Companies Filing on Property/Casualty Blank Other commercial auto liability Business in Mississippi for Year Ended 12/31/2007

						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	27,953,382	12.5%	15,052,887	28,214,837	17,100,798	1,357,351	60.6%	65.4%
Canal Insurance Company	23,090,034	10.3%	18,349,200	21,106,879	19,564,403	2,953,861	92.7%	106.7%
Travelers Property Casualty Company of America	8,496,360	3.8%	3,132,342	9,659,853	3,636,865	114,142	37.6%	38.8%
Lincoln General Insurance Company	6,361,726	2.8%	6,920,926	6,952,319	7,197,973	400,887	103.5%	109.3%
Brierfield Insurance Company	6,149,904	2.7%	1,281,630	5,848,466	2,011,627	276,463	34.4%	39.1%
Cherokee Insurance Company	5,177,502	2.3%	3,764,539	5,453,868	7,662,916	761,011	140.5%	154.5%
Zurich American Insurance Company	5,021,834	2.2%	3,578,274	4,700,749	67,548	880,404	1.4%	20.2%
Employers Mutual Casualty Company	4,676,012	2.1%	1,253,246	4,361,378	2,521,762	344,353	57.8%	65.7%
American Guarantee & Liability Insurance Company	4,641,094	2.1%	1,791,850	5,572,249	2,682,799	835,855	48.1%	63.1%
Great West Casualty Company	4,374,070	2.0%	1,673,597	5,034,033	7,212,399	902,930	143.3%	161.2%
American Home Assurance Company	4,360,180	1.9%	4,332,703	4,199,319	2,937,812	628,862	70.0%	84.9%
Sentry Select Insurance Company	4,264,966	1.9%	4,401,959	4,484,877	3,375,309	109,551	75.3%	77.7%
Union Insurance Company	3,966,957	1.8%	929,258	3,757,035	1,977,518	80,209	52.6%	54.8%
Liberty Mutual Fire Insurance Company	3,960,680	1.8%	2,654,628	5,483,141	1,613,775	190,098	29.4%	32.9%
Travelers Indemnity Company of Connecticut, The	3,497,255	1.6%	474,764	3,327,297	1,068,425	-12,482	32.1%	31.7%
St. Paul Fire and Marine Insurance Company	3,466,051	1.5%	5,801,596	3,055,204	631,674	-16,907	20.7%	20.1%
State Farm Mutual Automobile Insurance Company	3,289,227	1.5%	1,015,821	3,297,587	651,413	-25,227	19.8%	19.0%
Empire Fire and Marine Insurance Company	3,077,145	1.4%	1,070,314	3,231,599	281,937	256,045	8.7%	16.6%
National Union Fire Insurance Company of Pittsburgh, PA.	3,003,145	1.3%	-435,671	2,636,993	-781,047	276,455	-29.6%	-19.1%
Continental Casualty Company	2,750,069	1.2%	2,885,620	3,259,222	5,086,876	395,374	156.1%	168.2%
Mississippi Farm Bureau Casualty Insurance Company	2,546,283	1.1%	1,624,758	2,468,147	922,670	-21,386	37.4%	36.5%
Continental Western Insurance Company	2,518,789	1.1%	2,110,907	2,636,929	2,566,974	229,015	97.3%	106.0%
Maryland Casualty Company	2,501,014	1.1%	1,049,557	2,279,544	797,994	231,048	35.0%	45.1%
Greenwich Insurance Company	2,261,005	1.0%	1,733,472	2,384,248	828,665	113,744	34.8%	39.5%
Stonington Insurance Company	2,178,230	1.0%	1,657,432	2,936,270	1,769,020	156,766	60.2%	65.6%

