## Companies Filing on Property/Casualty Blank Other Private Passenger Auto Liability 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 w	ith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
State Farm Mutual Automobile Insurance Company	177,111,085	24.7%	100,451,885	176,121,674	101,542,302	2,862,248	57.7%	59.3%
Mississippi Farm Bureau Casualty Insurance Company	102,347,124	14.3%	64,580,988	100,179,347	56,044,017	1,014,535	55.9%	57.0%
Progressive Gulf Insurance Company	75,937,297	10.6%	40,409,566	75,352,269	39,040,669	1,046,192	51.8%	53.2%
Allstate Insurance Company	35,584,897	5.0%	16,100,019	35,166,746	13,670,176	788,857	38.9%	41.1%
Progressive Home Insurance Company	20,632,405	2.9%	7,953,606	18,974,515	12,483,714	359,675	65.8%	67.7%
Nationwide Mutual Insurance Company	19,292,253	2.7%	9,215,451	19,190,735	10,366,371	431,496	54.0%	56.3%
Alfa Insurance Corporation	18,212,871	2.5%	10,378,651	17,957,064	12,731,751	496,323	70.9%	73.7%
Shelter Mutual Insurance Company	16,531,190	2.3%	10,527,618	16,445,448	9,373,162	1,138,386	57.0%	63.9%
State Farm Fire and Casualty Company	15,103,080	2.1%	9,118,847	15,034,074	6,720,267	149,438	44.7%	45.7%
United Services Automobile Association	15,069,289	2.1%	9,886,421	15,121,170	10,770,448	659,200	71.2%	75.6%
SAFECO Insurance Company of Illinois	13,406,360	1.9%	5,041,456	13,262,327	7,594,800	347,590	57.3%	59.9%
Safeway Insurance Company	12,393,167	1.7%	6,549,450	12,690,519	6,279,104	398,869	49.5%	52.6%
Direct General Insurance Company of Mississippi	11,436,773	1.6%	6,612,222	11,182,216	7,457,682	320,273	66.7%	69.6%
Economy Premier Assurance Company	10,156,660	1.4%	4,520,772	10,706,187	5,867,119	667,179	54.8%	61.0%
Allstate Property and Casualty Insurance Company	10,154,830	1.4%	2,867,362	9,290,831	5,573,033	556,490	60.0%	66.0%
GEICO General Insurance Company	8,716,054	1.2%	4,289,868	8,315,722	5,344,192	253,706	64.3%	67.3%
Farmers Insurance Exchange	8,408,127	1.2%	4,493,422	8,659,243	4,032,143	207,566	46.6%	49.0%
Government Employees Insurance Company	6,929,487	1.0%	4,513,185	6,854,208	5,302,848	212,820	77.4%	80.5%
Nationwide General Insurance Company	6,786,521	0.9%	3,625,886	6,857,955	3,639,388	302,347	53.1%	57.5%
Mississippi Farm Bureau Mutual Insurance Company	6,228,389	0.9%	8,088,740	9,605,897	3,869,211	-66,726	40.3%	39.6%
USAA Casualty Insurance Company	6,078,211	0.8%	3,270,900	6,046,388	4,013,695	235,298	66.4%	70.3%
USA Insurance Company	6,034,126	0.8%	2,953,677	6,097,099	1,647,552	-1,673	27.0%	27.0%
Travelers Property Casualty Insurance Company	5,836,541	0.8%	1,834,619	4,701,721	4,164,176	190,421	88.6%	92.6%
Dairyland Insurance Company	5,727,116	0.8%	3,287,684	5,686,456	3,532,230	86,401	62.1%	63.6%
GEICO Indemnity Company	5,539,037	0.8%	2,913,184	5,156,745	3,284,614	102,907	63.7%	65.7%

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	*	**
Metropolitan Casualty Insurance Company	4,885,896	0.7%	1,666,844	4,435,431	2,155,457	83,936	48.6%	50.5%
Hartford Underwriters Insurance Company	4,412,313	0.6%	3,143,603	4,727,699	2,399,133	22,130	50.7%	51.2%
Granite State Insurance Company	3,919,620	0.5%	1,240,589	3,493,737	2,224,651	357,465	63.7%	73.9%
