Companies Filing on Property/Casualty Blank Commercial multiple peril (liability portion) 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 w	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Brierfield Insurance Company	5,429,197	6.2%	539,334	5,420,007	-116	279,668	0.0%	5.2%
State Farm Fire and Casualty Company	5,423,757	6.1%	1,144,538	5,863,999	1,721,222	1,281,143	29.4%	51.2%
Zurich American Insurance Company	4,314,574	4.9%	4,291,373	4,872,222	3,712,721	290,687	76.2%	82.2%
Nationwide Mutual Insurance Company	3,616,007	4.1%	2,179,452	3,753,900	2,146,963	482,872	57.2%	70.1%
Nationwide Property and Casualty Insurance Company	3,424,901	3.9%	608,040	3,065,471	1,794,152	349,533	58.5%	69.9%
Travelers Property Casualty Company of America	3,191,660	3.6%	2,429,345	4,731,534	133,028	849,863	2.8%	20.8%
Union Insurance Company	3,135,786	3.6%	643,571	3,115,224	-697,633	317,658	-22.4%	-12.2%
State Auto Property and Casualty Insurance Company	3,046,136	3.5%	1,416,956	2,844,842	1,111,326	205,718	39.1%	46.3%
Travelers Indemnity Company of Connecticut, The	2,196,133	2.5%	189,501	2,415,710	-84,719	33,036	-3.5%	-2.1%
Charter Oak Fire Insurance Company, The	2,123,794	2.4%	236,376	1,954,255	807,049	333,764	41.3%	58.4%
Continental Western Insurance Company	1,988,160	2.3%	1,612,731	2,175,562	1,176,516	1,027,829	54.1%	101.3%
Argonaut Great Central Insurance Company	1,875,242	2.1%	95,993	1,777,439	165,837	363,084	9.3%	29.8%
Travelers Indemnity Company of America, The	1,761,253	2.0%	475,719	1,973,127	208,596	610,043	10.6%	41.5%
Philadelphia Indemnity Insurance Company	1,691,646	1.9%	129,942	1,374,730	84,304	29,883	6.1%	8.3%
Federal Insurance Company	1,579,523	1.8%	35,254	1,441,104	387,348	366,998	26.9%	52.3%
Travelers Indemnity Company, The	1,510,239	1.7%	128,722	1,701,233	-90,554	250	-5.3%	-5.3%
Valley Forge Insurance Company	1,442,152	1.6%	140,716	1,251,628	1,531,321	149,149	122.3%	134.3%
Church Mutual Insurance Company	1,355,104	1.5%	1,641,434	1,330,709	1,029,633	-114,708	77.4%	68.8%
Bituminous Casualty Corporation	1,311,190	1.5%	301,602	1,358,571	-38,568	-62,317	-2.8%	-7.4%
Arch Insurance Company	1,276,324	1.4%	35,093	1,083,378	458,898	33,626	42.4%	45.5%
National Fire Insurance Company of Hartford	1,222,892	1.4%	498,946	1,063,473	-23,437	-293,084	-2.2%	-29.8%
Southern Fire & Casualty Company	1,197,246	1.4%	926,269	1,170,370	501,895	167,894	42.9%	57.2%
Nationwide Mutual Fire Insurance Company	1,138,180	1.3%	1,073,080	1,169,450	931,561	239,663	79.7%	100.2%
American Zurich Insurance Company	1,083,144	1.2%	511,708	1,445,161	-208,601	-173,904	-14.4%	-26.5%
Allstate Insurance Company	1,082,233	1.2%	135,201	1,124,911	318,527	95,161	28.3%	36.8%

Commercial multiple peril (liability portion) 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	*	**
American Guarantee & Liability Insurance Company	1,053,228	1.2%	565,171	1,155,007	-175,880	118,625	-15.2%	-5.0%
