

**Companies Filing on Property/Casualty Blank
Other Commercial Auto Liability Business in Mississippi for Year Ended 12/31/2004**

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	24,891,083	11.2%	9,548,342	24,037,557	14,627,992	941,396	60.9%	64.8%
Canal Insurance Company	22,541,275	10.1%	9,472,190	21,211,226	13,427,477	2,724,411	63.3%	76.1%
St. Paul Fire and Marine Insurance Company	11,860,034	5.3%	6,758,539	13,313,726	9,352,682	952,439	70.2%	77.4%
Lincoln General Insurance Company	10,173,263	4.6%	4,665,870	9,796,724	4,637,565	295,118	47.3%	50.4%
Zurich American Insurance Company	8,045,195	3.6%	4,618,320	11,518,727	7,329,109	1,099,976	63.6%	73.2%
Cherokee Insurance Company	6,055,654	2.7%	1,485,761	5,487,435	4,451,219	111,185	81.1%	83.1%
American Guarantee & Liability Insurance Company	5,720,282	2.6%	1,188,083	5,001,484	318,011	97,761	6.4%	8.3%
Travelers Property Casualty Company of America	5,025,972	2.3%	2,067,265	4,663,315	2,370,020	340,551	50.8%	58.1%
State Farm Mutual Automobile Insurance Company	4,575,839	2.1%	2,771,312	4,516,862	2,461,031	302,963	54.5%	61.2%
Sentry Select Insurance Company	4,183,273	1.9%	3,759,784	4,066,592	5,196,072	205,186	127.8%	132.8%
Liberty Mutual Fire Insurance Company	3,940,840	1.8%	1,079,663	4,044,205	1,622,004	224,397	40.1%	45.7%
Brierfield Insurance Company	3,791,466	1.7%	2,034,805	3,513,357	1,769,758	287,465	50.4%	58.6%
American Home Assurance Company	3,779,197	1.7%	158,329	3,605,199	923,014	96,940	25.6%	28.3%
Employers Mutual Casualty Company	3,527,318	1.6%	3,855,396	3,556,639	2,895,365	-34,526	81.4%	80.4%
Southern Fire & Casualty Company	3,450,250	1.6%	828,101	3,407,506	1,214,662	123,355	35.6%	39.3%
Continental Western Insurance Company	3,206,061	1.4%	456,930	3,344,796	1,161,478	64,296	34.7%	36.6%
Continental Casualty Company	3,174,333	1.4%	2,629,223	3,525,460	1,333,722	174,348	37.8%	42.8%
National Interstate Insurance Company	2,841,785	1.3%	476,363	2,264,463	726,611	50,119	32.1%	34.3%
Travelers Indemnity Company of Connecticut, The	2,745,167	1.2%	202,448	2,770,856	620,854	76,564	22.4%	25.2%
New Hampshire Insurance Company	2,602,336	1.2%	270,080	2,399,847	1,782,106	259,027	74.3%	85.1%
Federated Mutual Insurance Company	2,356,937	1.1%	2,581,865	2,518,969	-1,159,975	-412,109	-46.0%	-62.4%
American Zurich Insurance Company	2,154,078	1.0%	305,352	1,452,244	703,158	79,755	48.4%	53.9%
United States Fidelity and Guaranty Company	2,068,129	0.9%	630,749	2,458,751	1,162,458	154,548	47.3%	53.6%
ACE American Insurance Company	1,963,703	0.9%	77,721	1,879,582	407,938	46,358	21.7%	24.2%
Bituminous Casualty Corporation	1,869,183	0.8%	606,845	1,765,252	340,487	237,962	19.3%	32.8%