American National Property and Casualty Company	3,810,368	0.5%	2,255,428	3,496,009	1,741,325	-100,964	49.8%	46.9%
Nationwide Mutual Fire Insurance Company	3,722,698	0.5%	1,253,491	3,493,629	1,773,583	89,791	50.8%	53.3%
GuideOne America Insurance Company	3,682,478	0.5%	1,570,320	3,511,256	1,751,655	153,260	49.9%	54.3%
GuideOne Elite Insurance Company	3,235,152	0.5%	1,581,649	3,307,594	1,674,608	133,930	50.6%	54.7%
State Auto Property and Casualty Insurance Company	3,094,891	0.4%	1,298,218	3,063,295	1,973,201	126,576	64.4%	68.5%
Property and Casualty Insurance Company of Hartford	3,006,527	0.4%	1,010,670	2,754,429	1,465,206	122,779	53.2%	57.7%
Safe Auto Insurance Company	2,972,438	0.4%	778,605	2,613,981	1,284,278	115,777	49.1%	53.6%
United Automobile Insurance Company	2,902,494	0.4%	912,590	2,373,424	993,470	151,255	41.9%	48.2%
Allstate Indemnity Company	2,868,148	0.4%	1,366,998	2,849,823	998,917	42,887	35.1%	36.6%
New Hampshire Indemnity Company, Inc.	2,810,404	0.4%	2,671,492	3,585,993	2,186,343	248,398	61.0%	67.9%
Nationwide Property and Casualty Insurance Company	2,614,488	0.4%	1,298,232	2,556,601	1,429,113	79,404	55.9%	59.0%
SAFECO Insurance Company of America	2,524,716	0.4%	2,158,335	2,577,178	1,692,068	138,374	65.7%	71.0%
Liberty Mutual Fire Insurance Company	2,482,918	0.3%	1,296,588	2,516,173	1,362,509	176,027	54.2%	61.1%
First Acceptance Insurance Company, Inc.	2,436,273	0.3%	1,324,935	2,296,111	1,321,874	54,438	57.6%	59.9%
Alfa General Insurance Corporation	2,251,990	0.3%	1,420,918	2,241,209	1,604,018	159,510	71.6%	78.7%
Alfa Specialty Insurance Corporation	2,173,892	0.3%	1,379,475	2,164,881	1,415,470	110,196	65.4%	70.5%
Unitrin Auto and Home Insurance Company	2,034,075	0.3%	565,743	2,038,973	684,698	5,644	33.6%	33.9%
Nationwide Assurance Company	2,006,197	0.3%	1,292,735	2,255,702	1,005,203	125,223	44.6%	50.1%
American International Insurance Company	1,689,594	0.2%	1,376,989	1,714,403	1,184,656	-119,999	69.1%	62.1%
National General Insurance Company	1,674,396	0.2%	1,059,251	1,641,218	751,323	-35,262	45.8%	43.6%
GuideOne Mutual Insurance Company	1,649,020	0.2%	1,207,444	1,753,361	1,144,394	310,506	65.3%	83.0%
Mendota Insurance Company	1,626,787	0.2%	597,436	1,439,816	901,369	46,550	62.6%	65.8%
Lincoln General Insurance Company	1,338,385	0.2%	691,618	1,398,126	482,357	18,170	34.5%	35.8%
GEICO Casualty Company	1,317,805	0.2%	643,909	1,328,023	528,821	21,211	39.8%	41.4%
Leader Insurance Company	1,311,530	0.2%	172,578	932,567	597,899	92,028	64.1%	74.0%

\* 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	*	**
Metropolitan Property and Casualty Insurance Company	1,243,001	0.2%	908,378	1,289,991	720,843	75,931	55.9%	61.8%
National Security Fire and Casualty Company	1,197,236	0.2%	413,102	1,151,144	454,949	58,095	39.5%	44.6%
Metropolitan Direct Property and Casualty Insurance Company	1,178,443	0.2%	597,324	1,184,999	401,298	37,649	33.9%	37.0%
Automobile Club Inter-Insurance Exchange	1,053,300	0.1%	385,314	1,023,881	534,992	27,658	52.3%	55.0%
USAA General Indemnity Company	960,866	0.1%	500,033	990,556	446,095	25,633	45.0%	47.6%
Shelter General Insurance Company	906,011	0.1%	313,220	925,946	289,172	6,732	31.2%	32.0%
