

**Companies Filing on Property/Casualty Blank  
Totals Business in Mississippi for Year Ended 12/31/2006**

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 **
State Farm Mutual Automobile Insurance Company	364,518,882	9.4%	210,228,276	358,065,012	199,940,864	4,023,374	55.8%	57.0%
Mississippi Farm Bureau Casualty Insurance Company	360,004,541	9.3%	169,082,230	286,830,878	184,729,215	5,488,608	64.4%	66.3%
State Farm Fire and Casualty Company	275,379,614	7.1%	372,121,735	260,270,634	-10,389,565	11,590,174	-4.0%	0.5%
Progressive Gulf Insurance Company	167,279,586	4.3%	98,063,080	169,655,376	95,661,612	2,870,926	56.4%	58.1%
Allstate Insurance Company	113,560,431	2.9%	229,609,978	113,227,401	39,719,459	1,133,681	35.1%	36.1%
Zurich American Insurance Company	63,603,602	1.6%	75,551,237	62,938,443	71,955,530	6,173,673	114.3%	124.1%
Allstate Property and Casualty Insurance Company	60,336,793	1.6%	98,837,173	54,694,648	21,298,499	1,192,518	38.9%	41.1%
Alfa Insurance Corporation	59,738,725	1.5%	36,058,641	55,540,780	28,748,263	1,177,420	51.8%	53.9%
Shelter Mutual Insurance Company	51,354,345	1.3%	31,126,595	51,785,818	9,550,905	-1,779,429	18.4%	15.0%
Nationwide Mutual Insurance Company	49,553,473	1.3%	31,052,389	48,125,925	22,312,444	1,865,970	46.4%	50.2%
Travelers Property Casualty Company of America	47,964,662	1.2%	51,598,439	48,902,641	21,347,935	3,425,629	43.7%	50.7%
Audubon Insurance Company	47,281,418	1.2%	590,147,208	31,574,671	329,620,971	699,930	*****	*****
Nationwide Mutual Fire Insurance Company	45,777,430	1.2%	165,079,267	46,052,699	77,575,920	-315,710	168.5%	167.8%
United Services Automobile Association	45,396,725	1.2%	71,617,854	43,721,722	42,049,846	6,142,745	96.2%	110.2%
Continental Casualty Company	42,701,556	1.1%	24,146,849	39,861,850	11,096,250	4,033,668	27.8%	38.0%
National Union Fire Insurance Company of Pittsburgh, PA.	42,013,210	1.1%	24,638,930	39,101,745	44,564,081	2,785,749	114.0%	121.1%
American Home Assurance Company	41,648,528	1.1%	58,249,364	40,078,405	38,960,695	5,873,050	97.2%	111.9%
Mountain Laurel Assurance Company	40,906,959	1.1%	13,498,301	30,806,733	17,883,466	479,206	58.1%	59.6%
Federal Insurance Company	38,306,402	1.0%	76,182,126	34,465,401	-9,570,172	11,741,780	-27.8%	6.3%
AmFed National Insurance Company	32,667,543	0.8%	20,484,733	33,621,968	28,074,217	2,132,555	83.5%	89.8%
Economy Premier Assurance Company	32,101,229	0.8%	26,335,313	33,172,967	13,189,814	287,862	39.8%	40.6%
Canal Insurance Company	31,945,950	0.8%	18,709,533	32,563,465	21,758,684	2,924,452	66.8%	75.8%
Nationwide Property and Casualty Insurance Company	29,486,766	0.8%	18,179,091	24,123,388	4,106,511	1,150,599	17.0%	21.8%
Brierfield Insurance Company	27,497,475	0.7%	9,725,805	26,248,750	10,117,563	1,762,881	38.5%	45.3%
Liberty Mutual Fire Insurance Company	27,197,567	0.7%	56,388,813	23,101,759	17,722,464	979,053	76.7%	81.0%

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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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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 **
Farmers Insurance Exchange	26,830,145	0.7%	53,248,057	27,919,586	50,918,905	-1,248,476	182.4%	177.9%
Direct General Insurance Company of Mississippi	26,052,572	0.7%	14,964,989	25,012,316	16,691,398	352,318	66.7%	68.1%
Bridgefield Casualty Insurance Company	25,876,517	0.7%	7,938,788	25,876,517	13,728,202	2,325,007	53.1%	62.0%
Travelers Indemnity Company, The	25,319,000	0.7%	28,397,206	21,673,862	4,554,290	-3,912	21.0%	21.0%
ACE American Insurance Company	25,078,607	0.6%	16,922,809	23,693,176	-70,496,056	1,791,897	-297.5%	-290.0%
SAFECO Insurance Company of Illinois	24,407,048	0.6%	11,525,857	24,268,580	11,806,051	605,671	48.6%	51.1%
Travelers Casualty and Surety Company of America	22,922,797	0.6%	1,262,544	17,663,940	9,025,559	1,053,028	51.1%	57.1%
Safeway Insurance Company	21,821,206	0.6%	11,361,494	21,583,165	11,415,355	686,951	52.9%	56.1%
St. Paul Fire and Marine Insurance Company	21,050,316	0.5%	27,448,736	23,265,469	6,924,495	2,032,082	29.8%	38.5%
State Auto Property and Casualty Insurance Company	20,926,131	0.5%	10,912,545	20,570,873	2,647,970	302,526	12.9%	14.3%
Commerce and Industry Insurance Company	20,807,646	0.5%	5,653,326	20,612,740	8,236,347	1,088,582	40.0%	45.2%
GEICO General Insurance Company	19,953,343	0.5%	12,037,151	18,626,756	12,738,471	354,686	68.4%	70.3%
USA Insurance Company	19,825,060	0.5%	14,273,321	20,005,712	14,744,539	-6,289	73.7%	73.7%
American Bankers Insurance Company of Florida	18,588,700	0.5%	16,332,045	19,033,358	1,244,813	93,429	6.5%	7.0%
American Guarantee & Liability Insurance Company	18,520,373	0.5%	23,369,213	18,123,785	13,192,695	1,389,188	72.8%	80.5%
Foremost Insurance Company Grand Rapids, Michigan	17,999,318	0.5%	-4,160,253	12,437,533	-4,397,144	82,323	-35.4%	-34.7%
Employers Mutual Casualty Company	17,454,671	0.5%	8,511,812	16,634,664	3,791,296	358,325	22.8%	24.9%
QBE Insurance Corporation	17,319,666	0.4%	12,831,078	17,797,995	10,605,299	796,069	59.6%	64.1%
SAFECO Insurance Company of America	16,888,945	0.4%	11,192,703	15,378,865	-9,648,525	549,145	-62.7%	-59.2%
USAA Casualty Insurance Company	16,353,703	0.4%	22,783,180	15,842,919	12,899,223	2,047,505	81.4%	94.3%
American Family Home Insurance Company	16,302,778	0.4%	7,138,685	14,640,134	9,986,038	232,672	68.2%	69.8%
Automobile Insurance Company of Hartford, Connecticut, The	16,284,308	0.4%	9,355,220	13,577,084	-2,485,338	162,263	-18.3%	-17.1%
Union Insurance Company	15,896,024	0.4%	7,371,615	13,856,172	972,900	130,578	7.0%	8.0%
Factory Mutual Insurance Company	15,864,561	0.4%	108,876,999	14,894,925	2,702,405	2,132,904	18.1%	32.5%
Fireman's Fund Insurance Company	15,333,472	0.4%	13,443,944	15,386,323	6,601,421	366,463	42.9%	45.3%
Continental Western Insurance Company	14,410,211	0.4%	4,242,993	14,344,069	1,774,061	-666,063	12.4%	7.7%
Allstate Indemnity Company	14,348,453	0.4%	33,667,454	14,683,696	1,970,178	529,627	13.4%	17.0%
American Agri-Business Insurance Company	14,247,309	0.4%	10,531,075	13,695,791	17,785,540	7,402	129.9%	129.9%

