## Companies Filing on Property/Casualty Blank Inland marine 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	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Continental Casualty Company	15,026,926	11.9%	9,577,869	15,141,862	9,489,924	-26,274	62.7%	62.5%
Assurance Company of America	8,267,362	6.5%	2,905,515	9,793,962	2,489,141	251,917	25.4%	28.0%
National Union Fire Insurance Company of Pittsburgh, PA.	7,712,747	6.1%	33,163,829	7,114,887	8,002,348	-614,464	112.5%	103.8%
State Farm Fire and Casualty Company	7,247,956	5.7%	3,168,288	7,235,306	2,578,135	-31,013	35.6%	35.2%
Mississippi Farm Bureau Casualty Insurance Company	6,941,238	5.5%	4,555,434	6,592,163	4,205,126	49,993	63.8%	64.5%
Zurich American Insurance Company	5,573,501	4.4%	6,674,649	6,127,175	8,485,503	186,154	138.5%	141.5%
Travelers Property Casualty Company of America	5,108,940	4.0%	1,365,397	4,695,790	116,474	20,607	2.5%	2.9%
American Bankers Insurance Company of Florida	4,871,123	3.9%	24,100	4,660,069	34,724	1,635	0.7%	0.8%
American Reliable Insurance Company	4,063,604	3.2%	433,985	3,739,511	402,689	-1,838	10.8%	10.7%
Factory Mutual Insurance Company	3,352,928	2.7%	1,009,593	3,494,918	-22,286,401	-4,644,806	-637.7%	-770.6%
Plateau Casualty Insurance Company	2,929,068	2.3%	397,167	2,993,968	401,685	0	13.4%	13.4%
Progressive Gulf Insurance Company	2,602,218	2.1%	996,549	2,589,021	973,202	2,171	37.6%	37.7%
Old Republic Insurance Company	2,567,536	2.0%	1,518,250	2,567,536	1,430,577	-11	55.7%	55.7%
ACE American Insurance Company	2,405,152	1.9%	305,327	1,799,068	536,747	-53,643	29.8%	26.9%
Sentry Select Insurance Company	1,952,462	1.5%	1,107,341	2,301,393	959,231	-18,578	41.7%	40.9%
Argonaut Insurance Company	1,812,564	1.4%	1,278,745	1,662,411	1,299,978	-26,888	78.2%	76.6%
American Alternative Insurance Corporation	1,724,933	1.4%	616,963	2,073,979	537,371	56,046	25.9%	28.6%
Canal Insurance Company	1,676,783	1.3%	947,836	2,007,528	739,176	-11,644	36.8%	36.2%
Affiliated F M Insurance Company	1,559,925	1.2%	20,126	1,456,169	-139,085	-483	-9.6%	-9.6%
Fireman's Fund Insurance Company	1,531,839	1.2%	1,370,680	1,681,603	1,706,840	35,437	101.5%	103.6%
Liberty Mutual Insurance Company	1,503,971	1.2%	1,068,260	1,503,876	989,105	5,033	65.8%	66.1%
Federal Insurance Company	1,397,548	1.1%	645,630	1,423,034	631,782	9,092	44.4%	45.0%
State National Insurance Company, Inc.	1,242,108	1.0%	137,184	497,894	120,555	3,090	24.2%	24.8%
Great American Insurance Company	1,160,857	0.9%	172,138	1,331,473	431,690	1,915	32.4%	32.6%
Courtesy Insurance Company	1,122,711	0.9%	710,109	831,121	759,003	43,247	91.3%	96.5%

Inland marine Business - Stock Fire and Miscellaneous Companies

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<sup>\*</sup> 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	*	**
Employers Mutual Casualty Company	1,112,005	0.9%	403,568	1,072,078	306,227	9,933	28.6%	29.5%
Hartford Fire Insurance Company	1,106,353	0.9%	429,744	1,065,353	389,511	-9,445	36.6%	35.7%