Other commercial auto liability 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 w	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
State Auto Property and Casualty Insurance Company	2,122,516	0.9%	416,610	2,024,556	728,948	110,704	36.0%	41.5%
Travelers Indemnity Company, The	2,118,985	0.9%	349,192	1,964,534	450,711	84,122	22.9%	27.2%
Universal Underwriters Insurance Company	2,027,771	0.9%	1,680,322	1,935,654	948,713	264,358	49.0%	62.7%
Charter Oak Fire Insurance Company, The	1,943,738	0.9%	437,259	1,855,856	1,810,089	94,951	97.5%	102.7%
Acadia Insurance Company	1,916,702	0.9%	692,003	1,633,174	734,136	45,748	45.0%	47.8%
Zurich American Insurance Company of Illinois	1,788,718	0.8%	1,135,342	1,690,395	749,814	300,724	44.4%	62.1%
Bituminous Casualty Corporation	1,750,343	0.8%	2,115,624	1,962,545	2,140,806	443,869	109.1%	131.7%
National Casualty Company	1,671,640	0.7%	1,981,641	1,619,825	2,010,178	143,712	124.1%	133.0%
American Alternative Insurance Corporation	1,659,436	0.7%	37,505	1,421,549	232,413	-355	16.3%	16.3%
National Interstate Insurance Company	1,637,681	0.7%	315,073	1,804,290	3,061,903	140,464	169.7%	177.5%
Nationwide Agribusiness Insurance Company	1,636,697	0.7%	166,210	1,426,924	1,118,888	113,631	78.4%	86.4%
Southern Fire & Casualty Company	1,595,999	0.7%	1,571,219	1,960,607	1,227,900	48,194	62.6%	65.1%
ACE American Insurance Company	1,588,775	0.7%	-91,140	2,343,544	637,796	256,496	27.2%	38.2%
Federated Mutual Insurance Company	1,572,262	0.7%	447,205	1,822,035	-21,772	110,123	-1.2%	4.8%
Argonaut Great Central Insurance Company	1,487,582	0.7%	247,559	1,359,993	328,738	145,574	24.2%	34.9%
Nationwide Mutual Insurance Company	1,474,736	0.7%	355,877	1,518,148	-647,353	39,755	-42.6%	-40.0%
Travelers Indemnity Company of America, The	1,380,972	0.6%	184,094	1,194,448	301,054	10,392	25.2%	26.1%
American Zurich Insurance Company	1,310,235	0.6%	472,937	1,435,147	979,502	208,809	68.3%	82.8%
Nationwide Property and Casualty Insurance Company	1,284,989	0.6%	497,290	1,118,073	895,775	38,960	80.1%	83.6%
Federal Insurance Company	1,216,679	0.5%	110,966	1,312,343	249,325	57,964	19.0%	23.4%
American States Insurance Company	1,198,570	0.5%	134,424	1,135,576	439,707	72,376	38.7%	45.1%
Phoenix Insurance Company, The	1,127,806	0.5%	266,520	1,113,342	190,766	67,866	17.1%	23.2%
Liberty Mutual Insurance Company	1,056,216	0.5%	343,573	1,010,299	506,832	56,251	50.2%	55.7%
Allstate Indemnity Company	1,049,537	0.5%	421,923	1,058,173	711,387	65,971	67.2%	73.5%
Philadelphia Indemnity Insurance Company	1,040,053	0.5%	55,898	647,905	59,818	10,381	9.2%	10.8%
Federated Rural Electric Insurance Exchange	1,023,387	0.5%	394,366	998,165	116,654	-84,001	11.7%	3.3%
QBE Insurance Corporation	998,832	0.4%	1,651,365	1,057,025	1,244,536	120,725	117.7%	129.2%
Lancer Insurance Company	965,189	0.4%	96,790	977,969	59,831	15,270	6.1%	7.7%