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
Federated Mutual Insurance Company	14,236,740	0.4%	21,896,550	13,856,154	-4,317,825	-648,468	-31.2%	-35.8%
Granite State Insurance Company	14,108,968	0.4%	8,294,453	12,168,888	8,900,325	735,982	73.1%	79.2%
Travelers Indemnity Company of Connecticut, The	14,052,826	0.4%	12,759,968	13,111,723	6,700,017	397,256	51.1%	54.1%
American National Property and Casualty Company	13,754,341	0.4%	10,920,994	12,965,566	9,186,047	164,164	70.8%	72.1%
LM Insurance Corporation	13,570,839	0.3%	4,211,436	15,057,182	14,757,034	1,182,852	98.0%	105.9%
Government Employees Insurance Company	13,561,275	0.3%	7,646,110	13,095,885	6,257,316	65,091	47.8%	48.3%
Assurance Company of America	13,505,412	0.3%	23,951,796	13,967,344	10,451,257	1,048,638	74.8%	82.3%
Maryland Casualty Company	13,030,466	0.3%	10,859,413	11,070,735	6,764,688	1,160,426	61.1%	71.6%
GEICO Indemnity Company	12,910,141	0.3%	6,989,481	11,979,061	7,210,916	141,170	60.2%	61.4%
Southern Farm Bureau Casualty Insurance Company	12,779,075	0.3%	11,379,869	12,483,039	9,910,319	-257,073	79.4%	77.3%
American Interstate Insurance Company	12,758,185	0.3%	4,779,492	11,860,073	7,568,597	644,891	63.8%	69.3%
American Reliable Insurance Company	12,741,846	0.3%	16,776,588	11,711,432	10,328,265	361,880	88.2%	91.3%
Travelers Property Casualty Insurance Company	12,735,607	0.3%	6,330,086	12,399,599	7,804,354	369,345	62.9%	65.9%
Metropolitan Property and Casualty Insurance Company	12,705,645	0.3%	11,736,793	12,801,587	4,689,249	-77,921	36.6%	36.0%
Nationwide General Insurance Company	12,426,391	0.3%	6,052,005	12,392,148	5,450,888	207,858	44.0%	45.7%
Westport Insurance Corporation	12,180,359	0.3%	9,473,924	11,928,612	7,649,830	1,161,006	64.1%	73.9%
Lincoln General Insurance Company	12,102,048	0.3%	8,063,609	11,793,162	9,183,104	275,563	77.9%	80.2%
Travelers Indemnity Company of America, The	12,081,592	0.3%	8,711,643	10,938,322	4,734,410	444,592	43.3%	47.3%
Mortgage Guaranty Insurance Corporation	11,413,149	0.3%	3,810,136	11,015,455	5,979,249	94	54.3%	54.3%
Universal Underwriters Insurance Company	11,384,481	0.3%	6,948,398	11,439,168	-2,799,456	519,725	-24.5%	-19.9%
XL Specialty Insurance Company	11,175,288	0.3%	204,546,894	10,832,324	-73,981,406	-974,432	-683.0%	-692.0%
GuideOne Mutual Insurance Company	10,988,165	0.3%	6,102,933	10,187,464	5,597,550	474,018	54.9%	59.6%
Sentry Select Insurance Company	10,930,871	0.3%	5,745,534	10,327,308	7,419,850	935,742	71.8%	80.9%
Liberty Mutual Insurance Company	10,876,743	0.3%	9,925,816	9,094,590	-6,876,768	5,199,870	-75.6%	-18.4%
Hartford Underwriters Insurance Company	10,806,131	0.3%	8,992,072	11,187,392	2,812,495	-561,798	25.1%	20.1%
American Alternative Insurance Corporation	10,603,955	0.3%	2,094,664	9,771,448	-447,611	209,150	-4.6%	-2.4%
Metropolitan Casualty Insurance Company	10,476,756	0.3%	4,907,151	10,098,610	6,423,070	226,963	63.6%	65.9%
Charter Oak Fire Insurance Company, The	10,383,404	0.3%	11,020,170	9,555,406	12,198,480	684,814	127.7%	134.8%

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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 **
National Security Fire and Casualty Company	9,894,292	0.3%	13,023,680	10,023,393	10,449,362	138,735	104.2%	105.6%
Arch Insurance Company	9,852,548	0.3%	10,441,466	9,151,262	73,033	905,096	0.8%	10.7%
LEMIC Insurance Company	9,794,576	0.3%	4,071,657	9,876,145	7,710,147	1,327,346	78.1%	91.5%
Liberty Insurance Corporation	9,462,536	0.2%	1,880,815	9,488,713	3,485,169	763,049	36.7%	44.8%
Fidelity and Deposit Company of Maryland	9,450,728	0.2%	3,510,111	7,599,751	2,878,425	544,605	37.9%	45.0%
Bituminous Casualty Corporation	9,396,632	0.2%	4,109,099	9,195,308	5,330,579	1,561,282	58.0%	74.9%
Southern Fire & Casualty Company	9,369,351	0.2%	8,215,816	9,529,754	5,206,649	434,765	54.6%	59.2%
Property and Casualty Insurance Company of Hartford	9,349,207	0.2%	4,497,313	7,547,628	2,568,522	-409,284	34.0%	28.6%
Empire Fire and Marine Insurance Company	9,316,902	0.2%	4,092,786	8,627,436	5,158,342	-72,940	59.8%	58.9%
FirstComp Insurance Company	9,154,974	0.2%	2,427,375	8,252,926	4,602,047	468,083	55.8%	61.4%
Insurance Company of the State of Pennsylvania, The	9,112,715	0.2%	1,779,708	7,205,544	4,061,528	423,363	56.4%	62.2%
RSUI Indemnity Company	8,973,101	0.2%	149,150,677	9,891,979	71,310,986	640,773	720.9%	727.4%
NAU Country Insurance Company	8,971,780	0.2%	3,910,946	8,578,825	6,338,250	0	73.9%	73.9%
Alfa General Insurance Corporation	8,815,551	0.2%	5,556,809	8,180,222	4,009,609	-2,582	49.0%	49.0%
Radian Guaranty Inc.	8,814,550	0.2%	1,553,557	8,328,935	-2,492,885	0	-29.9%	-29.9%
AmFirst Insurance Company	8,790,213	0.2%	4,478,822	8,894,907	4,622,789	447,951	52.0%	57.0%
Union National Fire Insurance Company	8,738,288	0.2%	17,114,347	8,897,303	11,172,305	0	125.6%	125.6%
GuideOne America Insurance Company	8,590,541	0.2%	4,974,084	8,375,431	2,928,932	75,937	35.0%	35.9%
American Zurich Insurance Company	8,423,086	0.2%	22,739,091	7,552,049	21,893,578	3,056,767	289.9%	330.4%
GuideOne Elite Insurance Company	8,382,898	0.2%	6,759,971	8,660,745	1,020,765	-140,885	11.8%	10.2%
Twin City Fire Insurance Company	7,878,713	0.2%	2,978,477	7,453,135	3,777,247	1,252,842	50.7%	67.5%
Unitrin Auto and Home Insurance Company	7,839,915	0.2%	4,402,446	7,523,248	477,033	-241,386	6.3%	3.1%
Hartford Fire Insurance Company	7,761,303	0.2%	96,596,510	8,061,683	87,187,604	1,551,167	*****	*****
Church Mutual Insurance Company	7,718,833	0.2%	17,270,146	7,465,749	6,393,692	-219,775	85.6%	82.7%
Audubon Indemnity Company	7,630,662	0.2%	9,698,870	6,543,504	-6,369,997	453,818	-97.3%	-90.4%
Vigilant Insurance Company	7,604,370	0.2%	8,555,045	7,708,413	4,883,543	385,263	63.4%	68.4%
Wausau Underwriters Insurance Company	7,527,846	0.2%	2,593,898	7,109,538	3,903,663	718,478	54.9%	65.0%
Cherokee Insurance Company	7,485,116	0.2%	4,929,853	7,075,000	4,103,752	423,272	58.0%	64.0%