Allstate Property and Casualty Insurance Company	987,199	0.8%	566,575	882,519	635,454	7,681	72.0%	72.9%
RSUI Indemnity Company	973,457	0.8%	201,333	633,755	804,352	6,855	126.9%	128.0%
Vigilant Insurance Company	947,072	0.7%	140,818	918,603	90,836	-1,964	9.9%	9.7%
American Home Assurance Company	897,251	0.7%	491,054	892,504	-341,412	-24,974	-38.3%	-41.1%
Nationwide Property and Casualty Insurance Company	755,310	0.6%	740,564	652,477	734,279	5,135	112.5%	113.3%
Nationwide Mutual Fire Insurance Company	723,820	0.6%	508,052	758,599	523,749	13,748	69.0%	70.9%
Allstate Insurance Company	718,626	0.6%	374,727	748,809	347,567	1,763	46.4%	46.7%
ACE Fire Underwriters Insurance Company	688,609	0.5%	22,432	1,751,116	267,614	45,286	15.3%	17.9%
St. Paul Fire and Marine Insurance Company	659,196	0.5%	222,523	640,241	-501,613	509	-78.3%	-78.3%
AMEX Assurance Company	600,204	0.5%	136,796	599,987	124,456	623	20.7%	20.8%
SAFECO Insurance Company of America	599,993	0.5%	331,898	590,598	211,368	2,548	35.8%	36.2%
Caterpillar Insurance Company	593,759	0.5%	238,042	717,107	191,182	0	26.7%	26.7%
Mountain Laurel Assurance Company	585,376	0.5%	293,590	571,673	296,945	533	51.9%	52.0%
Brierfield Insurance Company	574,290	0.5%	202,630	557,684	-10,820	-634	-1.9%	-2.1%
Great American Assurance Company	554,064	0.4%	486,399	519,782	431,671	6,086	83.0%	84.2%
Economy Premier Assurance Company	545,456	0.4%	181,722	573,421	-173,754	1,675	-30.3%	-30.0%
OneBeacon America Insurance Company	502,354	0.4%	244,221	475,747	164,210	7,247	34.5%	36.0%
Travelers Indemnity Company, The	496,247	0.4%	256,855	734,415	172,702	1,940	23.5%	23.8%
United Services Automobile Association	475,648	0.4%	227,320	463,561	230,049	4,995	49.6%	50.7%
Metropolitan Property and Casualty Insurance Company	467,303	0.4%	115,440	440,750	-89,156	-7,996	-20.2%	-22.0%
Great West Casualty Company	466,502	0.4%	170,124	446,699	179,124	-6,828	40.1%	38.6%
Alfa Insurance Corporation	459,942	0.4%	165,932	448,612	159,932	0	35.7%	35.7%
Essentia Insurance Company	451,685	0.4%	45,887	185,315	64,045	7	34.6%	34.6%
Praetorian Insurance Company	449,935	0.4%	167,293	615,612	108,054	32,217	17.6%	22.8%
State Auto Property and Casualty Insurance Company	449,835	0.4%	224,745	437,005	233,163	221	53.4%	53.4%
Stonebridge Casualty Insurance Company	439,227	0.3%	336,109	436,165	351,650	65	80.6%	80.6%

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<sup>\*</sup> Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

<sup>\*\*</sup> 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 10:01:48 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	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Continental Western Insurance Company	427,082	0.3%	184,639	433,904	181,940	7,634	41.9%	43.7%
Jefferson Insurance Company	373,865	0.3%	55,541	319,834	103,032	0	32.2%	32.2%
Jewelers Mutual Insurance Company	361,368	0.3%	68,377	348,212	105,579	2,996	30.3%	31.2%
Star Insurance Company	346,574	0.3%	173,655	345,773	380,337	1,366	110.0%	110.4%