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

						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE w	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
New Hampshire Insurance Company	946,836	0.4%	563,392	985,193	102,324	168,553	10.4%	27.5%
Employers Insurance Company of Wausau	945,220	0.4%	142,981	964,896	-70,508	-30,770	-7.3%	-10.5%
Continental Insurance Company, The	882,840	0.4%	30,349	547,662	400,686	22,692	73.2%	77.3%
Allstate Insurance Company	874,045	0.4%	347,484	890,445	259,759	33,541	29.2%	32.9%
Lafayette Insurance Company	837,362	0.4%	120,816	731,632	376,397	119,946	51.4%	67.8%
Hartford Fire Insurance Company	836,075	0.4%	1,396,314	774,913	1,086,344	200,394	140.2%	166.0%
National Liability & Fire Insurance Company	804,734	0.4%	65,110	819,666	480,986	127,420	58.7%	74.2%
St. Paul Mercury Insurance Company	780,868	0.3%	99,915	594,831	156,102	-19,013	26.2%	23.0%
SUA Insurance Company	780,766	0.3%	92,812	793,708	757,906	75,182	95.5%	105.0%
Capital City Insurance Company, Inc.	760,116	0.3%	119,476	758,574	715,313	276,409	94.3%	130.7%
General Insurance Company of America	757,277	0.3%	63,247	748,720	943,400	35,643	126.0%	130.8%
State National Insurance Company, Inc.	734,050	0.3%	57,911	427,312	-302,095	-117,067	-70.7%	-98.1%
United Fire & Casualty Company	730,093	0.3%	88,145	632,174	325,350	15,743	51.5%	54.0%
Wausau Business Insurance Company	712,458	0.3%	109,021	540,511	282,496	35,155	52.3%	58.8%
Granite State Insurance Company	687,014	0.3%	2,826,119	775,632	1,466,446	380,246	189.1%	238.1%
Valley Forge Insurance Company	669,067	0.3%	275,199	511,598	310,865	46,396	60.8%	69.8%
Great American Assurance Company	658,780	0.3%	51,716	639,932	216,435	112,418	33.8%	51.4%
Church Mutual Insurance Company	655,645	0.3%	87,921	643,601	58,871	1,195	9.1%	9.3%
National Fire Insurance Company of Hartford	654,669	0.3%	785,233	1,152,842	-698,211	-24,123	-60.6%	-62.7%
Harco National Insurance Company	652,342	0.3%	296,042	768,549	395,436	222,510	51.5%	80.4%
Pennsylvania General Insurance Company	647,209	0.3%	126,497	708,043	409,852	59,474	57.9%	66.3%
State Farm Fire and Casualty Company	622,222	0.3%	44,911	615,431	14,194	19,017	2.3%	5.4%
Redland Insurance Company	620,486	0.3%	19,361	265,652	113,502	11,946	42.7%	47.2%
Gateway Insurance Company	609,573	0.3%	57,570	540,633	205,543	46,497	38.0%	46.6%
Hartford Underwriters Insurance Company	603,266	0.3%	59,050	654,268	-11,858	-1,037	-1.8%	-2.0%
Vanliner Insurance Company	589,912	0.3%	37,843	387,977	287,850	29,641	74.2%	81.8%
Transportation Insurance Company	589,114	0.3%	175,462	670,084	189,585	42,647	28.3%	34.7%
Association Casualty Insurance Company	584,743	0.3%	346,152	547,814	65,347	-9,518	11.9%	10.2%

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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 v	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Arch Insurance Company	536,940	0.2%	27,865	488,623	-12,585	4,134	-2.6%	-1.7%
American Casualty Company of Reading, Pennsylvania	509,664	0.2%	135,997	564,380	604,517	75,933	107.1%	120.6%
Georgia Casualty & Surety Company	480,242	0.2%	119,103	472,850	192,018	46,347	40.6%	50.4%
Discover Property & Casualty Insurance Company	479,583	0.2%	157,079	442,285	193,377	90,147	43.7%	64.1%
American States Preferred Insurance Company	478,322	0.2%	19,655	384,403	104,110	25,999	27.1%	33.8%
Pennsylvania Lumbermens Mutual Insurance Company	448,819	0.2%	57,168	461,608	47,381	-567	10.3%	10.1%
United States Fire Insurance Company	442,397	0.2%	41,880	451,706	24,379	11,287	5.4%	7.9%
Brotherhood Mutual Insurance Company	433,216	0.2%	49,340	562,477	77,309	41,464	13.7%	21.1%
State Automobile Mutual Insurance Company	428,406	0.2%	77,100	526,586	213,315	71,873	40.5%	54.2%
West American Insurance Company	425,148	0.2%	297,557	492,597	671,201	79,737	136.3%	152.4%
Nationwide Mutual Fire Insurance Company	412,250	0.2%	23,157	423,601	78,539	4,387	18.5%	19.6%
Sagamore Insurance Company	410,649	0.2%	105,123	544,079	293,797	23,617	54.0%	58.3%
Insurance Company of the State of Pennsylvania, The	400,774	0.2%	1,771,084	457,200	398,851	-90,610	87.2%	67.4%
RLI Insurance Company	398,259	0.2%	486,603	481,079	-98,705	122,105	-20.5%	4.9%
GuideOne Mutual Insurance Company	390,131	0.2%	198,958	387,863	-215,738	-20,116	-55.6%	-60.8%
American Resources Insurance Company, Inc.	388,083	0.2%	104,161	422,599	246,640	53,758	58.4%	71.1%
Companion Property and Casualty Insurance Company	362,356	0.2%	2,069,409	451,317	1,205,074	123,251	267.0%	294.3%
Amerisure Insurance Company	359,495	0.2%	147,447	312,938	550,972	-1,944	176.1%	175.4%
Ohio Casualty Insurance Company, The	344,640	0.2%	100,702	422,062	365,136	28,247	86.5%	93.2%
Triangle Insurance Company, Inc.	340,580	0.2%	0	360,674	1,902	18,545	0.5%	5.7%
Praetorian Insurance Company	339,330	0.2%	67,477	246,740	-1,794,660	127,449	-727.3%	-675.7%
Wausau Underwriters Insurance Company	334,841	0.1%	49,354	377,902	78,418	-552	20.8%	20.6%
Amerisure Mutual Insurance Company	326,644	0.1%	572,106	378,835	99,345	10,480	26.2%	29.0%
American Reliable Insurance Company	324,611	0.1%	51,467	284,279	-114,651	-2,428	-40.3%	-41.2%
Penn Millers Insurance Company	313,552	0.1%	51,294	383,210	-16,329	10,741	-4.3%	-1.5%
American Economy Insurance Company	312,930	0.1%	66,235	322,900	520,538	6,623	161.2%	163.3%
Everest National Insurance Company	288,234	0.1%	-6,344	185,193	71,714	18,418	38.7%	48.7%
American Fire and Casualty Company	277,619	0.1%	866,049	288,811	-1,345,223	-190,336	-465.8%	-531.7%