Other Commercial 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

** Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned

Wednesday, August 24, 2005 9:39:22 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	Loss Ratio	Loss Ratio
						Expense Incurred	w/o LAE *	with LAE **
QBE Insurance Corporation	1,824,450	0.8%	1,051,730	1,870,899	2,514,216	219,930	134.4%	146.1%
National Union Fire Insurance Company of Pittsburgh, PA.	1,791,717	0.8%	-142,340	1,056,126	54,896	70,420	5.2%	11.9%
Empire Fire and Marine Insurance Company	1,761,259	0.8%	872,516	1,750,858	1,396,586	152,456	79.8%	88.5%
Argonaut Great Central Insurance Company	1,759,389	0.8%	333,721	1,384,288	15,820	97,930	1.1%	8.2%
Transcontinental Insurance Company	1,713,698	0.8%	976,607	1,501,954	297,447	29,072	19.8%	21.7%
Granite State Insurance Company	1,676,879	0.8%	2,038,316	2,396,050	4,386,249	507,275	183.1%	204.2%
Maryland Casualty Company	1,631,796	0.7%	463,625	1,549,583	771,162	58,130	49.8%	53.5%
Great West Casualty Company	1,534,296	0.7%	218,820	1,092,838	536,035	43,875	49.0%	53.1%
Universal Underwriters Insurance Company	1,527,566	0.7%	1,078,048	1,514,743	604,328	187,523	39.9%	52.3%
State Auto Property and Casualty Insurance Company	1,522,363	0.7%	265,583	1,339,967	644,759	83,166	48.1%	54.3%
RLI Insurance Company	1,506,820	0.7%	1,020,842	1,135,026	376,548	88,147	33.2%	40.9%
Lafayette Insurance Company	1,494,887	0.7%	741,265	1,540,986	1,085,907	118,395	70.5%	78.2%
Zurich American Insurance Company of Illinois	1,490,468	0.7%	75,991	833,391	401,486	26,868	48.2%	51.4%
Union Insurance Company	1,475,817	0.7%	-976,118	1,176,738	405,637	-57,981	34.5%	29.5%
Discover Property & Casualty Insurance Company	1,462,965	0.7%	192,495	1,061,402	303,600	46,487	28.6%	33.0%
St. Paul Mercury Insurance Company	1,417,281	0.6%	1,135,121	1,557,057	183,687	105,147	11.8%	18.5%
Georgia Casualty & Surety Company	1,398,971	0.6%	990,875	1,303,858	1,968,441	293,358	151.0%	173.5%
Lancer Insurance Company	1,366,645	0.6%	519,980	1,291,216	-974,046	388,880	-75.4%	-45.3%
OneBeacon Insurance Company	1,336,607	0.6%	1,310,581	1,217,878	2,455,091	90,001	201.6%	209.0%
Travelers Indemnity Company, The	1,298,380	0.6%	364,321	1,259,866	248,616	-20,336	19.7%	18.1%
Mississippi Farm Bureau Mutual Insurance Company	1,290,313	0.6%	460,207	1,281,367	1,007,565	93,823	78.6%	86.0%
American Casualty Company of Reading, Pennsylvania	1,259,443	0.6%	1,371,317	1,278,995	2,285,579	-11,047	178.7%	177.8%
Federal Insurance Company	1,248,361	0.6%	84,472	1,236,156	-410,560	122,756	-33.2%	-23.3%
Mississippi Farm Bureau Casualty Insurance Company	1,183,759	0.5%	212,780	1,185,157	353,788	46,890	29.9%	33.8%
National Casualty Company	1,141,156	0.5%	303,175	1,224,936	78,050	147,917	6.4%	18.4%
Nationwide Mutual Insurance Company	1,119,543	0.5%	392,670	944,978	1,088,471	47,370	115.2%	120.2%
Employers Insurance Company of Wausau	1,105,743	0.5%	718,837	991,071	804,863	149,272	81.2%	96.3%
National Liability & Fire Insurance Company	1,081,707	0.5%	52,442	982,447	-25,067	4,227	-2.6%	-2.1%