Shelter Mutual Insurance Company	346,061	0.3%	83,825	331,100	85,946	1,643	26.0%	26.5%
Harleysville Mutual Insurance Company	337,589	0.3%	77,481	259,981	124,606	337	47.9%	48.1%
American States Insurance Company	283,943	0.2%	34,748	276,457	28,020	892	10.1%	10.5%
Phoenix Insurance Company, The	283,116	0.2%	140,248	278,005	136,868	2,691	49.2%	50.2%
Foremost Insurance Company Grand Rapids, Michigan	281,289	0.2%	51,221	276,147	43,076	-183	15.6%	15.5%
Arch Insurance Company	272,581	0.2%	563,204	919,107	737,342	26,589	80.2%	83.1%
Ohio Casualty Insurance Company, The	254,153	0.2%	184,478	239,892	151,307	700	63.1%	63.4%
Great American Insurance Company of New York	250,876	0.2%	-287	222,119	21,461	560,913	9.7%	262.2%
Southern Fire & Casualty Company	248,494	0.2%	83,851	235,139	80,500	-1,142	34.2%	33.7%
Bituminous Casualty Corporation	243,005	0.2%	399,591	298,936	-170,762	149,843	-57.1%	-7.0%
Union Insurance Company	219,536	0.2%	25,551	203,206	32,051	383	15.8%	16.0%
American National Property and Casualty Company	202,635	0.2%	59,006	196,207	70,454	148	35.9%	36.0%
Lafayette Insurance Company	202,069	0.2%	47,560	207,770	45,280	1,695	21.8%	22.6%
Automobile Insurance Company of Hartford, Connecticut, The	198,483	0.2%	58,366	214,713	73,271	1,595	34.1%	34.9%
American Modern Home Insurance Company	192,231	0.2%	62,157	197,709	62,211	-151	31.5%	31.4%
Empire Fire and Marine Insurance Company	190,579	0.2%	60,936	163,188	85,728	114	52.5%	52.6%
USAA Casualty Insurance Company	181,106	0.1%	43,997	173,785	43,279	-33	24.9%	24.9%
Farmers Insurance Exchange	178,920	0.1%	0	194,732	-1,904	0	-1.0%	-1.0%
Federated Mutual Insurance Company	175,498	0.1%	9,730	206,530	-38,611	9,160	-18.7%	-14.3%
Gramercy Insurance Company	172,912	0.1%	124,134	81,761	129,050	2,975	157.8%	161.5%
Markel Insurance Company	168,605	0.1%	35,126	112,396	78,777	13,364	70.1%	82.0%
Lumbermen's Underwriting Alliance	166,763	0.1%	29,128	130,873	29,290	0	22.4%	22.4%
Republic Western Insurance Company	166,197	0.1%	59,799	165,705	46,639	12,848	28.1%	35.9%
Hanover Insurance Company, The	155,098	0.1%	4,551	143,319	-9,862	1,234	-6.9%	-6.0%

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<sup>\*\*</sup> 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 10:01:48 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	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
St. Paul Mercury Insurance Company	142,508	0.1%	12,914	124,215	6,755	-631	5.4%	4.9%
Unitrin Auto and Home Insurance Company	140,535	0.1%	74,603	142,490	72,019	-392	50.5%	50.3%
National Interstate Insurance Company	140,492	0.1%	196,706	186,844	253,369	11,676	135.6%	141.9%
Encompass Insurance Company	138,643	0.1%	69,748	358,232	43,683	-18,557	12.2%	7.0%
American International Insurance Company	133,968	0.1%	80,596	121,328	68,112	1,885	56.1%	57.7%
Continental Insurance Company, The	131,966	0.1%	66,411	138,084	45,512	6,027	33.0%	37.3%
United Fire & Casualty Company	131,534	0.1%	68,340	118,594	79,832	320	67.3%	67.6%
Seneca Insurance Company, Inc.	130,040	0.1%	0	139,180	3,861	0	2.8%	2.8%