Continental Casualty Company	1,030,843	1.2%	253,542	921,627	97,293	-316,398	10.6%	-23.8%
QBE Insurance Corporation	1,011,269	1.1%	132,982	746,110	569,725	505,899	76.4%	144.2%
Great Northern Insurance Company	913,757	1.0%	117,852	828,108	349,160	322,196	42.2%	81.1%
Amerisure Mutual Insurance Company	874,571	1.0%	12,061	786,162	255,818	27,303	32.5%	36.0%
Brotherhood Mutual Insurance Company	830,532	0.9%	96,993	821,610	204,113	127,728	24.8%	40.4%
Wausau Business Insurance Company	830,521	0.9%	176,861	847,197	193,356	147,127	22.8%	40.2%
Continental Insurance Company, The	807,435	0.9%	1,792	1,002,182	48,020	-1,360	4.8%	4.7%
American Economy Insurance Company	799,049	0.9%	98,251	819,422	255,633	-38,065	31.2%	26.6%
Acadia Insurance Company	783,287	0.9%	665,976	743,237	1,036,962	600,750	139.5%	220.3%
American Alternative Insurance Corporation	762,683	0.9%	94,793	813,219	-22,104	56,934	-2.7%	4.3%
American Fire and Casualty Company	761,337	0.9%	28,643	616,457	188,892	56,927	30.6%	39.9%
Alfa Insurance Corporation	735,495	0.8%	132,958	715,949	-283,585	40,884	-39.6%	-33.9%
Hartford Casualty Insurance Company	725,316	0.8%	62,810	735,673	851,351	135,593	115.7%	134.2%
Mississippi Farm Bureau Casualty Insurance Company	677,760	0.8%	120,111	691,907	439,699	124,475	63.5%	81.5%
Hartford Fire Insurance Company	671,146	0.8%	166,317	706,282	1,153,969	-72,168	163.4%	153.2%
National Surety Corporation	639,166	0.7%	123,699	629,192	620,082	-47,479	98.6%	91.0%
Association Casualty Insurance Company	628,502	0.7%	899,782	620,365	1,074,253	898,693	173.2%	318.0%
Pharmacists Mutual Insurance Company	625,670	0.7%	61,450	613,877	142,629	49,824	23.2%	31.4%
Phoenix Insurance Company, The	602,621	0.7%	20,383	360,134	165,822	51,399	46.0%	60.3%
American Resources Insurance Company, Inc.	570,027	0.6%	230,977	873,471	-423,969	4,743	-48.5%	-48.0%
Grain Dealers Mutual Insurance Company	569,015	0.6%	30,801	574,135	14,257	194,975	2.5%	36.4%
Amerisure Insurance Company	559,271	0.6%	321,750	455,741	413,346	24,406	90.7%	96.1%
Georgia Casualty & Surety Company	552,732	0.6%	21,170	603,358	-236,763	198,369	-39.2%	-6.4%
Transportation Insurance Company	490,683	0.6%	177,203	598,738	-1,159,303	-1,052,638	-193.6%	-369.4%
Stonington Insurance Company	470,402	0.5%	693,827	737,215	-317,431	93,967	-43.1%	-30.3%
Wausau Underwriters Insurance Company	458,717	0.5%	107,391	379,168	186,106	311,385	49.1%	131.2%
Zurich American Insurance Company of Illinois	416,397	0.5%	125,479	505,407	-524,219	-134,045	-103.7%	-130.2%

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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	*	**
American Casualty Company of Reading, Pennsylvania	389,316	0.4%	312,890	336,094	-195,967	-143,292	-58.3%	-100.9%
Companion Property and Casualty Insurance Company	381,549	0.4%	12,256	330,026	-1,749	-2,895	-0.5%	-1.4%
Harleysville Mutual Insurance Company	364,448	0.4%	265	341,161	718,095	435,415	210.5%	338.1%
