Companies Filing on Property/Casualty Blank Other commercial auto liability Business in Mississippi for Year Ended 12/31/2008

						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	25,696,118	12.2%	18,607,699	26,550,467	19,157,210	985,052	72.2%	75.9%
Canal Insurance Company	13,385,585	6.3%	13,142,134	16,330,177	13,431,437	1,778,129	82.2%	93.1%
Travelers Property Casualty Company of America	7,489,766	3.6%	1,287,208	7,590,676	1,050,357	271,700	13.8%	17.4%
Brierfield Insurance Company	6,281,112	3.0%	1,147,009	6,169,153	2,539,891	792,855	41.2%	54.0%
Great West Casualty Company	5,314,407	2.5%	5,451,194	4,418,991	1,775,132	550,872	40.2%	52.6%
Empire Fire and Marine Insurance Company	4,641,989	2.2%	3,952,166	4,119,447	4,469,348	269,967	108.5%	115.0%
Cherokee Insurance Company	4,580,583	2.2%	4,639,166	4,952,111	7,059,011	587,517	142.5%	154.4%
National Union Fire Insurance Company of Pittsburgh, PA.	4,565,517	2.2%	567,102	3,436,625	1,004,597	-325,200	29.2%	19.8%
Employers Mutual Casualty Company	4,434,552	2.1%	2,169,192	4,539,701	1,662,969	99,131	36.6%	38.8%
Union Insurance Company	4,421,774	2.1%	1,359,523	4,272,520	2,605,661	318,899	61.0%	68.5%
Zurich American Insurance Company	4,305,003	2.0%	3,726,877	5,100,195	3,014,506	523,829	59.1%	69.4%
Travelers Indemnity Company of Connecticut, The	3,451,478	1.6%	716,190	3,717,587	827,871	1,146	22.3%	22.3%
Lincoln General Insurance Company	3,342,911	1.6%	6,829,796	4,705,429	4,869,545	497,771	103.5%	114.1%
St. Paul Fire and Marine Insurance Company	3,281,945	1.6%	2,164,280	3,547,573	1,877,546	-139,329	52.9%	49.0%
American Guarantee & Liability Insurance Company	3,273,027	1.6%	4,587,091	4,286,215	2,284,240	445,866	53.3%	63.7%
State Farm Mutual Automobile Insurance Company	3,155,472	1.5%	1,632,208	3,182,512	2,166,763	300,641	68.1%	77.5%
Sentry Select Insurance Company	2,811,170	1.3%	3,534,208	3,507,936	2,382,624	102,205	67.9%	70.8%
ACE American Insurance Company	2,743,737	1.3%	1,285,261	2,128,710	1,710,732	231,208	80.4%	91.2%
Charter Oak Fire Insurance Company, The	2,571,019	1.2%	875,102	2,224,033	1,440,370	49,745	64.8%	67.0%
Mississippi Farm Bureau Casualty Insurance Company	2,541,763	1.2%	722,140	2,520,663	1,491,222	157,083	59.2%	65.4%
Continental Western Insurance Company	2,493,135	1.2%	853,311	2,503,454	-119,839	-65,969	-4.8%	-7.4%
Arch Insurance Company	2,372,301	1.1%	19,348	1,503,511	593,975	45,910	39.5%	42.6%
Travelers Indemnity Company, The	2,361,822	1.1%	934,552	2,320,084	2,178,541	145,871	93.9%	100.2%
State Auto Property and Casualty Insurance Company	2,334,696	1.1%	461,740	2,206,902	1,122,265	193,650	50.9%	59.6%
Acadia Insurance Company	2,296,691	1.1%	1,238,773	2,157,361	963,009	112,650	44.6%	49.9%

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	*	**
Everest National Insurance Company	2,169,771	1.0%	25,364	1,614,933	725,857	96,612	44.9%	50.9%
Universal Underwriters Insurance Company	2,031,373	1.0%	1,543,725	2,078,906	2,765,697	320,518	133.0%	148.5%
Liberty Mutual Fire Insurance Company	1,810,716	0.9%	2,129,472	2,082,381	3,100,212	224,522	148.9%	159.7%
Travelers Indemnity Company of America, The	1,776,467	0.8%	241,793	1,517,287	375,351	85,499	24.7%	30.4%
Continental Casualty Company	1,747,980	0.8%	4,393,730	1,857,316	-207,080	62,019	-11.1%	-7.8%