Granite State Insurance Company	128,830	0.1%	9,916	82,683	2,798	2,441	3.4%	6.3%
Amerisure Mutual Insurance Company	128,007	0.1%	0	70,366	637	412	0.9%	1.5%
RLI Insurance Company	124,114	0.1%	16,446	84,057	-9,713	-245	-11.6%	-11.8%
Philadelphia Indemnity Insurance Company	118,282	0.1%	0	294,001	168	1	0.1%	0.1%
Lancer Insurance Company	114,560	0.1%	12,048	104,794	5,039	-172	4.8%	4.6%
AIG Casualty Company	107,054	0.1%	0	192,822	-23,901	-717	-12.4%	-12.8%
Nationwide Mutual Insurance Company	100,652	0.1%	3,921	114,420	326	-961	0.3%	-0.6%
Diamond State Insurance Company	95,436	0.1%	43,882	107,781	119,667	542	111.0%	111.5%
Triangle Insurance Company, Inc.	95,214	0.1%	19,751	95,214	31,153	1,467	32.7%	34.3%
Westchester Fire Insurance Company	92,765	0.1%	0	14,643	4,080	556	27.9%	31.7%
Lyndon Southern Insurance Company	91,530	0.1%	6,221	85,355	5,174	-107	6.1%	5.9%
Northern Assurance Company of America, The	91,074	0.1%	46,605	93,016	47,844	0	51.4%	51.4%
United States Fire Insurance Company	90,243	0.1%	28,873	90,243	58,168	5	64.5%	64.5%
QBE Insurance Corporation	90,160	0.1%	29,065	132,387	6,341	-1,169	4.8%	3.9%
Pennsylvania Lumbermens Mutual Insurance Company	85,973	0.1%	5,010	97,544	5,010	0	5.1%	5.1%
Pennsylvania Manufacturers' Association Insurance Company	80,650	0.1%	0	32,759	16,380	405	50.0%	51.2%
NOVA Casualty Company	80,626	0.1%	0	26,013	6,473	6,190	24.9%	48.7%
CNL/Insurance America, Inc.	80,417	0.1%	19,295	78,952	13,699	128	17.4%	17.5%
Indemnity Insurance Company of North America	77,358	0.1%	1,321	70,651	20,631	2,448	29.2%	32.7%
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	76,520	0.1%	4,837	31,792	6,630	3,834	20.9%	32.9%

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<sup>\*</sup> 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	*	**
SUA Insurance Company	75,035	0.1%	22,456	89,072	-2,141	1,826	-2.4%	-0.4%
Penn Millers Insurance Company	73,615	0.1%	120,807	79,269	120,807	0	152.4%	152.4%
Lincoln General Insurance Company	72,405	0.1%	81,958	125,498	75,490	2,016	60.2%	61.8%
Maryland Casualty Company	71,062	0.1%	139,061	104,622	128,741	1,716	123.1%	124.7%
Commerce and Industry Insurance Company	69,595	0.1%	0	69,595	525	16	0.8%	0.8%
Central States Indemnity Co. of Omaha	64,887	0.1%	17,000	30,642	27,000	0	88.1%	88.1%
Liberty Mutual Fire Insurance Company	64,885	0.1%	132,277	73,187	155,101	9,518	211.9%	224.9%
American Zurich Insurance Company	64,067	0.1%	91,118	50,683	47,685	18	94.1%	94.1%
New Hampshire Insurance Company	61,595	0.0%	107,893	62,136	107,373	-16	172.8%	172.8%
Hartford Steam Boiler Inspection and Insurance Company, The	60,685	0.0%	3,013	64,180	-2,749	0	-4.3%	-4.3%
State Automobile Mutual Insurance Company	60,469	0.0%	38,085	60,481	36,248	45	59.9%	60.0%
American Guarantee & Liability Insurance Company	59,630	0.0%	53,975	50,662	54,686	1,040	107.9%	110.0%
Travelers Indemnity Company of America, The	59,267	0.0%	3,335	55,979	17,753	275	31.7%	32.2%
Navigators Insurance Company	58,588	0.0%	0	28,661	1,692	127	5.9%	6.3%
