Companies Filing on Property/Casualty Blank Inland Marine Business in Mississippi for Year Ended 12/31/2006

						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	*	**
Continental Casualty Company	12,351,882	9.4%	5,827,341	12,301,257	6,353,929	16,315	51.7%	51.8%
Assurance Company of America	9,853,844	7.5%	10,147,545	7,909,193	3,385,059	151,154	42.8%	44.7%
State Farm Fire and Casualty Company	7,012,491	5.3%	5,849,405	6,774,693	-148,689	174,303	-2.2%	0.4%
Zurich American Insurance Company	6,850,633	5.2%	980,490	5,080,669	7,381,671	216,908	145.3%	149.6%
American Federated Insurance Company	6,146,982	4.7%	919,831	4,858,637	684,446	0	14.1%	14.1%
XL Specialty Insurance Company	5,991,602	4.5%	198,763,165	5,409,696	-82,659,951	-1,352,484	****	****
Mississippi Farm Bureau Casualty Insurance Company	5,901,129	4.5%	1,902,345	3,270,675	2,509,700	28,669	76.7%	77.6%
National Union Fire Insurance Company of Pittsburgh, PA.	4,992,917	3.8%	13,283,652	3,629,807	21,900,898	-180,188	603.4%	598.4%
American Bankers Insurance Company of Florida	4,550,754	3.4%	671,341	4,713,801	287,657	4,474	6.1%	6.2%
Travelers Property Casualty Company of America	3,869,303	2.9%	2,289,565	3,205,823	332,899	-79,473	10.4%	7.9%
Arch Insurance Company	3,655,793	2.8%	2,884,288	3,482,136	2,495,684	43,823	71.7%	72.9%
Factory Mutual Insurance Company	3,645,182	2.8%	87,542,301	3,369,502	4,288,900	633,204	127.3%	146.1%
American Reliable Insurance Company	3,497,831	2.7%	766,679	2,998,839	728,199	7,183	24.3%	24.5%
Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra	2,972,694	2.3%	1,432,912	1,451,398	4,866,187	89,612	335.3%	341.5%
Sentry Select Insurance Company	2,862,833	2.2%	1,382,699	2,625,167	1,287,647	6,155	49.1%	49.3%
Canal Insurance Company	2,543,545	1.9%	806,346	2,712,083	600,024	156,128	22.1%	27.9%
Plateau Casualty Insurance Company	2,467,775	1.9%	266,415	2,180,369	284,583	0	13.1%	13.1%
ACE Fire Underwriters Insurance Company	2,251,134	1.7%	416,967	485,181	-4,865,521	-16,269	****	****
Progressive Gulf Insurance Company	2,224,481	1.7%	592,814	2,127,882	1,074,798	-4,958	50.5%	50.3%
American Alternative Insurance Corporation	2,210,240	1.7%	322,773	1,433,852	517,483	52,137	36.1%	39.7%
Fireman's Fund Insurance Company	2,207,527	1.7%	7,463,297	2,257,780	1,808,937	86,850	80.1%	84.0%
Praetorian Insurance Company	1,710,197	1.3%	999,945	1,692,300	537,465	157	31.8%	31.8%
American Home Assurance Company	1,479,339	1.1%	45,657,821	1,675,158	15,756,512	-1,670,396	940.6%	840.9%
Liberty Mutual Insurance Company	1,409,098	1.1%	1,044,502	1,409,135	1,109,032	1,128	78.7%	78.8%
ACE American Insurance Company	1,221,178	0.9%	9,162,553	1,180,423	-4,707,105	120,413	-398.8%	-388.6%