American States Insurance Company	361,548	0.4%	89,631	348,746	50,698	-4,778	14.5%	13.2%
StarNet Insurance Company	351,780	0.4%	154,500	372,228	80,577	28,981	21.6%	29.4%
Truck Insurance Exchange	350,966	0.4%	1,245,615	330,517	1,196,514	387,181	362.0%	479.2%
Maryland Casualty Company	342,521	0.4%	120,000	327,207	-252,194	-110,785	-77.1%	-110.9%
Kodiak Insurance Company	338,180	0.4%	0	78,487	84,061	26,854	107.1%	141.3%
Pacific Indemnity Company	334,144	0.4%	2,235	334,731	68,214	71,209	20.4%	41.7%
American Insurance Company, The	332,265	0.4%	183,042	310,178	161,824	30,857	52.2%	62.1%
Federated Mutual Insurance Company	326,766	0.4%	82,655	324,094	73,987	23,706	22.8%	30.1%
Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra	311,650	0.4%	82,903	434,258	218,148	13,308	50.2%	53.3%
GuideOne Elite Insurance Company	305,942	0.3%	13,323	319,766	25,060	11,761	7.8%	11.5%
Allstate Indemnity Company	304,252	0.3%	0	242,648	31,192	10,841	12.9%	17.3%
New Hampshire Insurance Company	298,974	0.3%	12,727	278,184	9,889	42,838	3.6%	19.0%
West American Insurance Company	296,839	0.3%	55,141	311,696	-99,715	-84,990	-32.0%	-59.3%
Markel American Insurance Company	293,687	0.3%	89,888	353,373	149,699	135,171	42.4%	80.6%
Triangle Insurance Company, Inc.	293,003	0.3%	0	319,031	-17,799	16,214	-5.6%	-0.5%
First National Insurance Company of America	272,885	0.3%	3,852	235,799	110,318	34,279	46.8%	61.3%
Employers Mutual Casualty Company	261,092	0.3%	63,880	260,041	78,540	41,177	30.2%	46.0%
Praetorian Insurance Company	247,289	0.3%	7,416	242,360	-11,600	469	-4.8%	-4.6%
Fireman's Fund Insurance Company	206,279	0.2%	1,100,224	114,671	274,646	105,749	239.5%	331.7%
Granite State Insurance Company	204,385	0.2%	1,240	253,695	38,049	71,922	15.0%	43.3%
Cincinnati Insurance Company, The	190,157	0.2%	24,132	195,810	162,715	12	83.1%	83.1%
GuideOne Mutual Insurance Company	189,964	0.2%	20,572	195,184	-10,282	68,729	-5.3%	29.9%
Ohio Casualty Insurance Company, The	169,220	0.2%	16,238	140,581	-142,786	-41,101	-101.6%	-130.8%
Republic Fire and Casualty Insurance Company	168,369	0.2%	15,700	131,446	72,672	24,865	55.3%	74.2%
Employers Insurance Company of Wausau	163,840	0.2%	39,111	156,146	-79,680	131,045	-51.0%	32.9%

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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	*	**
SAFECO Insurance Company of America	151,841	0.2%	8,018	145,301	34,745	10,426	23.9%	31.1%
Southern Insurance Company	148,377	0.2%	7,271	102,461	38,316	14,379	37.4%	51.4%
General Insurance Company of America	145,723	0.2%	11,558	154,472	208,772	59,261	135.2%	173.5%
GuideOne America Insurance Company	130,920	0.1%	7,498	126,255	-1,695	3,317	-1.3%	1.3%
Great American Assurance Company	128,705	0.1%	129,075	133,953	14,171	27,209	10.6%	30.9%
Hartford Underwriters Insurance Company	122,691	0.1%	0	205,540	478,877	96,840	233.0%	280.1%