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Great West Casualty Company	7,423,434	0.2%	2,135,375	6,441,145	4,171,061	616,570	64.8%	74.3%
American Security Insurance Company	7,384,429	0.2%	6,865,910	6,674,338	3,239,616	4,229	48.5%	48.6%
Midwest Employers Casualty Company	7,294,410	0.2%	766,137	7,159,869	6,123,549	-13,658	85.5%	85.3%
Dairyland Insurance Company	7,164,206	0.2%	3,678,369	7,252,779	3,541,814	137,590	48.8%	50.7%
Safety National Casualty Corporation	7,009,905	0.2%	1,275,743	6,839,795	4,201,665	74,256	61.4%	62.5%
ACE Property and Casualty Insurance Company	6,924,490	0.2%	2,281,252	6,991,835	1,361,290	1,308,548	19.5%	38.2%
Stonington Insurance Company	6,773,553	0.2%	2,647,759	6,897,856	3,166,016	119,323	45.9%	47.6%
American Modern Home Insurance Company	6,651,489	0.2%	6,299,746	7,012,108	6,426,867	111,936	91.7%	93.3%
Phoenix Insurance Company, The	6,518,221	0.2%	1,882,959	5,695,695	3,866,363	393,574	67.9%	74.8%
Greenwich Insurance Company	6,390,172	0.2%	1,079,727	5,156,341	1,960,839	302,763	38.0%	43.9%
Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra	6,344,734	0.2%	2,035,591	3,938,948	5,437,604	514,925	138.0%	151.1%
Foremost Signature Insurance Company	6,244,471	0.2%	4,657,456	6,768,435	3,490,598	34,188	51.6%	52.1%
United Automobile Insurance Company	6,244,244	0.2%	2,402,019	5,885,231	2,920,583	323,868	49.6%	55.1%
American Federated Insurance Company	6,146,982	0.2%	919,831	4,878,621	684,446	0	14.0%	14.0%
Hartford Casualty Insurance Company	6,131,463	0.2%	2,143,466	5,949,465	3,539,531	192,797	59.5%	62.7%
United States Fire Insurance Company	6,102,450	0.2%	16,373,599	5,160,688	7,807,188	913,231	151.3%	169.0%
PMI Mortgage Insurance Co.	5,834,820	0.2%	1,640,261	5,927,843	-337,588	1,511	-5.7%	-5.7%
Great American Insurance Company	5,805,091	0.1%	1,270,241	5,211,079	1,173,201	1,218,666	22.5%	45.9%
American Casualty Company of Reading, Pennsylvania	5,795,904	0.1%	1,589,502	4,950,550	-167,600	1,236,601	-3.4%	21.6%
St. Paul Mercury Insurance Company	5,615,257	0.1%	4,690,691	4,893,729	5,687,637	608,647	116.2%	128.7%
Affiliated F M Insurance Company	5,610,750	0.1%	11,198,146	5,245,914	42,247	64,592	0.8%	2.0%
Transcontinental Insurance Company	5,539,019	0.1%	5,733,767	6,130,768	2,785,130	-116,729	45.4%	43.5%
Brotherhood Mutual Insurance Company	5,509,630	0.1%	2,219,200	4,938,629	1,464,016	128,443	29.6%	32.2%
Gray Insurance Company, The	5,425,276	0.1%	1,163,731	5,447,062	1,322,148	172,349	24.3%	27.4%
Standard Fire Insurance Company, The	5,340,027	0.1%	24,710,312	5,301,318	2,896,734	-205,950	54.6%	50.8%
Valley Forge Insurance Company	5,285,426	0.1%	2,666,478	5,325,634	316,681	282,471	5.9%	11.3%
Indemnity Insurance Company of North America	5,242,101	0.1%	2,848,541	5,176,252	1,358,607	182,305	26.2%	29.8%
Zurich American Insurance Company of Illinois	5,229,969	0.1%	1,931,771	5,422,632	3,982,866	399,842	73.4%	80.8%

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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 **
First Acceptance Insurance Company, Inc.	5,084,402	0.1%	2,446,179	5,102,221	2,430,002	96,780	47.6%	49.5%
Federated Rural Electric Insurance Exchange	5,035,705	0.1%	2,832,144	4,985,367	1,671,854	461,899	33.5%	42.8%
Lumbermen's Underwriting Alliance	4,986,514	0.1%	11,764,094	3,843,607	1,215,844	-78,232	31.6%	29.6%
Argonaut Great Central Insurance Company	4,859,253	0.1%	6,512,130	5,199,644	2,293,181	-10,983	44.1%	43.9%
Versant Casualty Insurance Company	4,746,225	0.1%	1,833,393	2,778,591	968,502	0	34.9%	34.9%
Ohio Casualty Insurance Company, The	4,598,743	0.1%	3,293,081	4,651,582	522,480	100,417	11.2%	13.4%
General Insurance Company of America	4,535,495	0.1%	5,463,120	4,256,801	4,348,150	3,308,762	102.1%	179.9%
Great American Insurance Company of New York	4,532,184	0.1%	1,588,617	4,297,394	2,376,995	445,476	55.3%	65.7%
Employers Insurance Company of Wausau	4,501,810	0.1%	3,103,229	4,714,767	-906,670	-1,172,954	-19.2%	-44.1%
Mendota Insurance Company	4,483,750	0.1%	2,196,213	4,280,256	2,626,358	69,083	61.4%	63.0%
American States Insurance Company	4,477,143	0.1%	3,145,883	4,675,190	119,919	662,321	2.6%	16.7%
Discover Property & Casualty Insurance Company	4,466,056	0.1%	5,990,813	4,381,515	2,137,060	144,332	48.8%	52.1%
Safe Auto Insurance Company	4,458,380	0.1%	2,105,749	4,619,057	2,791,468	146,408	60.4%	63.6%
National Fire Insurance Company of Hartford	4,453,334	0.1%	2,588,211	4,052,886	642,476	536,878	15.9%	29.1%
AXIS Reinsurance Company	4,368,703	0.1%	7,712,466	3,432,469	-5,308,390	219,835	-154.7%	-148.2%
Philadelphia Indemnity Insurance Company	4,280,572	0.1%	1,231,733	4,000,375	-7,955,950	224,524	-198.9%	-193.3%
Coast National Insurance Company	4,265,949	0.1%	1,434,880	3,628,434	1,616,064	124,848	44.5%	48.0%
United Guaranty Residential Insurance Company	4,252,164	0.1%	750,666	4,108,736	95,079	-52,446	2.3%	1.0%
Mitsui Sumitomo Insurance Company of America	4,199,870	0.1%	52,354	4,682,548	2,369,419	875,500	50.6%	69.3%
National Casualty Company	4,199,477	0.1%	3,027,055	4,738,117	3,875,760	75,842	81.8%	83.4%
Nationwide Agribusiness Insurance Company	4,184,884	0.1%	2,290,043	3,541,671	2,032,167	116,121	57.4%	60.7%
New Hampshire Insurance Company	4,030,631	0.1%	7,980,584	3,593,469	6,302,420	1,051,367	175.4%	204.6%
Aegis Security Insurance Company	4,024,535	0.1%	11,385,572	4,624,464	11,698,698	28,176	253.0%	253.6%
Genworth Mortgage Insurance Corporation	3,987,619	0.1%	528,916	4,000,800	-640,970	0	-16.0%	-16.0%
AmFed Casualty Insurance Company	3,930,632	0.1%	639,364	3,738,680	1,535,461	127,613	41.1%	44.5%
Old Republic Insurance Company	3,810,368	0.1%	1,242,817	3,620,307	2,187,162	414,018	60.4%	71.8%
Grain Dealers Mutual Insurance Company	3,788,182	0.1%	2,490,107	3,690,849	1,367,314	-31,291	37.0%	36.2%
Wausau Business Insurance Company	3,669,151	0.1%	1,278,667	3,081,937	1,184,179	295,884	38.4%	48.0%