Inland Marine 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	*	**
Affiliated F M Insurance Company	1,212,938	0.9%	2,388,238	1,066,370	-1,352,729	25,744	-126.9%	-124.4%
Federal Insurance Company	1,108,754	0.8%	1,003,815	996,154	915,292	66,377	91.9%	98.5%
Hartford Fire Insurance Company	1,079,793	0.8%	1,208,627	1,058,131	932,227	25,929	88.1%	90.6%
Great American Insurance Company	1,058,573	0.8%	135,142	951,147	110,254	1,434	11.6%	11.7%
Caterpillar Insurance Company	1,039,612	0.8%	1,743,563	567,489	129,847	0	22.9%	22.9%
RSUI Indemnity Company	905,859	0.7%	7,608,286	832,584	1,170,300	4,762	140.6%	141.1%
Vigilant Insurance Company	898,612	0.7%	156,782	874,807	158,036	55	18.1%	18.1%
Allstate Insurance Company	873,066	0.7%	1,262,899	914,448	346,843	-5,371	37.9%	37.3%
Employers Mutual Casualty Company	872,120	0.7%	340,265	821,595	211,055	-1,595	25.7%	25.5%
Nationwide Mutual Fire Insurance Company	838,833	0.6%	944,166	919,082	-483,614	20,754	-52.6%	-50.4%
St. Paul Fire and Marine Insurance Company	819,438	0.6%	765,727	795,565	5,375,018	-52,120	675.6%	669.1%
Economy Premier Assurance Company	647,285	0.5%	1,365,523	677,762	410,296	-35,608	60.5%	55.3%
Bituminous Casualty Corporation	622,956	0.5%	397,813	625,973	506,308	17,879	80.9%	83.7%
AMEX Assurance Company	596,353	0.5%	188,049	588,256	190,423	1,079	32.4%	32.6%
Brierfield Insurance Company	580,753	0.4%	214,524	563,433	247,854	5,869	44.0%	45.0%
Great West Casualty Company	560,861	0.4%	122,035	414,826	109,780	146	26.5%	26.5%
Allstate Property and Casualty Insurance Company	543,454	0.4%	373,487	427,167	13,473	1,231	3.2%	3.4%
Travelers Indemnity Company, The	503,300	0.4%	84,649	592,986	27,916	-12,625	4.7%	2.6%
American Zurich Insurance Company	502,019	0.4%	435,646	428,688	397,091	-725	92.6%	92.5%
Stonebridge Casualty Insurance Company	490,153	0.4%	249,042	475,984	230,164	335	48.4%	48.4%
Continental Western Insurance Company	450,306	0.3%	255,204	447,000	69,207	-1,773	15.5%	15.1%
Great American Assurance Company	437,522	0.3%	138,252	515,754	184,187	1,948	35.7%	36.1%
SAFECO Insurance Company of America	435,150	0.3%	417,430	419,836	-273,636	5,989	-65.2%	-63.8%
Mountain Laurel Assurance Company	426,630	0.3%	177,125	236,935	182,805	1,277	77.2%	77.7%
Star Insurance Company	419,420	0.3%	211,657	419,420	222,534	1,015	53.1%	53.3%
United Services Automobile Association	400,670	0.3%	781,197	405,155	235,309	2,341	58.1%	58.7%
Lyndon Property Insurance Company	396,317	0.3%	22,177	398,256	-366,510	0	-92.0%	-92.0%
Alfa Insurance Corporation	389,677	0.3%	200,631	373,826	221,731	0	59.3%	59.3%