Farmland Mutual Insurance Company	118,522	0.1%	48,839	111,301	110,322	2,408	99.1%	101.3%
CUMIS Insurance Society, Inc.	109,300	0.1%	22,394	112,022	216,751	255,590	193.5%	421.7%
Fidelity and Deposit Company of Maryland	89,266	0.1%	268,247	136,866	182,178	147,011	133.1%	240.5%
American Automobile Insurance Company	84,603	0.1%	5,156	104,527	167,708	173,226	160.4%	326.2%
Hartford Insurance Company of the Midwest	81,301	0.1%	0	80,929	-5,479	-1,095	-6.8%	-8.1%
ACE Property and Casualty Insurance Company	72,678	0.1%	268	76,514	-232,256	109,983	-303.5%	-159.8%
Star Insurance Company	69,960	0.1%	32,500	78,998	75,146	18,282	95.1%	118.3%
Sentinel Insurance Company, Ltd.	69,009	0.1%	1,042	30,804	12,088	815	39.2%	41.9%
Assurance Company of America	67,713	0.1%	89,000	36,218	-101,930	1,247	-281.4%	-278.0%
Markel Insurance Company	67,183	0.1%	0	77,365	-4,881	5,792	-6.3%	1.2%
Great Midwest Insurance Company	66,241	0.1%	-10	61,285	47,943	15,000	78.2%	102.7%
National Trust Insurance Company	64,237	0.1%	0	68,473	5,490	920	8.0%	9.4%
Associated Indemnity Corporation	60,165	0.1%	0	68,944	37,373	7,751	54.2%	65.5%
Twin City Fire Insurance Company	58,814	0.1%	0	68,367	-18,650	-7,791	-27.3%	-38.7%
National Casualty Company	58,744	0.1%	12,279	53,964	-80	4,438	-0.1%	8.1%
Everest National Insurance Company	55,570	0.1%	0	173,688	44,187	13,509	25.4%	33.2%
Hanover Insurance Company, The	55,468	0.1%	0	52,630	74,387	-31,230	141.3%	82.0%
Nationwide Agribusiness Insurance Company	51,065	0.1%	0	52,469	6,586	-4,021	12.6%	4.9%
Mitsui Sumitomo Insurance Company of America	45,237	0.1%	0	47,027	-65,226	-20,732	-138.7%	-182.8%
General Casualty Company of Wisconsin	44,822	0.1%	0	43,878	-59,401	-48,300	-135.4%	-245.5%
Property and Casualty Insurance Company of Hartford	37,151	0.0%	0	34,597	4,969	1,474	14.4%	18.6%
GuideOne Specialty Mutual Insurance Company	36,146	0.0%	234	42,985	-2,289	44,355	-5.3%	97.9%

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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	*	**
Employers' Fire Insurance Company, The	33,719	0.0%	0	25,335	7,098	1,700	28.0%	34.7%
BancInsure, Inc.	32,590	0.0%	1,500	37,504	4,500	0	12.0%	12.0%
OneBeacon America Insurance Company	31,476	0.0%	398	23,516	4,040	1,000	17.2%	21.4%
Shelter Mutual Insurance Company	30,920	0.0%	13,295	29,361	-8,681	7,414	-29.6%	-4.3%
Westport Insurance Corporation	30,664	0.0%	769,692	25,125	736,126	72,329	****	****
Jewelers Mutual Insurance Company	30,448	0.0%	4,475	30,833	-3,491	-2,771	-11.3%	-20.3%
United States Fire Insurance Company	28,113	0.0%	4,315	77,711	77,108	1,787	99.2%	101.5%
Republic Underwriters Insurance Company	25,931	0.0%	0	19,753	6,952	2,680	35.2%	48.8%
Indiana Lumbermens Mutual Insurance Company	25,133	0.0%	3,756	13,833	18,397	6,497	133.0%	180.0%
Lafayette Insurance Company	24,991	0.0%	32,136	26,369	41,136	7,657	156.0%	185.0%
Northland Insurance Company	21,736	0.0%	0	22,007	6,599	-3,018	30.0%	16.3%