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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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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 **
Acadia Insurance Company	3,580,350	0.1%	340,190	2,279,702	1,944,576	-32,258	85.3%	83.9%
Alfa Specialty Insurance Corporation	3,481,401	0.1%	2,031,604	3,596,243	1,875,743	45,031	52.2%	53.4%
State National Insurance Company, Inc.	3,463,496	0.1%	1,443,701	3,166,367	-4,983,825	544,223	-157.4%	-140.2%
Western Surety Company	3,461,446	0.1%	172,092	3,246,460	366,081	57,648	11.3%	13.1%
Great American Assurance Company	3,446,252	0.1%	1,496,990	4,052,629	968,221	-110,489	23.9%	21.2%
Capital City Insurance Company, Inc.	3,411,052	0.1%	1,195,832	3,436,714	-778,957	221,456	-22.7%	-16.2%
Transportation Insurance Company	3,382,538	0.1%	2,485,259	3,183,841	687,186	507,119	21.6%	37.5%
Balboa Insurance Company	3,284,430	0.1%	9,306,334	3,401,350	2,557,692	137,486	75.2%	79.2%
Northern Insurance Company of New York	3,272,075	0.1%	4,023,196	2,671,748	801,956	334,071	30.0%	42.5%
State Automobile Mutual Insurance Company	3,264,224	0.1%	2,219,275	3,210,359	1,798,972	413,274	56.0%	68.9%
CUMIS Insurance Society, Inc.	3,257,194	0.1%	2,864,880	2,831,562	937,411	71,931	33.1%	35.6%
Amerisure Mutual Insurance Company	3,242,553	0.1%	1,080,900	3,108,463	2,623,480	182,362	84.4%	90.3%
National General Insurance Company	3,152,196	0.1%	2,469,497	3,162,442	2,562,675	46,300	81.0%	82.5%
Lafayette Insurance Company	3,144,020	0.1%	4,941,666	3,232,907	78,117	6,506	2.4%	2.6%
Association Casualty Insurance Company	3,139,051	0.1%	1,133,131	3,080,756	276,319	92,026	9.0%	12.0%
Metropolitan Direct Property and Casualty Insurance Company	3,092,896	0.1%	1,135,994	2,964,732	1,992,342	124,555	67.2%	71.4%
Great Northern Insurance Company	3,038,000	0.1%	11,906,682	3,406,067	-7,279,380	493,802	-213.7%	-199.2%
U.S. Specialty Insurance Company	3,008,175	0.1%	686,273	2,568,287	423,150	58,388	16.5%	18.7%
RLI Insurance Company	2,988,730	0.1%	3,539,517	3,210,041	2,605,127	801,592	81.2%	106.1%
American Economy Insurance Company	2,963,407	0.1%	1,728,461	2,634,053	1,050,660	409,722	39.9%	55.4%
State Volunteer Mutual Insurance Company	2,940,700	0.1%	512,763	2,881,640	1,822,485	1,223,652	63.2%	105.7%
Hartford Steam Boiler Inspection and Insurance Company, The	2,931,724	0.1%	849,900	3,125,201	-897,825	-37,484	-28.7%	-29.9%
Pennsylvania Lumbermens Mutual Insurance Company	2,866,751	0.1%	1,700,297	2,390,208	768,452	-12,540	32.2%	31.6%
Markel American Insurance Company	2,853,553	0.1%	2,748,293	2,686,791	2,176,329	213,535	81.0%	88.9%
National Liability & Fire Insurance Company	2,846,556	0.1%	424,215	2,460,754	805,165	74,880	32.7%	35.8%
USAA General Indemnity Company	2,829,923	0.1%	18,576,680	2,692,267	6,425,182	-634,597	238.7%	215.1%
Employers Reinsurance Corporation	2,818,982	0.1%	517,958	2,304,134	1,403,764	82,591	60.9%	64.5%
OneBeacon Insurance Company	2,789,474	0.1%	1,762,838	3,041,145	-5,313,395	278,457	-174.7%	-165.6%

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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 **
Caterpillar Insurance Company	2,748,057	0.1%	2,320,452	1,471,943	671,773	0	45.6%	45.6%
Triangle Insurance Company, Inc.	2,742,422	0.1%	1,246,133	2,626,776	1,269,521	28,879	48.3%	49.4%
American Resources Insurance Company, Inc.	2,732,393	0.1%	1,452,344	2,519,013	1,743,810	43,114	69.2%	70.9%
Companion Property and Casualty Insurance Company	2,630,500	0.1%	1,013,359	2,498,751	2,117,265	195,407	84.7%	92.6%
Republic Mortgage Insurance Company	2,617,350	0.1%	449,356	2,578,079	605,022	78,769	23.5%	26.5%
Georgia Casualty & Surety Company	2,612,402	0.1%	2,911,632	2,863,736	895,440	178,184	31.3%	37.5%
Penn Millers Insurance Company	2,550,209	0.1%	1,018,829	2,732,416	1,325,450	47,147	48.5%	50.2%
Automobile Club Inter-Insurance Exchange	2,539,339	0.1%	1,424,557	2,331,106	1,437,646	41,824	61.7%	63.5%
Plateau Casualty Insurance Company	2,508,331	0.1%	266,415	2,185,562	286,203	0	13.1%	13.1%
Sentry Insurance a Mutual Company	2,486,490	0.1%	805,572	2,397,304	1,361,595	313,283	56.8%	69.9%
Southern Pioneer Property and Casualty Insurance Company	2,478,087	0.1%	1,009,954	2,831,274	795,026	146,269	28.1%	33.2%
BancInsure, Inc.	2,461,625	0.1%	1,075,390	2,123,402	1,156,835	0	54.5%	54.5%
New Hampshire Indemnity Company, Inc.	2,437,196	0.1%	1,476,945	2,954,307	732,090	-50,549	24.8%	23.1%
American International Insurance Company	2,415,313	0.1%	1,836,042	2,555,317	1,366,413	-69,770	53.5%	50.7%
Shelter General Insurance Company	2,404,901	0.1%	2,138,492	2,478,547	2,142,743	57,683	86.5%	88.8%
ACE Fire Underwriters Insurance Company	2,386,733	0.1%	1,019,318	644,053	-4,349,299	80,583	-675.3%	-662.8%
Nationwide Assurance Company	2,382,515	0.1%	1,648,322	2,635,860	1,174,555	-29,958	44.6%	43.4%
Praetorian Insurance Company	2,364,113	0.1%	1,947,591	2,422,870	920,986	-130,252	38.0%	32.6%
Victoria Select Insurance Company	2,310,242	0.1%	673,921	1,682,731	1,195,537	49,980	71.0%	74.0%
National Interstate Insurance Company	2,272,052	0.1%	772,317	2,136,709	942,603	96,647	44.1%	48.6%
XL Capital Assurance Inc.	2,264,861	0.1%	0	74,863	0	0	0.0%	0.0%
Ambac Assurance Corporation	2,157,740	0.1%	0	1,345,662	0	0	0.0%	0.0%
Infinity Auto Insurance Company	2,147,576	0.1%	1,003,040	2,201,869	976,696	10,536	44.4%	44.8%
BCS Insurance Company	2,129,591	0.1%	613,867	2,127,252	1,027,387	69,371	48.3%	51.6%
Fidelity National Insurance Company	2,125,789	0.1%	31,437,635	1,794,370	13,795,459	136	768.8%	768.8%
Travelers Casualty and Surety Company	2,113,526	0.1%	915,148	1,677,313	-436,116	-56,443	-26.0%	-29.4%
West American Insurance Company	2,111,199	0.1%	614,584	1,963,820	1,192,026	250,374	60.7%	73.4%
Harco National Insurance Company	2,072,992	0.1%	861,321	1,934,905	761,782	77,572	39.4%	43.4%