Other Commercial 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

** Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned

Wednesday, August 24, 2005 9:39:22 AM

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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 **
Assurance Company of America	1,041,688	0.5%	1,202,109	854,405	1,165,441	154,531	136.4%	154.5%
National Specialty Insurance Company	1,030,446	0.5%	38,399	443,954	532,856	81,373	120.0%	138.4%
Allstate Insurance Company	1,027,834	0.5%	424,139	1,044,508	82,502	178,536	7.9%	25.0%
Allstate Indemnity Company	1,005,286	0.5%	150,624	970,358	357,765	54,513	36.9%	42.5%
Transportation Insurance Company	974,943	0.4%	982,184	1,043,839	-111,026	35,683	-10.6%	-7.2%
Insurance Company of the State of Pennsylvania, The	959,763	0.4%	66,292	651,084	216,290	43,176	33.2%	39.9%
Liberty Mutual Insurance Company	933,521	0.4%	996,517	1,366,510	84,098	77,382	6.2%	11.8%
Federated Rural Electric Insurance Exchange	902,937	0.4%	124,949	874,474	623,538	266,502	71.3%	101.8%
American Alternative Insurance Corporation	845,020	0.4%	26,235	774,133	152,058	-8,833	19.6%	18.5%
Alea North America Insurance Company	813,781	0.4%	63,333	544,668	261,311	42,135	48.0%	55.7%
American States Insurance Company	812,611	0.4%	161,202	813,466	647,292	103,287	79.6%	92.3%
Harco National Insurance Company	730,666	0.3%	581,905	547,063	280,003	43,337	51.2%	59.1%
Hartford Fire Insurance Company	726,396	0.3%	1,077,775	726,054	-679,858	-143,348	-93.6%	-113.4%
Capital City Insurance Company, Inc.	723,159	0.3%	636,408	603,926	87,051	52,959	14.4%	23.2%
Westport Insurance Corporation	701,688	0.3%	47,407	627,414	167,558	31,290	26.7%	31.7%
Stonington Insurance Company	700,350	0.3%	50,198	545,422	190,245	10,018	34.9%	36.7%
Fidelity and Guaranty Insurance Underwriters, Inc.	672,552	0.3%	1,115,950	617,360	960,701	21,014	155.6%	159.0%
Sagamore Insurance Company	654,572	0.3%	225,011	750,114	59,809	37,343	8.0%	13.0%
Farmland Mutual Insurance Company	635,335	0.3%	287,096	685,919	523,483	52,092	76.3%	83.9%
State Automobile Mutual Insurance Company	626,074	0.3%	371,020	639,690	207,933	55,928	32.5%	41.2%
Clarendon National Insurance Company	616,435	0.3%	695,584	807,366	1,088,869	230,134	134.9%	163.4%
Greenwich Insurance Company	592,635	0.3%	218,681	2,184,985	712,450	183,675	32.6%	41.0%
State Farm Fire and Casualty Company	585,245	0.3%	111,274	552,516	77,626	-45,001	14.0%	5.9%
Church Mutual Insurance Company	507,861	0.2%	176,554	501,016	164,036	6,391	32.7%	34.0%
Penn Millers Insurance Company	495,271	0.2%	183,164	459,525	153,369	-1,972	33.4%	32.9%
Travelers Indemnity Company of America, The	492,742	0.2%	91,850	438,868	-17,702	-3,746	-4.0%	-4.9%
Gateway Insurance Company	475,260	0.2%	57,278	399,399	66,896	5,318	16.7%	18.1%
Brotherhood Mutual Insurance Company	464,755	0.2%	333,988	462,829	82,037	47,110	17.7%	27.9%

Other Commercial Auto Liability Business - Stock Fire and Miscellaneous Companies

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						Incurred		
Nationwide Property and Casualty Insurance Company	453,669	0.2%	30,123	334,372	96,980	4,106	29.0%	30.2%
United National Specialty Insurance Company	452,068	0.2%	255,855	775,084	-318,458	34,952	-41.1%	-36.6%
Wausau Underwriters Insurance Company	449,949	0.2%	452,241	405,924	-57,587	15,579	-14.2%	-10.3%
Amerisure Mutual Insurance Company	425,815	0.2%	1,694,715	368,831	440,244	-15,663	119.4%	115.1%
Great American Assurance Company	382,848	0.2%	9,995	364,803	150,778	72,250	41.3%	61.1%
Hartford Underwriters Insurance Company	374,361	0.2%	68,104	351,876	74,935	2,043	21.3%	21.9%
GuideOne Mutual Insurance Company	355,562	0.2%	42,803	358,122	350,879	64,534	98.0%	116.0%
Old Republic Insurance Company	342,616	0.2%	142,921	293,964	-17,047	13,669	-5.8%	-1.1%
Nationwide Mutual Fire Insurance Company	340,610	0.2%	105,007	296,981	57,275	3,757	19.3%	20.6%
Fidelity and Guaranty Insurance Company	330,444	0.1%	361,179	333,599	842,041	140,985	252.4%	294.7%
Ohio Casualty Insurance Company, The	322,769	0.1%	323,075	355,841	1,729,761	166,406	486.1%	532.9%
American Resources Insurance Company, Inc.	317,319	0.1%	322,149	331,248	-968,884	-985	-292.5%	-292.8%
Northern Insurance Company of New York	316,731	0.1%	2,170,815	242,226	786,611	156,131	324.7%	389.2%
Association Casualty Insurance Company	308,125	0.1%	15,713	171,102	24,883	1,192	14.5%	15.2%
AXA Re Property and Casualty Insurance Company	301,273	0.1%	153,063	437,256	245,378	0	56.1%	56.1%
Indemnity Insurance Company of North America	300,402	0.1%	1,391,334	329,626	2,886,255	22,742	875.6%	882.5%
Diamond State Insurance Company	295,875	0.1%	1,524,313	295,875	2,240,954	267,877	757.4%	847.9%
National Fire Insurance Company of Hartford	290,193	0.1%	161,718	328,378	34,156	30,626	10.4%	19.7%
Twin City Fire Insurance Company	285,926	0.1%	14,931	290,436	705,073	80,408	242.8%	270.4%
ACE Property and Casualty Insurance Company	280,996	0.1%	-62	109,704	-18,074	15,513	-16.5%	-2.3%
Nationwide Agribusiness Insurance Company	277,373	0.1%	731,066	194,892	783,952	138,402	402.2%	473.3%
American Economy Insurance Company	276,944	0.1%	40,342	344,007	1,360	18,735	0.4%	5.8%
Pennsylvania Lumbermens Mutual Insurance Company	273,111	0.1%	33,089	214,600	103,859	4,952	48.4%	50.7%
Arch Insurance Company	271,370	0.1%	36,450	253,119	138,422	-7,210	54.7%	51.8%
Phoenix Insurance Company, The	270,348	0.1%	20,334	259,104	84,775	7,403	32.7%	35.6%
Grain Dealers Mutual Insurance Company	269,325	0.1%	341,322	302,796	320,957	2,124	106.0%	106.7%
Westchester Fire Insurance Company	268,038	0.1%	0	325,677	48,491	21,853	14.9%	21.6%
West American Insurance Company	253,515	0.1%	33,506	203,916	-95,882	4,120	-47.0%	-45.0%