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

^{**} Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned

Tuesday, June 10, 2008 9:58:47 AM

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

						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE v	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Farmland Mutual Insurance Company	276,582	0.1%	95,128	293,529	188,797	-24,272	64.3%	56.1%
Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra	273,024	0.1%	18,937	265,950	319,800	58,773	120.2%	142.3%
Markel American Insurance Company	272,898	0.1%	11,027	217,765	241	4,401	0.1%	2.1%
Twin City Fire Insurance Company	257,112	0.1%	35,825	283,654	37,844	-3,640	13.3%	12.1%
Grain Dealers Mutual Insurance Company	235,435	0.1%	66,016	238,526	3,078	9,475	1.3%	5.3%
Harleysville Mutual Insurance Company	229,287	0.1%	31,844	244,624	-59,301	-13,539	-24.2%	-29.8%
Cincinnati Insurance Company, The	220,842	0.1%	660,124	215,125	-344,031	12,237	-159.9%	-154.2%
Old Republic Insurance Company	219,832	0.1%	100,561	255,597	-168,183	-22,872	-65.8%	-74.7%
Commerce Protective Insurance Company	217,197	0.1%	0	58,456	5,300	0	9.1%	9.1%
Shelter General Insurance Company	211,803	0.1%	16,769	191,254	15,930	3,400	8.3%	10.1%
Markel Insurance Company	205,823	0.1%	39,374	298,803	261,360	23,205	87.5%	95.2%
Sentry Insurance a Mutual Company	200,975	0.1%	189,699	197,837	132,179	-19,785	66.8%	56.8%
American International South Insurance Company	178,456	0.1%	6,154	176,783	50,085	10,113	28.3%	34.1%
St. Paul Guardian Insurance Company	172,697	0.1%	4,721	49,317	10,327	-4,889	20.9%	11.0%
Clearwater Insurance Company	157,876	0.1%	0	157,876	37,937	431	24.0%	24.3%
Great Northern Insurance Company	154,717	0.1%	11,966	131,952	43,766	2,496	33.2%	35.1%
Commerce and Industry Insurance Company	151,878	0.1%	26,265	168,401	23,430	4,522	13.9%	16.6%
ACE Fire Underwriters Insurance Company	147,258	0.1%	16,029	72,046	35,492	2,167	49.3%	52.3%
Hartford Casualty Insurance Company	131,038	0.1%	159,152	126,600	584,629	9,910	461.8%	469.6%
Indemnity Insurance Company of North America	129,264	0.1%	61,306	173,825	1,151,416	1,848	662.4%	663.5%
Sentinel Insurance Company, Ltd.	128,745	0.1%	6,138	64,058	41,797	2,332	65.2%	68.9%
Westchester Fire Insurance Company	126,850	0.1%	0	117,349	-84,279	2,686	-71.8%	-69.5%
Pharmacists Mutual Insurance Company	126,355	0.1%	40,270	132,234	84,118	6,590	63.6%	68.6%
Hartford Insurance Company of the Midwest	121,944	0.1%	11,802	87,898	19,990	4,433	22.7%	27.8%
Electric Insurance Company	121,259	0.1%	24,320	121,259	24,320	0	20.1%	20.1%
Southern United Fire Insurance Company	120,687	0.1%	6,865	35,958	21,554	3,679	59.9%	70.2%
FCCI Insurance Company	118,259	0.1%	0	61,968	5,742	657	9.3%	10.3%
American Automobile Insurance Company	113,458	0.1%	13,051	119,336	-25,925	8,376	-21.7%	-14.7%