Totals Business - Stock Fire and Miscellaneous Companies

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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 **
AMEX Assurance Company	2,050,896	0.1%	479,992	2,110,258	1,009,774	-13,227	47.9%	47.2%
Medical Protective Company, The	2,030,947	0.1%	1,150,000	2,071,874	-5,028,750	703,469	-242.7%	-208.8%
GEICO Casualty Company	2,025,941	0.1%	1,034,670	1,952,038	1,038,756	57,083	53.2%	56.1%
SUA Insurance Company	2,018,614	0.1%	482,518	1,462,303	524,997	149,318	35.9%	46.1%
Westfield Insurance Company	1,988,872	0.1%	411,922	1,987,019	404,691	-68,037	20.4%	16.9%
First Colonial Insurance Company	1,981,886	0.1%	711,923	1,059,693	834,109	-24,081	78.7%	76.4%
Sompo Japan Insurance Company of America	1,959,522	0.1%	253,249	1,729,181	-143,906	-63,562	-8.3%	-12.0%
Clarendon National Insurance Company	1,940,508	0.1%	8,052,063	2,246,788	2,251,933	357,101	100.2%	116.1%
Everest National Insurance Company	1,928,909	0.0%	289,114	1,353,256	1,163,774	231,054	86.0%	103.1%
American Summit Insurance Company	1,884,287	0.0%	3,332,303	3,396,565	959,058	187,743	28.2%	33.8%
United Fire & Casualty Company	1,860,411	0.0%	817,826	1,552,157	795,328	11,050	51.2%	52.0%
Pharmacists Mutual Insurance Company	1,819,829	0.0%	1,975,952	1,729,098	486,891	-25,973	28.2%	26.7%
United States Fidelity and Guaranty Company	1,818,685	0.0%	35,451,175	3,412,487	7,252,564	976,228	212.5%	241.1%
American Road Insurance Company, The	1,755,257	0.0%	433,852	1,776,730	275,877	0	15.5%	15.5%
Companion Commercial Insurance Company	1,723,338	0.0%	475,960	1,813,643	1,667,278	125,277	91.9%	98.8%
Radian Asset Assurance Inc.	1,715,280	0.0%	0	20,627	0	0	0.0%	0.0%
Foremost Property and Casualty Insurance Company	1,683,242	0.0%	1,221,847	1,558,394	1,089,931	2,534	69.9%	70.1%
Security National Insurance Company	1,663,584	0.0%	1,918,759	2,028,287	1,199,430	216,786	59.1%	69.8%
Harleysville Mutual Insurance Company	1,585,373	0.0%	7,433,430	1,325,472	953,813	-98,232	72.0%	64.5%
Travelers Commercial Insurance Company	1,583,930	0.0%	744,274	1,591,881	964,380	32,621	60.6%	62.6%
Cincinnati Insurance Company, The	1,574,938	0.0%	3,125,801	1,487,923	-259,303	-791,808	-17.4%	-70.6%
Amerisure Insurance Company	1,558,020	0.0%	592,810	1,406,914	1,236,267	-49,153	87.9%	84.4%
Leader Specialty Insurance Company	1,528,665	0.0%	675,026	1,410,103	626,819	6,105	44.5%	44.9%
Insurance Company of the West	1,510,592	0.0%	-612,391	1,438,654	-461,781	988,001	-32.1%	36.6%
Auto Club Family Insurance Company	1,504,305	0.0%	1,053,472	1,459,517	1,604,204	45,324	109.9%	113.0%
Markel Insurance Company	1,490,454	0.0%	257,431	1,243,008	207,444	59,274	16.7%	21.5%
First Liberty Insurance Corporation, The	1,484,617	0.0%	950,188	1,445,939	1,116,734	104,395	77.2%	84.5%
Great American Alliance Insurance Company	1,461,048	0.0%	2,620,639	966,702	2,929,904	-103,853	303.1%	292.3%

Totals Business - Stock Fire and Miscellaneous Companies

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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 **
Technology Insurance Company, Inc.	1,436,760	0.0%	178,800	1,256,728	1,220,646	87,077	97.1%	104.1%
Farmland Mutual Insurance Company	1,423,837	0.0%	1,346,715	1,609,773	-812,503	-97,909	-50.5%	-56.6%
Financial Security Assurance Inc.	1,421,377	0.0%	0	838,841	0	0	0.0%	0.0%
Progressive Casualty Insurance Company	1,409,596	0.0%	1,420,995	1,229,870	32,770	-7,904	2.7%	2.0%
Equity Insurance Company	1,365,762	0.0%	1,042,946	1,488,045	-69,553	-387	-4.7%	-4.7%
Lancer Insurance Company	1,299,609	0.0%	867,715	1,387,989	-18,905	99,453	-1.4%	5.8%
Fidelity National Property and Casualty Insurance Company	1,285,323	0.0%	7,730,555	1,118,603	4,229,769	0	378.1%	378.1%
Sagamore Insurance Company	1,262,317	0.0%	443,284	1,182,550	813,623	33,872	68.8%	71.7%
Meritplan Insurance Company	1,253,136	0.0%	19,340,745	1,437,919	-1,000,763	-7,332,083	-69.6%	-579.5%
Northern Assurance Company of America, The	1,224,602	0.0%	1,587,110	1,182,097	1,101,049	-7,972	93.1%	92.5%
Argonaut Insurance Company	1,184,387	0.0%	589,292	1,157,062	1,080,943	145,007	93.4%	106.0%
Southern United Fire Insurance Company	1,169,005	0.0%	529,741	1,105,357	583,030	67,750	52.7%	58.9%
Executive Risk Indemnity Inc.	1,163,655	0.0%	2,139,739	2,020,995	607,060	197,069	30.0%	39.8%
Triton Insurance Company	1,158,222	0.0%	573,706	1,297,204	559,040	0	43.1%	43.1%
Virginia Surety Company, Inc.	1,138,064	0.0%	275,081	974,472	647,088	379,398	66.4%	105.3%
Benchmark Insurance Company	1,125,430	0.0%	1,058,440	1,856,895	489,831	487,296	26.4%	52.6%
Pennsylvania General Insurance Company	1,124,139	0.0%	930,419	1,368,647	191,875	262,410	14.0%	33.2%
Quanta Indemnity Company	1,117,917	0.0%	264,771	1,423,683	-292,132	176,234	-20.5%	-8.1%
Westchester Fire Insurance Company	1,103,446	0.0%	6,473,482	1,432,505	2,189,276	-154,316	152.8%	142.1%
Agri General Insurance Company	1,090,402	0.0%	666,597	1,055,294	679,369	2,022	64.4%	64.6%
Gulf Guaranty Insurance Company	1,085,378	0.0%	446,079	987,081	351,064	13,502	35.6%	36.9%
Truck Insurance Exchange	1,082,438	0.0%	1,321,570	1,205,745	647,119	77,135	53.7%	60.1%
American Insurance Company, The	1,082,239	0.0%	4,551,487	1,594,107	1,977,219	195,320	124.0%	136.3%
Motors Insurance Corporation	1,073,832	0.0%	24,246	1,075,384	1,089,421	1,290	101.3%	101.4%
Trinity Universal Insurance Company	1,072,292	0.0%	563,369	1,330,100	543,954	37,038	40.9%	43.7%
Omni Insurance Company	1,040,796	0.0%	662,429	1,131,815	456,260	-14,561	40.3%	39.0%
General Reinsurance Corporation	1,020,181	0.0%	2,247,761	1,019,215	8,822,247	560,080	865.6%	920.5%
Amica Mutual Insurance Company	1,008,361	0.0%	1,414,988	1,075,139	230,735	-54,300	21.5%	16.4%