Insurance Company of the State of Pennsylvania, The	1,746,319	0.8%	599,220	1,317,417	824,764	100,533	62.6%	70.2%
Maryland Casualty Company	1,689,578	0.8%	668,083	2,061,499	706,289	124,240	34.3%	40.3%
Nationwide Agribusiness Insurance Company	1,644,175	0.8%	1,430,490	1,561,072	996,502	44,001	63.8%	66.7%
National Interstate Insurance Company	1,610,735	0.8%	705,393	1,562,859	-1,617,254	224,508	-103.5%	-89.1%
Nationwide Property and Casualty Insurance Company	1,526,125	0.7%	568,826	1,472,818	2,598,566	55,214	176.4%	180.2%
National Casualty Company	1,473,663	0.7%	759,539	1,574,689	980,919	126,462	62.3%	70.3%
New Hampshire Insurance Company	1,469,784	0.7%	2,015,354	1,361,776	1,643,789	-48,018	120.7%	117.2%
American Zurich Insurance Company	1,467,136	0.7%	1,305,203	1,203,309	741,701	178,370	61.6%	76.5%
QBE Insurance Corporation	1,464,294	0.7%	341,250	1,570,476	294,851	148,278	18.8%	28.2%
American Alternative Insurance Corporation	1,461,484	0.7%	154,671	1,578,529	599,101	-93	38.0%	37.9%
Argonaut Great Central Insurance Company	1,461,250	0.7%	131,005	1,470,196	754,698	6,763	51.3%	51.8%
Nationwide Mutual Insurance Company	1,460,214	0.7%	228,830	1,456,028	790,171	31,948	54.3%	56.5%
Gramercy Insurance Company	1,459,817	0.7%	36,918	728,172	380,976	36,559	52.3%	57.3%
Greenwich Insurance Company	1,433,169	0.7%	85,894	1,804,989	1,269,024	175,797	70.3%	80.0%
Lancer Insurance Company	1,385,582	0.7%	240,072	1,276,036	1,259,717	107,184	98.7%	107.1%
Bituminous Casualty Corporation	1,352,272	0.6%	903,372	1,452,714	1,524,376	141,700	104.9%	114.7%
Federated Mutual Insurance Company	1,281,216	0.6%	1,279,952	1,470,653	2,138,823	285,469	145.4%	164.8%
Philadelphia Indemnity Insurance Company	1,266,235	0.6%	52,431	1,108,684	80,248	-877	7.2%	7.2%
American States Insurance Company	1,245,916	0.6%	201,779	1,235,431	331,511	57,145	26.8%	31.5%
Southern Fire & Casualty Company	1,181,419	0.6%	537,341	1,299,880	1,002,478	51,786	77.1%	81.1%
Phoenix Insurance Company, The	1,145,286	0.5%	214,773	1,151,330	360,899	69,298	31.3%	37.4%
Federal Insurance Company	1,140,099	0.5%	110,518	1,181,245	332,231	37,445	28.1%	31.3%
Lafayette Insurance Company	1,058,540	0.5%	510,817	1,048,792	1,132,221	90,137	108.0%	116.5%

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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 w	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Great American Assurance Company	1,051,498	0.5%	105,295	957,436	315,309	78,730	32.9%	41.2%
National Fire Insurance Company of Hartford	1,025,358	0.5%	722,237	797,046	476,245	115,321	59.8%	74.2%
Federated Rural Electric Insurance Exchange	1,014,871	0.5%	331,148	1,015,600	151,057	77,331	14.9%	22.5%
National Liability & Fire Insurance Company	1,006,247	0.5%	95,420	848,369	225,449	81,377	26.6%	36.2%
St. Paul Guardian Insurance Company	959,863	0.5%	61,578	621,067	361,678	27,102	58.2%	62.6%
Stonington Insurance Company	945,394	0.4%	208,263	1,133,465	-253,442	-17,662	-22.4%	-23.9%
Allstate Indemnity Company	936,279	0.4%	282,074	968,223	201,801	17,204	20.8%	22.6%
Employers Insurance Company of Wausau	928,066	0.4%	2,068	912,295	59,099	12,376	6.5%	7.8%
Continental Insurance Company, The	910,224	0.4%	127,599	884,226	157,551	19,236	17.8%	20.0%