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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	*	**
Northern Insurance Company of New York	112,109	0.1%	230,426	83,265	-259,520	66,268	-311.7%	-232.1%
Stratford Insurance Company	108,452	0.0%	27,076	103,703	-1,851,619	-230,847	****	****
Wesco Insurance Company	106,231	0.0%	0	77,204	38,451	4,344	49.8%	55.4%
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	93,876	0.0%	6,676	95,140	16,259	17,404	17.1%	35.4%
Security National Insurance Company	92,075	0.0%	193,986	248,163	130,143	557	52.4%	52.7%
Alfa Insurance Corporation	89,965	0.0%	7,496	88,684	-10,174	25,923	-11.5%	17.8%
National Specialty Insurance Company	88,554	0.0%	531,441	257,971	-1,611,446	-8,628	-624.7%	-628.0%
Assurance Company of America	80,656	0.0%	675,167	209,946	308,158	31,745	146.8%	161.9%
Federated Service Insurance Company	79,817	0.0%	0	77,984	17,263	2,816	22.1%	25.7%
National Trust Insurance Company	73,517	0.0%	2,697	39,422	6,771	699	17.2%	18.9%
American Southern Insurance Company	73,351	0.0%	0	57,199	0	0	0.0%	0.0%
Southern Insurance Company	71,161	0.0%	0	9,604	595	177	6.2%	8.0%
Occidental Fire & Casualty Company of North Carolina	70,957	0.0%	749	13,254	14,026	234	105.8%	107.6%
Trinity Universal Insurance Company	67,596	0.0%	114,287	200,445	26,126	-10,453	13.0%	7.8%
Sompo Japan Insurance Company of America	64,912	0.0%	214	71,113	-29,672	-1,682	-41.7%	-44.1%
General Casualty Company of Wisconsin	64,849	0.0%	2,575	59,066	4,183	483	7.1%	7.9%
NOVA Casualty Company	64,129	0.0%	2,864	16,369	10,560	1,329	64.5%	72.6%
Liberty Insurance Corporation	59,000	0.0%	56,930	87,504	172,371	21,111	197.0%	221.1%
Massachusetts Bay Insurance Company	57,970	0.0%	1,561	53,156	1,395,192	5,359	****	****
Old Republic General Insurance Corporation	56,868	0.0%	0	26,064	13,203	1,835	50.7%	57.7%
Florists' Mutual Insurance Company	56,201	0.0%	14,559	64,432	-21,312	-5,535	-33.1%	-41.7%
LM Insurance Corporation	55,881	0.0%	0	10,015	3,922	363	39.2%	42.8%
Fidelity and Deposit Company of Maryland	49,555	0.0%	829,034	55,462	268,536	107	484.2%	484.4%
First Liberty Insurance Corporation, The	47,775	0.0%	34,326	46,657	58,113	4,849	124.6%	134.9%
StarNet Insurance Company	43,812	0.0%	0	14,971	-35,222	23,005	-235.3%	-81.6%
Republic Fire and Casualty Insurance Company	41,151	0.0%	0	4,771	505	147	10.6%	13.7%
Star Insurance Company	38,230	0.0%	0	17,761	-1,371	-273	-7.7%	-9.3%
Fidelity and Guaranty Insurance Company	35,434	0.0%	1,384	42,908	-54,954	11,518	-128.1%	-101.2%