Sompo Japan Insurance Company of America	19,966	0.0%	0	19,966	52,363	54,174	262.3%	533.6%
Florists' Mutual Insurance Company	18,657	0.0%	0	18,008	-21,131	42,842	-117.3%	120.6%
Utica Mutual Insurance Company	17,274	0.0%	0	13,844	2,476	868	17.9%	24.2%
Massachusetts Bay Insurance Company	16,347	0.0%	20,000	14,494	19,103	-223	131.8%	130.3%
Northern Insurance Company of New York	16,059	0.0%	115,714	8,671	-114,213	-440,147	****	****
Vigilant Insurance Company	15,178	0.0%	0	27,461	-5,725	-3,601	-20.8%	-34.0%
Great American Alliance Insurance Company	15,054	0.0%	0	25,382	1,099	1,002	4.3%	8.3%
LM Insurance Corporation	13,931	0.0%	0	14,027	6,173	3,270	44.0%	67.3%
Emcasco Insurance Company	13,176	0.0%	0	8,941	430	135	4.8%	6.3%
North River Insurance Company, The	13,021	0.0%	0	4,883	-2,533	-2,689	-51.9%	-106.9%
Discover Property & Casualty Insurance Company	11,736	0.0%	0	18,555	28,484	4,839	153.5%	179.6%
Mitsui Sumitomo Insurance USA Inc.	11,724	0.0%	0	12,308	2,251	951	18.3%	26.0%
Southern Pilot Insurance Company	11,095	0.0%	0	9,327	-15,312	-314	-164.2%	-167.5%
Farmers Insurance Exchange	10,515	0.0%	0	2,218	848	461	38.2%	59.0%
Hartford Accident and Indemnity Company	10,503	0.0%	928	7,475	-114,729	-28,797	****	****
Bituminous Fire & Marine Insurance Company	10,473	0.0%	0	6,759	-51,200	-240,441	-757.5%	****
Seneca Insurance Company, Inc.	10,470	0.0%	0	17,748	3,085	1,319	17.4%	24.8%

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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	*	**
Great American Insurance Company of New York	10,436	0.0%	0	16,150	-27,043	-7,457	-167.4%	-213.6%
FCCI Insurance Company	10,393	0.0%	0	8,672	1,809	10,415	20.9%	141.0%
Regent Insurance Company	9,641	0.0%	0	21,606	-26,261	-19,093	-121.5%	-209.9%
Liberty Mutual Fire Insurance Company	9,428	0.0%	-159,032	52,408	-193,025	167,716	-368.3%	-48.3%
United Fire & Casualty Company	8,745	0.0%	1,577	11,214	2,577	70	23.0%	23.6%
National Fire and Indemnity Exchange	5,376	0.0%	0	6,456	-1,940	-1,263	-30.0%	-49.6%
Hanover American Insurance Company, The	5,192	0.0%	0	5,073	1,067	997	21.0%	40.7%
Colonial American Casualty and Surety Company	5,119	0.0%	0	4,414	1,205	570	27.3%	40.2%
Diamond State Insurance Company	5,090	0.0%	0	14,057	-37,460	2,752	-266.5%	-246.9%
United States Fidelity and Guaranty Company	5,087	0.0%	233,125	5,719	-1,512,541	646,915	****	****
State National Insurance Company, Inc.	5,030	0.0%	0	14,295	0	0	0.0%	0.0%
Occidental Fire & Casualty Company of North Carolina	4,529	0.0%	0	3,482	599	0	17.2%	17.2%
Capitol Indemnity Corporation	3,589	0.0%	0	1,836	312	34	17.0%	18.8%
ACE American Insurance Company	3,578	0.0%	0	13,502	-18,602	-15,113	-137.8%	-249.7%
Navigators Insurance Company	3,392	0.0%	0	4,658	-15,790	-1,188	-339.0%	-364.5%
Pennsylvania Manufacturers' Association Insurance Company	3,378	0.0%	0	3,625	-468	-676	-12.9%	-31.6%
Lincoln General Insurance Company	3,040	0.0%	0	-4,080	0	0	0.0%	0.0%