Totals Business - Stock Fire and Miscellaneous Companies

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National Specialty Insurance Company	1,003,275	0.0%	1,338,539	1,228,795	2,638,583	264,288	214.7%	236.2%
Mutual Savings Fire Insurance Company	974,491	0.0%	477,271	881,255	401,102	48,491	45.5%	51.0%
Financial Guaranty Insurance Company	973,689	0.0%	0	446,159	0	0	0.0%	0.0%
Pennsylvania Manufacturers' Association Insurance Company	971,333	0.0%	383,523	675,804	240,860	41,530	35.6%	41.8%
AIG Casualty Company	957,196	0.0%	72,035	999,772	132,768	1,003	13.3%	13.4%
National Surety Corporation	942,698	0.0%	431,261	1,088,543	379,332	68,885	34.8%	41.2%
Hartford Accident and Indemnity Company	940,035	0.0%	984,294	926,002	87,212	38,758	9.4%	13.6%
Continental Insurance Company, The	933,611	0.0%	1,013,891	2,178,821	-362,602	297,153	-16.6%	-3.0%
Toyota Motor Insurance Company	930,106	0.0%	108,752	322,371	116,352	0	36.1%	36.1%
American Modern Select Insurance Company	903,166	0.0%	211,995	520,730	330,082	5,238	63.4%	64.4%
DaimlerChrysler Insurance Company	902,219	0.0%	229,558	895,371	-459,580	-9,989	-51.3%	-52.4%
Pacific Indemnity Company	877,569	0.0%	271,208	800,077	218,122	40,060	27.3%	32.3%
Homesite Insurance Company	877,394	0.0%	1,913,461	835,605	1,741,904	0	208.5%	208.5%
Stonebridge Casualty Insurance Company	872,031	0.0%	314,614	857,882	203,246	-3,071	23.7%	23.3%
Delos Insurance Company	867,856	0.0%	726,727	867,856	775,071	537	89.3%	89.4%
Travelers Home and Marine Insurance Company, The	867,555	0.0%	181,978	413,325	371,245	11,152	89.8%	92.5%
Armed Forces Insurance Exchange	857,915	0.0%	3,320,087	864,850	-1,108,364	10,094	-128.2%	-127.0%
Star Insurance Company	844,813	0.0%	985,995	922,760	728,712	41,662	79.0%	83.5%
State Auto National Insurance Company	837,712	0.0%	312,213	942,727	210,518	35,389	22.3%	26.1%
American Fire and Casualty Company	837,377	0.0%	198,094	727,732	418,863	94,671	57.6%	70.6%
American Automobile Insurance Company	827,917	0.0%	896,148	745,234	886,244	48,119	118.9%	125.4%
First National Insurance Company of America	827,587	0.0%	750,310	698,574	497,339	-9,057	71.2%	69.9%
Hanover Insurance Company, The	825,398	0.0%	417,396	671,571	-217,753	24,556	-32.4%	-28.8%
Dallas National Insurance Company	824,546	0.0%	51,574	824,546	487,040	0	59.1%	59.1%
American General Property Insurance Company	796,299	0.0%	752,472	806,747	286,278	0	35.5%	35.5%
New York Marine and General Insurance Company	794,257	0.0%	128,717	1,033,630	230,350	156,454	22.3%	37.4%
American Southern Insurance Company	788,248	0.0%	542,802	701,871	100,442	85,234	14.3%	26.5%
Infinity Select Insurance Company	782,422	0.0%	602,848	904,792	464,690	3,384	51.4%	51.7%

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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 **
International Fidelity Insurance Company	775,274	0.0%	49,663	800,749	61,185	36,021	7.6%	12.1%
Esurance Insurance Company	769,672	0.0%	76,652	255,339	218,386	14,255	85.5%	91.1%
TravCo Insurance Company	751,319	0.0%	260,343	782,886	166,873	19,430	21.3%	23.8%
XL Insurance America, Inc.	750,325	0.0%	15,071	886,476	343,359	-57,571	38.7%	32.2%
EULER American Credit Indemnity Company	742,655	0.0%	704,291	720,071	340,228	0	47.2%	47.2%
American International South Insurance Company	741,418	0.0%	506,013	758,060	735,039	114,543	97.0%	112.1%
North American Specialty Insurance Company	737,204	0.0%	3,168,826	1,713,235	-3,091,259	-1,553,787	-180.4%	-271.1%
MBIA Insurance Corporation	729,198	0.0%	0	807,245	0	0	0.0%	0.0%
Doctors' Company, An Interinsurance Exchange, The	708,831	0.0%	2,747,805	703,927	-3,488,013	-1,346,403	-495.5%	-686.8%
North River Insurance Company, The	704,522	0.0%	25,097	863,836	346,903	116,312	40.2%	53.6%
Chicago Insurance Company	701,944	0.0%	89,000	615,505	214,081	276,368	34.8%	79.7%
United States Liability Insurance Company	698,001	0.0%	115,332	742,160	176,281	194,851	23.8%	50.0%
American National General Insurance Company	692,585	0.0%	509,396	754,522	445,567	10,564	59.1%	60.5%
Liberty Insurance Underwriters Inc.	681,125	0.0%	0	825,444	-78,361	-2,632	-9.5%	-9.8%
Lyndon Property Insurance Company	652,816	0.0%	147,696	462,118	-217,836	0	-47.1%	-47.1%
Union Insurance Company of Providence	635,160	0.0%	854,705	821,909	570,546	11,919	69.4%	70.9%
CAMICO Mutual Insurance company	604,695	0.0%	0	426,437	136,385	72,607	32.0%	49.0%
Yosemite Insurance Company	604,641	0.0%	299,071	578,683	258,032	0	44.6%	44.6%
Zenith Insurance Company	600,154	0.0%	370,315	554,423	417,527	-10,186	75.3%	73.5%
Infinity Casualty Insurance Company	598,840	0.0%	191,105	661,938	85,859	-87,677	13.0%	-0.3%
American International Pacific Insurance Company	565,567	0.0%	383,776	656,057	311,375	17,534	47.5%	50.1%
Electric Insurance Company	554,951	0.0%	888,464	584,776	313,276	88,437	53.6%	68.7%
StarNet Insurance Company	550,040	0.0%	1,646,750	883,351	-1,421,818	100,800	-161.0%	-149.5%
Fidelity and Guaranty Insurance Company	534,845	0.0%	6,353,820	1,046,053	1,082,189	-564,695	103.5%	49.5%
Merchants Bonding Company (Mutual)	532,229	0.0%	-1,687	442,112	1,110	2,026	0.3%	0.7%
SeaBright Insurance Company	530,960	0.0%	34,086	310,719	180,286	-8,426	58.0%	55.3%
Gateway Insurance Company	528,799	0.0%	17,656	449,570	120,297	29,281	26.8%	33.3%
Selective Insurance Company of the Southeast	513,839	0.0%	4,072,753	251,038	1,618,665	79,100	644.8%	676.3%