Capital City Insurance Company, Inc.	888,568	0.4%	159,662	898,770	969,835	118,284	107.9%	121.1%
Hartford Fire Insurance Company	863,277	0.4%	240,124	788,913	-56,785	-361	-7.2%	-7.2%
Amerisure Mutual Insurance Company	808,507	0.4%	267,863	542,616	189,103	26,422	34.9%	39.7%
Discover Property & Casualty Insurance Company	800,173	0.4%	875,383	619,164	1,110,683	-206,463	179.4%	146.0%
United Fire & Casualty Company	769,285	0.4%	155,307	740,651	593,953	39,610	80.2%	85.5%
Commerce and Industry Insurance Company	769,032	0.4%	13,478	595,624	261,535	41,124	43.9%	50.8%
American Fire and Casualty Company	756,732	0.4%	87,756	579,146	464,893	31,157	80.3%	85.7%
St. Paul Mercury Insurance Company	750,918	0.4%	94,095	739,524	136,497	119,755	18.5%	34.7%
Zurich American Insurance Company of Illinois	750,462	0.4%	907,382	1,235,419	448,069	167,079	36.3%	49.8%
Wausau Business Insurance Company	737,005	0.3%	179,215	745,928	314,417	46,050	42.2%	48.3%
Liberty Mutual Insurance Company	713,354	0.3%	1,055,714	731,116	628,623	-24,192	86.0%	82.7%
Redland Insurance Company	686,878	0.3%	229,046	693,160	493,868	90,154	71.2%	84.3%
Church Mutual Insurance Company	651,890	0.3%	80,881	647,812	35,153	-7,299	5.4%	4.3%
Allstate Insurance Company	625,899	0.3%	202,879	738,197	1,998,777	205,007	270.8%	298.5%
Harco National Insurance Company	614,344	0.3%	177,006	732,011	80,517	105,252	11.0%	25.4%
Association Casualty Insurance Company	613,949	0.3%	71,700	600,955	156,603	73,536	26.1%	38.3%
General Insurance Company of America	597,895	0.3%	129,429	709,342	349,068	35,829	49.2%	54.3%
Valley Forge Insurance Company	567,493	0.3%	452,984	580,584	833,036	76,456	143.5%	156.7%
State National Insurance Company, Inc.	542,084	0.3%	112,892	587,606	239,876	30,057	40.8%	45.9%

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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	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
XL Insurance America, Inc.	518,873	0.2%	3,750	256,595	164,086	25,083	63.9%	73.7%
State Farm Fire and Casualty Company	517,310	0.2%	102,517	538,300	124,217	-18,736	23.1%	19.6%
Pennsylvania General Insurance Company	513,365	0.2%	120,445	576,306	1,014,805	83,637	176.1%	190.6%
American Reliable Insurance Company	512,335	0.2%	18,356	461,079	29,722	-871	6.4%	6.3%
Hartford Underwriters Insurance Company	508,066	0.2%	158,954	563,839	60,629	42,066	10.8%	18.2%
Wesco Insurance Company	496,765	0.2%	22,368	365,217	106,486	13,965	29.2%	33.0%
American States Preferred Insurance Company	486,355	0.2%	100,315	469,991	262,338	18,901	55.8%	59.8%
Gateway Insurance Company	484,885	0.2%	178,522	557,420	181,854	38,635	32.6%	39.6%
RLI Insurance Company	481,762	0.2%	55,184	412,357	132,936	114,099	32.2%	59.9%
Brotherhood Mutual Insurance Company	474,779	0.2%	88,751	486,963	101,941	43,308	20.9%	29.8%
Companion Property and Casualty Insurance Company	466,533	0.2%	134,365	437,344	136,457	22,815	31.2%	36.4%
Pennsylvania Lumbermens Mutual Insurance Company	463,221	0.2%	65,551	469,801	69,851	242	14.9%	14.9%
Vanliner Insurance Company	441,574	0.2%	36,957	465,921	207,139	27,307	44.5%	50.3%
SUA Insurance Company	440,576	0.2%	172,747	575,404	-128,045	93,354	-22.3%	-6.0%
Star Insurance Company	419,800	0.2%	5,611	159,160	73,098	12,591	45.9%	53.8%