Omni Insurance Company	806,892	0.1%	548,814	883,022	940,603	48,379	106.5%	112.0%
Infinity Select Insurance Company	798,557	0.1%	473,716	950,435	252,470	-2,241	26.6%	26.3%
Leader Specialty Insurance Company	768,716	0.1%	99,742	569,347	414,246	60,357	72.8%	83.4%
State Auto National Insurance Company	763,600	0.1%	378,572	806,499	305,703	22,346	37.9%	40.7%
Travelers Commercial Insurance Company	747,813	0.1%	165,986	623,914	377,027	18,283	60.4%	63.4%
Coast National Insurance Company	677,791	0.1%	113,161	377,696	230,270	9,596	61.0%	63.5%
General Insurance Company of America	634,695	0.1%	380,555	670,427	379,285	21,551	56.6%	59.8%
Southern United Fire Insurance Company	610,934	0.1%	178,178	668,200	94,819	-3,858	14.2%	13.6%
Phoenix Insurance Company, The	606,148	0.1%	309,180	657,608	263,697	12,252	40.1%	42.0%
Atlanta Specialty Insurance Company	528,426	0.1%	699,856	650,813	406,682	73,939	62.5%	73.8%
TravCo Insurance Company	463,739	0.1%	230,116	492,974	205,721	28,126	41.7%	47.4%
American International Pacific Insurance Company	462,263	0.1%	364,946	540,074	294,118	97,971	54.5%	72.6%
Atlanta Casualty Company	449,159	0.1%	199,207	430,365	-69,185	97,789	-16.1%	6.6%
Amica Mutual Insurance Company	432,021	0.1%	151,263	432,951	410,544	26,668	94.8%	101.0%
Infinity Insurance Company	426,649	0.1%	322,573	501,403	71,022	-19,589	14.2%	10.3%
Sagamore Insurance Company	409,044	0.1%	183,654	351,006	224,053	13,178	63.8%	67.6%
American National General Insurance Company	359,802	0.1%	225,253	366,781	153,206	-7,258	41.8%	39.8%
Travelers Indemnity Company of America, The	351,879	0.0%	174,256	374,583	160,336	4,976	42.8%	44.1%
Metropolitan General Insurance Company	329,227	0.0%	142,161	367,061	145,618	15,768	39.7%	44.0%
Standard Fire Insurance Company, The	310,585	0.0%	254,113	350,981	95,542	37,112	27.2%	37.8%
Auto Club Family Insurance Company	307,893	0.0%	168,685	345,193	216,886	16,028	62.8%	67.5%
Victoria Select Insurance Company	301,520	0.0%	72,670	179,660	183,569	9,101	102.2%	107.2%

\* 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	*	**
Trinity Universal Insurance Company	290,791	0.0%	189,179	302,918	269,201	14,386	88.9%	93.6%
Infinity National Insurance Company	285,399	0.0%	192,687	351,485	38,642	-11,632	11.0%	7.7%
Vigilant Insurance Company	270,824	0.0%	167,090	284,561	369,179	94,523	129.7%	163.0%
Markel American Insurance Company	270,729	0.0%	120,709	261,499	83,171	2,908	31.8%	32.9%
Liberty Insurance Corporation	263,112	0.0%	97,060	261,263	373,774	14,443	143.1%	148.6%
AMEX Assurance Company	260,909	0.0%	90,009	257,586	316,850	30,652	123.0%	134.9%
Merastar Insurance Company	239,545	0.0%	109,910	226,447	154,111	19,184	68.1%	76.5%
Windsor Insurance Company	200,356	0.0%	255,527	218,465	205,299	35,821	94.0%	110.4%
Integon National Insurance Company	184,010	0.0%	158,683	207,398	164,888	5,166	79.5%	82.0%
Security National Insurance Company	177,377	0.0%	28,760	182,317	31,004	15,340	17.0%	25.4%
Union Insurance Company of Providence	175,732	0.0%	235,178	181,465	260,444	10,602	143.5%	149.4%
Victoria Fire & Casualty Company	156,753	0.0%	123,653	184,873	27,660	-11,134	15.0%	8.9%
Federal Insurance Company	138,793	0.0%	85,527	133,776	88,472	4,291	66.1%	69.3%
