

Companies Filing on Property/Casualty Blank
Commercial auto physical damage Business in Mississippi for Year Ended 12/31/2008

| Company | Premiums Written | Market Share | Losses Paid | Premiums Earned | Losses Incurred | Direct Defense and Cost Containment Expense Incurred | Loss Ratio w/o LAE * | Loss Ratio with LAE ** |
|--|---------------------|-----------------|----------------|--------------------|--------------------|--|-------------------------------|---------------------------------|
| | | | | | | | | |
| Progressive Gulf Insurance Company | 8,472,632 | 13.3% | 5,532,613 | 9,032,043 | 5,547,041 | 13,263 | 61.4% | 61.6% |
| Canal Insurance Company | 3,853,900 | 6.0% | 2,708,269 | 4,525,220 | 2,443,478 | 168,864 | 54.0% | 57.7% |
| American Bankers Insurance Company of Florida | 3,507,481 | 5.5% | 1,154,468 | 4,160,506 | 1,386,907 | 29,537 | 33.3% | 34.0% |
| Travelers Property Casualty Company of America | 1,960,585 | 3.1% | 563,335 | 1,859,973 | 54,238 | -49,272 | 2.9% | 0.3% |
| Employers Mutual Casualty Company | 1,812,629 | 2.8% | 663,926 | 1,617,091 | 763,687 | 5,796 | 47.2% | 47.6% |
| Empire Fire and Marine Insurance Company | 1,604,137 | 2.5% | 717,362 | 1,908,034 | 398,670 | 3,173 | 20.9% | 21.1% |
| Universal Underwriters Insurance Company | 1,508,039 | 2.4% | 439,389 | 1,496,976 | 450,980 | 22,777 | 30.1% | 31.6% |
| Great West Casualty Company | 1,493,718 | 2.3% | 828,516 | 1,458,660 | 797,692 | 14,077 | 54.7% | 55.7% |
| State Farm Mutual Automobile Insurance Company | 1,471,775 | 2.3% | 837,863 | 1,452,036 | 822,390 | 10,008 | 56.6% | 57.3% |
| Mississippi Farm Bureau Casualty Insurance Company | 1,374,901 | 2.2% | 586,635 | 1,358,356 | 607,635 | 9,379 | 44.7% | 45.4% |
| Brierfield Insurance Company | 1,347,068 | 2.1% | 647,266 | 1,354,306 | 674,892 | 15,106 | 49.8% | 50.9% |
| St. Paul Fire and Marine Insurance Company | 1,061,493 | 1.7% | 1,044,994 | 1,170,228 | 1,004,167 | 38,557 | 85.8% | 89.1% |
| Motors Insurance Corporation | 998,259 | 1.6% | 319,727 | 998,259 | 332,134 | 10,623 | 33.3% | 34.3% |
| Chrysler Insurance Company | 979,568 | 1.5% | 247,675 | 976,380 | 572,310 | 0 | 58.6% | 58.6% |
| Union Insurance Company | 950,136 | 1.5% | 522,529 | 965,068 | 535,235 | -61 | 55.5% | 55.5% |
| State Auto Property and Casualty Insurance Company | 907,847 | 1.4% | 312,257 | 875,165 | 329,529 | 1,789 | 37.7% | 37.9% |
| Great American Assurance Company | 895,790 | 1.4% | 560,690 | 929,664 | 537,003 | -20,650 | 57.8% | 55.5% |
| Zurich American Insurance Company | 806,100 | 1.3% | 652,301 | 795,369 | 716,601 | 16,616 | 90.1% | 92.2% |
| American Guarantee & Liability Insurance Company | 791,171 | 1.2% | 596,960 | 833,263 | 590,937 | 15,737 | 70.9% | 72.8% |
| Continental Western Insurance Company | 767,012 | 1.2% | 190,589 | 817,155 | 210,400 | -64 | 25.7% | 25.7% |
| Sentry Select Insurance Company | 751,680 | 1.2% | 548,297 | 994,481 | 543,055 | 24,641 | 54.6% | 57.1% |
| Cherokee Insurance Company | 736,357 | 1.2% | 485,800 | 897,692 | 441,273 | 0 | 49.2% | 49.2% |
| Travelers Indemnity Company of Connecticut, The | 735,183 | 1.2% | 398,695 | 763,381 | 274,594 | -3,439 | 36.0% | 35.5% |
| American Alternative Insurance Corporation | 725,511 | 1.1% | 389,760 | 726,168 | 379,879 | 24,486 | 52.3% | 55.7% |
| Argonaut Great Central Insurance Company | 688,779 | 1.1% | 117,833 | 683,441 | 159,368 | -1,835 | 23.3% | 23.0% |

Commercial auto physical damage Business - Stock Fire and Miscellaneous Companies