Totals 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

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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 **
						Incurred		
Garrison Property and Casualty Insurance Company	484,208	0.0%	244,402	287,436	368,572	13,234	128.2%	132.8%
Valiant Insurance Company	474,942	0.0%	1,199,750	456,257	369,753	312,869	81.0%	149.6%
National Indemnity Company	473,802	0.0%	119,597	441,298	37,319	14,429	8.5%	11.7%
Hudson Insurance Company	466,675	0.0%	5,381	467,481	193,412	15,000	41.4%	44.6%
American Mercury Insurance Company	458,338	0.0%	113,785	151,922	120,952	0	79.6%	79.6%
Encompass Insurance Company	443,850	0.0%	321,029	399,776	424,854	30,480	106.3%	113.9%
Infinity Insurance Company	442,764	0.0%	253,776	524,354	111,511	3,818	21.3%	22.0%
Federated Service Insurance Company	434,169	0.0%	68,804	329,219	141,844	17,360	43.1%	48.4%
Navigators Insurance Company	430,994	0.0%	44,713	448,320	-1,170,365	-93,391	-261.1%	-281.9%
Lexon Insurance Company	430,955	0.0%	0	307,781	18,186	0	5.9%	5.9%
Merastar Insurance Company	428,933	0.0%	557,365	444,473	339,806	26,049	76.5%	82.3%
Vanliner Insurance Company	426,518	0.0%	278,578	393,349	-26,047	-1,589	-6.6%	-7.0%
Florists' Mutual Insurance Company	425,972	0.0%	555,187	487,713	-179,373	19,207	-36.8%	-32.8%
National Union Fire Insurance Company of Louisiana	425,523	0.0%	403,110	361,693	-377,707	246,305	-104.4%	-36.3%
Berkley Regional Insurance Company	415,833	0.0%	0	281,738	34,415	0	12.2%	12.2%
National Trust Insurance Company	412,717	0.0%	156,274	244,288	1,125,843	40,216	460.9%	477.3%
Avemco Insurance Company	405,070	0.0%	214,023	403,120	197,626	55,439	49.0%	62.8%
Metropolitan General Insurance Company	403,332	0.0%	121,459	441,654	152,096	21,205	34.4%	39.2%
Infinity Specialty Insurance Company	395,299	0.0%	289,784	478,186	134,529	77,520	28.1%	44.3%
Platte River Insurance Company	386,233	0.0%	5,250	329,677	38,243	3,656	11.6%	12.7%
Fairmont Premier Insurance Company	378,247	0.0%	204,803	378,247	223,815	-21,632	59.2%	53.5%
Central States Indemnity Co. of Omaha	372,047	0.0%	85,279	346,493	6,679	0	1.9%	1.9%
Argonaut-Midwest Insurance Company	371,494	0.0%	88,802	22,255	-55,287	5,496	-248.4%	-223.7%
Triad Guaranty Insurance Corporation	369,398	0.0%	74,904	357,322	126,992	0	35.5%	35.5%
General Fidelity Insurance Company	364,233	0.0%	0	139,442	94,472	0	67.8%	67.8%
Jewelers Mutual Insurance Company	357,522	0.0%	395,504	371,947	23,259	-80,447	6.3%	-15.4%
Alea North America Insurance Company	354,795	0.0%	540,726	1,279,217	505,697	175,921	39.5%	53.3%
Redland Insurance Company	349,086	0.0%	28,250	144,752	-240,267	-10,230	-166.0%	-173.1%

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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 **
Association Insurance Company	342,765	0.0%	0	68,834	14,016	1,689	20.4%	22.8%
Emcasco Insurance Company	342,255	0.0%	562,456	435,987	310,159	113,661	71.1%	97.2%
American Contractors Indemnity Company	334,876	0.0%	144,410	261,033	120,837	25,848	46.3%	56.2%
American States Preferred Insurance Company	333,496	0.0%	113,194	257,492	156,890	6,429	60.9%	63.4%
GuideOne Specialty Mutual Insurance Company	331,705	0.0%	2,473,254	335,288	-243,186	-3,117	-72.5%	-73.5%
Athena Assurance Company	329,625	0.0%	1,003,737	351,610	320,339	-128,560	91.1%	54.5%
Fortress Insurance Company	322,520	0.0%	0	96,492	23,983	24,703	24.9%	50.5%
Southern Pilot Insurance Company	321,432	0.0%	137,729	35,780	-402,650	301,982	*****	-281.4%
Mid-Continent Casualty Company	319,044	0.0%	630,574	323,548	-136,498	-212,680	-42.2%	-107.9%
Old Republic Surety Company	312,293	0.0%	21,338	315,612	25,336	4,992	8.0%	9.6%
Developers Surety and Indemnity Company	309,912	0.0%	0	222,324	23,031	15,829	10.4%	17.5%
T.H.E. Insurance Company	306,304	0.0%	14,310	261,666	101,247	112,573	38.7%	81.7%
Evergreen National Indemnity Company	302,235	0.0%	0	278,159	-84,318	-10,891	-30.3%	-34.2%
Hartford Insurance Company of the Midwest	301,422	0.0%	13,369	318,005	277,475	154,434	87.3%	135.8%
AmCOMP Assurance Corporation	295,635	0.0%	32,221	339,248	136,604	19,207	40.3%	45.9%
Quadrant Indemnity Company	295,012	0.0%	190,012	365,014	-102,412	1,966	-28.1%	-27.5%
NCMIC Insurance Company	294,372	0.0%	20,000	290,610	127,157	313,290	43.8%	151.6%
Providence Property & Casualty Insurance Company	289,277	0.0%	0	289,277	66,914	46,197	23.1%	39.1%
Genworth Residential Mortgage Insurance Corporation of North Car	288,401	0.0%	0	63,724	8,520	0	13.4%	13.4%
Teachers Insurance Company	278,090	0.0%	259,980	287,727	203,608	-1,856	70.8%	70.1%
General Casualty Company of Wisconsin	276,329	0.0%	204,512	273,152	169,389	-1,268	62.0%	61.5%
Intrepid Insurance Company	262,331	0.0%	32,340	219,954	51,680	0	23.5%	23.5%
Allegheny Casualty Company	262,178	0.0%	0	224,644	0	0	0.0%	0.0%
Silver Oak Casualty, Inc.	261,084	0.0%	1,086,960	268,528	1,198,892	147,966	446.5%	501.6%
Commonwealth Insurance Company of America	259,570	0.0%	457,651	285,185	-283,509	-8,433	-99.4%	-102.4%
Associated Indemnity Corporation	254,802	0.0%	51,966	187,998	-49,568	60,745	-26.4%	5.9%
Fairmont Specialty Insurance Company	243,166	0.0%	506,777	260,188	-1,840,447	236,672	-707.4%	-616.4%
Windsor Insurance Company	236,772	0.0%	187,164	271,555	59,493	-108,818	21.9%	-18.2%

