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

						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE w	ith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
State Farm Mutual Automobile Insurance Company	178,150,354	23.4%	111,693,088	180,420,583	119,027,023	6,775,229	66.0%	69.7%
Mississippi Farm Bureau Casualty Insurance Company	110,678,889	14.5%	74,520,342	111,567,668	78,261,098	2,502,117	70.1%	72.4%
Progressive Gulf Insurance Company	65,834,768	8.6%	41,581,281	65,658,069	43,861,889	661,102	66.8%	67.8%
Allstate Insurance Company	36,954,890	4.8%	19,544,650	37,418,512	20,336,699	1,443,010	54.3%	58.2%
Nationwide Mutual Insurance Company	24,472,037	3.2%	11,332,163	24,470,749	12,243,680	329,370	50.0%	51.4%
Alfa Insurance Corporation	22,835,778	3.0%	12,253,357	22,797,431	12,370,396	542,547	54.3%	56.6%
Mountain Laurel Assurance Company	20,923,692	2.7%	12,256,802	21,080,960	13,253,562	199,518	62.9%	63.8%
Shelter Mutual Insurance Company	20,167,654	2.6%	12,100,401	19,947,484	10,159,902	374,297	50.9%	52.8%
SAFECO Insurance Company of Illinois	18,129,786	2.4%	6,934,308	17,461,200	10,032,849	354,690	57.5%	59.5%
Allstate Property and Casualty Insurance Company	18,118,031	2.4%	7,633,098	17,594,662	9,915,655	506,709	56.4%	59.2%
United Services Automobile Association	18,026,684	2.4%	12,053,750	17,685,865	13,213,391	589,902	74.7%	78.0%
GEICO General Insurance Company	15,319,268	2.0%	9,055,339	14,998,717	10,754,577	450,523	71.7%	74.7%
Safeway Insurance Company	15,033,745	2.0%	6,941,876	14,504,767	7,335,540	403,786	50.6%	53.4%
State Farm Fire and Casualty Company	14,671,702	1.9%	8,799,057	14,933,343	9,576,586	261,442	64.1%	65.9%
Direct General Insurance Company of Mississippi	12,542,479	1.6%	9,521,927	12,656,870	9,521,302	355,987	75.2%	78.0%
GEICO Indemnity Company	11,011,138	1.4%	5,441,721	10,329,283	6,391,067	268,453	61.9%	64.5%
Government Employees Insurance Company	8,689,257	1.1%	5,242,395	8,636,040	6,198,701	338,553	71.8%	75.7%
USAA Casualty Insurance Company	7,394,572	1.0%	4,996,029	7,259,589	5,201,838	204,466	71.7%	74.5%
Metropolitan Casualty Insurance Company	6,888,078	0.9%	3,401,811	6,632,073	4,864,489	381,917	73.3%	79.1%
Nationwide General Insurance Company	6,674,568	0.9%	3,683,192	6,639,031	3,576,897	93,360	53.9%	55.3%
Granite State Insurance Company	6,632,888	0.9%	6,555,668	8,275,645	6,498,931	96,272	78.5%	79.7%
Economy Premier Assurance Company	6,463,320	0.8%	4,001,659	6,829,320	2,388,133	190,505	35.0%	37.8%
Nationwide Property and Casualty Insurance Company	6,220,644	0.8%	2,243,032	5,122,070	2,645,276	113,950	51.6%	53.9%
Coast National Insurance Company	5,422,553	0.7%	2,347,623	4,990,733	2,702,327	81,256	54.1%	55.8%
Property and Casualty Insurance Company of Hartford	5,192,126	0.7%	3,007,223	5,491,049	3,124,394	93,434	56.9%	58.6%

Other private passenger auto liability Business - Stock Fire and Miscellaneous Companies