Page 1 of 10

* 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 9:39:57 AM

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

| Company | Premiums Written | Market Share | Losses Paid | Premiums Earned | Losses Incurred | Direct Defense and Cost Containment Expense Incurred | Loss Ratio w/o LAE * | Loss Ratio with LAE ** |
|--|---------------------|-----------------|----------------|--------------------|--------------------|--|-------------------------------|---------------------------------|
| | | | | | | | | |
| Charter Oak Fire Insurance Company, The | 636,498 | 1.0% | 382,474 | 519,363 | 423,222 | 9,904 | 81.5% | 83.4% |
| Travelers Indemnity Company, The | 614,414 | 1.0% | 209,660 | 579,172 | 184,215 | 17,578 | 31.8% | 34.8% |
| National Interstate Insurance Company | 607,853 | 1.0% | 430,644 | 939,852 | 374,613 | 35,916 | 39.9% | 43.7% |
| Nationwide Mutual Insurance Company | 595,569 | 0.9% | 176,573 | 607,760 | 176,766 | 946 | 29.1% | 29.2% |
| Nationwide Property and Casualty Insurance Company | 587,894 | 0.9% | 331,209 | 574,359 | 340,805 | 745 | 59.3% | 59.5% |
| Allstate Indemnity Company | 514,294 | 0.8% | 92,909 | 543,511 | 15,056 | -1,149 | 2.8% | 2.6% |
| QBE Insurance Corporation | 480,066 | 0.8% | 300,382 | 393,041 | 188,876 | 23,413 | 48.1% | 54.0% |
| Southern Fire & Casualty Company | 476,479 | 0.7% | 180,794 | 510,192 | 246,307 | 2,170 | 48.3% | 48.7% |
| Liberty Mutual Fire Insurance Company | 474,591 | 0.7% | 150,483 | 466,364 | 150,483 | 9,748 | 32.3% | 34.4% |
| National Liability & Fire Insurance Company | 470,515 | 0.7% | 102,395 | 424,075 | 114,953 | 23,185 | 27.1% | 32.6% |
| Maryland Casualty Company | 441,804 | 0.7% | 352,010 | 606,923 | 356,745 | 10,378 | 58.8% | 60.5% |
| Lancer Insurance Company | 438,290 | 0.7% | 204,648 | 394,074 | 203,564 | 16,044 | 51.7% | 55.7% |
| Gramercy Insurance Company | 432,330 | 0.7% | 98,839 | 244,505 | 183,583 | 11,751 | 75.1% | 79.9% |
| Balboa Insurance Company | 425,793 | 0.7% | 258,293 | 397,686 | 259,151 | 4,977 | 65.2% | 66.4% |
| CUMIS Insurance Society, Inc. | 397,606 | 0.6% | 259,017 | 515,509 | 236,542 | -26 | 45.9% | 45.9% |
| Federal Insurance Company | 389,963 | 0.6% | 87,600 | 422,571 | 90,953 | 1,743 | 21.5% | 21.9% |
| Arch Insurance Company | 385,797 | 0.6% | 20,831 | 230,968 | 47,171 | 1,432 | 20.4% | 21.0% |
| Travelers Indemnity Company of America, The | 383,811 | 0.6% | 249,395 | 339,261 | 249,589 | 12,525 | 73.6% | 77.3% |
| Acadia Insurance Company | 383,793 | 0.6% | 206,379 | 361,600 | 216,868 | 0 | 60.0% | 60.0% |
| Federated Mutual Insurance Company | 382,780 | 0.6% | 230,992 | 449,279 | 254,595 | 755 | 56.7% | 56.8% |
| Bituminous Casualty Corporation | 371,058 | 0.6% | 93,491 | 384,984 | 40,201 | -5,423 | 10.4% | 9.0% |
| Nationwide Agribusiness Insurance Company | 340,845 | 0.5% | 507,789 | 289,834 | 485,007 | 144 | 167.3% | 167.4% |
| St. Paul Mercury Insurance Company | 316,072 | 0.5% | 380,026 | 313,484 | 374,459 | 6,617 | 119.5% | 121.6% |
| Church Mutual Insurance Company | 270,805 | 0.4% | 51,785 | 266,228 | 46,590 | -1,437 | 17.5% | 17.0% |
| American Fire and Casualty Company | 269,386 | 0.4% | 83,789 | 217,598 | 114,634 | -124 | 52.7% | 52.6% |
| American States Insurance Company | 265,561 | 0.4% | 138,124 | 275,466 | 140,548 | -220 | 51.0% | 50.9% |
| Phoenix Insurance Company, The | 261,128 | 0.4% | 316,794 | 284,462 | 190,907 | 5,519 | 67.1% | 69.1% |
| Allstate Insurance Company | 256,929 | 0.4% | 103,828 | 314,150 | -34,474 | -3,851 | -11.0% | -12.2% |

Commercial auto physical damage Business - Stock Fire and Miscellaneous Companies