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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	*	**
Encompass Insurance Company	379,231	0.3%	313,935	340,899	383,839	28,653	112.6%	121.0%
Nationwide Property and Casualty Insurance Company	378,285	0.3%	109,938	276,918	50,389	794	18.2%	18.5%
Metropolitan Property and Casualty Insurance Company	369,334	0.3%	222,227	359,570	16,828	-11,011	4.7%	1.6%
State Auto Property and Casualty Insurance Company	362,409	0.3%	202,565	350,423	165,474	953	47.2%	47.5%
Ohio Casualty Insurance Company, The	352,595	0.3%	150,818	308,261	148,402	461	48.1%	48.3%
Southern Fire & Casualty Company	335,965	0.3%	115,310	356,273	261,688	5,163	73.5%	74.9%
OneBeacon Insurance Company	332,452	0.3%	182,317	293,831	423,553	19,175	144.1%	150.7%
Triangle Insurance Company, Inc.	320,165	0.2%	22,218	316,831	-49,399	-3,111	-15.6%	-16.6%
Shelter Mutual Insurance Company	310,605	0.2%	234,301	294,209	234,705	4,128	79.8%	81.2%
Jewelers Mutual Insurance Company	294,541	0.2%	319,471	308,139	119,262	-22,251	38.7%	31.5%
Foremost Insurance Company Grand Rapids, Michigan	279,933	0.2%	-160,860	300,286	-185,444	3,055	-61.8%	-60.7%
Great American Insurance Company of New York	271,063	0.2%	396,098	378,544	347,428	273,691	91.8%	164.1%
First Colonial Insurance Company	240,216	0.2%	102,387	337,559	82,197	-3,868	24.4%	23.2%
American States Insurance Company	239,378	0.2%	440,786	238,454	10,118	11,896	4.2%	9.2%
Farmers Insurance Exchange	237,150	0.2%	1,912	255,983	-573	0	-0.2%	-0.2%
Federated Mutual Insurance Company	227,077	0.2%	354,869	217,863	47,850	-20,493	22.0%	12.6%
Phoenix Insurance Company, The	224,698	0.2%	96,581	195,257	89,771	1,893	46.0%	46.9%
Automobile Insurance Company of Hartford, Connecticut, The	213,413	0.2%	84,035	183,737	66,393	7,198	36.1%	40.1%
Lincoln General Insurance Company	212,396	0.2%	90,588	243,388	85,502	1,840	35.1%	35.9%
North American Specialty Insurance Company	211,965	0.2%	911,287	972,363	-4,342,744	-1,548,122	-446.6%	-605.8%
State National Insurance Company, Inc.	197,413	0.1%	37,921	194,883	-66,338	-8,228	-34.0%	-38.3%
Continental Insurance Company, The	189,897	0.1%	26,695	221,910	-90,123	1,130	-40.6%	-40.1%
Courtesy Insurance Company	185,873	0.1%	182,185	151,774	161,895	0	106.7%	106.7%
Republic Western Insurance Company	179,539	0.1%	61,257	179,575	77,406	688	43.1%	43.5%
Nationwide Mutual Insurance Company	167,600	0.1%	1,917,336	142,147	2,835,828	10,761	****	****
American National Property and Casualty Company	160,552	0.1%	61,828	123,021	47,956	-128	39.0%	38.9%
AIG Casualty Company	155,774	0.1%	0	121,198	-127,896	-6,685	-105.5%	-111.0%
USAA Casualty Insurance Company	154,922	0.1%	140,729	153,639	55,350	9,740	36.0%	42.4%

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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 v	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Greenwich Insurance Company	145,436	0.1%	0	139,694	3,287	2,319	2.4%	4.0%
QBE Insurance Corporation	144,066	0.1%	385,276	144,091	437,072	32,726	303.3%	326.0%
Lafayette Insurance Company	138,015	0.1%	46,269	126,876	38,669	12,742	30.5%	40.5%
Harleysville Mutual Insurance Company	137,420	0.1%	41,054	129,985	39,705	-46	30.5%	30.5%
Unitrin Auto and Home Insurance Company	137,148	0.1%	6,383	134,548	24,528	555	18.2%	18.6%
Diamond State Insurance Company	137,115	0.1%	158,983	147,148	171,090	-1,793	116.3%	115.1%
Union Insurance Company	127,244	0.1%	23,912	109,164	24,356	-1,459	22.3%	21.0%
Empire Fire and Marine Insurance Company	126,591	0.1%	8,997	114,488	69,727	6,877	60.9%	66.9%
St. Paul Mercury Insurance Company	123,347	0.1%	8,686	91,149	-12,307	-1,116	-13.5%	-14.7%
Maryland Casualty Company	110,835	0.1%	314,123	168,290	269,714	3,125	160.3%	162.1%
OneBeacon America Insurance Company	103,107	0.1%	1,125	21,751	5,038	70	23.2%	23.5%
SUA Insurance Company	103,096	0.1%	41,631	90,727	-25,223	5,806	-27.8%	-21.4%
Farmland Mutual Insurance Company	99,131	0.1%	0	99,561	11,371	-243	11.4%	11.2%
Clarendon National Insurance Company	95,370	0.1%	28,921	101,626	-61,420	18,223	-60.4%	-42.5%
Northern Assurance Company of America, The	94,742	0.1%	17,331	58,315	-14,221	0	-24.4%	-24.4%
Lumbermen's Underwriting Alliance	94,205	0.1%	130,900	86,394	129,781	0	150.2%	150.2%
Philadelphia Indemnity Insurance Company	85,562	0.1%	0	45,566	-121,207	-73	-266.0%	-266.2%
Hanover Insurance Company, The	84,738	0.1%	0	89,533	4,178	425	4.7%	5.1%
American Live Stock Insurance Company	83,964	0.1%	11,394	67,467	36,641	0	54.3%	54.3%
Pennsylvania Lumbermens Mutual Insurance Company	79,058	0.1%	68,760	71,458	68,760	0	96.2%	96.2%
American Modern Home Insurance Company	78,513	0.1%	12,079	74,434	-48,213	-6,909	-64.8%	-74.1%
State Automobile Mutual Insurance Company	78,272	0.1%	42,274	82,823	-10,648	-515	-12.9%	-13.5%
CNL/Insurance America, Inc.	76,194	0.1%	32,556	78,215	37,707	397	48.2%	48.7%
AXIS Reinsurance Company	75,222	0.1%	0	82,835	-518	-419	-0.6%	-1.1%
Lancer Insurance Company	74,169	0.1%	57,252	79,161	53,449	-2,261	67.5%	64.7%
American Resources Insurance Company, Inc.	71,711	0.1%	494,000	40,872	492,749	-162	****	****
Travelers Indemnity Company of Connecticut, The	71,332	0.1%	22,722	63,676	-18,469	101	-29.0%	-28.8%
Penn Millers Insurance Company	71,030	0.1%	20,169	82,894	20,169	0	24.3%	24.3%