RLI Insurance Company	2,987	0.0%	0	3,483	0	0	0.0%	0.0%
Southern Guaranty Insurance Company	2,798	0.0%	0	2,602	-15,289	-214	-587.6%	-595.8%
St. Paul Fire and Marine Insurance Company	1,838	0.0%	0	1,840	-38,800	-2,952	****	****
Great American Insurance Company	1,511	0.0%	0	1,598	-26,017	4,075	****	****
Mid-Century Insurance Company	1,440	0.0%	0	180	0	0	0.0%	0.0%
Pennsylvania Manufacturers Indemnity Company	1,059	0.0%	0	221	63	27	28.5%	40.7%
SUA Insurance Company	532	0.0%	0	248	45	2	18.1%	19.0%
Liberty Insurance Corporation	320	0.0%	0	320	-59,504	-3,091	****	****
Liberty Mutual Insurance Company	181	0.0%	0	136	54,455	412,372	****	****
Pennsylvania National Mutual Casualty Insurance Company	159	0.0%	0	20	0	0	0.0%	0.0%
United National Specialty Insurance Company	70	0.0%	0	64	-270	-251	-421.9%	-814.1%

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

Company State Automobile Mutual Insurance Company	Premiums Written 60 11	Market Share	Losses Paid	Premiums	Losses	and Cost Containment	Loss Ratio	Loss Ratio
	Written 60	Share		Premiums	Losses			
	Written 60	Share		Premiums	Losses			
	60			Earned	Incurred	Expense Incurred	w/o LAE v *	vith LAE
State Automobile Mutual Insurance Company			1 alu		Incurred	Incurred		
	11	0.0%	0	53	5	335	9.4%	641.5%
Fidelity and Guaranty Insurance Underwriters, Inc.	11	0.0%	106,050	78	-282,870	-1,489,081	****	****
Fravelers Casualty Insurance Company of America	8	0.0%	0	8	-17,078	-27,520	****	****
Alea North America Insurance Company	0	0.0%	890,500	0	733,000	288,677		
MIC Property and Casualty Insurance Corporation	0	0.0%	493,623	0	-527,865	-111,357		
Arrowood Indemnity Company	0	0.0%	345,545	0	431,975	617,757		
Fidelity and Guaranty Insurance Company	0	0.0%	105,747	40	-284,133	6,535	****	****
Fairmont Specialty Insurance Company	0	0.0%	82,671	0	-323,298	-45,767		
AXA Re Property and Casualty Insurance Company	0	0.0%	80,410	0	80,410	0		
Mississippi Farm Bureau Mutual Insurance Company	0	0.0%	23,961	0	-296,839	-68,964		
OneBeacon Insurance Company	0	0.0%	1,661	0	-17,427	-1,974		
TIG Insurance Company	0	0.0%	1,500	0	-347,878	-183,333		
Century Indemnity Company	0	0.0%	76	0	-105,691	7,172		
American Safety Casualty Insurance Company	0	0.0%	0	7,101	-1,331	-982	-18.7%	-32.6%
Safety National Casualty Corporation	0	0.0%	0	0	222,634	116,036		
American Modern Home Insurance Company	0	0.0%	0	0	6,340	2,260		
Farmington Casualty Company	0	0.0%	0	0	2,055	-9,214		
Northern Assurance Company of America, The	0	0.0%	0	0	448	14		
ndemnity Insurance Company of North America	0	0.0%	0	0	360	410		
Select Insurance Company	0	0.0%	0	0	345	990		
Fravelers Casualty Company of Connecticut	0	0.0%	0	0	121	322		
St. Paul Mercury Insurance Company	0	0.0%	0	0	112	66		
Fravelers Commercial Insurance Company	0	0.0%	0	0	20	-9		
St. Paul Medical Liability Insurance Company	0	0.0%	0	0	6	4		
Progressive Advanced Insurance Company	0	0.0%	0	0	0	3,030		