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

						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE w	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
GuideOne America Insurance Company	4,988,971	0.7%	2,978,206	4,892,369	3,180,272	125,723	65.0%	67.6%
Farmers Insurance Exchange	4,643,027	0.6%	3,108,301	4,951,380	-689,488	-129,989	-13.9%	-16.6%
Travelers Property Casualty Insurance Company	4,598,814	0.6%	3,465,961	5,051,359	1,739,345	87,306	34.4%	36.2%
State Auto Property and Casualty Insurance Company	3,736,558	0.5%	1,929,987	3,531,091	1,909,901	248,237	54.1%	61.1%
Alfa General Insurance Corporation	3,720,172	0.5%	2,240,718	3,533,807	2,360,542	34,483	66.8%	67.8%
United Automobile Insurance Company	3,588,888	0.5%	1,873,695	3,496,985	1,172,781	-19,219	33.5%	33.0%
Esurance Insurance Company	3,209,396	0.4%	971,787	3,173,225	1,817,896	144,149	57.3%	61.8%
Hartford Underwriters Insurance Company	3,141,961	0.4%	1,538,079	3,354,560	1,834,377	116,627	54.7%	58.2%
Travelers Home and Marine Insurance Company, The	2,966,618	0.4%	941,163	2,821,575	1,263,430	43,023	44.8%	46.3%
American National Property and Casualty Company	2,922,449	0.4%	1,465,326	3,040,475	1,403,986	124,853	46.2%	50.3%
Victoria Fire & Casualty Company	2,828,917	0.4%	982,631	2,665,925	1,399,446	95,894	52.5%	56.1%
Liberty Mutual Fire Insurance Company	2,723,828	0.4%	1,168,162	2,711,106	1,430,665	106,723	52.8%	56.7%
GuideOne Elite Insurance Company	2,592,076	0.3%	1,752,272	2,620,605	1,415,696	113,295	54.0%	58.3%
Insurance Company of the State of Pennsylvania, The	2,405,666	0.3%	883,780	2,388,489	1,632,230	120,007	68.3%	73.4%
First Acceptance Insurance Company, Inc.	2,241,272	0.3%	1,447,552	2,374,748	1,800,285	53,769	75.8%	78.1%
Unitrin Auto and Home Insurance Company	2,181,195	0.3%	1,090,158	2,184,816	2,727,602	5,242	124.8%	125.1%
Dairyland Insurance Company	2,161,077	0.3%	1,636,900	2,287,358	888,284	24,884	38.8%	39.9%
Mendota Insurance Company	2,156,548	0.3%	1,675,246	2,275,483	1,204,270	24,689	52.9%	54.0%
USAA General Indemnity Company	2,066,026	0.3%	1,141,125	1,854,048	1,449,026	23,191	78.2%	79.4%
Trumbull Insurance Company	2,032,041	0.3%	160,448	1,146,478	394,015	16,338	34.4%	35.8%
AIG National Insurance Company, Inc.	2,013,257	0.3%	453,258	1,615,320	968,568	44,338	60.0%	62.7%
Victoria Select Insurance Company	1,943,833	0.3%	797,970	2,014,390	932,594	63,028	46.3%	49.4%
Safe Auto Insurance Company	1,936,726	0.3%	1,115,440	2,035,715	670,288	28,790	32.9%	34.3%
Lincoln General Insurance Company	1,906,809	0.3%	708,656	1,694,966	898,852	19,812	53.0%	54.2%
Allstate Indemnity Company	1,831,561	0.2%	578,703	1,976,441	-80,366	-25,594	-4.1%	-5.4%
Automobile Club Inter-Insurance Exchange	1,764,208	0.2%	670,219	1,702,969	939,199	31,430	55.2%	57.0%
Southern United Fire Insurance Company	1,709,467	0.2%	566,965	1,439,222	785,853	109,535	54.6%	62.2%
Metropolitan Direct Property and Casualty Insurance Company	1,651,883	0.2%	1,273,369	1,615,711	1,124,119	22,997	69.6%	71.0%