Page 2 of 10

* 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 9:39:57 AM

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

| Company | Premiums Written | Market Share | Losses Paid | Premiums Earned | Losses Incurred | Direct Defense | Loss | Loss |
|---|---------------------|-----------------|----------------|--------------------|--------------------|--|-----------------------|-------------------------|
| | | | | | | and Cost Containment Expense Incurred | Ratio w/o LAE * | Ratio with LAE ** |
| National Fire Insurance Company of Hartford | 251,557 | 0.4% | 44,545 | 217,905 | 93,548 | 12,096 | 42.9% | 48.5% |
| Lafayette Insurance Company | 248,069 | 0.4% | 153,320 | 238,006 | 156,251 | 10,989 | 65.7% | 70.3% |
| Continental Casualty Company | 244,330 | 0.4% | 185,968 | 312,694 | 217,430 | 13,736 | 69.5% | 73.9% |
| Brotherhood Mutual Insurance Company | 238,825 | 0.4% | 97,950 | 239,371 | 91,800 | -197 | 38.4% | 38.3% |
| Amerisure Mutual Insurance Company | 235,409 | 0.4% | 85,139 | 152,253 | 78,113 | 304 | 51.3% | 51.5% |
| American Zurich Insurance Company | 231,501 | 0.4% | 140,086 | 206,968 | 167,426 | 8,800 | 80.9% | 85.1% |
| Everest National Insurance Company | 231,083 | 0.4% | 158,187 | 173,851 | 197,844 | 9,881 | 113.8% | 119.5% |
| Lincoln General Insurance Company | 228,962 | 0.4% | 336,606 | 617,544 | 334,098 | 13,838 | 54.1% | 56.3% |
| National Casualty Company | 226,363 | 0.4% | 194,408 | 284,862 | 192,236 | 1,322 | 67.5% | 67.9% |
| Philadelphia Indemnity Insurance Company | 224,328 | 0.4% | 44,911 | 181,144 | 64,261 | 1 | 35.5% | 35.5% |
| General Insurance Company of America | 221,857 | 0.3% | 118,647 | 238,362 | 115,645 | 2,022 | 48.5% | 49.4% |
| Praetorian Insurance Company | 207,376 | 0.3% | 88,782 | 328,279 | 68,029 | 5,412 | 20.7% | 22.4% |
| State Farm Fire and Casualty Company | 204,935 | 0.3% | 47,455 | 209,878 | 61,017 | -2,850 | 29.1% | 27.7% |
| Federated Rural Electric Insurance Exchange | 204,343 | 0.3% | 81,688 | 204,217 | 63,790 | 121 | 31.2% | 31.3% |
| Continental Insurance Company, The | 201,055 | 0.3% | 149,043 | 179,852 | 150,465 | 9,580 | 83.7% | 89.0% |
| Stonington Insurance Company | 196,830 | 0.3% | 59,002 | 211,431 | 34,825 | -1,937 | 16.5% | 15.6% |
| Harco National Insurance Company | 185,963 | 0.3% | 253,675 | 254,533 | 257,213 | 10,025 | 101.1% | 105.0% |
| Pennsylvania General Insurance Company | 180,354 | 0.3% | 106,352 | 192,192 | 104,318 | 1,310 | 54.3% | 55.0% |
| Employers Insurance Company of Wausau | 179,762 | 0.3% | 1,588 | 205,572 | 1,588 | 167 | 0.8% | 0.9% |
| United Fire & Casualty Company | 179,582 | 0.3% | 107,486 | 168,446 | 104,722 | 1,055 | 62.2% | 62.8% |
| American States Preferred Insurance Company | 179,074 | 0.3% | 176,158 | 161,229 | 156,723 | 2,747 | 97.2% | 98.9% |
| Southern Insurance Company | 178,926 | 0.3% | 26,651 | 77,546 | 38,876 | 778 | 50.1% | 51.1% |
| Redland Insurance Company | 176,471 | 0.3% | 155,657 | 182,863 | 169,613 | 16,481 | 92.8% | 101.8% |
| SUA Insurance Company | 170,040 | 0.3% | 73,843 | 222,339 | 78,242 | 12,283 | 35.2% | 40.7% |
| Shelter General Insurance Company | 168,789 | 0.3% | 52,246 | 152,765 | 52,238 | -21 | 34.2% | 34.2% |
| Penn Millers Insurance Company | 160,173 | 0.3% | 66,952 | 173,803 | 53,990 | -14 | 31.1% | 31.1% |
| St. Paul Guardian Insurance Company | 158,379 | 0.2% | 36,422 | 99,769 | 37,466 | 2,481 | 37.6% | 40.0% |
| Nationwide Mutual Fire Insurance Company | 156,236 | 0.2% | 114,149 | 158,392 | 114,131 | 470 | 72.1% | 72.4% |

Commercial auto physical damage Business - Stock Fire and Miscellaneous Companies

