

**Companies Filing on Property/Casualty Blank**  
**Commercial Auto No-Fault (Personal Injury Protecti Business in Mississippi for Year Ended 12/31/2005**

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 **
Vanliner Insurance Company	599	235.8%	0	612	-48	-7	-7.8%	-9.0%
Zurich American Insurance Company	473	186.2%	0	797	-807	-61	-101.3%	-108.9%
Empire Fire and Marine Insurance Company	0	0.0%	2,389	0	3,010	3		
American Guarantee & Liability Insurance Company	0	0.0%	0	217	-314	-22	-144.7%	-154.8%
Clarendon National Insurance Company	0	0.0%	0	66	-79	0	-119.7%	-119.7%
Union Insurance Company	0	0.0%	0	0	234,932	140,159		
Philadelphia Indemnity Insurance Company	0	0.0%	0	0	1,413	175		
Sentry Select Insurance Company	0	0.0%	0	0	870	24		
Commercial Guaranty Casualty Insurance Company	0	0.0%	0	0	582	356		
United States Fire Insurance Company	0	0.0%	0	0	160	24		
North River Insurance Company, The	0	0.0%	0	0	41	2		
Continental Western Insurance Company	0	0.0%	0	0	0	27,097		
Travelers Casualty and Surety Company	0	0.0%	0	0	0	2		
United States Fidelity and Guaranty Company	0	0.0%	0	0	0	1		
Massachusetts Bay Insurance Company	0	0.0%	0	0	-9	-2		
Crum & Forster Indemnity Company	0	0.0%	0	0	-42	-2		
Lumbermen's Underwriting Alliance	0	0.0%	0	0	-171	-60		
ACE American Insurance Company	0	0.0%	0	0	-204	0		
Unitrin Auto and Home Insurance Company	0	0.0%	0	0	-417	235		
Northern Insurance Company of New York	0	0.0%	0	0	-815	-63		
Westport Insurance Corporation	0	0.0%	0	0	-1,307	-322		
Progressive Home Insurance Company	0	0.0%	-150	0	-150	0		
Pennsylvania National Mutual Casualty Insurance Company	-21	-8.3%	0	-21	0	0	0.0%	0.0%
Hanover Insurance Company, The	-155	-61.0%	0	-31	-32	-4	103.2%	116.1%
Lincoln General Insurance Company	-642	-252.8%	0	-190	0	0	0.0%	0.0%

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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

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\*\*\*\*\* 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 Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
<b>Grand Totals: 25 Companies in Report</b>	<b>254</b>		<b>2,239</b>	<b>1,450</b>	<b>236,613</b>	<b>167,535</b>	<b>16318.1%</b>	<b>27872.3%</b>

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