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

						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE w	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
National General Insurance Company	1,634,937	0.2%	966,544	1,666,730	1,000,195	21,993	60.0%	61.3%
Alfa Specialty Insurance Corporation	1,542,445	0.2%	894,900	1,615,587	751,919	-26,415	46.5%	44.9%
Viking Insurance Company of Wisconsin	1,275,586	0.2%	295,355	1,088,102	648,358	6,240	59.6%	60.2%
Nationwide Mutual Fire Insurance Company	1,089,485	0.1%	943,872	1,284,872	568,314	11,673	44.2%	45.1%
SAFECO Insurance Company of America	1,065,476	0.1%	1,025,216	1,530,627	436,218	-5,765	28.5%	28.1%
GuideOne Mutual Insurance Company	1,032,152	0.1%	359,060	1,037,211	413,332	129,108	39.9%	52.3%
Shelter General Insurance Company	921,483	0.1%	779,605	944,709	622,746	60,775	65.9%	72.4%
Metropolitan Property and Casualty Insurance Company	898,756	0.1%	401,756	923,965	345,014	10,079	37.3%	38.4%
American International Insurance Company	850,530	0.1%	552,941	938,149	1,002,318	59,786	106.8%	113.2%
Travelers Personal Security Insurance Company	801,897	0.1%	184,764	737,724	382,416	18,799	51.8%	54.4%
State Auto National Insurance Company	761,363	0.1%	317,412	692,749	475,787	82,936	68.7%	80.7%
Garrison Property and Casualty Insurance Company	662,958	0.1%	352,350	600,342	563,714	19,476	93.9%	97.1%
Nationwide Assurance Company	658,444	0.1%	350,352	718,635	75,915	-21,362	10.6%	7.6%
Audubon Insurance Company	643,316	0.1%	300,953	639,762	445,060	33,675	69.6%	74.8%
GEICO Casualty Company	598,576	0.1%	467,404	727,147	514,515	33,043	70.8%	75.3%
New Hampshire Indemnity Company, Inc.	560,801	0.1%	139,523	680,567	114,212	27,477	16.8%	20.8%
AssuranceAmerica Insurance Company	558,754	0.1%	276,136	555,051	371,046	36,179	66.8%	73.4%
Republic Underwriters Insurance Company	544,718	0.1%	37,897	140,636	298,246	23,456	212.1%	228.7%
Travelers Commercial Insurance Company	522,727	0.1%	475,393	592,030	15,954	-8,606	2.7%	1.2%
National Union Fire Insurance Company of Louisiana	485,725	0.1%	252,984	489,939	306,797	16,582	62.6%	66.0%
Sagamore Insurance Company	447,720	0.1%	180,870	345,987	157,770	5,940	45.6%	47.3%
Truck Insurance Exchange	389,002	0.1%	40,874	335,377	191,755	16,738	57.2%	62.2%
Phoenix Insurance Company, The	345,867	0.0%	134,103	375,864	106,616	-2,597	28.4%	27.7%
IDS Property Casualty Insurance Company	337,309	0.0%	252,004	342,016	283,048	17,115	82.8%	87.8%
TravCo Insurance Company	300,333	0.0%	113,989	314,360	76,726	653	24.4%	24.6%
Markel American Insurance Company	288,724	0.0%	235,424	304,505	267,511	7,142	87.9%	90.2%
Amica Mutual Insurance Company	249,480	0.0%	120,217	260,980	17,334	-5,883	6.6%	4.4%
Liberty Insurance Corporation	248,484	0.0%	71,500	263,641	88,560	10,423	33.6%	37.5%

