Companies Filing on Property/Casualty Blank	
Private passenger auto physical damage Business in Mississippi for Year Ended 12/31/20	08

						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE w	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
State Farm Mutual Automobile Insurance Company	143,242,747	22.9%	102,357,380	143,501,977	102,678,550	508,154	71.6%	71.9%
Mississippi Farm Bureau Casualty Insurance Company	98,882,418	15.8%	59,207,458	99,682,860	59,216,150	1,146,802	59.4%	60.6%
Progressive Gulf Insurance Company	45,858,837	7.3%	25,934,229	47,172,092	26,255,157	29,756	55.7%	55.7%
Allstate Insurance Company	37,650,050	6.0%	17,570,489	37,590,471	18,150,634	116,659	48.3%	48.6%
Alfa Insurance Corporation	21,045,677	3.4%	11,623,723	20,909,891	11,530,515	28,618	55.1%	55.3%
Allstate Property and Casualty Insurance Company	20,415,249	3.3%	8,325,336	19,747,062	8,604,110	39,217	43.6%	43.8%
Nationwide Mutual Insurance Company	17,717,825	2.8%	8,631,570	17,718,622	8,691,231	17,488	49.1%	49.2%
United Services Automobile Association	15,705,288	2.5%	9,290,767	15,795,786	9,155,234	119,517	58.0%	58.7%
Mountain Laurel Assurance Company	14,016,140	2.2%	8,538,670	14,142,049	8,641,874	19,695	61.1%	61.2%
SAFECO Insurance Company of Illinois	13,944,000	2.2%	6,845,273	13,328,065	7,050,803	48,535	52.9%	53.3%
Shelter Mutual Insurance Company	12,652,974	2.0%	7,453,057	12,362,699	7,579,996	20,094	61.3%	61.5%
Safeway Insurance Company	11,189,250	1.8%	7,010,892	10,825,817	7,364,315	252,772	68.0%	70.4%
State Farm Fire and Casualty Company	10,862,657	1.7%	9,382,354	10,995,046	9,403,410	4,497	85.5%	85.6%
Direct General Insurance Company of Mississippi	10,622,740	1.7%	6,647,107	11,248,961	6,569,331	48,372	58.4%	58.8%
GEICO General Insurance Company	10,477,432	1.7%	6,769,687	10,170,009	6,849,085	14,732	67.3%	67.5%
GEICO Indemnity Company	7,502,256	1.2%	4,611,551	7,100,299	4,828,923	12,375	68.0%	68.2%
USA Insurance Company	6,349,582	1.0%	3,232,536	6,413,706	2,994,013	0	46.7%	46.7%
Government Employees Insurance Company	6,337,304	1.0%	3,688,990	6,244,775	3,708,146	5,215	59.4%	59.5%
USAA Casualty Insurance Company	5,985,507	1.0%	3,447,890	6,014,058	3,401,018	38,959	56.6%	57.2%
Metropolitan Casualty Insurance Company	5,801,404	0.9%	2,688,655	5,607,099	2,657,305	1,907	47.4%	47.4%
Economy Premier Assurance Company	5,668,414	0.9%	2,112,507	6,048,364	2,089,837	6,486	34.6%	34.7%
Nationwide General Insurance Company	5,249,859	0.8%	2,423,819	5,302,151	2,424,653	6,481	45.7%	45.9%
Granite State Insurance Company	5,052,002	0.8%	4,536,133	6,225,304	4,267,761	-14,759	68.6%	68.3%
American Bankers Insurance Company of Florida	4,400,165	0.7%	961,145	4,299,248	887,924	7,495	20.7%	20.8%
Nationwide Property and Casualty Insurance Company	4,384,713	0.7%	2,205,646	3,566,004	2,323,677	4,151	65.2%	65.3%

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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 9:46:04 AM