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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 v	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
CUMIS Insurance Society, Inc.	34,559	0.0%	5,444	31,400	5,211	-2,872	16.6%	7.4%
Equity Insurance Company	32,367	0.0%	1,286,417	177,437	-69,387	181,592	-39.1%	63.2%
ACE Property and Casualty Insurance Company	31,274	0.0%	441,667	124,960	428,125	51,631	342.6%	383.9%
BancInsure, Inc.	29,225	0.0%	6,582	34,150	6,582	0	19.3%	19.3%
St. Paul Protective Insurance Company	27,677	0.0%	0	20,832	2,399	-412	11.5%	9.5%
Mitsui Sumitomo Insurance Company of America	27,409	0.0%	0	18,478	697	-358	3.8%	1.8%
Employers' Fire Insurance Company, The	24,942	0.0%	0	23,345	4,404	154	18.9%	19.5%
Westfield Insurance Company	24,235	0.0%	0	21,927	920	2,323	4.2%	14.8%
Regent Insurance Company	23,147	0.0%	0	18,923	-52,365	-2,929	-276.7%	-292.2%
Hanover Insurance Company, The	22,878	0.0%	369,320	46,253	97,838	11,322	211.5%	236.0%
National Farmers Union Property and Casualty Company	22,714	0.0%	0	23,336	-634	10,110	-2.7%	40.6%
Pennsylvania Manufacturers' Association Insurance Company	21,024	0.0%	0	36,585	-4,336	-1,018	-11.9%	-14.6%
OneBeacon America Insurance Company	20,693	0.0%	0	20,090	1,253	89	6.2%	6.7%
United States Fidelity and Guaranty Company	20,563	0.0%	2,712,342	137,748	2,163,825	324,645	****	****
Hartford Accident and Indemnity Company	20,035	0.0%	2,839	8,471	4,558	267	53.8%	57.0%
Southern Pilot Insurance Company	17,476	0.0%	139,492	16,745	276,784	65,446	****	****
First National Insurance Company of America	16,636	0.0%	3,267	43,618	-2,606	336	-6.0%	-5.2%
T.H.E. Insurance Company	16,244	0.0%	0	15,866	-4,337	-281	-27.3%	-29.1%
Fidelity and Guaranty Insurance Underwriters, Inc.	14,674	0.0%	19,706	53,959	-127,554	17,540	-236.4%	-203.9%
Pennsylvania National Mutual Casualty Insurance Company	14,473	0.0%	9,522	14,496	-3,011	-849	-20.8%	-26.6%
Indiana Lumbermens Mutual Insurance Company	13,724	0.0%	0	7,351	2,325	346	31.6%	36.3%
Shelter Mutual Insurance Company	12,704	0.0%	0	13,855	1,778	0	12.8%	12.8%
Integon National Insurance Company	12,574	0.0%	5,625	13,680	5,625	0	41.1%	41.1%
Clarendon National Insurance Company	11,682	0.0%	368,446	368,650	-663,306	-55,359	-179.9%	-194.9%
Mitsui Sumitomo Insurance USA Inc.	10,839	0.0%	0	18,205	6,630	1,128	36.4%	42.6%
Preferred Professional Insurance Company	10,716	0.0%	0	5,296	3,008	334	56.8%	63.1%
North River Insurance Company, The	10,587	0.0%	0	3,410	-634	-85	-18.6%	-21.1%
OneBeacon Insurance Company	10,067	0.0%	25,926	19,516	-28,139	2,586	-144.2%	-130.9%