Amerisure Insurance Company	417,478	0.2%	1,340,085	376,070	238,725	-4,017	63.5%	62.4%
Nationwide Mutual Fire Insurance Company	411,825	0.2%	58,484	424,667	115,442	7,628	27.2%	29.0%
West American Insurance Company	398,284	0.2%	111,921	407,911	63,857	-23,343	15.7%	9.9%
Granite State Insurance Company	391,331	0.2%	1,385,921	533,968	985,428	95,208	184.5%	202.4%
Southern Insurance Company	391,180	0.2%	14,431	205,994	443,938	55,197	215.5%	242.3%
Georgia Casualty & Surety Company	390,548	0.2%	546,216	411,129	44,586	164,560	10.8%	50.9%
United States Fire Insurance Company	381,030	0.2%	102,744	373,800	213,022	42,026	57.0%	68.2%
State Automobile Mutual Insurance Company	361,388	0.2%	185,123	390,394	42,886	92,802	11.0%	34.8%
GuideOne Mutual Insurance Company	353,616	0.2%	136,379	366,250	-13,876	-9,657	-3.8%	-6.4%
NOVA Casualty Company	351,014	0.2%	2,672	173,476	679,817	38,174	391.9%	413.9%
Hartford Insurance Company of the Midwest	345,271	0.2%	15,304	240,449	87,315	9,256	36.3%	40.2%
Praetorian Insurance Company	341,577	0.2%	592,013	396,919	312,098	140,608	78.6%	114.1%
American Casualty Company of Reading, Pennsylvania	340,806	0.2%	209,420	346,941	-226,000	82,868	-65.1%	-41.3%

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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	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Assurance Company of America	339,161	0.2%	490,638	205,978	83,006	-12,280	40.3%	34.3%
Commerce Protective Insurance Company	336,580	0.2%	-4,251	304,207	116,449	0	38.3%	38.3%
American Resources Insurance Company, Inc.	333,301	0.2%	85,251	401,783	-44,431	-16,510	-11.1%	-15.2%
Markel American Insurance Company	325,396	0.2%	23,351	321,889	3,796	7,922	1.2%	3.6%
OneBeacon America Insurance Company	311,115	0.1%	1,873	91,566	26,298	814	28.7%	29.6%
Penn Millers Insurance Company	307,200	0.1%	47,021	304,751	-21,216	16,978	-7.0%	-1.4%
Transportation Insurance Company	297,897	0.1%	37,083	407,618	153,805	18,365	37.7%	42.2%
XL Specialty Insurance Company	290,346	0.1%	1,148	126,512	53,009	9,310	41.9%	49.3%
Ohio Casualty Insurance Company, The	276,709	0.1%	27,529	285,071	17,447	-6,474	6.1%	3.8%
Harleysville Mutual Insurance Company	276,546	0.1%	12,996	249,605	212,807	48,592	85.3%	104.7%
Farmland Mutual Insurance Company	265,676	0.1%	145,025	268,480	337,303	-2,463	125.6%	124.7%
Cincinnati Insurance Company, The	255,674	0.1%	-1,671	254,324	63,371	4,159	24.9%	26.6%
Triangle Insurance Company, Inc.	248,424	0.1%	43,120	311,879	158,377	71,307	50.8%	73.6%
Shelter General Insurance Company	246,244	0.1%	34,523	225,031	68,744	8,995	30.5%	34.5%
FCCI Insurance Company	244,556	0.1%	46,107	182,628	58,744	5,404	32.2%	35.1%
Sagamore Insurance Company	237,343	0.1%	244,941	290,872	189,867	43,211	65.3%	80.1%
Wausau Underwriters Insurance Company	227,234	0.1%	77,210	223,984	34,905	4,172	15.6%	17.4%
Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra	225,632	0.1%	364	226,953	69,757	16,885	30.7%	38.2%
ACE Fire Underwriters Insurance Company	221,951	0.1%	3,797	246,913	57,312	23,403	23.2%	32.7%
National Specialty Insurance Company	215,652	0.1%	1,245,376	215,652	76,571	-52,459	35.5%	11.2%
Grain Dealers Mutual Insurance Company	202,193	0.1%	127,320	215,007	66,499	-4,617	30.9%	28.8%
Westchester Fire Insurance Company	193,357	0.1%	0	183,884	-52,532	8,698	-28.6%	-23.8%