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

						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE v	vith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
Infinity Auto Insurance Company	222,837	0.0%	215,534	321,018	53,641	61,129	16.7%	35.8%
ACCC Insurance Company	221,412	0.0%	89,859	185,970	142,429	14,192	76.6%	84.2%
Foremost Insurance Company Grand Rapids, Michigan	221,365	0.0%	55,726	197,300	125,419	1,566	63.6%	64.4%
Travelers Indemnity Company of America, The	214,448	0.0%	278,216	226,545	132,128	-2,160	58.3%	57.4%
Omni Insurance Company	212,671	0.0%	177,594	246,816	-117,052	14,277	-47.4%	-41.6%
Merastar Insurance Company	207,509	0.0%	85,966	204,283	11,713	12,312	5.7%	11.8%
Vigilant Insurance Company	201,098	0.0%	266,115	200,646	61,624	-64,801	30.7%	-1.6%
General Insurance Company of America	155,425	0.0%	135,691	244,311	187,835	-9,237	76.9%	73.1%
Auto Club Family Insurance Company	151,728	0.0%	102,659	167,736	42,458	839	25.3%	25.8%
California Casualty Indemnity Exchange	149,215	0.0%	47,114	111,528	73,311	4,532	65.7%	69.8%
Federal Insurance Company	147,833	0.0%	69,375	132,038	55,264	12,030	41.9%	51.0%
Standard Fire Insurance Company, The	147,265	0.0%	71,325	163,771	67,274	76,055	41.1%	87.5%
Infinity Indemnity Insurance Company	139,847	0.0%	175,765	193,023	32,243	10,145	16.7%	22.0%
Union Insurance Company of Providence	121,141	0.0%	58,002	123,710	75,341	1,071	60.9%	61.8%
National Security Fire and Casualty Company	117,171	0.0%	203,316	100,947	107,510	37,601	106.5%	143.7%
American International Pacific Insurance Company	115,457	0.0%	56,981	139,614	-80,953	-25,553	-58.0%	-76.3%
Metropolitan General Insurance Company	112,237	0.0%	103,651	124,383	17,427	-6,874	14.0%	8.5%
American Modern Home Insurance Company	107,037	0.0%	11,461	109,333	58,453	2,227	53.5%	55.5%
Grain Dealers Mutual Insurance Company	100,678	0.0%	74,841	94,600	74,303	4,903	78.5%	83.7%
Omni Indemnity Company	95,605	0.0%	35,392	82,052	49,875	9,998	60.8%	73.0%
American Family Home Insurance Company	93,624	0.0%	26,820	76,378	35,984	47	47.1%	47.2%
GuideOne Specialty Mutual Insurance Company	77,379	0.0%	3,866	68,288	-1,915	31,323	-2.8%	43.1%
American National General Insurance Company	74,371	0.0%	90,877	93,908	31,492	-8,010	33.5%	25.0%
First Liberty Insurance Corporation, The	73,896	0.0%	24,011	71,802	26,191	448	36.5%	37.1%
Integon National Insurance Company	70,668	0.0%	33,270	74,336	-9,092	6,116	-12.2%	-4.0%
Essentia Insurance Company	70,131	0.0%	2,703	27,529	9,423	489	34.2%	36.0%
Emcasco Insurance Company	65,583	0.0%	57,890	68,180	122,582	8,273	179.8%	191.9%
Automobile Insurance Company of Hartford, Connecticut, The	54,818	0.0%	14,823	61,699	21,067	16,600	34.1%	61.0%

