% |
| Grand Totals: 233 Companies in Report | 85,971,382 | | 33,462,291 | 83,849,286 | 11,459,261 | 14,357,189 | 13.7% | 30.8% |

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