Old Republic Insurance Company	191,826	0.1%	62,655	182,635	-74,767	-37,918	-40.9%	-61.7%
Hartford Casualty Insurance Company	180,175	0.1%	357,190	152,268	-246,029	-1,636	-161.6%	-162.7%
Sentry Insurance a Mutual Company	172,969	0.1%	13,065	180,301	-15,798	-1,523	-8.8%	-9.6%
Great Northern Insurance Company	170,283	0.1%	16,791	164,810	61,389	18,129	37.2%	48.2%
Sentinel Insurance Company, Ltd.	166,598	0.1%	33,728	142,944	45,909	2,908	32.1%	34.2%
Kodiak Insurance Company	165,228	0.1%	0	32,225	38,628	12,876	119.9%	159.8%

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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 v	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
American Economy Insurance Company	162,256	0.1%	589,663	233,119	63,731	13,308	27.3%	33.0%
Northern Insurance Company of New York	157,532	0.1%	451,621	139,249	-105,315	-28,791	-75.6%	-96.3%
Delos Insurance Company	152,762	0.1%	0	62,469	47,896	3,029	76.7%	81.5%
Republic Fire and Casualty Insurance Company	149,167	0.1%	953	114,676	16,495	3,488	14.4%	17.4%
Occidental Fire & Casualty Company of North Carolina	145,751	0.1%	29,091	143,156	84,031	2,530	58.7%	60.5%
Pharmacists Mutual Insurance Company	144,695	0.1%	76,969	133,899	90,499	740	67.6%	68.1%
Southern United Fire Insurance Company	143,988	0.1%	27,338	158,338	28,839	14,157	18.2%	27.2%
Liberty Insurance Corporation	134,602	0.1%	21,073	117,723	60,058	14,079	51.0%	63.0%
American Automobile Insurance Company	117,608	0.1%	3,919	115,743	48,543	-9,159	41.9%	34.0%
StarNet Insurance Company	115,430	0.1%	400,000	115,811	175,714	43,007	151.7%	188.9%
Federated Service Insurance Company	111,081	0.1%	8,953	130,211	41,720	4,835	32.0%	35.8%
Hudson Insurance Company	107,586	0.1%	5,997	107,586	-39,877	11,705	-37.1%	-26.2%
Electric Insurance Company	105,259	0.0%	26,863	105,259	91,865	718	87.3%	88.0%
Indemnity Insurance Company of North America	103,701	0.0%	729,090	97,300	445,386	20,794	457.7%	479.1%
Accident Insurance Company, Inc.	100,368	0.0%	22,774	114,768	143,141	15,874	124.7%	138.6%
Indiana Lumbermens Mutual Insurance Company	95,445	0.0%	0	63,109	35,112	4,609	55.6%	62.9%
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	95,082	0.0%	17,708	94,487	233,561	9,646	247.2%	257.4%
National Trust Insurance Company	94,368	0.0%	16,739	102,863	3,573	4,025	3.5%	7.4%
SPARTA Insurance Company	91,911	0.0%	0	39,036	23,394	1,838	59.9%	64.6%
Alfa Insurance Corporation	85,001	0.0%	17,518	87,023	38,861	-5,133	44.7%	38.8%
LM Insurance Corporation	80,317	0.0%	722	116,913	34,348	3,616	29.4%	32.5%
Sompo Japan Insurance Company of America	79,016	0.0%	667	74,238	-6,048	-654	-8.1%	-9.0%
American Southern Insurance Company	75,392	0.0%	0	74,881	0	0	0.0%	0.0%
Twin City Fire Insurance Company	69,732	0.0%	32,169	102,084	404,437	53,726	396.2%	448.8%
Preferred Professional Insurance Company	65,760	0.0%	16,235	57,225	43,400	3,464	75.8%	81.9%
Stratford Insurance Company	63,863	0.0%	120,725	78,531	60,201	-13,659	76.7%	59.3%
Westport Insurance Corporation	61,166	0.0%	1,024,999	32,721	114,532	569,383	350.0%	****
Massachusetts Bay Insurance Company	53,507	0.0%	822,596	58,882	-569,763	4,281	-967.6%	-960.4%

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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	*	**