Omni Indemnity Company	137,451	0.0%	68,443	168,840	82,978	16,388	49.1%	58.9%
American Century Casualty Company	129,050	0.0%	33,988	118,810	37,637	311	31.7%	31.9%
Audubon Insurance Company	124,211	0.0%	587,273	98,929	83,232	-55,115	84.1%	28.4%
American Premier Insurance Company	116,199	0.0%	297,759	183,537	63,075	29,607	34.4%	50.5%
Foremost Insurance Company Grand Rapids, Michigan	115,889	0.0%	91,251	102,761	-3,863	-1,636	-3.8%	-5.4%
Teachers Insurance Company	107,163	0.0%	29,657	107,061	-16,584	-18,594	-15.5%	-32.9%
Hartford Accident and Indemnity Company	100,132	0.0%	68,658	94,802	93,572	5,637	98.7%	104.6%
Emcasco Insurance Company	99,020	0.0%	64,997	103,354	39,258	6,648	38.0%	44.4%
Automobile Insurance Company of Hartford, Connecticut, The	96,121	0.0%	52,757	109,299	46,774	2,288	42.8%	44.9%
American Modern Home Insurance Company	90,495	0.0%	83,276	93,958	150,002	2,226	159.6%	162.0%
Grain Dealers Mutual Insurance Company	83,737	0.0%	173,895	81,635	406	-14,110	0.5%	-16.8%
Insurance Company of the State of Pennsylvania, The	79,680	0.0%	14,485	47,080	38,208	3,558	81.2%	88.7%
Southern Farm Bureau Casualty Insurance Company	71,991	0.0%	1,955	71,283	570	155,579	0.8%	219.1%
Employers Mutual Casualty Company	64,468	0.0%	29,137	66,802	12,989	-1,230	19.4%	17.6%
Response Worldwide Insurance Company	62,024	0.0%	273,521	64,948	211,622	-8,014	325.8%	313.5%

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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	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
GuideOne Specialty Mutual Insurance Company	57,799	0.0%	39,292	62,933	8,431	90,701	13.4%	157.5%
Trinity Universal Insurance Company of Kansas, Inc.	57,465	0.0%	31,241	60,713	60,182	2,764	99.1%	103.7%
First Liberty Insurance Corporation, The	53,227	0.0%	28,287	54,696	27,754	10,243	50.7%	69.5%
National Union Fire Insurance Company of Louisiana	52,485	0.0%	76,472	37,505	-21,815	-8,219	-58.2%	-80.1%
Encompass Insurance Company	51,632	0.0%	5,262	33,765	25,245	2,468	74.8%	82.1%
Pharmacists Mutual Insurance Company	45,279	0.0%	5,995	45,922	18,758	55,416	40.8%	161.5%
Electric Insurance Company	42,795	0.0%	8,281	40,232	28,781	250	71.5%	72.2%
State Automobile Mutual Insurance Company	40,769	0.0%	14,860	44,312	7,516	1,899	17.0%	21.2%
Horace Mann Insurance Company	36,155	0.0%	11,655	36,261	6,845	-5,295	18.9%	4.3%
GMAC Direct Insurance Company	34,418	0.0%	57,901	49,719	72,933	10,108	146.7%	167.0%
Progressive Casualty Insurance Company	21,760	0.0%	0	21,766	-1,328	-39	-6.1%	-6.3%
American Bankers Insurance Company of Florida	17,228	0.0%	0	16,092	1,064	460	6.6%	9.5%
Horace Mann Property & Casualty Insurance Company	11,560	0.0%	4,350	12,681	14,938	-167	117.8%	116.5%
Foremost Signature Insurance Company	6,508	0.0%	0	5,559	13,942	313	250.8%	256.4%
Pacific Indemnity Company	5,323	0.0%	0	6,684	69	19	1.0%	1.3%
Associated Indemnity Corporation	3,564	0.0%	3,796	421	3,699	-1,622	878.6%	493.3%
Hartford Casualty Insurance Company	2,618	0.0%	0	2,714	73	2	2.7%	2.8%
American Reliable Insurance Company	1,283	0.0%	0	1,130	113	7	10.0%	10.6%
American Central Insurance Company	1,184	0.0%	30,510	1,184	-138,968	-8,628	****	****
ACE American Insurance Company	1,078	0.0%	10,784	5,488	11,630	-194	211.9%	208.4%