Other Commercial 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

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Triangle Insurance Company, Inc.	252,598	0.1%	8,040	233,915	8,040	0	3.4%	3.4%
Valley Forge Insurance Company	231,362	0.1%	94,728	153,905	-344,920	-43,282	-224.1%	-252.2%
St. Paul Guardian Insurance Company	228,460	0.1%	491,413	208,436	544,236	40,406	261.1%	280.5%
Trinity Universal Insurance Company	222,063	0.1%	20,583	220,921	185,189	6,395	83.8%	86.7%
Genesis Insurance Company	205,879	0.1%	0	202,752	-103,793	-18,250	-51.2%	-60.2%
Liberty Insurance Corporation	204,215	0.1%	3,992	53,570	-170,701	9,624	-318.7%	-300.7%
Sentry Insurance a Mutual Company	201,891	0.1%	22,625	214,988	-38,438	-1,160	-17.9%	-18.4%
Commerce and Industry Insurance Company	194,377	0.1%	192,613	173,293	55,578	-15,426	32.1%	23.2%
Coregis Insurance Company	187,937	0.1%	1,544,923	815,176	3,021,128	69,891	370.6%	379.2%
Stratford Insurance Company	180,838	0.1%	127,284	242,543	15,181	40,856	6.3%	23.1%
Equity Insurance Company	176,682	0.1%	0	24,980	12,097	658	48.4%	51.1%
American Fire and Casualty Company	176,151	0.1%	54,298	160,645	54,838	2,037	34.1%	35.4%
Carolina Casualty Insurance Company	172,347	0.1%	1,262,027	48,860	-541,331	-209,102	*****	*****
Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra	170,817	0.1%	9,208	176,705	119,717	10,794	67.7%	73.9%
Athena Assurance Company	167,868	0.1%	669,819	456,489	1,994,255	385,163	436.9%	521.2%
Security National Insurance Company	162,200	0.1%	56,573	174,530	131,491	6,873	75.3%	79.3%
American Automobile Insurance Company	159,980	0.1%	64,815	130,764	34,054	28,933	26.0%	48.2%
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	156,508	0.1%	36,251	105,101	-5,680	25,620	-5.4%	19.0%
Shelter General Insurance Company	151,217	0.1%	47,360	150,878	60,897	-5,692	40.4%	36.6%
General Insurance Company of America	139,491	0.1%	60,848	32,238	-31,267	-6,404	-97.0%	-116.9%
Cincinnati Insurance Company, The	137,460	0.1%	76,329	139,595	73,132	-45,819	52.4%	19.6%
Fidelity and Deposit Company of Maryland	133,937	0.1%	14,113	130,079	37,539	2,379	28.9%	30.7%
Vanliner Insurance Company	121,427	0.1%	107,113	235,463	58,760	14,280	25.0%	31.0%
United States Fire Insurance Company	120,798	0.1%	3,700	159,837	-7,352	11,388	-4.6%	2.5%
Harleysville Mutual Insurance Company	119,054	0.1%	16,506	102,128	23,971	811	23.5%	24.3%
Pacific Employers Insurance Company	114,749	0.1%	0	118,871	415,615	-56,034	349.6%	302.5%
Amerisure Insurance Company	106,842	0.0%	454,964	154,344	199,393	36,280	129.2%	152.7%
Great Northern Insurance Company	96,698	0.0%	19,447	85,412	234,835	78,929	274.9%	367.4%