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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	*	**
American International Insurance Company	70,717	0.1%	180,575	65,819	-26,161	1,467	-39.7%	-37.5%
United Fire & Casualty Company	69,331	0.1%	172,563	57,011	178,200	336	312.6%	313.2%
Gramercy Insurance Company	68,263	0.1%	55,102	80,590	61,764	1,842	76.6%	78.9%
Hartford Steam Boiler Inspection and Insurance Company, The	64,413	0.0%	33,533	80,714	6,175	0	7.7%	7.7%
American Road Insurance Company, The	63,986	0.0%	6,592	63,986	-8,875	0	-13.9%	-13.9%
Seneca Insurance Company, Inc.	63,366	0.0%	0	62,894	2,820	0	4.5%	4.5%
Intrepid Insurance Company	63,003	0.0%	0	52,611	2,544	0	4.8%	4.8%
Sagamore Insurance Company	62,767	0.0%	269	45,408	-18,731	-2,695	-41.3%	-47.2%
Transcontinental Insurance Company	55,866	0.0%	12,246	54,880	12,246	785	22.3%	23.7%
Travelers Indemnity Company of America, The	54,683	0.0%	179	43,558	1,832	530	4.2%	5.4%
Standard Fire Insurance Company, The	53,733	0.0%	37,099	57,509	35,420	371	61.6%	62.2%
National Liability & Fire Insurance Company	53,528	0.0%	18,428	45,243	26,799	1,466	59.2%	62.5%
Mitsui Sumitomo Insurance Company of America	50,566	0.0%	4,675	43,038	5,252	1,952	12.2%	16.7%
Security National Insurance Company	50,492	0.0%	82,100	74,939	77,757	6	103.8%	103.8%
AIG Centennial Insurance Company	50,073	0.0%	0	35,085	4,980	293	14.2%	15.0%
Yosemite Insurance Company	48,731	0.0%	143,986	82,405	103,061	0	125.1%	125.1%
AXA Art Insurance Corporation	48,365	0.0%	0	82,749	-1,474,765	-319,621	*****	****
Markel Insurance Company	47,306	0.0%	18,441	48,384	48,617	52	100.5%	100.6%
Armed Forces Insurance Exchange	46,970	0.0%	531,685	50,414	-73,911	0	-146.6%	-146.6%
Central States Indemnity Co. of Omaha	46,618	0.0%	0	21,152	0	0	0.0%	0.0%
Granite State Insurance Company	44,577	0.0%	6,104	39,336	8,423	2,213	21.4%	27.0%
National Specialty Insurance Company	44,125	0.0%	0	60,812	14,976	4,728	24.6%	32.4%
Liberty Mutual Fire Insurance Company	43,721	0.0%	31,123	46,543	17,450	-3,154	37.5%	30.7%
Employers' Fire Insurance Company, The	42,048	0.0%	0	3,932	620	15	15.8%	16.1%
Markel American Insurance Company	41,588	0.0%	55,754	58,175	17,200	2,094	29.6%	33.2%
Zurich American Insurance Company of Illinois	40,220	0.0%	0	37,159	1,933	0	5.2%	5.2%
Indemnity Insurance Company of North America	37,075	0.0%	2,444	19,939	-79,133	-9,449	-396.9%	-444.3%
Federated Service Insurance Company	36,195	0.0%	0	23,635	741	-44	3.1%	2.9%