General Casualty Company of Wisconsin	53,017	0.0%	0	52,010	-7,081	-333	-13.6%	-14.3%
Florists' Mutual Insurance Company	49,827	0.0%	9,736	54,442	10,005	74	18.4%	18.5%
First National Insurance Company of America	47,122	0.0%	4,339	29,647	5,245	-796	17.7%	15.0%
Hanover American Insurance Company, The	39,917	0.0%	0	19,460	2,059	538	10.6%	13.3%
North River Insurance Company, The	39,257	0.0%	0	24,834	7,680	1,866	30.9%	38.4%
CUMIS Insurance Society, Inc.	35,374	0.0%	0	33,343	-9,063	0	-27.2%	-27.2%
Chrysler Insurance Company	35,334	0.0%	2,194	26,323	13,694	1,035	52.0%	56.0%
St. Paul Protective Insurance Company	34,318	0.0%	0	32,128	1,084	2,533	3.4%	11.3%
Mitsui Sumitomo Insurance Company of America	31,048	0.0%	0	25,186	-2,152	-652	-8.5%	-11.1%
ACE Property and Casualty Insurance Company	30,805	0.0%	50,866	34,297	6,574	-23,886	19.2%	-50.5%
Pennsylvania Manufacturers' Association Insurance Company	30,043	0.0%	6,944	23,418	-8,303	-1,453	-35.5%	-41.7%
Fidelity and Deposit Company of Maryland	29,184	0.0%	50	35,143	-4,408	-1,323	-12.5%	-16.3%
Hanover Insurance Company, The	29,118	0.0%	12,000	26,354	-99,865	1,400	-378.9%	-373.6%
Markel Insurance Company	28,596	0.0%	9,533	68,634	47,501	51,014	69.2%	143.5%
T.H.E. Insurance Company	28,080	0.0%	0	21,727	339	48	1.6%	1.8%
Sentry Casualty Company	27,892	0.0%	0	13,778	7,156	315	51.9%	54.2%
Mitsui Sumitomo Insurance USA Inc.	26,387	0.0%	0	21,304	4,059	-43	19.1%	18.9%
American Insurance Company, The	25,585	0.0%	15,636	25,187	56,295	-17,384	223.5%	154.5%
BancInsure, Inc.	25,027	0.0%	0	27,861	0	0	0.0%	0.0%
Pennsylvania National Mutual Casualty Insurance Company	23,913	0.0%	0	19,384	8,726	82	45.0%	45.4%
National Farmers Union Property and Casualty Company	21,917	0.0%	917	21,637	1,002	424	4.6%	6.6%
Navigators Insurance Company	18,888	0.0%	1,181	12,706	-17,289	356	-136.1%	-133.3%
Southern Pilot Insurance Company	18,774	0.0%	621,122	18,841	90,449	13,860	480.1%	553.6%
Employers' Fire Insurance Company, The	17,248	0.0%	0	16,539	1,629	14,124	9.8%	95.2%
Regent Insurance Company	16,581	0.0%	0	19,451	-2,161	-274	-11.1%	-12.5%
Associated Indemnity Corporation	13,347	0.0%	0	12,622	-570	4,525	-4.5%	31.3%
Westfield Insurance Company	12,197	0.0%	0	19,807	-744	-60	-3.8%	-4.1%
Hartford Accident and Indemnity Company	11,120	0.0%	923	14,683	3,054	140	20.8%	21.8%

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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
Thursday, April 30, 2009 9:37:42 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	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Great American Insurance Company of New York	10,705	0.0%	0	10,430	16,696	17,326	160.1%	326.2%
Shelter Mutual Insurance Company	9,733	0.0%	0	10,506	-443	0	-4.2%	-4.2%
OneBeacon Insurance Company	9,627	0.0%	-1,173	9,743	16,265	5,270	166.9%	221.0%
National Surety Corporation	9,420	0.0%	0	7,964	5,362	-1,364	67.3%	50.2%
Republic Underwriters Insurance Company	7,848	0.0%	0	4,061	61	22	1.5%	2.0%
Integon National Insurance Company	7,776	0.0%	0	10,392	0	0	0.0%	0.0%
National Indemnity Company	6,456	0.0%	0	3,785	126	43	3.3%	4.5%
Southern Guaranty Insurance Company	5,621	0.0%	-187	3,101	-4,502	-12,007	-145.2%	-532.4%
AXIS Insurance Company	5,613	0.0%	0	1,855	612	13	33.0%	33.7%