Other Commercial Auto Liability Business - Stock Fire and Miscellaneous Companies

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						Incurred		
Charter Oak Fire Insurance Company, The	95,418	0.0%	348,617	121,400	259,865	36,638	214.1%	244.2%
Markel American Insurance Company	85,178	0.0%	3,254	78,651	21,461	6,108	27.3%	35.1%
Pharmacists Mutual Insurance Company	81,984	0.0%	1,200	50,976	6,580	590	12.9%	14.1%
First National Insurance Company of America	76,249	0.0%	1,564	51,815	8,958	1,846	17.3%	20.9%
Florists' Mutual Insurance Company	69,442	0.0%	24,580	66,965	52,552	3,791	78.5%	84.1%
United Fire & Casualty Company	68,956	0.0%	80,960	62,400	41,191	-1,539	66.0%	63.5%
Virginia Surety Company, Inc.	62,337	0.0%	10,161	107,031	4,173	19,859	3.9%	22.5%
Hartford Casualty Insurance Company	52,171	0.0%	802,780	101,610	403,714	9,810	397.3%	407.0%
Electric Insurance Company	49,570	0.0%	5,612	49,570	22,101	0	44.6%	44.6%
Fairmont Specialty Insurance Company	47,929	0.0%	79,000	59,638	895,007	-132,646	*****	*****
DaimlerChrysler Insurance Company	44,403	0.0%	25,002	44,426	-66,431	1,426	-149.5%	-146.3%
Wausau Business Insurance Company	44,379	0.0%	88,694	58,055	3,405	4,452	5.9%	13.5%
Hanover Insurance Company, The	42,422	0.0%	699,009	48,586	629,157	29,424	*****	*****
Philadelphia Indemnity Insurance Company	41,121	0.0%	0	38,390	24	-531	0.1%	-1.3%
Mitsui Sumitomo Insurance Company of America	40,969	0.0%	0	47,160	24,752	10,134	52.5%	74.0%
Southern Pilot Insurance Company	39,244	0.0%	906,164	234,441	679,746	34,527	289.9%	304.7%
BancInsure, Inc.	37,896	0.0%	18,696	40,921	28,697	0	70.1%	70.1%
Sompo Japan Insurance Company of America	36,177	0.0%	0	34,734	12,318	-2,417	35.5%	28.5%
Oak River Insurance Company	34,377	0.0%	2,642	34,298	4,219	1,495	12.3%	16.7%
Pennsylvania National Mutual Casualty Insurance Company	32,744	0.0%	8,435	32,003	9,954	454	31.1%	32.5%
Integon National Insurance Company	32,033	0.0%	3,440	29,882	-13,086	-1,068	-43.8%	-47.4%
State National Insurance Company, Inc.	31,579	0.0%	2,643,641	22,059	4,657,444	588,626	*****	*****
Mid-Continent Casualty Company	28,076	0.0%	41,640	86,443	620,895	46,913	718.3%	772.5%
ACE Fire Underwriters Insurance Company	26,849	0.0%	5,281	22,360	90,177	1,152	403.3%	408.4%
CUMIS Insurance Society, Inc.	24,411	0.0%	0	20,901	-1,830	583	-8.8%	-6.0%
Companion Property and Casualty Insurance Company	24,285	0.0%	0	5,274	677	169	12.8%	16.0%
Pennsylvania Manufacturers' Association Insurance Company	23,732	0.0%	0	42,725	-15,557	-990	-36.4%	-38.7%
Hartford Insurance Company of the Midwest	23,690	0.0%	30,939	36,117	32,648	350	90.4%	91.4%