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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 Tuesday, May 22, 2007 10:38:23 AM

***** Loss Ratio is less than -1000% or greater than 1000%

^{*} 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	*	**
Wesco Insurance Company	32,942	0.0%	14,327	92,913	11,569	0	12.5%	12.5%
Quanta Indemnity Company	32,775	0.0%	88,891	52,429	131,695	11,589	251.2%	273.3%
American Guarantee & Liability Insurance Company	32,429	0.0%	118,835	33,076	120,390	0	364.0%	364.0%
Harco National Insurance Company	31,222	0.0%	0	31,314	-2,442	-78	-7.8%	-8.0%
Amerisure Mutual Insurance Company	30,804	0.0%	7,823	35,374	8,114	18	22.9%	23.0%
Charter Oak Fire Insurance Company, The	30,095	0.0%	20,720	26,674	22,960	373	86.1%	87.5%
United States Fidelity and Guaranty Company	29,057	0.0%	1,148,218	54,777	998,559	-21,374	****	****
Commerce and Industry Insurance Company	28,599	0.0%	0	28,999	-851	-112	-2.9%	-3.3%
Pharmacists Mutual Insurance Company	25,404	0.0%	190,950	19,730	165,949	174	841.1%	842.0%
Mid-Continent Casualty Company	24,806	0.0%	0	24,500	-645	0	-2.6%	-2.6%
Universal Underwriters Insurance Company	24,068	0.0%	207,819	24,075	138,305	-488	574.5%	572.4%
New Hampshire Insurance Company	23,668	0.0%	6,359	31,746	-2,150	1,677	-6.8%	-1.5%
Zale Indemnity Company	23,010	0.0%	863	23,010	535	0	2.3%	2.3%
Georgia Casualty & Surety Company	22,384	0.0%	4,731	17,820	4,509	73	25.3%	25.7%
Indiana Lumbermens Mutual Insurance Company	20,676	0.0%	53,282	20,724	13,282	2,472	64.1%	76.0%
Federated Rural Electric Insurance Exchange	20,132	0.0%	393,177	19,585	392,040	-274	****	****
Pacific Specialty Insurance Company	19,393	0.0%	23,119	19,897	-24,200	-2,480	-121.6%	-134.1%
Cincinnati Insurance Company, The	19,196	0.0%	1,841	66,023	-13,791	149	-20.9%	-20.7%
Balboa Insurance Company	19,170	0.0%	18,378	19,173	3,842	-6	20.0%	20.0%
Grain Dealers Mutual Insurance Company	18,853	0.0%	100	21,245	12	-6	0.1%	0.0%
Lyndon Southern Insurance Company	18,726	0.0%	0	18,726	0	0	0.0%	0.0%
Allstate Indemnity Company	18,116	0.0%	14,650	18,075	-259,749	-1,124	****	****
American Insurance Company, The	17,093	0.0%	0	17,093	3,087	452	18.1%	20.7%
Association Casualty Insurance Company	15,637	0.0%	0	15,616	82	17	0.5%	0.6%
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	15,435	0.0%	4,318	15,977	-6,385	569	-40.0%	-36.4%
National Interstate Insurance Company	14,122	0.0%	0	5,983	0	0	0.0%	0.0%
StarNet Insurance Company	13,618	0.0%	0	9,803	656	52	6.7%	7.2%
Trinity Universal Insurance Company	12,490	0.0%	-8	15,298	-488	-2	-3.2%	-3.2%