Centennial Insurance Company	635	0.0%	0	473	0	0	0.0%	0.0%
Fireman's Fund Insurance Company	577	0.0%	0	577	-37	36	-6.4%	-0.2%
Mountain Laurel Assurance Company	423	0.0%	0	1	0	0	0.0%	0.0%
Travelers Indemnity Company, The	358	0.0%	-162	3,207	-5,162	13,485	-161.0%	259.5%
AIG Centennial Insurance Company	278	0.0%	210	10,034	-7,189	-2,064	-71.6%	-92.2%
Lafayette Insurance Company	123	0.0%	17,971	123	-5,129	16,404	****	*****
American Manufacturers Mutual Insurance Company	114	0.0%	329,941	1,158	-92,554	-100,949	****	****
Fidelity and Guaranty Insurance Underwriters, Inc.	0	0.0%	2,237,628	0	778,760	-91,426		

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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	*	**
LM Property and Casualty Insurance Company	0	0.0%	160,449	0	-277,379	-12,441		
Southern Guaranty Insurance Company	0	0.0%	150,543	0	-16,817	72,183		
USF&G Insurance Company of Mississippi	0	0.0%	105,725	0	-66,581	-15,864		
Union Insurance Company	0	0.0%	76,205	0	1,854	-187		
American Motorists Insurance Company	0	0.0%	70,000	0	70,000	0		
National Alliance Insurance Company	0	0.0%	55,000	0	-5,284	143		
Regal Insurance Company	0	0.0%	32,908	0	47,233	18,339		
Continental National Indemnity Company	0	0.0%	30,000	0	17,097	1,661		
First National Insurance Company of America	0	0.0%	15,794	0	-20,230	-2,363		
State National Insurance Company, Inc.	0	0.0%	14,679	0	-8,755	0		
West American Insurance Company	0	0.0%	12,700	0	-12,915	6,603		
Lumbermens Mutual Casualty Company	0	0.0%	12,498	542	1,832	23,681	338.0%	****
Northern Insurance Company of New York	0	0.0%	10,500	0	6,252	811		
American Economy Insurance Company	0	0.0%	9,890	0	-15,110	6,209		
Generali - U.S. Branch	0	0.0%	9,205	0	-27,974	1,620		
Permanent General Assurance Corporation	0	0.0%	6,400	0	0	3,768		
Peachtree Casualty Insurance Company	0	0.0%	5,533	0	10,737	14,117		
Valiant Insurance Company	0	0.0%	4,282	0	4,560	-7,055		
United Fire & Indemnity Company	0	0.0%	951	0	-26,049	454		
Superior Insurance Company	0	0.0%	264	0	-419	-36		
ACE Property and Casualty Insurance Company	0	0.0%	176	0	0	0		
Travelers Property Casualty Company of America	0	0.0%	2	0	-80,783	10,899		
Maryland Casualty Company	0	0.0%	0	2,385	874	-8,664	36.6%	-326.6%
Cincinnati Insurance Company, The	0	0.0%	0	248	-54	0	-21.8%	-21.8%
Continental Casualty Company	0	0.0%	0	20	4,607	0	****	****
Valley Forge Insurance Company	0	0.0%	0	6	0	0	0.0%	0.0%
Transcontinental Insurance Company	0	0.0%	0	5	0	0	0.0%	0.0%
American Home Assurance Company	0	0.0%	0	1	0	0	0.0%	0.0%

\* 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	*	**
Pennsylvania General Insurance Company	0	0.0%	0	0	133,988	24,068		
Stonington Insurance Company	0	0.0%	0	0	53,406	0		
LM Personal Insurance Company	0	0.0%	0	0	1,784	-642		
LM General Insurance Company	0	0.0%	0	0	128	0		
Republic Western Insurance Company	0	0.0%	0	0	43	0		
Deerbrook Insurance Company	0	0.0%	0	0	34	136		
Economy Fire & Casualty Company	0	0.0%	0	0	19	2		
Sentry Insurance a Mutual Company	0	0.0%	0	0	4	0		
Century Indemnity Company	0	0.0%	0	0	3	-2		
General Casualty Company of Wisconsin	0	0.0%	0	0	0	7,301		
AIG National Insurance Company, Inc.	0	0.0%	0	0	0	9		