						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE w	ith LAF
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Coast National Insurance Company	4,200,865	0.7%	2,088,382	4,011,111	2,095,790	82,295	52.2%	54.3%
American Reliable Insurance Company	4,048,574	0.6%	1,629,492	4,279,419	1,679,383	4,574	39.2%	39.4%
GuideOne America Insurance Company	3,844,835	0.6%	2,105,438	3,864,594	2,131,668	14,409	55.2%	55.5%
Property and Casualty Insurance Company of Hartford	3,160,628	0.5%	2,105,230	3,351,906	2,130,522	-35,237	63.6%	62.5%
Alfa General Insurance Corporation	3,042,685	0.5%	2,239,317	2,877,033	2,242,046	12,420	77.9%	78.4%
Travelers Property Casualty Insurance Company	3,037,507	0.5%	1,715,302	3,454,801	1,719,882	39,797	49.8%	50.9%
State Auto Property and Casualty Insurance Company	3,005,012	0.5%	1,321,495	2,839,044	1,400,586	4,705	49.3%	49.5%
Farmers Insurance Exchange	2,601,463	0.4%	1,354,191	2,753,723	1,386,153	3,531	50.3%	50.5%
Liberty Mutual Fire Insurance Company	2,490,083	0.4%	1,176,104	2,457,766	1,192,190	1,137	48.5%	48.6%
United Automobile Insurance Company	2,381,186	0.4%	1,242,682	2,381,717	1,173,533	46,976	49.3%	51.29
Metropolitan Direct Property and Casualty Insurance Company	2,283,973	0.4%	837,500	2,235,656	821,777	218	36.8%	36.89
Hartford Underwriters Insurance Company	2,254,139	0.4%	873,637	2,403,061	827,791	-65,936	34.4%	31.7%
USAA General Indemnity Company	2,033,730	0.3%	1,377,554	1,807,687	1,423,785	11,842	78.8%	79.4%
Unitrin Auto and Home Insurance Company	1,926,682	0.3%	812,981	1,925,935	842,849	497	43.8%	43.8%
Travelers Home and Marine Insurance Company, The	1,859,785	0.3%	1,230,193	1,758,574	1,239,902	9,459	70.5%	71.09
Esurance Insurance Company	1,850,423	0.3%	1,319,034	1,845,982	1,270,972	30,128	68.9%	70.5%
GuideOne Elite Insurance Company	1,835,740	0.3%	944,463	1,900,727	939,863	1,439	49.4%	49.5%
First Acceptance Insurance Company, Inc.	1,821,701	0.3%	792,756	1,992,727	759,292	18,518	38.1%	39.0%
National General Insurance Company	1,809,160	0.3%	929,561	1,709,789	918,230	-262	53.7%	53.7%
Lincoln General Insurance Company	1,681,236	0.3%	916,541	1,472,353	953,307	10,307	64.7%	65.4%
Victoria Fire & Casualty Company	1,676,533	0.3%	1,042,038	1,617,798	1,056,746	9,493	65.3%	65.9%
American National Property and Casualty Company	1,635,940	0.3%	1,022,803	1,635,236	993,820	3,850	60.8%	61.09
Mendota Insurance Company	1,614,218	0.3%	1,205,193	1,677,501	1,165,452	1,090	69.5%	69.5%
Allstate Indemnity Company	1,523,048	0.2%	508,044	1,595,652	572,101	22,196	35.9%	37.29
Insurance Company of the State of Pennsylvania, The	1,509,582	0.2%	872,700	1,489,139	889,896	1,720	59.8%	59.9%
Automobile Club Inter-Insurance Exchange	1,468,283	0.2%	779,271	1,416,637	786,870	28,435	55.5%	57.6%
Southern United Fire Insurance Company	1,454,414	0.2%	787,169	1,192,581	885,564	219,811	74.3%	92.7%
AIG National Insurance Company, Inc.	1,381,070	0.2%	480,800	1,109,017	547,039	27,547	49.3%	51.8%

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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 9:46:04 AM