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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	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Property and Casualty Insurance Company of Hartford	11,655	0.0%	0	9,791	-1	5	0.0%	0.0%
Hartford Underwriters Insurance Company	11,524	0.0%	17,308	11,750	-126	1,060	-1.1%	7.9%
Union Insurance Company of Providence	11,476	0.0%	5,007	13,992	-5,155	-112	-36.8%	-37.6%
ACE Property and Casualty Insurance Company	10,760	0.0%	53,944	9,850	43,200	-576	438.6%	432.7%
Nationwide Agribusiness Insurance Company	10,746	0.0%	0	6,716	369	-11	5.5%	5.3%
Delta Fire & Casualty Insurance Co.	9,665	0.0%	2,314	10,203	2,314	0	22.7%	22.7%
First National Insurance Company of America	9,289	0.0%	0	11,194	30	15	0.3%	0.4%
Fidelity and Deposit Company of Maryland	9,013	0.0%	0	7,575	785	373	10.4%	15.3%
Trinity Universal Insurance Company of Kansas, Inc.	7,834	0.0%	5,830	8,314	5,779	9	69.5%	69.6%
Bankers Standard Insurance Company	7,374	0.0%	0	29,151	-24,543	-20,114	-84.2%	-153.2%
Stonington Insurance Company	7,198	0.0%	40	8,034	-4,731	-17	-58.9%	-59.1%
Fidelity and Guaranty Insurance Underwriters, Inc.	6,560	0.0%	33,257	11,328	5,151	-2,794	45.5%	20.8%
Regent Insurance Company	5,750	0.0%	2,939	4,854	3,276	0	67.5%	67.5%
RLI Insurance Company	5,500	0.0%	0	82,814	7,570	1,004	9.1%	10.4%
Discover Property & Casualty Insurance Company	5,336	0.0%	0	5,038	1,522	-9	30.2%	30.0%
Amica Mutual Insurance Company	5,247	0.0%	12,650	5,038	7,480	-245	148.5%	143.6%
American Casualty Company of Reading, Pennsylvania	5,024	0.0%	0	4,144	0	0	0.0%	0.0%
Commonwealth Insurance Company of America	4,893	0.0%	0	8,416	-7,994	-598	-95.0%	-102.1%
Gerling America Insurance Company	4,418	0.0%	-12,692	4,418	-27,847	-1,151	-630.3%	-656.4%
Old Republic Insurance Company	4,000	0.0%	0	3,818	-73	-7	-1.9%	-2.1%
First American Property & Casualty Insurance Company	3,838	0.0%	0	3,838	-371	0	-9.7%	-9.7%
American Southern Insurance Company	3,819	0.0%	0	1,950	0	0	0.0%	0.0%
AIG Premier Insurance Company	3,807	0.0%	0	3,807	0	0	0.0%	0.0%
American Family Home Insurance Company	3,793	0.0%	1,872	4,893	1,444	0	29.5%	29.5%
Garrison Property and Casualty Insurance Company	3,711	0.0%	2,000	1,639	2,100	10	128.1%	128.7%
Pacific Indemnity Company	3,697	0.0%	0	1,499	26	1	1.7%	1.8%
Vanliner Insurance Company	3,613	0.0%	0	3,232	3,535	499	109.4%	124.8%
American Economy Insurance Company	3,547	0.0%	0	3,109	-51	-25	-1.6%	-2.4%