Page 3 of 10

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|---|---------------------|-----------------|----------------|--------------------|--------------------|--|-------------------------------|---------------------------------|
| | | | | | | | | |
| Transportation Insurance Company | 156,144 | 0.2% | 66,858 | 179,415 | 78,967 | 4,255 | 44.0% | 46.4% |
| Association Casualty Insurance Company | 151,607 | 0.2% | 77,777 | 145,809 | 62,745 | 377 | 43.0% | 43.3% |
| American Reliable Insurance Company | 150,493 | 0.2% | 64,283 | 139,517 | 102,783 | 3,320 | 73.7% | 76.1% |
| West American Insurance Company | 149,995 | 0.2% | 46,561 | 155,839 | 73,039 | -351 | 46.9% | 46.6% |
| Delos Insurance Company | 148,783 | 0.2% | 14,745 | 93,147 | 18,158 | 114 | 19.5% | 19.6% |
| State Automobile Mutual Insurance Company | 142,542 | 0.2% | 17,525 | 153,557 | 25,569 | 1,199 | 16.7% | 17.4% |
| Liberty Mutual Insurance Company | 139,417 | 0.2% | 168,030 | 158,562 | 168,030 | 4,951 | 106.0% | 109.1% |
| Wausau Business Insurance Company | 139,058 | 0.2% | 157,237 | 153,775 | 157,237 | 11,467 | 102.3% | 109.7% |
| Hartford Underwriters Insurance Company | 133,866 | 0.2% | 41,534 | 138,952 | 26,977 | -5,448 | 19.4% | 15.5% |
| GuideOne Mutual Insurance Company | 132,995 | 0.2% | 39,574 | 140,641 | 38,874 | -87 | 27.6% | 27.6% |
| State National Insurance Company, Inc. | 131,021 | 0.2% | 36,605 | 179,896 | -24,272 | -1,636 | -13.5% | -14.4% |
| Valley Forge Insurance Company | 130,408 | 0.2% | 105,743 | 120,890 | 127,117 | 4,245 | 105.2% | 108.7% |
| Companion Property and Casualty Insurance Company | 126,349 | 0.2% | 125,655 | 123,211 | 119,870 | 3,717 | 97.3% | 100.3% |
| Triangle Insurance Company, Inc. | 122,530 | 0.2% | 23,000 | 140,805 | 20,953 | 0 | 14.9% | 14.9% |
| Zurich American Insurance Company of Illinois | 119,156 | 0.2% | 170,297 | 161,503 | 177,585 | 4,397 | 110.0% | 112.7% |
| Farmland Mutual Insurance Company | 111,792 | 0.2% | 8,994 | 110,052 | 3,846 | 60 | 3.5% | 3.5% |
| Commerce and Industry Insurance Company | 109,069 | 0.2% | 153,871 | 92,684 | 163,957 | 3,751 | 176.9% | 180.9% |
| Star Insurance Company | 106,778 | 0.2% | 30,457 | 36,583 | 34,540 | 1,333 | 94.4% | 98.1% |
| Commerce Protective Insurance Company | 104,956 | 0.2% | 131,575 | 112,716 | 166,188 | 0 | 147.4% | 147.4% |
| Hartford Fire Insurance Company | 98,095 | 0.2% | 582,296 | 123,904 | 598,230 | -7,350 | 482.8% | 476.9% |
| Pennsylvania Lumbermens Mutual Insurance Company | 96,257 | 0.2% | 71,587 | 88,316 | 86,366 | 165 | 97.8% | 98.0% |
| Georgia Casualty & Surety Company | 95,442 | 0.1% | 10,873 | 102,911 | 9,816 | 21,912 | 9.5% | 30.8% |
| First Guard Insurance Company | 95,061 | 0.1% | 61,619 | 95,061 | 62,423 | 0 | 65.7% | 65.7% |
| Wesco Insurance Company | 94,964 | 0.1% | 26,461 | 64,783 | 36,065 | 1,900 | 55.7% | 58.6% |
| Intrepid Insurance Company | 93,276 | 0.1% | 43,624 | 123,334 | 21,423 | 0 | 17.4% | 17.4% |
| XL Specialty Insurance Company | 88,723 | 0.1% | 198 | 42,251 | 4,427 | 1,139 | 10.5% | 13.2% |
| ACE American Insurance Company | 86,242 | 0.1% | 165,294 | 46,184 | 87,931 | 272 | 190.4% | 191.0% |
| Ohio Casualty Insurance Company, The | 85,640 | 0.1% | 56,981 | 89,361 | 66,995 | -294 | 75.0% | 74.6% |

Commercial auto physical damage Business - Stock Fire and Miscellaneous Companies

Page 4 of 10

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

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|--|---------------------|-----------------|----------------|--------------------|--------------------|--|-----------------------|-------------------------|
| | | | | | | and Cost Containment Expense Incurred | Ratio w/o LAE * | Ratio with LAE ** |
| Assurance Company of America | 76,960 | 0.1% | 25,907 | 53,752 | 37,845 | 843 | 70.4% | 72.0% |
| American Resources Insurance Company, Inc. | 74,046 | 0.1% | 47,011 | 85,535 | 7,609 | -48 | 8.9% | 8.8% |
| Amerisure Insurance Company | 72,411 | 0.1% | 251,789 | 62,493 | 251,407 | -17 | 402.3% | 402.3% |
| Markel American Insurance Company | 71,716 | 0.1% | 52,684 | 67,387 | 45,266 | -1,853 | 67.2% | 64.4% |
| Century-National Insurance Company | 70,784 | 0.1% | 27,305 | 75,810 | 25,427 | -469 | 33.5% | 32.9% |
| Discover Property & Casualty Insurance Company | 70,526 | 0.1% | 167,062 | 80,583 | 191,122 | 10,149 | 237.2% | 249.8% |
| American Casualty Company of Reading, Pennsylvania | 69,345 | 0.1% | 48,995 | 87,476 | 55,828 | 5,193 | 63.8% | 69.8% |
| Harleysville Mutual Insurance Company | 68,919 | 0.1% | 167,552 | 65,236 | 168,506 | 43 | 258.3% | 258.4% |
| RLI Insurance Company | 64,052 | 0.1% | 0 | 58,647 | -4,637 | 726 | -7.9% | -6.7% |
| Grain Dealers Mutual Insurance Company | 63,056 | 0.1% | 21,358 | 62,978 | 15,358 | -4,723 | 24.4% | 16.9% |
| Great Northern Insurance Company | 62,076 | 0.1% | 10,092 | 59,675 | 11,506 | 1,066 | 19.3% | 21.1% |
| OneBeacon America Insurance Company | 60,538 | 0.1% | 1,389 | 16,385 | 3,181 | 5 | 19.4% | 19.4% |
| Alfa Insurance Corporation | 60,102 | 0.1% | 1,299 | 63,607 | 1,299 | 0 | 2.0% | 2.0% |
| FCCI Insurance Company | 58,985 | 0.1% | 11,270 | 46,734 | 110,211 | 10,023 | 235.8% | 257.3% |
| Hartford Insurance Company of the Midwest | 57,323 | 0.1% | 187,280 | 39,458 | 196,672 | 6,739 | 498.4% | 515.5% |
| Sentry Insurance a Mutual Company | 56,977 | 0.1% | 1,029 | 53,872 | 13,791 | 31 | 25.6% | 25.7% |
| Vanliner Insurance Company | 56,467 | 0.1% | 91,712 | 198,500 | 98,409 | -456 | 49.6% | 49.3% |
| NOVA Casualty Company | 55,791 | 0.1% | 78,846 | 28,337 | 87,377 | 2,645 | 308.3% | 317.7% |
| Cincinnati Insurance Company, The | 55,460 | 0.1% | -14,874 | 54,149 | -22,213 | -6 | -41.0% | -41.0% |
| New Hampshire Insurance Company | 52,830 | 0.1% | 54,072 | 54,549 | 71,151 | 3,795 | 130.4% | 137.4% |
| Wausau Underwriters Insurance Company | 52,484 | 0.1% | 10,429 | 55,309 | 10,429 | -3,297 | 18.9% | 12.9% |
| Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra | 50,204 | 0.1% | 11,987 | 59,116 | 12,803 | 59 | 21.7% | 21.8% |
| Occidental Fire & Casualty Company of North Carolina | 48,670 | 0.1% | 0 | 31,245 | 126 | 0 | 0.4% | 0.4% |
| American Economy Insurance Company | 46,988 | 0.1% | 17,475 | 110,447 | 41,274 | -42 | 37.4% | 37.3% |
| Northern Insurance Company of New York | 46,899 | 0.1% | 46,721 | 42,823 | 51,724 | 1,469 | 120.8% | 124.2% |
| United States Fire Insurance Company | 44,720 | 0.1% | 169,555 | 45,534 | 139,844 | 157 | 307.1% | 307.5% |
| Pharmacists Mutual Insurance Company | 44,373 | 0.1% | 38,507 | 39,195 | 41,489 | 40 | 105.9% | 106.0% |
| Sentinel Insurance Company, Ltd. | 41,878 | 0.1% | 19,236 | 37,987 | 20,347 | 310 | 53.6% | 54.4% |