						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	*	**
Trumbull Insurance Company	1,165,150	0.2%	343,770	656,356	344,637	64	52.5%	52.5%
Victoria Select Insurance Company	972,146	0.2%	590,009	1,031,847	563,714	5,631	54.6%	55.29
Foremost Insurance Company Grand Rapids, Michigan	954,209	0.2%	752,890	957,082	752,858	2,517	78.7%	78.9%
Safe Auto Insurance Company	793,024	0.1%	843,825	852,802	779,300	24,650	91.4%	94.39
SAFECO Insurance Company of America	788,424	0.1%	650,121	1,133,271	634,957	3,214	56.0%	56.39
Metropolitan Property and Casualty Insurance Company	751,566	0.1%	266,088	775,654	275,926	3	35.6%	35.6%
American International Insurance Company	635,856	0.1%	252,732	681,388	268,019	7,838	39.3%	40.5%
GuideOne Mutual Insurance Company	635,737	0.1%	391,178	651,181	401,496	1,321	61.7%	61.9%
Alfa Specialty Insurance Corporation	621,753	0.1%	472,925	711,605	513,602	-20,079	72.2%	69.4%
Nationwide Mutual Fire Insurance Company	612,363	0.1%	343,133	716,509	305,729	4,573	42.7%	43.3%
Dairyland Insurance Company	594,390	0.1%	208,451	604,437	216,599	-1,529	35.8%	35.6%
Travelers Personal Security Insurance Company	575,593	0.1%	348,472	520,164	366,567	6,730	70.5%	71.89
Garrison Property and Casualty Insurance Company	569,356	0.1%	467,417	532,270	466,443	2,357	87.6%	88.19
Shelter General Insurance Company	553,308	0.1%	392,056	564,832	399,508	1,454	70.7%	71.09
Travelers Commercial Insurance Company	467,353	0.1%	184,628	532,897	138,914	2,578	26.1%	26.69
Vigilant Insurance Company	455,148	0.1%	192,277	441,772	189,955	2,996	43.0%	43.79
Republic Underwriters Insurance Company	414,447	0.1%	74,740	105,483	79,519	764	75.4%	76.19
Markel American Insurance Company	406,845	0.1%	296,522	432,377	312,912	1,588	72.4%	72.79
American Modern Home Insurance Company	392,955	0.1%	1,250,921	1,823,560	1,139,133	39,792	62.5%	64.6%
Nationwide Assurance Company	383,564	0.1%	106,695	414,589	98,736	302	23.8%	23.9%
Audubon Insurance Company	382,796	0.1%	188,710	379,097	199,786	1,664	52.7%	53.19
State Auto National Insurance Company	379,861	0.1%	255,158	339,592	284,319	6,365	83.7%	85.6%
Yosemite Insurance Company	379,696	0.1%	78,673	474,323	65,772	0	13.9%	13.9%
National Union Fire Insurance Company of Louisiana	335,899	0.1%	203,087	337,913	217,513	748	64.4%	64.6%
Federal Insurance Company	321,041	0.1%	122,204	291,752	121,615	3,487	41.7%	42.9%
GEICO Casualty Company	317,199	0.1%	224,212	370,177	204,497	-866	55.2%	55.0%
IDS Property Casualty Insurance Company	297,893	0.0%	122,183	302,516	118,433	-2,039	39.1%	38.5%
Truck Insurance Exchange	294,972	0.0%	104,989	251,547	124,007	463	49.3%	49.5%

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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 9:46:04 AM

						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	*	**
Phoenix Insurance Company, The	290,808	0.0%	121,353	322,836	121,885	1,075	37.8%	38.1%
New Hampshire Indemnity Company, Inc.	265,509	0.0%	54,506	337,886	67,344	6,597	19.9%	21.9%
AssuranceAmerica Insurance Company	256,593	0.0%	153,954	267,805	179,125	788	66.9%	67.2%
TravCo Insurance Company	245,529	0.0%	114,322	266,352	119,921	1,035	45.0%	45.4%
American Security Insurance Company	238,591	0.0%	74,023	244,257	68,355	0	28.0%	28.0%
Philadelphia Indemnity Insurance Company	230,573	0.0%	152,602	197,525	147,804	2	74.8%	74.8%
Sagamore Insurance Company	230,007	0.0%	70,645	175,071	76,145	2,234	43.5%	44.8%
Amica Mutual Insurance Company	202,833	0.0%	70,891	201,671	64,664	1,867	32.1%	33.0%
Liberty Insurance Corporation	182,152	0.0%	72,355	204,902	73,283	-1	35.8%	35.8%
Merastar Insurance Company	181,453	0.0%	95,674	176,184	97,482	3,657	55.3%	57.4%
Infinity Auto Insurance Company	170,838	0.0%	129,684	260,115	105,440	-1,630	40.5%	39.9%
Travelers Indemnity Company of America, The	170,603	0.0%	58,106	187,825	58,795	2,646	31.3%	32.7%
Viking Insurance Company of Wisconsin	160,805	0.0%	42,509	139,311	46,491	645	33.4%	33.8%
Infinity Indemnity Insurance Company	137,641	0.0%	141,827	187,007	128,630	1,712	68.8%	69.7%
Auto Club Family Insurance Company	136,421	0.0%	41,383	138,773	45,050	9,705	32.5%	39.5%
California Casualty Indemnity Exchange	124,293	0.0%	64,551	90,688	74,900	0	82.6%	82.6%
Standard Fire Insurance Company, The	123,223	0.0%	28,118	139,257	29,409	256	21.1%	21.3%
Omni Insurance Company	110,143	0.0%	38,597	127,559	39,039	1,918	30.6%	32.1%
Union Insurance Company of Providence	94,374	0.0%	40,341	99,882	45,275	63	45.3%	45.4%
General Insurance Company of America	92,173	0.0%	102,891	145,456	96,868	326	66.6%	66.8%
Metropolitan General Insurance Company	78,125	0.0%	8,755	87,709	11,989	-8	13.7%	13.7%
American International Pacific Insurance Company	76,760	0.0%	34,890	93,730	25,089	98	26.8%	26.9%
First Liberty Insurance Corporation, The	69,703	0.0%	14,492	63,755	14,749	14	23.1%	23.29
ACCC Insurance Company	65,545	0.0%	24,008	52,692	42,589	3,801	80.8%	88.09
National Security Fire and Casualty Company	63,227	0.0%	43,838	52,661	-3,331	18,854	-6.3%	29.5%
Grain Dealers Mutual Insurance Company	62,571	0.0%	78,033	61,020	78,933	4,922	129.4%	137.49
Omni Indemnity Company	61,975	0.0%	29,146	52,207	27,228	1,370	52.2%	54.8%
Foremost Signature Insurance Company	57,563	0.0%	15,524	56,587	15,233	73	26.9%	27.0%