Other Commercial 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

** Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned

Wednesday, August 24, 2005 9:39:22 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 of New York	23,023	0.0%	-1,834	20,448	-10,532	-431	-51.5%	-53.6%
Federated Service Insurance Company	22,078	0.0%	6,965	20,974	-47,597	1,726	-226.9%	-218.7%
T.H.E. Insurance Company	21,812	0.0%	9,329	22,133	-11,151	-860	-50.4%	-54.3%
Everest National Insurance Company	21,780	0.0%	-6,345	12,105	4,638	360	38.3%	41.3%
American States Preferred Insurance Company	21,306	0.0%	0	13,235	1,863	522	14.1%	18.0%
Shelter Mutual Insurance Company	20,526	0.0%	0	20,198	-120,598	31,903	-597.1%	-439.1%
Atlantic Mutual Insurance Company	19,956	0.0%	0	24,498	1,231	-174	5.0%	4.3%
General Casualty Company of Wisconsin	18,217	0.0%	0	12,072	2,118	0	17.5%	17.5%
National Farmers Union Property and Casualty Company	17,702	0.0%	10,039	15,649	8,222	-973	52.5%	46.3%
Southern Guaranty Insurance Company	15,154	0.0%	417,394	40,109	700,470	89,686	*****	*****
Crum & Forster Indemnity Company	14,397	0.0%	0	13,781	3,873	812	28.1%	34.0%
Associated Indemnity Corporation	14,113	0.0%	306	14,778	20,298	513	137.4%	140.8%
Argonaut Insurance Company	13,666	0.0%	2,938	17,491	5,422	-294	31.0%	29.3%
Unitrin Auto and Home Insurance Company	11,894	0.0%	490,894	11,894	24,161	34,388	203.1%	492.3%
Massachusetts Bay Insurance Company	11,538	0.0%	0	10,848	355	-320	3.3%	0.3%
Great American Insurance Company	11,247	0.0%	2,239	19,478	3,643	-6,187	18.7%	-13.1%
Interstate Indemnity Company	10,312	0.0%	0	8,018	1,957	2,274	24.4%	52.8%
Republic Western Insurance Company	10,251	0.0%	1,373,500	11,274	301,947	81,589	*****	*****
Markel Insurance Company	9,850	0.0%	750	18,281	2,123	1,277	11.6%	18.6%
Insurance Corporation of Hannover	9,165	0.0%	5,100,811	31,035	-1,376,687	792,997	*****	*****
Acadia Insurance Company	7,876	0.0%	0	1,443	0	0	0.0%	0.0%
Regent Insurance Company	7,713	0.0%	0	14,614	5,608	108	38.4%	39.1%
American Modern Home Insurance Company	7,337	0.0%	0	15,406	-138	-2	-0.9%	-0.9%
Indiana Lumbermens Mutual Insurance Company	7,054	0.0%	0	7,077	-1,004	-170	-14.2%	-16.6%
American Motorists Insurance Company	7,019	0.0%	3,700	22,911	-61,526	47,640	-268.5%	-60.6%
American Insurance Company, The	6,814	0.0%	115,636	18,911	99,529	6,346	526.3%	559.9%
National Surety Corporation	6,619	0.0%	1,064	4,820	-4,065	1,914	-84.3%	-44.6%
North River Insurance Company, The	6,477	0.0%	0	1,910	-1,299	-183	-68.0%	-77.6%

Other Commercial 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

** Loss Ratio with LAE is Direct Losses Incurred plus Direct Defense and Cost Containment Expense Incurred (Loss Adjustment Expense) compared to Direct Premiums Earned