American States Insurance Company	0	0.0%	0	0	0	-550		
Hartford Insurance Company of the Midwest	0	0.0%	0	0	-1	0		
OneBeacon Insurance Company	0	0.0%	0	0	-1	0		
Great American Spirit Insurance Company	0	0.0%	0	0	-4	0		
Hartford Fire Insurance Company	0	0.0%	0	0	-4	0		
Employers' Fire Insurance Company, The	0	0.0%	0	0	-9	0		
National Union Fire Insurance Company of Pittsburgh, PA.	0	0.0%	0	0	-21	0		
Foremost Property and Casualty Insurance Company	0	0.0%	0	0	-89	-2		
Charter Oak Fire Insurance Company, The	0	0.0%	0	0	-119	-24		
Chicago Insurance Company	0	0.0%	0	0	-131	-841		
Security Insurance Company of Hartford	0	0.0%	0	0	-144	-16		
St. Paul Mercury Insurance Company	0	0.0%	0	0	-164	-101		
Continental Western Insurance Company	0	0.0%	0	0	-191	0		
Ohio Casualty Insurance Company, The	0	0.0%	0	0	-401	-79		
Warner Insurance Company	0	0.0%	0	0	-625	-378		
American Fire and Casualty Company	0	0.0%	0	0	-690	-140		
St. Paul Fire and Marine Insurance Company	0	0.0%	0	0	-1,422	1,422		

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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	*	**
Federated Mutual Insurance Company	0	0.0%	0	0	-1,598	5,339		
Omaha Property and Casualty Insurance Company	0	0.0%	0	0	-1,700	0		
Clarendon National Insurance Company	0	0.0%	0	0	-2,111	6,515		
Fairmont Specialty Insurance Company	0	0.0%	0	0	-6,000	0		
United States Fidelity and Guaranty Company	0	0.0%	0	0	-7,058	-1,166		
Direct General Insurance Company	0	0.0%	0	0	-10,670	1,144		
Lyndon Property Insurance Company	0	0.0%	0	0	-60,726	0		
Brierfield Insurance Company	0	0.0%	0	0	-106,396	-1,866		
United Fire & Casualty Company	0	0.0%	-29	0	971	71		
Amerisure Insurance Company	0	0.0%	-133	0	-133	0		
Affirmative Insurance Company	0	0.0%	-480	0	-535	208		
Mutual Service Casualty Insurance Company	0	0.0%	-579	0	-13,284	140		
National Farmers Union Property and Casualty Company	0	0.0%	-862	0	-862	0		
American States Preferred Insurance Company	0	0.0%	-931	0	-931	-19,052		
Fidelity and Guaranty Insurance Company	0	0.0%	-2,770	0	-52,951	8,920		
Jefferson Insurance Company	0	0.0%	-355,000	0	-367,097	-8,215		
New Hampshire Insurance Company	-61	0.0%	-300	-5	-2,347	-241	****	****
Liberty Mutual Insurance Company	-70	0.0%	664	-70	3,127	-585	****	****
Massachusetts Bay Insurance Company	-100	0.0%	4,997	61	19,945	3,103	****	****
Progressive Southeastern Insurance Company	-119	0.0%	173,145	-119	-11,174	-14,513	****	****
Glens Falls Insurance Company, The	-149	0.0%	10,703	14,037	8,721	7,660	62.1%	116.7%
Audubon Indemnity Company	-244	0.0%	30,864	4,572	9,813	-1,282	214.6%	186.6%
Hanover Insurance Company, The	-486	0.0%	-600	827	-1,155	14,905	-139.7%	****
Twin City Fire Insurance Company	-860	0.0%	0	-399	-136	-11	34.1%	36.8%
AIG Premier Insurance Company	-968	0.0%	1,900	4,786	1,900	-7,088	39.7%	-108.4%
Progressive Max Insurance Company	-20,859	0.0%	2,394,874	712,047	369,988	-7,309	52.0%	50.9%
Southern Fire & Casualty Company	-35,163	0.0%	2,139,226	736,764	597,188	-164,792	81.1%	58.7%
Grand Totals: 220 Companies in Report	717,074,113		401,493,881	711,972,918	395,863,844	16,601,221	55.6%	57.9%

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