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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 9:46:04 AM

						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	*	**
Emcasco Insurance Company	47,548	0.0%	66,485	51,857	68,274	-9	131.7%	131.6%
Automobile Insurance Company of Hartford, Connecticut, The	46,417	0.0%	12,861	52,878	26,036	531	49.2%	50.2%
Response Worldwide Insurance Company	45,968	0.0%	21,606	49,282	23,704	695	48.1%	49.5%
Pharmacists Mutual Insurance Company	42,021	0.0%	10,583	42,803	11,773	20	27.5%	27.6%
American National General Insurance Company	40,061	0.0%	4,096	46,234	346	10,050	0.7%	22.5%
Integon National Insurance Company	39,581	0.0%	8,139	39,907	-1,091	-600	-2.7%	-4.2%
GuideOne Specialty Mutual Insurance Company	39,314	0.0%	31,761	37,039	31,761	0	85.8%	85.8%
Unique Insurance Company	38,069	0.0%	30,931	40,721	32,066	1,121	78.7%	81.5%
Hartford Accident and Indemnity Company	33,814	0.0%	4,092	41,043	2,126	-2,480	5.2%	-0.9%
Foremost Property and Casualty Insurance Company	31,772	0.0%	10,593	21,960	10,593	64	48.2%	48.5%
Electric Insurance Company	31,283	0.0%	12,540	31,741	14,040	0	44.2%	44.2%
Employers Mutual Casualty Company	24,255	0.0%	13,591	26,524	13,726	-10	51.7%	51.7%
State Automobile Mutual Insurance Company	20,368	0.0%	4,319	19,833	4,617	6	23.3%	23.3%
Pacific Indemnity Company	16,126	0.0%	5,241	15,522	5,187	149	33.4%	34.4%
Southern Farm Bureau Casualty Insurance Company	7,603	0.0%	0	6,048	0	0	0.0%	0.0%
Fireman's Fund Insurance Company	6,065	0.0%	0	4,367	-7	7	-0.2%	0.0%
Pacific Specialty Insurance Company	5,733	0.0%	4,040	4,508	4,086	331	90.6%	98.0%
Lyndon Southern Insurance Company	4,663	0.0%	0	4,348	0	0	0.0%	0.0%
Associated Indemnity Corporation	4,395	0.0%	0	4,751	-132	-45	-2.8%	-3.7%
Progressive Casualty Insurance Company	3,580	0.0%	0	3,417	-50	19	-1.5%	-0.9%
Essentia Insurance Company	2,705	0.0%	0	1,333	13	0	1.0%	1.0%
Universal Underwriters Insurance Company	2,552	0.0%	0	2,411	-34	3	-1.4%	-1.3%
Hartford Casualty Insurance Company	1,863	0.0%	-2,789	2,073	-2,797	-3	-134.9%	-135.1%
Liberty Mutual Insurance Company	647	0.0%	0	209	2	-1	1.0%	0.5%
Aegis Security Insurance Company	109	0.0%	0	109	0	0	0.0%	0.0%
Infinity Specialty Insurance Company	0	0.0%	11,984	164	13,297	-1,338	*****	****
Trinity Universal Insurance Company	0	0.0%	5,089	0	6,277	-229		
Zurich American Insurance Company	0	0.0%	1,413	0	6,713	-3		

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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 9:46:04 AM