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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 9:44:18 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	*	**
Hartford Accident and Indemnity Company	46,894	0.0%	7,154	56,636	8,132	261	14.4%	14.8%
Pharmacists Mutual Insurance Company	46,787	0.0%	252	50,991	3,525	3,569	6.9%	13.9%
Response Worldwide Insurance Company	45,108	0.0%	78,471	46,701	51,731	11	110.8%	110.8%
Foremost Property and Casualty Insurance Company	44,097	0.0%	0	31,760	14,359	323	45.2%	46.2%
Electric Insurance Company	39,006	0.0%	17,217	39,173	74,717	500	190.7%	192.0%
Unique Insurance Company	36,392	0.0%	2,137	40,441	2,387	147	5.9%	6.3%
Employers Mutual Casualty Company	35,182	0.0%	16,239	36,690	31,980	2,513	87.2%	94.0%
Southern Farm Bureau Casualty Insurance Company	33,239	0.0%	-300	35,159	-300	731	-0.9%	1.2%
State Automobile Mutual Insurance Company	25,926	0.0%	10,064	26,073	22,856	1,337	87.7%	92.8%
American Bankers Insurance Company of Florida	24,691	0.0%	3,538	24,040	7,162	24	29.8%	29.9%
Philadelphia Indemnity Insurance Company	20,153	0.0%	1,606	18,715	7,966	-48	42.6%	42.3%
Encompass Insurance Company	19,360	0.0%	30,630	54,893	-3,685	1,214	-6.7%	-4.5%
Infinity Casualty Insurance Company	16,147	0.0%	72,246	34,612	-41,706	-34,288	-120.5%	-219.6%
Progressive Casualty Insurance Company	11,339	0.0%	302	15,114	1,584	120	10.5%	11.3%
Pacific Indemnity Company	7,648	0.0%	0	8,058	518	98	6.4%	7.6%
Foremost Signature Insurance Company	6,569	0.0%	0	6,308	-103	-2	-1.6%	-1.7%
Fireman's Fund Insurance Company	5,835	0.0%	0	3,177	1,892	92	59.6%	62.4%
Pacific Specialty Insurance Company	4,336	0.0%	0	3,652	0	0	0.0%	0.0%
American Reliable Insurance Company	3,688	0.0%	0	2,620	386	119	14.7%	19.3%
Associated Indemnity Corporation	2,044	0.0%	0	2,513	1,393	78	55.4%	58.5%
Liberty Mutual Insurance Company	1,540	0.0%	0	1,655	-981	-286	-59.3%	-76.6%
Pennsylvania General Insurance Company	1,313	0.0%	31,000	1,313	6,584	-4,391	501.4%	167.0%
Hartford Casualty Insurance Company	1,272	0.0%	0	1,445	2	-13	0.1%	-0.8%
Fidelity National Insurance Company	568	0.0%	0	566	0	0	0.0%	0.0%
Progressive Advanced Insurance Company	0	0.0%	950,725	0	14,958	-31,471		
Mississippi Farm Bureau Mutual Insurance Company	0	0.0%	179,969	0	-111,380	69,318		
Trinity Universal Insurance Company	0	0.0%	108,926	0	-43,350	1,703		
National Union Fire Insurance Company of Pittsburgh, PA.	0	0.0%	103,449	0	92,602	34,363		

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

						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE w	ith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
LM Property and Casualty Insurance Company	0	0.0%	72,000	0	37,011	13,164		
Infinity Security Insurance Company	0	0.0%	62,500	0	5,663	-41,247		
Fidelity and Guaranty Insurance Underwriters, Inc.	0	0.0%	51,862	0	-198,321	-16,501		
Progressive Max Insurance Company	0	0.0%	42,756	0	-85,799	-12,333		
Infinity Standard Insurance Company	0	0.0%	38,500	0	14,133	-9,213		
Southern Fire & Casualty Company	0	0.0%	37,230	0	-124,690	-19,570		
Teachers Insurance Company	0	0.0%	28,851	5,062	-52,764	-5,798	****	****
Infinity Specialty Insurance Company	0	0.0%	18,728	496	-39,770	-12,135	****	****
Security National Insurance Company	0	0.0%	16,000	0	-10,741	-4,424		
Jefferson Insurance Company	0	0.0%	15,000	0	-26,621	-19,067		
Travelers Property Casualty Company of America	0	0.0%	12,656	0	89,065	3,516		
First National Insurance Company of America	0	0.0%	11,000	0	-4,349	261		
AMEX Assurance Company	0	0.0%	5,000	0	85,401	17,535		
Travelers Indemnity Company, The	0	0.0%	3,890	0	-7,339	-3,308		
Progressive Southeastern Insurance Company	0	0.0%	3,632	0	-44,884	-5,492		
Continental Indemnity Company	0	0.0%	3,000	0	-12,300	-1,482		
American Manufacturers Mutual Insurance Company	0	0.0%	1,698	0	-26,544	-6,517		
Twin City Fire Insurance Company	0	0.0%	1,182	0	555	454		
Hillstar Insurance Company	0	0.0%	916	0	909	8,615		
Horace Mann Insurance Company	0	0.0%	678	1,202	-10,325	-2,044	-859.0%	****
Southern Guaranty Insurance Company	0	0.0%	500	0	-13,541	12,489		
Commerce and Industry Insurance Company	0	0.0%	0	6	1	0	16.7%	16.7%
Trinity Universal Insurance Company of Kansas, Inc.	0	0.0%	0	0	146,150	12,652		
United States Fidelity and Guaranty Company	0	0.0%	0	0	4,465	743		
Continental Casualty Company	0	0.0%	0	0	3,840	1		
Century Indemnity Company	0	0.0%	0	0	1,405	-143		
Deerbrook Insurance Company	0	0.0%	0	0	629	-39		
ACE American Insurance Company	0	0.0%	0	0	491	348		