Wednesday, August 24, 2005 9:39:22 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 **
Northland Insurance Company	5,722	0.0%	0	6,774	-20,871	-9,495	-308.1%	-448.3%
American Southern Insurance Company	5,125	0.0%	0	2,628	8,419	-1,688	320.4%	256.1%
Utica Mutual Insurance Company	4,892	0.0%	7,000	9,231	6,740	-1,252	73.0%	59.5%
Sirius America Insurance Company	4,823	0.0%	0	4,399	-8,656	8,503	-196.8%	-3.5%
USF&G Insurance Company of Mississippi	4,731	0.0%	750,082	225,849	26,588	-39,234	11.8%	-5.6%
American International South Insurance Company	4,286	0.0%	0	1,758	-627	3,620	-35.7%	170.3%
Great American Alliance Insurance Company	3,857	0.0%	13,409	39,485	17,801	-2,109	45.1%	39.7%
Great River Insurance Company	3,556	0.0%	1,537,216	3,556	-175,666	13,238	*****	*****
Security Insurance Company of Hartford	3,120	0.0%	735,100	14,192	214,053	-8,101	*****	*****
Employers' Fire Insurance Company, The	2,403	0.0%	50,000	2,269	-16,230	3,417	-715.3%	-564.7%
Mitsui Sumitomo Insurance USA Inc.	2,027	0.0%	0	2,689	729	267	27.1%	37.0%
OneBeacon America Insurance Company	1,795	0.0%	40,000	2,961	-93,485	-15,126	*****	*****
Atlantic Specialty Insurance Company	1,795	0.0%	0	982	292	9	29.7%	30.7%
Fireman's Fund Insurance Company	1,461	0.0%	65,000	589	180,278	14,910	*****	*****
Atlantic Insurance Company	1,405	0.0%	0	2,787	855	215	30.7%	38.4%
LM Insurance Corporation	859	0.0%	0	589	127	14	21.6%	23.9%
Ulico Casualty Company	518	0.0%	0	2,049	-49,009	-496	*****	*****
National American Insurance Company	356	0.0%	115,270	176,140	91,590	1,789	52.0%	53.0%
Select Insurance Company	306	0.0%	0	1,078	-338,322	-136,657	*****	*****
Lumbermen's Underwriting Alliance	297	0.0%	197,979	52,433	71,829	60,612	137.0%	252.6%
Centennial Insurance Company	262	0.0%	12,170	44,613	21,067	-2,370	47.2%	41.9%
American Employers' Insurance Company	251	0.0%	0	251	-6,371	-237	*****	*****
Pacific Indemnity Company	250	0.0%	0	-979	-1,368	-192	139.7%	159.3%
Government Employees Insurance Company	74	0.0%	0	141	-20	-2	-14.2%	-15.6%
Graphic Arts Mutual Insurance Company	25	0.0%	8,994	350	-13,846	-2,951	*****	*****
American Reliable Insurance Company	0	0.0%	3,231,002	0	974,954	-316,332		
Valiant Insurance Company	0	0.0%	1,051,750	-29	472,632	17,819	*****	*****
Travelers Casualty and Surety Company	0	0.0%	794,697	0	991,303	-18,014		

Other Commercial 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

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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 Equity Specialty Insurance Company	0	0.0%	691,087	0	166,508	64,873		
Property and Casualty Insurance Company of Hartford	0	0.0%	481,441	0	-62,654	-28,123		
Commercial Guaranty Casualty Insurance Company	0	0.0%	263,846	321	482,412	119,260	*****	*****
Mutual Service Casualty Insurance Company	0	0.0%	226,500	0	-37,614	12,445		
American Central Insurance Company	0	0.0%	168,801	0	180,490	62,378		
Insurance Company of the West	0	0.0%	132,000	0	5,000	45,961		
General Security National Insurance Company	0	0.0%	113,057	0	53,785	6,714		
Great Divide Insurance Company	0	0.0%	99,952	0	-116,212	-16,411		
Hanover American Insurance Company, The	0	0.0%	35,000	0	-68,014	3,393		
MGA Insurance Company, Inc.	0	0.0%	19,500	0	7,000	15,262		
Peak Property and Casualty Insurance Corporation	0	0.0%	10,833	0	13,099	12,133		
Titan Indemnity Company	0	0.0%	2,500	0	-2,502	11,606		
Progressive Home Insurance Company	0	0.0%	232	0	-18,671	4,753		
Generali - U.S. Branch	0	0.0%	0	0	543,989	91,900		
Fidelity and Casualty Company of New York, The	0	0.0%	0	0	292,491	0		
Pennsylvania General Insurance Company	0	0.0%	0	0	62,304	7,083		
Bituminous Fire & Marine Insurance Company	0	0.0%	0	0	8,300	900		
Penn-America Insurance Company	0	0.0%	0	0	1,766	-4,043		
Farmington Casualty Company	0	0.0%	0	0	441	-169		
AIG Premier Insurance Company	0	0.0%	0	0	342	630		
Northbrook Indemnity Company	0	0.0%	0	0	81	13		
Travelers Casualty Company of Connecticut	0	0.0%	0	0	38	2		
Trinity Universal Insurance Company of Kansas, Inc.	0	0.0%	0	0	3	0		
Northland Casualty Company	0	0.0%	0	0	0	43,574		
XL Specialty Insurance Company	0	0.0%	0	0	0	22,818		
Fidelity National Property and Casualty Insurance Company	0	0.0%	0	0	0	7,340		
American Indemnity Company	0	0.0%	0	0	0	2,648		
Continental Insurance Company, The	0	0.0%	0	0	0	1,743		