Pennsylvania Manufacturers Indemnity Company	4,863	0.0%	495	3,290	836	30	25.4%	26.3%
Fireman's Fund Insurance Company	4,807	0.0%	0	3,905	-73,323	-25,609	****	****
Great American Insurance Company	4,401	0.0%	0	3,348	49,302	7,673	****	****
Great Divide Insurance Company	3,398	0.0%	0	2,776	477	83	17.2%	20.2%
Technology Insurance Company, Inc.	2,809	0.0%	0	508	255	64	50.2%	62.8%
Northland Insurance Company	2,524	0.0%	0	2,526	10,709	479	424.0%	442.9%
Bituminous Fire & Marine Insurance Company	2,444	0.0%	0	509	-3,200	-500	-628.7%	-726.9%
Great American Alliance Insurance Company	2,113	0.0%	0	2,767	-1,928	-148	-69.7%	-75.0%
Crum & Forster Indemnity Company	1,921	0.0%	0	1,738	-15,955	1,453	-918.0%	-834.4%
First Liberty Insurance Corporation, The	1,751	0.0%	27,400	4,586	-2,400	-2,692	-52.3%	-111.0%
National American Insurance Company	1,434	0.0%	0	1,516	-11,167	-3,115	-736.6%	-942.1%
AIG Casualty Company	1,270	0.0%	0	847	254	38	30.0%	34.5%
Utica Mutual Insurance Company	1,146	0.0%	0	1,120	53	8	4.7%	5.4%
Old Republic General Insurance Corporation	790	0.0%	608	31,593	-929	434	-2.9%	-1.6%
Pacific Indemnity Company	697	0.0%	0	390	130	29	33.3%	40.8%
Colonial American Casualty and Surety Company	594	0.0%	0	595	200	44	33.6%	41.0%
American International South Insurance Company	427	0.0%	5,295	29,243	-35,180	-9,089	-120.3%	-151.4%
Farmers Insurance Exchange	304	0.0%	0	57	0	0	0.0%	0.0%
Fidelity and Guaranty Insurance Company	263	0.0%	255,924	9,194	234,058	-1,488	****	****

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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	
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
American Manufacturers Mutual Insurance Company	86	0.0%	0	86	0	0	0.0%	0.0%
Lumbermens Mutual Casualty Company	76	0.0%	0	76	0	0	0.0%	0.0%
American Motorists Insurance Company	72	0.0%	0	72	-16,160	14,860	*****	****
Fidelity and Guaranty Insurance Underwriters, Inc.	49	0.0%	98,892	5,946	-20,616	-3,855	-346.7%	-411.6%
United States Fidelity and Guaranty Company	0	0.0%	4,201,717	206	3,424,709	625,678	*****	****
Alea North America Insurance Company	0	0.0%	367,105	0	-212,895	102,619		
Mississippi Farm Bureau Mutual Insurance Company	0	0.0%	315,082	0	-35,418	-41,786		
Equity Insurance Company	0	0.0%	314,782	0	280,124	-28,563		
AXA Re Property and Casualty Insurance Company	0	0.0%	235,000	0	-91,073	0		
Arrowood Indemnity Company	0	0.0%	159,166	0	985	-13,046		
General Security National Insurance Company	0	0.0%	150,000	0	123,179	95,803		
GEICO General Insurance Company	0	0.0%	26,400	0	9,888	408		
American Equity Specialty Insurance Company	0	0.0%	25,000	0	9,900	-21,508		
Pacific Employers Insurance Company	0	0.0%	23,392	0	20,246	-28,231		
Unitrin Auto and Home Insurance Company	0	0.0%	10,000	0	-113,991	-909		
Audubon Indemnity Company	0	0.0%	6,398	0	-27,577	26,960		
Virginia Surety Company, Inc.	0	0.0%	4,951	0	6,410	-7,989		
Constitution Insurance Company	0	0.0%	117	0	0	0		
Progressive Advanced Insurance Company	0	0.0%	41	0	-19	1,190		
Titan Indemnity Company	0	0.0%	0	0	22,728	-2,514		
Government Employees Insurance Company	0	0.0%	0	0	15,645	938		
Truck Insurance Exchange	0	0.0%	0	0	7,029	0		
Insurance Company of North America	0	0.0%	0	0	5,287	-3,676		