Commercial auto physical damage Business - Stock Fire and Miscellaneous Companies

Page 5 of 10

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|--|---------------------|-----------------|----------------|--------------------|--------------------|--|-----------------------|-------------------------|
| | | | | | | and Cost Containment Expense Incurred | Ratio w/o LAE * | Ratio with LAE ** |
| Indemnity Insurance Company of North America | 41,359 | 0.1% | 34,150 | 37,026 | 493 | 1,668 | 1.3% | 5.8% |
| Republic Fire and Casualty Insurance Company | 40,784 | 0.1% | 21,467 | 31,381 | 20,667 | 153 | 65.9% | 66.3% |
| Granite State Insurance Company | 40,442 | 0.1% | 28,148 | 52,909 | 36,225 | 1,611 | 68.5% | 71.5% |
| Kodiak Insurance Company | 39,099 | 0.1% | 3,142 | 7,650 | 12,283 | 0 | 160.6% | 160.6% |
| National Union Fire Insurance Company of Pittsburgh, PA. | 38,975 | 0.1% | 594,795 | 27,252 | 573,754 | 1,608 | ***** | ***** |
| StarNet Insurance Company | 38,760 | 0.1% | 0 | 41,369 | 63,788 | 464 | 154.2% | 155.3% |
| Hartford Casualty Insurance Company | 38,159 | 0.1% | 18,642 | 29,172 | 18,629 | -538 | 63.9% | 62.0% |
| American Home Assurance Company | 37,632 | 0.1% | 418,360 | 135,638 | 333,043 | 78,301 | 245.5% | 303.3% |
| ACE Fire Underwriters Insurance Company | 36,444 | 0.1% | 49,783 | 42,117 | 56,845 | 1,867 | 135.0% | 139.4% |
| Liberty Insurance Corporation | 32,261 | 0.1% | 22,130 | 30,130 | 22,130 | 1,209 | 73.4% | 77.5% |
| Capital City Insurance Company, Inc. | 31,615 | 0.0% | 38,695 | 28,137 | 46,208 | 1,811 | 164.2% | 170.7% |
| Greenwich Insurance Company | 31,288 | 0.0% | -5,250 | 59,836 | 2,586 | 1,927 | 4.3% | 7.5% |
| Mitsui Sumitomo Insurance Company of America | 31,200 | 0.0% | 2,117 | 25,726 | 6,950 | 137 | 27.0% | 27.5% |
| Sagamore Insurance Company | 25,496 | 0.0% | 32,562 | 44,368 | 34,762 | 4,252 | 78.3% | 87.9% |
| Sompo Japan Insurance Company of America | 25,486 | 0.0% | 9,414 | 20,810 | 6,976 | 224 | 33.5% | 34.6% |
| Insurance Company of the State of Pennsylvania, The | 24,916 | 0.0% | 56,987 | 42,204 | 162,157 | 12,598 | 384.2% | 414.1% |
| Florists' Mutual Insurance Company | 23,790 | 0.0% | 3,609 | 26,879 | 3,609 | 0 | 13.4% | 13.4% |
| SPARTA Insurance Company | 21,913 | 0.0% | 2,950 | 8,709 | 5,212 | 410 | 59.8% | 64.6% |
| Old Republic Insurance Company | 21,466 | 0.0% | 0 | 18,308 | -300 | -30 | -1.6% | -1.8% |
| National Trust Insurance Company | 21,176 | 0.0% | 38,499 | 23,337 | -44,285 | -6,597 | -189.8% | -218.0% |
| TRANSGUARD INSURANCE COMPANY OF AMERICA, INC. | 20,582 | 0.0% | 15,994 | 14,485 | 16,102 | 980 | 111.2% | 117.9% |
| Twin City Fire Insurance Company | 18,502 | 0.0% | 1,534 | 24,975 | 4,531 | -5,419 | 18.1% | -3.6% |
| American Automobile Insurance Company | 17,633 | 0.0% | 5,304 | 16,193 | 5,222 | -164 | 32.2% | 31.2% |
| Indiana Lumbermens Mutual Insurance Company | 17,499 | 0.0% | 76,080 | 11,650 | 75,025 | 1,326 | 644.0% | 655.4% |
| First National Insurance Company of America | 17,386 | 0.0% | 0 | 12,328 | 0 | -22 | 0.0% | -0.2% |
| LM Insurance Corporation | 17,189 | 0.0% | 0 | 22,789 | 0 | 0 | 0.0% | 0.0% |
| American Southern Insurance Company | 16,265 | 0.0% | 0 | 14,094 | -1,650 | -80 | -11.7% | -12.3% |
| St. Paul Protective Insurance Company | 15,736 | 0.0% | 2,661 | 14,685 | 4,235 | 1,419 | 28.8% | 38.5% |