						Direct Defense and Cost Containment	Loss Ratio	Loss Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE w *	vith LAE **
Company	Written	Share	Paid	Earned	Incurred	Incurred		
Teachers Insurance Company	0	0.0%	1,362	5,288	1,866	0	35.3%	35.3%
Southern Fire & Casualty Company	0	0.0%	1,012	0	662	0		
Infinity Standard Insurance Company	0	0.0%	231	0	336	0		
Travelers Indemnity Company, The	0	0.0%	162	0	227	5		
Security National Insurance Company	0	0.0%	150	0	180	-84		
Horace Mann Property & Casualty Insurance Company	0	0.0%	0	668	101	0	15.1%	15.1%
Virginia Surety Company, Inc.	0	0.0%	0	59	0	0	0.0%	0.0%
First Colonial Insurance Company	0	0.0%	0	19	-1	0	-5.3%	-5.3%
Lyndon Property Insurance Company	0	0.0%	0	4	0	0	0.0%	0.0%
Commerce and Industry Insurance Company	0	0.0%	0	1	0	0	0.0%	0.0%
Hillstar Insurance Company	0	0.0%	0	0	2,698	0		
First National Insurance Company of America	0	0.0%	0	0	449	0		
Southern Guaranty Insurance Company	0	0.0%	0	0	307	0		
Employers' Fire Insurance Company, The	0	0.0%	0	0	86	0		
American Motorists Insurance Company	0	0.0%	0	0	12	1		
St. Paul Fire and Marine Insurance Company	0	0.0%	0	0	11	0		
Trinity Universal Insurance Company of Kansas, Inc.	0	0.0%	0	0	11	-28		
Generali - U.S. Branch	0	0.0%	0	0	3	1		
Indemnity Insurance Company of North America	0	0.0%	0	0	1	0		
Chicago Insurance Company	0	0.0%	0	0	1	-1		
Kodiak Insurance Company	0	0.0%	0	0	0	3,047		
Lafayette Insurance Company	0	0.0%	0	0	0	45		
Hartford Insurance Company of the Midwest	0	0.0%	0	0	0	-1		
Maryland Casualty Company	0	0.0%	0	0	0	-1		
Hartford Fire Insurance Company	0	0.0%	0	0	-2	-1		
Lumbermens Mutual Casualty Company	0	0.0%	0	0	-180	32		
Balboa Insurance Company	0	0.0%	0	0	-353	0		
ACE American Insurance Company	0	0.0%	0	0	-2,293	406		

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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 9:46:04 AM

						Direct Defense and Cost Containment	Loss Ratio	Loss Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE v	with LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
United States Fidelity and Guaranty Company	0	0.0%	0	0	-5,551	25		
American Manufacturers Mutual Insurance Company	0	0.0%	-13	0	1,361	126		
American States Preferred Insurance Company	0	0.0%	-67	0	-67	0		
Travelers Property Casualty Company of America	0	0.0%	-90	0	2,974	17		
Fidelity and Guaranty Insurance Company	0	0.0%	-200	0	-200	0		
Permanent General Assurance Corporation	0	0.0%	-245	0	-245	0		
Horace Mann Insurance Company	0	0.0%	-283	1,713	-3,732	0	-217.9%	-217.9%
AMEX Assurance Company	0	0.0%	-545	0	-17,919	-2,012		
White Mountains Reinsurance Company of America	0	0.0%	-613	0	-613	-20		
Infinity Security Insurance Company	0	0.0%	-804	0	-135	882		
Infinity Premier Insurance Company	0	0.0%	-1,498	0	-1	-4		
Progressive Southeastern Insurance Company	0	0.0%	-1,676	0	-1,676	312		
Fidelity and Guaranty Insurance Underwriters, Inc.	0	0.0%	-1,947	0	-1,923	1		
Progressive Advanced Insurance Company	0	0.0%	-3,496	0	33,509	570		
Progressive Max Insurance Company	0	0.0%	-6,473	0	-5,904	-2,418		
Mississippi Farm Bureau Mutual Insurance Company	0	0.0%	-18,824	0	-19,490	41,122		
Infinity Insurance Company	-27	0.0%	6,620	1,562	-4,333	-4,077	-277.4%	-538.4%
Hanover Insurance Company, The	-290	0.0%	-3,688	-290	-3,688	0	****	****1
Infinity Select Insurance Company	-443	0.0%	31,825	8,879	28,398	14,910	319.8%	487.8%
Infinity Casualty Insurance Company	-1,553	0.0%	3,258	10,809	-3,505	-3,683	-32.4%	-66.5%
American Family Home Insurance Company	-68,452	0.0%	3,854,952	8,064,179	3,393,833	229,110	42.1%	44.9%
American Home Assurance Company	-80,000	0.0%	0	-80,000	0	0	0.0%	0.0%
Grand Totals: 187 Companies in Report	624,465,307		374,967,504	634,951,270	376,519,252	3,433,342	59.3%	59.8%

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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

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