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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 v	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Utica Mutual Insurance Company	3,314	0.0%	0	4,319	1	0	0.0%	0.0%
T.H.E. Insurance Company	3,148	0.0%	0	2,725	100	6	3.7%	3.9%
USAA General Indemnity Company	2,555	0.0%	0	1,286	609	37	47.4%	50.2%
National Farmers Union Property and Casualty Company	2,362	0.0%	0	1,445	28	11	1.9%	2.7%
American General Indemnity Company	2,306	0.0%	0	2,306	-491	0	-21.3%	-21.3%
Emcasco Insurance Company	2,272	0.0%	1,707	2,853	-245	-22	-8.6%	-9.4%
General Casualty Company of Wisconsin	2,142	0.0%	0	1,519	0	0	0.0%	0.0%
Church Mutual Insurance Company	1,835	0.0%	0	1,852	-507	-16	-27.4%	-28.2%
General Insurance Company of America	1,668	0.0%	0	320	6	2	1.9%	2.5%
Valley Forge Insurance Company	1,326	0.0%	23,562	1,401	21,862	0	****	****
Acadia Insurance Company	1,188	0.0%	0	285	0	0	0.0%	0.0%
North Pointe Insurance Company	1,133	0.0%	0	362	0	0	0.0%	0.0%
Hartford Insurance Company of the Midwest	1,120	0.0%	14,486	1,205	13,357	926	****	****
St. Paul Protective Insurance Company	759	0.0%	0	417	-5,161	-28	****	****
Westport Insurance Corporation	625	0.0%	-6,073	4,462	-5,659	200	-126.8%	-122.3%
XL Insurance America, Inc.	595	0.0%	0	1,614	-3,497	0	-216.7%	-216.7%
Redland Insurance Company	588	0.0%	0	179	48	0	26.8%	26.8%
Oak River Insurance Company	508	0.0%	0	485	12	0	2.5%	2.5%
Horace Mann Insurance Company	469	0.0%	0	469	-13	0	-2.8%	-2.8%
Sentinel Insurance Company, Ltd.	457	0.0%	0	98	0	0	0.0%	0.0%
Sentry Insurance a Mutual Company	389	0.0%	0	682	1,712	-37	251.0%	245.6%
DaimlerChrysler Insurance Company	385	0.0%	0	383	18	0	4.7%	4.7%
United States Liability Insurance Company	360	0.0%	326	1,798	326	251	18.1%	32.1%
Northland Insurance Company	341	0.0%	17,500	2,569	114	6,694	4.4%	265.0%
Electric Insurance Company	321	0.0%	0	363	0	0	0.0%	0.0%
Great American Alliance Insurance Company	306	0.0%	0	166	0	0	0.0%	0.0%
Merastar Insurance Company	277	0.0%	0	316	0	0	0.0%	0.0%
Southern Pilot Insurance Company	262	0.0%	0	113	0	0	0.0%	0.0%

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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	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
National American Insurance Company	255	0.0%	0	251	0	0	0.0%	0.0%
American Automobile Insurance Company	250	0.0%	0	250	412	-49	164.8%	145.2%
Southern Guaranty Insurance Company	190	0.0%	0	190	0	-341	0.0%	-179.5%
Pennsylvania National Mutual Casualty Insurance Company	186	0.0%	0	1,210	0	0	0.0%	0.0%
Teachers Insurance Company	60	0.0%	0	230	-13	0	-5.7%	-5.7%
Massachusetts Bay Insurance Company	50	0.0%	0	50	-5	0	-10.0%	-10.0%
Fidelity National Insurance Company	32	0.0%	0	46	22,695	0	****	****
St. Paul Guardian Insurance Company	23	0.0%	599,158	7,028	569,031	10,212	****	****
Royal Indemnity Company	0	0.0%	400,000	0	377,826	1,725		
Generali - U.S. Branch	0	0.0%	180,000	0	177,356	40,608		
Lumbermens Mutual Casualty Company	0	0.0%	123,152	0	1,150,299	-272,184		
AXA Re Property and Casualty Insurance Company	0	0.0%	4,700	0	3,346	0		
American Security Insurance Company	0	0.0%	2,500	0	-5,936	0		
TIG Insurance Company	0	0.0%	1,966	0	-4,034	-1,000		
National Union Fire Insurance Company of Louisiana	0	0.0%	0	12,753	-33,546	-394	-263.0%	-266.1%
Stratford Insurance Company	0	0.0%	0	660	-75	-2	-11.4%	-11.7%
Bankers Insurance Company	0	0.0%	0	240	-125	-4	-52.1%	-53.8%
Penn-America Insurance Company	0	0.0%	0	175	-825	-183	-471.4%	-576.0%
Virginia Surety Company, Inc.	0	0.0%	0	104	0	0	0.0%	0.0%
Westfield Insurance Company	0	0.0%	0	33	0	0	0.0%	0.0%
National Surety Corporation	0	0.0%	0	0	4,267	-307		
Southern Farm Bureau Casualty Insurance Company	0	0.0%	0	0	2,000	0		
Valiant Insurance Company	0	0.0%	0	0	1,482	0		
Chicago Insurance Company	0	0.0%	0	0	1,168	0		
Commercial Guaranty Casualty Insurance Company	0	0.0%	0	0	291	16		
Audubon Indemnity Company	0	0.0%	0	0	136	194		
Centennial Insurance Company	0	0.0%	0	0	116	-116		
LM Property and Casualty Insurance Company	0	0.0%	0	0	83	-1		