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

						Direct Defense		
						and Cost	Loss	Loss
						Containment	Ratio	Ratio
	Premiums	Market	Losses	Premiums	Losses	Expense	w/o LAE w	ith LAE
Company	Written	Share	Paid	Earned	Incurred	Incurred	*	**
LM General Insurance Company	0	0.0%	0	0	18	-110		
Generali - U.S. Branch	0	0.0%	0	0	8	0		
American Casualty Company of Reading, Pennsylvania	0	0.0%	0	0	3	2		
Chicago Insurance Company	0	0.0%	0	0	3	-5		
Valley Forge Insurance Company	0	0.0%	0	0	2	0		
St. Paul Fire and Marine Insurance Company	0	0.0%	0	0	1	0		
Transportation Insurance Company	0	0.0%	0	0	1	0		
Cotton States Mutual Insurance Company	0	0.0%	0	0	0	47		
Shield Insurance Company	0	0.0%	0	0	0	3		
United Fire & Indemnity Company	0	0.0%	0	0	0	-95		
Direct General Insurance Company	0	0.0%	0	0	0	-666		
Charter Oak Fire Insurance Company, The	0	0.0%	0	0	-1	2		
Hartford Insurance Company of the Midwest	0	0.0%	0	0	-3	-6		
Federated Mutual Insurance Company	0	0.0%	0	0	-8	-1		
Empire Fire and Marine Insurance Company	0	0.0%	0	0	-12	-1		
Hartford Fire Insurance Company	0	0.0%	0	0	-51	-28		
Ohio Casualty Insurance Company, The	0	0.0%	0	0	-161	0		
Employers' Fire Insurance Company, The	0	0.0%	0	0	-220	-14		
St. Paul Mercury Insurance Company	0	0.0%	0	0	-257	-39		
Audubon Indemnity Company	0	0.0%	0	0	-390	0		
Balboa Insurance Company	0	0.0%	0	0	-823	0		
Northern Insurance Company of New York	0	0.0%	0	0	-1,257	-746		
Zurich American Insurance Company	0	0.0%	0	0	-1,719	-2,640		
Maryland Casualty Company	0	0.0%	0	0	-2,348	-3,654		
Clarendon National Insurance Company	0	0.0%	0	0	-3,168	-10		
Peachtree Casualty Insurance Company	0	0.0%	0	0	-25,000	5,563		
Fidelity and Guaranty Insurance Company	0	0.0%	0	0	-52,009	25,438		
Lumbermens Mutual Casualty Company	0	0.0%	-29	0	-29	4,144		

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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	*	**
New Hampshire Insurance Company	0	0.0%	-200	1	-1,113	-124	****	****
White Mountains Reinsurance Company of America	0	0.0%	-200	0	-200	1,697		
American States Preferred Insurance Company	0	0.0%	-270	0	-270	0		
Lafayette Insurance Company	0	0.0%	-368	0	-368	0		
Infinity Premier Insurance Company	0	0.0%	-600	0	-482	10,988		
National Farmers Union Property and Casualty Company	0	0.0%	-924	0	-924	0		
United Fire & Casualty Company	0	0.0%	-1,911	0	-1,911	0		
Horace Mann Property & Casualty Insurance Company	0	0.0%	-1,917	395	-1,917	0	-485.3%	-485.3%
American Home Assurance Company	0	0.0%	-3,164	0	-21,961	-271		
Union Insurance Company	0	0.0%	-8,807	0	-8,807	263		
Infinity Insurance Company	-190	0.0%	29,777	4,511	-1,442	16,404	-32.0%	331.7%
Hanover Insurance Company, The	-227	0.0%	2,115	-227	-20,000	-11,724	****	****
Infinity Select Insurance Company	-782	0.0%	68,852	11,138	-29,832	-36,626	-267.8%	-596.7%
Grand Totals: 206 Companies in Report	762,049,577		450,973,668	762,476,226	471,675,553	20,018,432	61.9%	64.5%

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