Farmland Mutual Insurance Company	57,786	0.0%	27,476	58,213	27,366	-342	47.0%	46.4%
Hiscox Insurance Company Inc.	53,831	0.0%	16,660	65,868	15,884	0	24.1%	24.1%
Redland Insurance Company	51,122	0.0%	11,672	51,696	4,851	377	9.4%	10.1%
Employers' Fire Insurance Company, The	48,681	0.0%	0	46,901	186	4	0.4%	0.4%
Balboa Insurance Company	47,324	0.0%	5,001	47,249	6,505	1	13.8%	13.8%
Everest National Insurance Company	47,247	0.0%	0	33,724	1,276	0	3.8%	3.8%
Lyndon Property Insurance Company	47,040	0.0%	9,715	47,830	38,729	0	81.0%	81.0%
AXIS Insurance Company	47,010	0.0%	0	20,643	4,396	95	21.3%	21.8%
New York Marine and General Insurance Company	46,720	0.0%	15,079	21,905	20,129	1,893	91.9%	100.5%
XL Specialty Insurance Company	45,721	0.0%	6,456,555	191,955	-2,061,161	-403,326	****	****
Mitsui Sumitomo Insurance Company of America	43,831	0.0%	125	43,418	119	571	0.3%	1.6%
Indiana Lumbermens Mutual Insurance Company	42,829	0.0%	0	50,536	450	25	0.9%	0.9%
Standard Fire Insurance Company, The	40,907	0.0%	31,281	44,350	25,317	1,064	57.1%	59.5%
Armed Forces Insurance Exchange	40,304	0.0%	10,331	42,295	9,148	0	21.6%	21.6%

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<sup>\*</sup> 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	*	**
AXA Art Insurance Corporation	39,741	0.0%	52,014	41,359	26,470	-5,060	64.0%	51.8%
Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra	38,951	0.0%	21,870	182,137	-854,340	-121,591	-469.1%	-535.8%
Pharmacists Mutual Insurance Company	38,072	0.0%	0	35,987	2,550	60	7.1%	7.3%
Ohio Indemnity Company	37,629	0.0%	14,091	34,613	20,917	521	60.4%	61.9%
St. Paul Guardian Insurance Company	35,342	0.0%	0	15,839	-519	-609	-3.3%	-7.1%
Southern Insurance Company	34,554	0.0%	0	15,583	0	0	0.0%	0.0%
Republic Underwriters Insurance Company	34,098	0.0%	2,800	17,165	2,962	67	17.3%	17.6%
Allianz Global Risks US Insurance Company	33,250	0.0%	0	26,905	-225,374	-31,499	-837.7%	-954.7%
Travelers Indemnity Company of Connecticut, The	33,160	0.0%	0	34,762	-3,452	96	-9.9%	-9.7%
American Road Insurance Company, The	32,217	0.0%	11,617	32,217	-6,317	0	-19.6%	-19.6%
Federated Service Insurance Company	31,109	0.0%	0	41,745	366	2	0.9%	0.9%
Hartford Casualty Insurance Company	30,767	0.0%	14,234	32,297	15,340	-959	47.5%	44.5%
National Liability & Fire Insurance Company	30,521	0.0%	11,778	30,053	13,128	1,840	43.7%	49.8%
Yosemite Insurance Company	28,724	0.0%	3,994	49,693	3,142	0	6.3%	6.3%
American Resources Insurance Company, Inc.	26,752	0.0%	0	51,574	0	423	0.0%	0.8%
Georgia Casualty & Surety Company	26,358	0.0%	0	24,685	0	0	0.0%	0.0%
Greenwich Insurance Company	26,352	0.0%	-12,500	26,286	-13,661	-221	-52.0%	-52.8%
LM Insurance Corporation	25,080	0.0%	0	12,671	1,934	45	15.3%	15.6%
Markel American Insurance Company	24,362	0.0%	0	14,854	-743	-87	-5.0%	-5.6%
Harco National Insurance Company	24,260	0.0%	0	29,073	-828	-7	-2.8%	-2.9%
Discover Property & Casualty Insurance Company	23,813	0.0%	2,265	23,916	-73,826	-3,270	-308.7%	-322.4%