Commercial auto physical damage Business - Stock Fire and Miscellaneous Companies

Page 6 of 10

* 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 9:39:57 AM

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

| Company | Premiums Written | Market Share | Losses Paid | Premiums Earned | Losses Incurred | Direct Defense | Loss | Loss |
|---|---------------------|-----------------|----------------|--------------------|--------------------|--|-----------------------|-------------------------|
| | | | | | | and Cost Containment Expense Incurred | Ratio w/o LAE * | Ratio with LAE ** |
| Westport Insurance Corporation | 15,053 | 0.0% | -525,000 | 6,775 | -525,111 | 0 | ***** | ***** |
| Navigators Insurance Company | 13,678 | 0.0% | 855 | 9,201 | -12,520 | 258 | -136.1% | -133.3% |
| ACE Property and Casualty Insurance Company | 12,662 | 0.0% | 2,457 | 13,719 | 9,942 | -2,530 | 72.5% | 54.0% |
| Fidelity and Deposit Company of Maryland | 11,746 | 0.0% | 2,253 | 15,718 | 3,598 | 4,928 | 22.9% | 54.2% |
| Massachusetts Bay Insurance Company | 11,618 | 0.0% | 0 | 11,159 | -24 | 0 | -0.2% | -0.2% |
| Federated Service Insurance Company | 10,011 | 0.0% | 13,600 | 20,472 | 43,420 | 671 | 212.1% | 215.4% |
| Mitsui Sumitomo Insurance USA Inc. | 9,977 | 0.0% | 0 | 6,860 | 1,039 | 30 | 15.1% | 15.6% |
| BancInsure, Inc. | 9,666 | 0.0% | 13,903 | 11,590 | 13,903 | 0 | 120.0% | 120.0% |
| Regent Insurance Company | 8,795 | 0.0% | 0 | 7,683 | 258 | 0 | 3.4% | 3.4% |
| Great American Insurance Company of New York | 8,693 | 0.0% | 0 | 4,265 | -65 | 359 | -1.5% | 6.9% |
| Pennsylvania National Mutual Casualty Insurance Company | 8,352 | 0.0% | 5,126 | 7,927 | 6,057 | -25 | 76.4% | 76.1% |
| National Farmers Union Property and Casualty Company | 7,256 | 0.0% | 278 | 7,170 | 269 | 18 | 3.8% | 4.0% |
| Gateway Insurance Company | 7,118 | 0.0% | 6,634 | 9,889 | 6,634 | 530 | 67.1% | 72.4% |
| North River Insurance Company, The | 6,298 | 0.0% | 0 | 3,815 | 2,059 | 13 | 54.0% | 54.3% |
| American Insurance Company, The | 5,856 | 0.0% | 1,591 | 5,563 | 2,181 | 189 | 39.2% | 42.6% |
| Hanover Insurance Company, The | 5,711 | 0.0% | 0 | 4,913 | 109 | -6 | 2.2% | 2.1% |
| Southern Pilot Insurance Company | 5,429 | 0.0% | 1,364 | 5,508 | 1,364 | 0 | 24.8% | 24.8% |
| Pennsylvania Manufacturers' Association Insurance Company | 5,378 | 0.0% | 0 | 4,476 | -53 | 25 | -1.2% | -0.6% |
| Markel Insurance Company | 4,689 | 0.0% | 35 | 8,568 | 7,590 | 9,399 | 88.6% | 198.3% |
| Stratford Insurance Company | 4,450 | 0.0% | 0 | 5,563 | -126 | -71 | -2.3% | -3.5% |
| Sentry Casualty Company | 4,400 | 0.0% | 0 | 2,142 | 811 | 2 | 37.9% | 38.0% |
| General Casualty Company of Wisconsin | 4,389 | 0.0% | 55,646 | 5,788 | 58,479 | 211 | ***** | ***** |
| Southern Guaranty Insurance Company | 4,106 | 0.0% | 0 | 2,280 | 0 | 0 | 0.0% | 0.0% |
| National Indemnity Company | 3,908 | 0.0% | 0 | 2,257 | 17 | 11 | 0.8% | 1.2% |
| Westfield Insurance Company | 3,667 | 0.0% | 0 | 4,637 | 1,946 | 10 | 42.0% | 42.2% |
| Employers' Fire Insurance Company, The | 3,440 | 0.0% | 0 | 3,748 | -28 | 0 | -0.7% | -0.7% |
| Hanover American Insurance Company, The | 3,372 | 0.0% | 0 | 2,131 | 22 | 4 | 1.0% | 1.2% |
| Southern United Fire Insurance Company | 2,969 | 0.0% | 381 | 5,518 | -4,360 | 429 | -79.0% | -71.2% |