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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 v	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Associated Indemnity Corporation	9,274	0.0%	275,000	9,387	228,512	3,296	****	****
American Insurance Company, The	9,265	0.0%	51,636	10,463	26,384	24,286	252.2%	484.3%
Westport Insurance Corporation	8,777	0.0%	190,564	10,355	265,285	196,478	****	****
National Surety Corporation	7,477	0.0%	0	6,327	-2,377	1,481	-37.6%	-14.2%
Navigators Insurance Company	7,249	0.0%	1,904	6,547	9,333	16	142.6%	142.8%
Hanover American Insurance Company, The	4,850	0.0%	0	2,012	-359	10	-17.8%	-17.3%
Virginia Surety Company, Inc.	4,436	0.0%	7,563	38,969	-22,838	20,904	-58.6%	-5.0%
Fireman's Fund Insurance Company	4,031	0.0%	0	1,514	50,984	1,664	****	****
Great American Insurance Company of New York	3,628	0.0%	0	15,051	-3,692	357	-24.5%	-22.2%
Hudson Insurance Company	3,581	0.0%	3,038	3,695	101,162	30,889	****	****
Great American Alliance Insurance Company	2,976	0.0%	0	2,696	-1,430	-694	-53.0%	-78.8%
Northland Insurance Company	2,529	0.0%	0	1,900	5,381	654	283.2%	317.6%
National Indemnity Company	2,523	0.0%	0	2,523	-1,745	-592	-69.2%	-92.6%
Alea North America Insurance Company	2,520	0.0%	0	2,596	0	-7,452	0.0%	-287.1%
Pennsylvania Manufacturers Indemnity Company	2,185	0.0%	0	2,043	673	75	32.9%	36.6%
Utica Mutual Insurance Company	1,105	0.0%	-25	887	-90	-106	-10.1%	-22.1%
Pacific Indemnity Company	903	0.0%	0	2,542	735	239	28.9%	38.3%
Great Divide Insurance Company	894	0.0%	0	605	15	29	2.5%	7.3%
DaimlerChrysler Insurance Company	823	0.0%	998	808	803	-341	99.4%	57.2%
Great American Insurance Company	468	0.0%	0	924	-87	356	-9.4%	29.1%
Lumbermens Mutual Casualty Company	287	0.0%	-3,066	287	-3,066	0	****	****
American Motorists Insurance Company	272	0.0%	165,000	272	47,945	38,368	****	****
Crum & Forster Indemnity Company	212	0.0%	0	48,493	-17,104	-112	-35.3%	-35.5%
American Manufacturers Mutual Insurance Company	54	0.0%	0	54	0	0	0.0%	0.0%
American Modern Home Insurance Company	38	0.0%	0	38	-838	0	****	****
Republic Western Insurance Company	0	0.0%	777,611	0	392,451	23,446		
TIG Insurance Company	0	0.0%	304,000	0	-186,503	85,863		
Insurance Company of the West	0	0.0%	250,000	0	-13,000	-93,304		

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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	*	**
Mississippi Farm Bureau Mutual Insurance Company	0	0.0%	220,540	-251	-8,275	-13,625	****	****
AXA Insurance Company	0	0.0%	100,000	0	-50,803	8,269		
Fairmont Specialty Insurance Company	0	0.0%	100,000	0	-271,798	-38,701		
Ironshore Indemnity Inc.	0	0.0%	86,645	0	-14,062	-5,807		
Titan Indemnity Company	0	0.0%	85,000	0	8,779	-8,491		
National Union Fire Insurance Company of Louisiana	0	0.0%	85,000	0	-280,283	-142,018		
Athena Assurance Company	0	0.0%	53,920	0	-407,535	35,641		
Carolina Casualty Insurance Company	0	0.0%	37,500	0	16,090	-59,785		
Trumbull Insurance Company	0	0.0%	17,000	0	-171,138	-75,351		
Arrowood Indemnity Company	0	0.0%	9,016	0	-227,030	-19,305		
AXA Re Property and Casualty Insurance Company	0	0.0%	4,165	0	40,527	0		
Farmington Casualty Company	0	0.0%	3,638	0	1,505	-583		
Insurance Company of North America	0	0.0%	13	1,324	-7,806	3,102	-589.6%	-355.3%
Atlantic Specialty Insurance Company	0	0.0%	0	4,477	-7,574	-204	-169.2%	-173.7%
Bituminous Fire & Marine Insurance Company	0	0.0%	0	2,382	-35,400	-4,800	****	****
North Pointe Insurance Company	0	0.0%	0	75	34	20	45.3%	72.0%
Valiant Insurance Company	0	0.0%	0	7	-32,956	24,155	****	****
United National Specialty Insurance Company	0	0.0%	0	0	50,917	-5,148		
Lumbermen's Underwriting Alliance	0	0.0%	0	0	26,122	-6,474		
General Security National Insurance Company	0	0.0%	0	0	18,215	8,978		
GEICO General Insurance Company	0	0.0%	0	0	16,512	1,054		
Mid-Continent Casualty Company	0	0.0%	0	0	13,330	17,829		
XL Specialty Insurance Company	0	0.0%	0	0	10,134	3,378		
Select Insurance Company	0	0.0%	0	0	8,241	-1,736		
Diamond State Insurance Company	0	0.0%	0	0	2,410	23,101		
Travelers Casualty and Surety Company of America	0	0.0%	0	0	342	-162		
Northbrook Indemnity Company	0	0.0%	0	0	250	119		
Standard Fire Insurance Company, The	0	0.0%	0	0	99	-13		