State Farm General Insurance Company	0	0.0%	0	0	0	347		
Argonaut Insurance Company	0	0.0%	0	0	0	-19,775		
nsura Property and Casualty Insurance Company	0	0.0%	0	0	0	-447,784		

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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	* **
Allianz Global Risks US Insurance Company	0	0.0%	0	0	-1	0	
Oak River Insurance Company	0	0.0%	0	0	-4	0	
St. Paul Guardian Insurance Company	0	0.0%	0	0	-16	-57	
Westchester Fire Insurance Company	0	0.0%	0	0	-59	7,060	
Crum & Forster Indemnity Company	0	0.0%	0	0	-171	-31	
Republic Western Insurance Company	0	0.0%	0	0	-243	0	
Automobile Insurance Company of Hartford, Connecticut, The	0	0.0%	0	0	-303	-874	
AXA Insurance Company	0	0.0%	0	0	-320	-254	
American Motorists Insurance Company	0	0.0%	0	0	-354	4,162	
Insurance Company of the West	0	0.0%	0	0	-504	-150	
Empire Fire and Marine Insurance Company	0	0.0%	0	0	-536	-126	
Mid-Continent Casualty Company	0	0.0%	0	0	-577	0	
Bankers Standard Insurance Company	0	0.0%	0	0	-1,222	145	
Atlantic Specialty Insurance Company	0	0.0%	0	0	-2,339	-598	
Travelers Casualty and Surety Company of America	0	0.0%	0	0	-2,407	-5,398	
Graphic Arts Mutual Insurance Company	0	0.0%	0	0	-2,510	-1,052	
TIG Indemnity Company	0	0.0%	0	0	-2,773	-4,705	
ACE Fire Underwriters Insurance Company	0	0.0%	0	0	-2,858	-9,393	
Centennial Insurance Company	0	0.0%	0	0	-3,000	-3,000	
Insurance Company of North America	0	0.0%	0	0	-4,711	-3,324	
Standard Fire Insurance Company, The	0	0.0%	0	0	-4,930	-10,011	
Travelers Casualty and Surety Company	0	0.0%	0	0	-5,216	-5,203	
St. Paul Protective Insurance Company	0	0.0%	0	0	-8,583	3,509	
Pacific Employers Insurance Company	0	0.0%	0	0	-12,398	3,391	
Atlantic Mutual Insurance Company	0	0.0%	0	0	-13,000	-16,000	
Audubon Insurance Company	0	0.0%	0	0	-18,415	-6,680	
American Manufacturers Mutual Insurance Company	0	0.0%	0	0	-33,310	-12,475	
National Union Fire Insurance Company of Louisiana	0	0.0%	0	0	-106,949	39,631	

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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	*	**
Titan Indemnity Company	0	0.0%	0	0	-138,965	-31,019		
Generali - U.S. Branch	0	0.0%	0	0	-235,224	54,253		
Lumbermens Mutual Casualty Company	0	0.0%	0	-3,188	0	0	0.0%	0.0%
T.H.E. Insurance Company	0	0.0%	-45	0	-45	0		
Pennsylvania General Insurance Company	0	0.0%	-2,716	0	-69,166	-41,149		
Audubon Indemnity Company	0	0.0%	-3,140	0	40,818	15,774		
Clarendon National Insurance Company	0	0.0%	-7,500	0	-164,420	-24,816		
Sentry Insurance a Mutual Company	-3,631	0.0%	0	1,715	8,032	631	468.3%	505.1%
Penn-America Insurance Company	-4,474	0.0%	0	-10,618	309	-1,009	-2.9%	6.6%
Westfield Insurance Company	-11,138	0.0%	1,025	1,033	1,585	2,755	153.4%	420.1%
Grand Totals: 231 Companies in Report	88,256,341		34,515,973	90,230,386	23,514,760	10,794,117	26.1%	38.0%

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