Commercial auto physical damage Business - Stock Fire and Miscellaneous Companies

Page 7 of 10

* 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 9:39:57 AM

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

| Company | Premiums Written | Market Share | Losses Paid | Premiums Earned | Losses Incurred | Direct Defense | Loss | Loss |
|--|---------------------|-----------------|----------------|--------------------|--------------------|--|-----------------------|-------------------------|
| | | | | | | and Cost Containment Expense Incurred | Ratio w/o LAE * | Ratio with LAE ** |
| Great American Insurance Company | 2,941 | 0.0% | 0 | 14,188 | 6 | -9 | 0.0% | 0.0% |
| Hartford Accident and Indemnity Company | 2,744 | 0.0% | 3,795 | 3,586 | 3,794 | -80 | 105.8% | 103.6% |
| T.H.E. Insurance Company | 2,632 | 0.0% | 0 | 2,063 | -15 | 0 | -0.7% | -0.7% |
| Preferred Professional Insurance Company | 2,594 | 0.0% | 0 | 2,246 | 216 | 24 | 9.6% | 10.7% |
| Pennsylvania Manufacturers Indemnity Company | 1,949 | 0.0% | 0 | 1,431 | -4 | -1 | -0.3% | -0.3% |
| Northland Insurance Company | 1,796 | 0.0% | -285 | 1,796 | 1,761 | 91 | 98.1% | 103.1% |
| OneBeacon Insurance Company | 1,765 | 0.0% | 1,003 | 1,791 | 1,124 | 0 | 62.8% | 62.8% |
| Integon National Insurance Company | 1,699 | 0.0% | 0 | 2,316 | 0 | 0 | 0.0% | 0.0% |
| National Surety Corporation | 1,484 | 0.0% | 0 | 1,496 | 5 | -8 | 0.3% | -0.2% |
| Bituminous Fire & Marine Insurance Company | 1,469 | 0.0% | 0 | 306 | 0 | 0 | 0.0% | 0.0% |
| XL Insurance America, Inc. | 1,293 | 0.0% | 0 | 648 | 52 | 2 | 8.0% | 8.3% |
| Shelter Mutual Insurance Company | 1,273 | 0.0% | 0 | 1,359 | -2 | 0 | -0.1% | -0.1% |
| AXIS Insurance Company | 1,198 | 0.0% | 0 | 397 | 131 | 3 | 33.0% | 33.8% |
| Great Divide Insurance Company | 991 | 0.0% | 0 | 839 | 161 | 43 | 19.2% | 24.3% |
| Republic Underwriters Insurance Company | 801 | 0.0% | 0 | 801 | 0 | 0 | 0.0% | 0.0% |
| Technology Insurance Company, Inc. | 673 | 0.0% | 0 | 122 | 56 | 14 | 45.9% | 57.4% |
| First Liberty Insurance Corporation, The | 621 | 0.0% | 559 | 1,939 | 559 | -729 | 28.8% | -8.8% |
| Fireman's Fund Insurance Company | 593 | 0.0% | 3,713 | 370 | 3,320 | 117 | 897.3% | 928.9% |
| Great American Alliance Insurance Company | 440 | 0.0% | 0 | 1,209 | -6 | 1 | -0.5% | -0.4% |
| Colonial American Casualty and Surety Company | 420 | 0.0% | 2,642 | 420 | 2,654 | 0 | 631.9% | 631.9% |
| National American Insurance Company | 394 | 0.0% | 0 | 418 | 0 | 0 | 0.0% | 0.0% |
| Utica Mutual Insurance Company | 361 | 0.0% | 0 | 359 | 4 | -2 | 1.1% | 0.6% |
| Crum & Forster Indemnity Company | 329 | 0.0% | 0 | 288 | -68 | 8 | -23.6% | -20.8% |
| Fidelity and Guaranty Insurance Company | 172 | 0.0% | 428 | 3,886 | 27,422 | 1,968 | 705.7% | 756.3% |
| Old Republic General Insurance Corporation | 110 | 0.0% | 0 | 4,406 | 0 | 1 | 0.0% | 0.0% |
| Encompass Insurance Company | 100 | 0.0% | 0 | 296 | 0 | 0 | 0.0% | 0.0% |
| Fidelity and Guaranty Insurance Underwriters, Inc. | 33 | 0.0% | 0 | 1,946 | 557 | 124 | 28.6% | 35.0% |
| Clarendon National Insurance Company | 4 | 0.0% | 35,856 | 10,275 | -112,966 | 17,792 | ***** | -926.3% |

Commercial auto physical damage Business - Stock Fire and Miscellaneous Companies