Fidelity and Deposit Company of Maryland	23,387	0.0%	-5,000	14,585	-3,869	0	-26.5%	-26.5%
Property and Casualty Insurance Company of Hartford	23,278	0.0%	0	21,166	3,770	195	17.8%	18.7%
Federated Rural Electric Insurance Exchange	22,450	0.0%	57,656	22,259	57,589	42	258.7%	258.9%
Zurich American Insurance Company of Illinois	22,342	0.0%	0	57,055	-680	-1	-1.2%	-1.2%
Charter Oak Fire Insurance Company, The	22,319	0.0%	0	24,400	8,800	118	36.1%	36.5%
American Southern Insurance Company	21,522	0.0%	0	11,404	12,000	172	105.2%	106.7%
Wesco Insurance Company	21,023	0.0%	3,885	21,098	3,391	0	16.1%	16.1%

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<sup>\*</sup> 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	*	**
American Insurance Company, The	18,767	0.0%	0	18,767	373	-136	2.0%	1.3%
Sagamore Insurance Company	18,718	0.0%	-127	31,758	-4,627	-600	-14.6%	-16.5%
Kodiak Insurance Company	18,546	0.0%	0	4,388	4,336	1,445	98.8%	131.7%
Acadia Insurance Company	18,303	0.0%	1,000	13,056	1,000	0	7.7%	7.7%
North American Specialty Insurance Company	17,221	0.0%	0	36,402	0	0	0.0%	0.0%
Allstate Indemnity Company	16,655	0.0%	25,075	17,149	24,812	-1	144.7%	144.7%
Universal Underwriters Insurance Company	16,543	0.0%	85,382	22,167	85,501	67	385.7%	386.0%
Grain Dealers Mutual Insurance Company	14,747	0.0%	55	16,014	33	-414	0.2%	-2.4%
Mid-Continent Casualty Company	14,656	0.0%	0	16,922	-670	0	-4.0%	-4.0%
OneBeacon Insurance Company	14,565	0.0%	814	8,138	2,012	-3	24.7%	24.7%
Insurance Company of the West	14,126	0.0%	0	12,259	0	0	0.0%	0.0%
ProCentury Insurance Company	13,999	0.0%	0	1,506	169	31	11.2%	13.3%
Nationwide Agribusiness Insurance Company	13,976	0.0%	0	12,757	-294	-29	-2.3%	-2.5%
StarNet Insurance Company	13,409	0.0%	5,000	13,924	13,738	-43	98.7%	98.4%
Association Casualty Insurance Company	13,370	0.0%	0	14,116	-239	-80	-1.7%	-2.3%
Garrison Property and Casualty Insurance Company	12,979	0.0%	2,000	10,153	2,303	4	22.7%	22.7%
AXIS Reinsurance Company	12,958	0.0%	2,086	65,609	-24,578	-561	-37.5%	-38.3%
American Economy Insurance Company	12,484	0.0%	0	12,681	7	54	0.1%	0.5%
North Pointe Insurance Company	12,381	0.0%	1,594	7,126	2,002	6	28.1%	28.2%
Regent Insurance Company	11,985	0.0%	4,023	6,534	4,023	0	61.6%	61.6%
Hartford Underwriters Insurance Company	11,026	0.0%	2,545	11,472	2,543	0	22.2%	22.2%
Capitol Indemnity Corporation	10,953	0.0%	0	4,056	-298	0	-7.3%	-7.3%
Zale Indemnity Company	10,525	0.0%	0	10,525	-464	0	-4.4%	-4.4%
Pacific Specialty Insurance Company	8,631	0.0%	2,563	11,918	4,169	315	35.0%	37.6%
Occidental Fire & Casualty Company of North Carolina	8,168	0.0%	0	7,560	492	0	6.5%	6.5%
USAA General Indemnity Company	8,013	0.0%	5,027	5,980	2,717	78	45.4%	46.7%
Catlin Insurance Company, Inc.	7,700	0.0%	0	1,499	148	14	9.9%	10.8%
Union Insurance Company of Providence	7,439	0.0%	0	8,614	-61	-1	-0.7%	-0.7%

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						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	*	**