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

						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE w	vith LAE
ompany	Written	Share	Paid	Earned	Incurred	Incurred	*	**
tlantic Mutual Insurance Company	0	0.0%	0	0	7	-4		
Iendota Insurance Company	0	0.0%	0	0	3	7		
arolina Casualty Insurance Company	0	0.0%	0	0	0	-2,927		
ational Indemnity Company	0	0.0%	0	0	-1	0		
ravelers Casualty and Surety Company of America	0	0.0%	0	0	-4	0		
merican Motorists Insurance Company	0	0.0%	0	0	-9	0		
merican International South Insurance Company	0	0.0%	0	0	-11	-1		
oregis Insurance Company	0	0.0%	0	0	-29	-7		
uadrant Indemnity Company	0	0.0%	0	0	-40	0		
surance Company of North America	0	0.0%	0	0	-166	0		
iberty Insurance Underwriters Inc.	0	0.0%	0	0	-213	-186		
udubon Insurance Company	0	0.0%	0	0	-221	-4		
ompo Japan Insurance Company of America	0	0.0%	0	0	-328	0		
ausau Underwriters Insurance Company	0	0.0%	0	0	-350	-99		
ravelers Casualty Insurance Company of America	0	0.0%	0	0	-369	-1		
armington Casualty Company	0	0.0%	0	0	-490	-1		
ational Casualty Company	0	0.0%	0	0	-501	0		
orthland Casualty Company	0	0.0%	0	0	-504	-42		
ravelers Casualty and Surety Company	0	0.0%	0	0	-679	-2		
UMIS Insurance Society, Inc.	0	0.0%	0	0	-687	-10		
orth River Insurance Company, The	0	0.0%	0	0	-817	1		
merican Equity Specialty Insurance Company	0	0.0%	0	0	-1,813	-645		
airmont Specialty Insurance Company	0	0.0%	0	0	-1,971	-493		
thena Assurance Company	0	0.0%	0	0	-5,146	-2,304		
XA Re America Insurance Company	0	0.0%	0	0	-5,739	0		
nited States Fire Insurance Company	0	0.0%	0	0	-6,860	245		
ew York Marine and General Insurance Company	0	0.0%	0	0	-13,353	-501		
terstate Indemnity Company	0	0.0%	0	-7	-34	3	485.7%	442.9%

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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	*	**
Employers Insurance Company of Wausau	0	0.0%	-825	0	-14,699	-2,854		
American Manufacturers Mutual Insurance Company	0	0.0%	-6,477	0	-7,825	-39		
AXA Insurance Company	0	0.0%	-202,937	0	-702,437	3,160		
Hartford Casualty Insurance Company	-332	0.0%	0	5,294	-6,509	-437	-123.0%	-131.2%
Northern Insurance Company of New York	-405	0.0%	132,238	13,530	106,513	-1,147	787.2%	778.8%
Fidelity National Property and Casualty Insurance Company	-1,063	0.0%	0	-1,063	0	0	0.0%	0.0%
Security Insurance Company of Hartford	-1,098	0.0%	7,040	27,312	19,627	660	71.9%	74.3%
Triton Insurance Company	-1,146	0.0%	10,900	37,363	10,557	0	28.3%	28.3%
Fidelity and Guaranty Insurance Company	-1,456	0.0%	0	5,004	-9,234	601	-184.5%	-172.5%
Twin City Fire Insurance Company	-5,320	0.0%	299,267	-4,708	113,324	7,740	****	****
Progressive Advanced Insurance Company	-8,203	0.0%	-35,005	102,695	18,502	-3,066	18.0%	15.0%
Westchester Fire Insurance Company	-11,050	0.0%	0	-11,050	6,882	-4,851	-62.3%	-18.4%
Mississippi Farm Bureau Mutual Insurance Company	-27,846	0.0%	1,578,668	2,645,227	853,686	-80,015	32.3%	29.2%
Allianz Global Risks US Insurance Company	-3,305,238	-2.5%	1,927,930	-1,249,141	951,600	-72,281	-76.2%	-70.4%
Grand Totals: 291 Companies in Report	131,972,115		442,072,017	120,611,409	2,661,026	-3,336,243	2.2%	-0.6%

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