Other Commercial 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

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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 International Pacific Insurance Company	0	0.0%	0	0	-24	-3		
Fireman's Fund Insurance Company of Wisconsin	0	0.0%	0	0	-34	-40		
Colonial American Casualty and Surety Company	0	0.0%	0	0	-39	-14		
Cornhusker Casualty Company	0	0.0%	0	0	-61	-16		
Automobile Insurance Company of Hartford, Connecticut, The	0	0.0%	0	0	-86	4		
Guaranty National Insurance Company	0	0.0%	0	0	-202	-26		
Northern Assurance Company of America, The	0	0.0%	0	0	-256	-10		
St. Paul Medical Liability Insurance Company	0	0.0%	0	0	-267	-43		
Constitution Insurance Company	0	0.0%	0	0	-269	-30		
Travelers Casualty Insurance Company of America	0	0.0%	0	0	-427	-12		
XL Insurance America, Inc.	0	0.0%	0	0	-516	0		
Standard Fire Insurance Company, The	0	0.0%	0	0	-1,379	84		
Bankers Standard Insurance Company	0	0.0%	0	0	-1,408	-526		
SUA Insurance Company	0	0.0%	0	0	-1,506	-58		
Vigilant Insurance Company	0	0.0%	0	0	-1,778	-312		
SAFECO Insurance Company of America	0	0.0%	0	0	-1,803	-1,222		
Travelers Casualty and Surety Company of America	0	0.0%	0	0	-2,610	165		
Redland Insurance Company	0	0.0%	0	0	-5,106	-9,170		
Star Insurance Company	0	0.0%	0	0	-5,437	-1,085		
National Indemnity Company	0	0.0%	0	0	-6,146	-2,108		
Quadrant Indemnity Company	0	0.0%	0	0	-10,970	-1,885		
Providence Washington Insurance Company	0	0.0%	0	0	-14,253	3,253		
North American Specialty Insurance Company	0	0.0%	0	0	-20,822	-12,054		
Century Indemnity Company	0	0.0%	0	0	-22,433	-4,108		
AXA Corporate Solutions Insurance Company	0	0.0%	0	0	-341,233	-92,962		
First Liberty Insurance Corporation, The	0	0.0%	0	-268	-1,312	-217	489.6%	570.5%
Insurance Company of North America	0	0.0%	0	-2,869	35,377	193	*****	*****
Westfield Insurance Company	0	0.0%	-2	0	-13	-4		

Other Commercial Auto Liability Business - Stock Fire and Miscellaneous Companies

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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 **
Trumbull Insurance Company	0	0.0%	-431	0	-37,895	-8,921		
Audubon Insurance Company	-13	0.0%	214,391	328	-28,045	-5,006	*****	*****
Hartford Accident and Indemnity Company	-32	0.0%	0	-32	-442	-59	*****	*****
Audubon Indemnity Company	-157	0.0%	1,201,668	314	171,668	-84,638	*****	*****
TIG Indemnity Company	-223	0.0%	0	1,788	92,100	-1,818	*****	*****
National Union Fire Insurance Company of Louisiana	-1,252	0.0%	1,471,987	3,850	386,882	-98,510	*****	*****
St. Paul Protective Insurance Company	-1,398	0.0%	13,188	13,576	57,482	12,918	423.4%	518.6%
Lumbermens Mutual Casualty Company	-3,147	0.0%	12,661	-123	-3,071,162	-290,441	*****	*****
First Financial Insurance Company	-6,500	0.0%	14,100	-1,072	5,177	1,312	-482.9%	-605.3%
TIG Insurance Company	-9,784	0.0%	1,242,524	539,311	2,684,279	32,001	497.7%	503.7%
American Manufacturers Mutual Insurance Company	-15,114	0.0%	0	-15,114	-2,759,029	-188,661	*****	*****
Gulf Insurance Company	-40,469	0.0%	5,000	-32,446	-343,621	-18,791	*****	*****
Insurance Corporation of New York, The	-191,586	-0.1%	503,537	-187,644	404,357	5,225	-215.5%	-218.3%
Royal Indemnity Company	-418,220	-0.2%	227,195	492,531	867,588	194,464	176.1%	215.6%
Grand Totals: 291 Companies in Report	222,533,997		134,208,947	221,474,705	137,236,320	16,106,238	62.0%	69.2%

Other Commercial Auto Liability Business - Stock Fire and Miscellaneous Companies

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