First National Insurance Company of America	7,200	0.0%	0	4,196	-55	-1	-1.3%	-1.3%
XL Insurance America, Inc.	6,809	0.0%	0	6,517	-11,303	3	-173.4%	-173.4%
Commerce Protective Insurance Company	6,640	0.0%	0	6,640	0	0	0.0%	0.0%
Delta Fire & Casualty Insurance Co.	6,633	0.0%	550	9,129	550	0	6.0%	6.0%
Travelers Home and Marine Insurance Company, The	6,429	0.0%	0	1,087	-2	1	-0.2%	-0.1%
Pacific Indemnity Company	5,386	0.0%	2,352	5,690	2,427	3	42.7%	42.7%
Amica Mutual Insurance Company	5,267	0.0%	0	5,015	0	0	0.0%	0.0%
Intrepid Insurance Company	5,116	0.0%	0	22,307	-426	0	-1.9%	-1.9%
American Casualty Company of Reading, Pennsylvania	4,944	0.0%	0	4,951	0	0	0.0%	0.0%
Stonington Insurance Company	4,166	0.0%	0	4,573	-1,155	-74	-25.3%	-26.9%
National Farmers Union Property and Casualty Company	4,125	0.0%	0	3,447	79	18	2.3%	2.8%
Capital City Insurance Company, Inc.	3,804	0.0%	36,146	2,594	37,648	1,048	****	****
American Family Home Insurance Company	3,784	0.0%	0	3,583	0	0	0.0%	0.0%
Truck Insurance Exchange	3,760	0.0%	0	935	19	0	2.0%	2.0%
Vanliner Insurance Company	3,705	0.0%	0	11,492	-10,580	-1,560	-92.1%	-105.6%
St. Paul Protective Insurance Company	3,224	0.0%	0	2,837	43	-78	1.5%	-1.2%
General Insurance Company of America	2,872	0.0%	0	2,782	27	19	1.0%	1.7%
Heritage Casualty Insurance Company	2,781	0.0%	0	2,781	0	0	0.0%	0.0%
Emcasco Insurance Company	2,136	0.0%	0	2,307	-10	0	-0.4%	-0.4%
Church Mutual Insurance Company	2,030	0.0%	0	2,121	45	0	2.1%	2.1%
Transportation Insurance Company	1,646	0.0%	0	374	0	0	0.0%	0.0%
Chrysler Insurance Company	1,559	0.0%	28,534	1,475	29,929	0	****	****
Westport Insurance Corporation	1,548	0.0%	-2,000	427	-1,034	48	-242.2%	-230.9%
Northland Insurance Company	1,497	0.0%	0	1,609	-72	40	-4.5%	-2.0%
Bituminous Fire & Marine Insurance Company	1,125	0.0%	0	234	0	0	0.0%	0.0%
T.H.E. Insurance Company	857	0.0%	0	1,023	-190	-12	-18.6%	-19.7%
Southern Pilot Insurance Company	692	0.0%	0	755	0	0	0.0%	0.0%
Sentry Insurance a Mutual Company	671	0.0%	0	866	14	-1	1.6%	1.5%

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						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	*	**
General Casualty Company of Wisconsin	613	0.0%	0	1,679	0	0	0.0%	0.0%
Electric Insurance Company	595	0.0%	0	439	0	0	0.0%	0.0%
Great American Alliance Insurance Company	498	0.0%	0	654	63	11	9.6%	11.3%
Merastar Insurance Company	447	0.0%	0	439	0	0	0.0%	0.0%
Trumbull Insurance Company	300	0.0%	0	89	0	0	0.0%	0.0%
Southern Guaranty Insurance Company	248	0.0%	15,500	248	15,509	2,871	****	****
Utica Mutual Insurance Company	244	0.0%	0	244	-83	-16	-34.0%	-40.6%
Northern Insurance Company of New York	235	0.0%	0	1,221	264	-2	21.6%	21.5%
Fidelity National Insurance Company	175	0.0%	22,736	171	0	0	0.0%	0.0%
Travelers Personal Security Insurance Company	113	0.0%	0	18	0	0	0.0%	0.0%
Pennsylvania National Mutual Casualty Insurance Company	37	0.0%	0	143	0	0	0.0%	0.0%
Commonwealth Insurance Company of America	28	0.0%	0	2,192	-1,759	-66	-80.2%	-83.3%
Bankers Standard Insurance Company	0	0.0%	150,844	0	126,579	4,997		