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

						Direct Defense		
						and Cost	Loss Los	SS
						Containment	Ratio Ratio	io
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE with LAI	E
Company	Written	Share	Paid	Earned	Incurred	Incurred	* *:	**
AIG Premier Insurance Company	0	0.0%	0	0	86	-28		
Cornhusker Casualty Company	0	0.0%	0	0	83	6		
TIG Indemnity Company	0	0.0%	0	0	68	1,284		
Progressive Advanced Insurance Company	0	0.0%	0	0	60	1,139		
St. Paul Medical Liability Insurance Company	0	0.0%	0	0	41	7		
Northland Casualty Company	0	0.0%	0	0	0	6,687		
Argonaut Insurance Company	0	0.0%	0	0	0	-3,676		
Century Indemnity Company	0	0.0%	0	0	-1	0		
Government Employees Insurance Company	0	0.0%	0	0	-1	0		
Graphic Arts Mutual Insurance Company	0	0.0%	0	0	-1	0		
Trinity Universal Insurance Company of Kansas, Inc.	0	0.0%	0	0	-1	0		
Chicago Insurance Company	0	0.0%	0	0	-2	0		
Travelers Casualty Company of Connecticut	0	0.0%	0	0	-10	0		
SAFECO Insurance Company of America	0	0.0%	0	0	-108	-107		
Constitution Insurance Company	0	0.0%	0	0	-117	-13		
Atlantic Insurance Company	0	0.0%	0	0	-136	-60		
Middlesex Insurance Company	0	0.0%	0	0	-209	-60		
Automobile Insurance Company of Hartford, Connecticut, The	0	0.0%	0	0	-270	-9		
Truck Insurance Exchange	0	0.0%	0	0	-532	0		
Travelers Casualty Insurance Company of America	0	0.0%	0	0	-927	-360		
Interstate Indemnity Company	0	0.0%	0	0	-1,063	-34		
Property and Casualty Insurance Company of Hartford	0	0.0%	0	0	-1,095	-449		
Atlantic Mutual Insurance Company	0	0.0%	0	0	-2,000	1,000		
Bankers Standard Insurance Company	0	0.0%	0	0	-3,498	-379		
Oak River Insurance Company	0	0.0%	0	0	-3,519	-533		
Penn-America Insurance Company	0	0.0%	0	0	-5,458	-1,709		
Audubon Indemnity Company	0	0.0%	0	0	-30,240	58,971		
American Equity Specialty Insurance Company	0	0.0%	0	0	-48,566	-29,863		

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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	*	**
Genesis Insurance Company	0	0.0%	0	0	-51,000	-2,000		
Unitrin Auto and Home Insurance Company	0	0.0%	0	0	-62,445	-205		
American Safety Casualty Insurance Company	0	0.0%	0	0	-119,937	-3,189		
Commercial Guaranty Casualty Insurance Company	0	0.0%	0	0	-156,032	-53,522		
Travelers Casualty and Surety Company	0	0.0%	0	0	-247,718	-1,619		
Colonial American Casualty and Surety Company	0	0.0%	0	-2	-191	2	****	****
American International Pacific Insurance Company	0	0.0%	0	-42	0	0	0.0%	0.0%
Pacific Employers Insurance Company	0	0.0%	0	-14,630	-291,750	39,780	****	****
Audubon Insurance Company	0	0.0%	-47	0	-3,059	-261		
Southern Guaranty Insurance Company	0	0.0%	-427	0	-27,375	-22,609		
Folksamerica Reinsurance Company	0	0.0%	-86,645	0	-18,115	-974		
National American Insurance Company	-33	0.0%	0	13,050	-6,781	-5,963	-52.0%	-97.7%
Centennial Insurance Company	-900	0.0%	0	-900	-3,000	2,000	333.3%	111.1%
Grand Totals: 290 Companies in Report	224,043,654		133,309,258	226,620,500	127,206,874	17,674,364	56.1%	63.9%

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