Page 8 of 10

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

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

| Company | Premiums Written | Market Share | Losses Paid | Premiums Earned | Losses Incurred | Direct Defense and Cost Containment Expense Incurred | Loss Ratio w/o LAE * | Loss Ratio with LAE ** |
|---|---------------------|-----------------|----------------|--------------------|--------------------|--|-------------------------------|---------------------------------|
| | | | | | | | | |
| SAFECO Insurance Company of America | 1 | 0.0% | 0 | 1 | 0 | 0 | 0.0% | 0.0% |
| Lumbermens Mutual Casualty Company | 1 | 0.0% | 0 | 1 | -468 | 28 | ***** | ***** |
| Alea North America Insurance Company | 0 | 0.0% | 97,025 | 0 | 78,385 | 46,899 | | |
| United States Fidelity and Guaranty Company | 0 | 0.0% | 53,811 | 115 | 63,818 | 2,476 | ***** | ***** |
| American International South Insurance Company | 0 | 0.0% | 21,054 | 0 | 20,054 | 379 | | |
| Government Employees Insurance Company | 0 | 0.0% | 1,673 | 0 | 1,673 | 0 | | |
| Arrowood Indemnity Company | 0 | 0.0% | 549 | 0 | 549 | 235 | | |
| Atlantic Specialty Insurance Company | 0 | 0.0% | 350 | 0 | 449 | 0 | | |
| MIC Property and Casualty Insurance Corporation | 0 | 0.0% | 0 | 8,559 | 0 | 0 | 0.0% | 0.0% |
| Insurance Company of North America | 0 | 0.0% | 0 | 0 | 875 | -297 | | |
| National Union Fire Insurance Company of Louisiana | 0 | 0.0% | 0 | 0 | 445 | -199 | | |
| Farmington Casualty Company | 0 | 0.0% | 0 | 0 | 77 | 2 | | |
| Audubon Insurance Company | 0 | 0.0% | 0 | 0 | 31 | 20 | | |
| Travelers Casualty Insurance Company of America | 0 | 0.0% | 0 | 0 | 19 | 4 | | |
| Century Indemnity Company | 0 | 0.0% | 0 | 0 | 15 | 0 | | |
| Select Insurance Company | 0 | 0.0% | 0 | 0 | 6 | 2 | | |
| St. Paul Medical Liability Insurance Company | 0 | 0.0% | 0 | 0 | 6 | 0 | | |
| Audubon Indemnity Company | 0 | 0.0% | 0 | 0 | 6 | -45 | | |
| Lumbermen's Underwriting Alliance | 0 | 0.0% | 0 | 0 | 0 | -2 | | |
| United National Specialty Insurance Company | 0 | 0.0% | 0 | 0 | -10 | -1 | | |
| Interstate Indemnity Company | 0 | 0.0% | 0 | 0 | -11 | -65 | | |
| Associated Indemnity Corporation | 0 | 0.0% | 0 | 0 | -44 | -11 | | |
| Travelers Casualty and Surety Company of America | 0 | 0.0% | 0 | 0 | -45 | 9 | | |
| Standard Fire Insurance Company, The | 0 | 0.0% | 0 | 0 | -67 | 7 | | |
| Bankers Standard Insurance Company | 0 | 0.0% | 0 | 0 | -76 | -8 | | |
| Property and Casualty Insurance Company of Hartford | 0 | 0.0% | 0 | 0 | -76 | -96 | | |
| Equity Insurance Company | 0 | 0.0% | 0 | 0 | -155 | 346 | | |
| Hudson Insurance Company | 0 | 0.0% | 0 | 0 | -299 | 0 | | |

Commercial auto physical damage Business - Stock Fire and Miscellaneous Companies

Page 9 of 10

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

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Thursday, April 30, 2009 9:39:57 AM

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

| Company | Premiums Written | Market Share | Losses Paid | Premiums Earned | Losses Incurred | Direct Defense and Cost Containment Expense Incurred | Loss Ratio w/o LAE * | Loss Ratio with LAE ** |
|--|---------------------|-----------------|-------------------|--------------------|--------------------|--|-------------------------------|---------------------------------|
| | | | | | | | | |
| American Manufacturers Mutual Insurance Company | 0 | 0.0% | 0 | 0 | -328 | 29 | | |
| Diamond State Insurance Company | 0 | 0.0% | 0 | 0 | -381 | -11 | | |
| Virginia Surety Company, Inc. | 0 | 0.0% | 0 | 0 | -829 | 0 | | |
| Argonaut Insurance Company | 0 | 0.0% | 0 | 0 | -1,000 | -13,719 | | |
| Travelers Casualty and Surety Company | 0 | 0.0% | 0 | 0 | -1,601 | -11 | | |
| Pacific Employers Insurance Company | 0 | 0.0% | 0 | 0 | -5,070 | -2,195 | | |
| Republic Western Insurance Company | 0 | 0.0% | 0 | 0 | -5,480 | 0 | | |
| Mississippi Farm Bureau Mutual Insurance Company | 0 | 0.0% | 0 | 0 | -6,500 | 11,680 | | |
| American Motorists Insurance Company | 0 | 0.0% | -400 | 0 | -400 | 0 | | |
| Trinity Universal Insurance Company | -24 | 0.0% | 1,514 | 15 | 2,275 | -32 | ***** | ***** |
| Security National Insurance Company | -137 | 0.0% | 355 | 2,521 | 1,676 | -57 | 66.5% | 64.2% |
| Pacific Indemnity Company | -617 | 0.0% | 0 | -617 | 0 | 0 | 0.0% | 0.0% |
| National Specialty Insurance Company | -6,721 | 0.0% | 0 | 315 | 0 | 0 | 0.0% | 0.0% |
| Grand Totals: 262 Companies in Report | 63,748,608 | | 35,545,298 | 66,747,329 | 34,859,800 | 927,334 | 52.2% | 53.6% |

Commercial auto physical damage Business - Stock Fire and Miscellaneous Companies

Page 10 of 10

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

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