Bankers Standard Insurance Company	0	0.0%	0	0	3,248	234		
Northbrook Indemnity Company	0	0.0%	0	0	786	-1		
Penn-America Insurance Company	0	0.0%	0	0	137	8		
Cornhusker Casualty Company	0	0.0%	0	0	46	3		
AIG Premier Insurance Company	0	0.0%	0	0	12	-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 w	ith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Farmington Casualty Company	0	0.0%	0	0	1	11		
American Modern Home Insurance Company	0	0.0%	0	0	0	5,649		
St. Paul Medical Liability Insurance Company	0	0.0%	0	0	-1	12		
Automobile Insurance Company of Hartford, Connecticut, The	0	0.0%	0	0	-8	-2		
Travelers Casualty Company of Connecticut	0	0.0%	0	0	-20	-4		
North Pointe Insurance Company	0	0.0%	0	0	-26	-13		
AXA Insurance Company	0	0.0%	0	0	-56	5,981		
Middlesex Insurance Company	0	0.0%	0	0	-85	-24		
Travelers Casualty Insurance Company of America	0	0.0%	0	0	-122	-20		
Standard Fire Insurance Company, The	0	0.0%	0	0	-333	-73		
Interstate Indemnity Company	0	0.0%	0	0	-369	-100		
SAFECO Insurance Company of America	0	0.0%	0	0	-387	-120		
TIG Indemnity Company	0	0.0%	0	0	-667	-2,211		
Select Insurance Company	0	0.0%	0	0	-1,071	128		
Carolina Casualty Insurance Company	0	0.0%	0	0	-1,122	-3,514		
Property and Casualty Insurance Company of Hartford	0	0.0%	0	0	-1,487	-518		
Travelers Casualty and Surety Company of America	0	0.0%	0	0	-1,948	-382		
Centennial Insurance Company	0	0.0%	0	0	-2,000	-2,000		
Atlantic Mutual Insurance Company	0	0.0%	0	0	-2,000	-3,000		
Fairmont Specialty Insurance Company	0	0.0%	0	0	-3,027	-5,307		
Oak River Insurance Company	0	0.0%	0	0	-3,057	-410		
Atlantic Specialty Insurance Company	0	0.0%	0	0	-3,258	-111		
Argonaut Insurance Company	0	0.0%	0	0	-7,684	-27,155		
Northland Casualty Company	0	0.0%	0	0	-10,000	0		
Century Indemnity Company	0	0.0%	0	0	-12,551	-3,971		
Travelers Casualty and Surety Company	0	0.0%	0	0	-18,322	-4,569		
Genesis Insurance Company	0	0.0%	0	0	-32,000	2,000		
Lumbermen's Underwriting Alliance	0	0.0%	0	0	-35,846	-3,286		

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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	*	**
Diamond State Insurance Company	0	0.0%	0	0	-46,901	4,992		
White Mountains Reinsurance Company of America	0	0.0%	0	0	-68,530	-14,474		
Athena Assurance Company	0	0.0%	0	0	-83,483	-6,118		
Republic Western Insurance Company	0	0.0%	0	0	-137,092	-4,280		
United National Specialty Insurance Company	0	0.0%	0	0	-149,977	8,917		
TIG Insurance Company	0	0.0%	0	0	-235,432	-72,638		
Mid-Continent Casualty Company	0	0.0%	0	0	-1,176,535	4,136		
National Union Fire Insurance Company of Louisiana	0	0.0%	-573	0	-188,698	-111,741		
Audubon Insurance Company	0	0.0%	-722	0	-623	262		
Clearwater Insurance Company	0	0.0%	-1,563	0	-45,681	63		
Trinity Universal Insurance Company	-94	0.0%	29,721	229	15,786	12,881	****	****
Clarendon National Insurance Company	-707	0.0%	1,061,385	3,134	-102,667	41,929	****	****
Security National Insurance Company	-1,504	0.0%	79,223	8,468	111,669	-26,228	****	****
American Home Assurance Company	-461,321	-0.2%	503,249	1,461,052	-45,198	256,632	-3.1%	14.5%
Grand Totals: 291 Companies in Report	210,830,220		132,981,797	213,842,810	128,483,481	15,073,169	60.1%	67.1%

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