Mississippi Farm Bureau Mutual Insurance Company	0	0.0%	11,950	0	-16,322	-47,566		
United States Fidelity and Guaranty Company	0	0.0%	8,987	186	-2,569	505	****	****
AXA Re Property and Casualty Insurance Company	0	0.0%	2,953	0	2,953	0		
Fidelity and Guaranty Insurance Company	0	0.0%	1,728	0	124	928		
Arrowood Indemnity Company	0	0.0%	0	2,944	-11,632	-360	-395.1%	-407.3%
Delos Insurance Company	0	0.0%	0	2,641	605	0	22.9%	22.9%
Cincinnati Insurance Company, The	0	0.0%	0	104	44	-43	42.3%	1.0%
Horace Mann Insurance Company	0	0.0%	0	57	-54	0	-94.7%	-94.7%
Teachers Insurance Company	0	0.0%	0	17	0	0	0.0%	0.0%
Insurance Company of North America	0	0.0%	0	0	1,788	0		
Penn-America Insurance Company	0	0.0%	0	0	33	-213		
Audubon Indemnity Company	0	0.0%	0	0	14	0		
American Automobile Insurance Company	0	0.0%	0	0	4	-5		
Interstate Indemnity Company	0	0.0%	0	0	3	0		
Northbrook Indemnity Company	0	0.0%	0	0	2	0		

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						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	*	**
Chicago Insurance Company	0	0.0%	0	0	2	-1		
AXA Insurance Company	0	0.0%	0	0	0	-132		
Massachusetts Bay Insurance Company	0	0.0%	0	0	-4	0		
Travelers Casualty Insurance Company of America	0	0.0%	0	0	-10	32		
Farmington Casualty Company	0	0.0%	0	0	-12	41		
Travelers Casualty and Surety Company	0	0.0%	0	0	-16	52		
Audubon Insurance Company	0	0.0%	0	0	-55	-1		
Trinity Universal Insurance Company of Kansas, Inc.	0	0.0%	0	0	-60	-17		
Century Indemnity Company	0	0.0%	0	0	-149	-2		
National Surety Corporation	0	0.0%	0	0	-383	-18		
Hartford Insurance Company of the Midwest	0	0.0%	0	0	-903	-766		
Gerling America Insurance Company	0	0.0%	0	0	-2,179	-141		
ACE Property and Casualty Insurance Company	0	0.0%	0	0	-8,181	-714		
Quanta Indemnity Company	0	0.0%	0	0	-9,041	-135		
National Union Fire Insurance Company of Louisiana	0	0.0%	0	0	-12,742	-331		
Progressive Advanced Insurance Company	0	0.0%	-746	0	-980	0		
Fidelity and Guaranty Insurance Underwriters, Inc.	0	0.0%	-2,667	568	-5,461	-106	-961.4%	-980.1%
Trinity Universal Insurance Company	-1	0.0%	0	14	64	0	457.1%	457.1%
Twin City Fire Insurance Company	-23	0.0%	19,828	-23	33,821	5,201	****	****
American Manufacturers Mutual Insurance Company	-55	0.0%	0	-55	-21	29	38.2%	-14.5%
Security National Insurance Company	-79	0.0%	0	1,273	-96	-20	-7.5%	-9.1%
Clarendon National Insurance Company	-116	0.0%	100,000	1,990	114,688	12,177	****	****
Employers Insurance Company of Wausau	-189	0.0%	-1,375	-189	20	208	-10.6%	-120.6%
Oak River Insurance Company	-569	0.0%	0	-514	-54	-1	10.5%	10.7%
American Security Insurance Company	-3,854	0.0%	53,764	-3,854	53,854	0	****	****
First Colonial Insurance Company	-9,261	0.0%	20,336	100,401	-4,277	0	-4.3%	-4.3%
North River Insurance Company, The	-9,858	0.0%	0	193,679	44,671	17,007	23.1%	31.8%
Grand Totals: 276 Companies in Report	126,396,845		93,814,513	128,029,068	32,674,876	-4,402,859	25.5%	22.1%

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