Totals 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

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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 **
Pacific Employers Insurance Company	232,506	0.0%	113,616	231,282	-150,358	262,401	-65.0%	48.4%
American Century Casualty Company	226,470	0.0%	98,925	210,422	125,856	4,339	59.8%	61.9%
Employers' Fire Insurance Company, The	220,950	0.0%	10,026,407	149,665	88,034	476,791	58.8%	377.4%
Republic Western Insurance Company	220,304	0.0%	829,603	220,340	-803,936	-36,702	-364.9%	-381.5%
Trinity Universal Insurance Company of Kansas, Inc.	219,574	0.0%	359,410	268,548	72,397	1,377	27.0%	27.5%
AIG National Insurance Company, Inc.	216,124	0.0%	3,037,857	131,132	3,037,857	90,776	*****	*****
Farmers Alliance Mutual Insurance Company	215,585	0.0%	58,987	215,585	58,987	0	27.4%	27.4%
Accident Fund Insurance Company of America	214,715	0.0%	43,491	235,140	78,433	7,237	33.4%	36.4%
Pennsylvania National Mutual Casualty Insurance Company	209,933	0.0%	113,216	270,633	128,948	13,358	47.6%	52.6%
Diamond State Insurance Company	208,779	0.0%	863,122	216,747	-424,210	20,474	-195.7%	-186.3%
Fidelity and Guaranty Insurance Underwriters, Inc.	208,255	0.0%	9,003,464	623,164	1,693,517	2,422,626	271.8%	660.5%
Infinity National Insurance Company	200,025	0.0%	137,593	252,469	92,748	10,636	36.7%	40.9%
Integon National Insurance Company	197,603	0.0%	141,006	257,250	17,634	2,173	6.9%	7.7%
Gerling America Insurance Company	193,754	0.0%	-12,692	169,506	-760,468	-230,718	-448.6%	-584.7%
OneBeacon America Insurance Company	190,558	0.0%	642,231	102,312	336,254	126,199	328.7%	452.0%
Mitsui Sumitomo Insurance USA Inc.	188,719	0.0%	14,316	184,304	59,950	16,836	32.5%	41.7%
Kansas Bankers Surety Company, The	188,644	0.0%	498,526	178,077	646,974	0	363.3%	363.3%
National Farmers Union Property and Casualty Company	187,777	0.0%	803,783	187,768	361,698	-42,637	192.6%	169.9%
Sentinel Insurance Company, Ltd.	186,878	0.0%	110	51,268	15,025	1,848	29.3%	32.9%
Courtesy Insurance Company	185,873	0.0%	182,185	151,774	161,895	0	106.7%	106.7%
Omni Indemnity Company	184,444	0.0%	188,860	207,522	94,107	-10,562	45.3%	40.3%
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	174,143	0.0%	33,335	201,343	130,734	24,609	64.9%	77.2%
Genesis Insurance Company	165,197	0.0%	11,408	178,514	-707,342	2,813	-396.2%	-394.7%
Pennsylvania Manufacturers Indemnity Company	163,810	0.0%	15,387	78,919	111,128	9,244	140.8%	152.5%
Northland Insurance Company	159,344	0.0%	97,435	200,292	10,834	49,877	5.4%	30.3%
Chubb National Insurance Company	157,118	0.0%	0	46,187	5,214	553	11.3%	12.5%
Travelers Personal Security Insurance Company	155,962	0.0%	5,757	74,376	17,315	1,023	23.3%	24.7%
Colonial American Casualty and Surety Company	139,591	0.0%	16,809	142,304	-71,787	5,255	-50.4%	-46.8%

Totals 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	Loss	Loss
						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
IDS Property Casualty Insurance Company	139,094	0.0%	11,107	23,110	15,423	214	66.7%	67.7%
Universal Surety of America	138,941	0.0%	0	101,315	17,932	11,816	17.7%	29.4%
Guarantee Insurance Company	136,068	0.0%	13,632	122,579	13,100	3,371	10.7%	13.4%
Omega Insurance Company	133,950	0.0%	9,269,735	153,528	264,021	4,560	172.0%	174.9%
FFVA Mutual Insurance Co.	133,240	0.0%	3,111	64,667	4,802	2,237	7.4%	10.9%
Massachusetts Bay Insurance Company	131,234	0.0%	212,991	92,650	14,265	-1,091	15.4%	14.2%
Response Worldwide Insurance Company	131,217	0.0%	256,051	130,678	269,633	49,933	206.3%	244.5%
Trumbull Insurance Company	129,495	0.0%	0	124,779	48,714	126,564	39.0%	140.5%
Horace Mann Insurance Company	128,076	0.0%	88,462	138,364	46,843	4,550	33.9%	37.1%
General Star National Insurance Company	126,759	0.0%	0	122,623	79,000	60,000	64.4%	113.4%
Darwin National Assurance Company	124,565	0.0%	0	98,756	38,775	19,975	39.3%	59.5%
Seneca Insurance Company, Inc.	123,604	0.0%	43,334	127,759	-61,556	9,627	-48.2%	-40.6%
Atlantic Specialty Insurance Company	123,534	0.0%	93,167	207,237	-293,410	8,392	-141.6%	-137.5%
Bond Safeguard Insurance Company	120,185	0.0%	0	75,032	26,250	0	35.0%	35.0%
Carolina Casualty Insurance Company	115,736	0.0%	-4,000	162,406	-54,458	85,735	-33.5%	19.3%
Bankers Insurance Company	115,349	0.0%	785,712	112,151	525,094	-40	468.2%	468.2%
Utica Mutual Insurance Company	114,557	0.0%	537	114,701	79,847	13,942	69.6%	81.8%
North Pointe Insurance Company	114,356	0.0%	0	51,763	0	0	0.0%	0.0%
American Mining Insurance Company, Inc.	113,726	0.0%	18,129	113,726	154,709	37,652	136.0%	169.1%
CMG Mortgage Insurance Company	111,743	0.0%	22,017	173,903	-50,442	0	-29.0%	-29.0%
Old Republic General Insurance Corporation	106,882	0.0%	12,993	60,789	33,070	10,315	54.4%	71.4%
Cincinnati Casualty Company, The	106,436	0.0%	31,949	82,225	99,626	6,257	121.2%	128.8%
Gray Casualty & Surety Company, The	103,266	0.0%	0	77,710	0	0	0.0%	0.0%
Indiana Lumbermens Mutual Insurance Company	101,492	0.0%	161,790	97,904	38,260	17,087	39.1%	56.5%
Atradius Trade Credit Insurance, Inc.	101,000	0.0%	332,962	101,001	351,102	299	347.6%	347.9%
Coregis Insurance Company	96,231	0.0%	2,712,705	123,590	-3,361,035	146,565	*****	*****
AIG Premier Insurance Company	92,759	0.0%	31,042	95,681	9,570	-1,380	10.0%	8.6%
Farmington Casualty Company	91,023	0.0%	28,160	68,562	-2,070	-20,087	-3.0%	-32.3%

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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

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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 **
						Incurred		
Oak River Insurance Company	89,414	0.0%	25,645	117,004	-32,972	30,919	-28.2%	-1.8%
Victoria Fire & Casualty Company	88,198	0.0%	90,479	112,833	75,107	2,953	66.6%	69.2%
Clearwater Insurance Company	87,170	0.0%	0	87,170	-12,597	0	-14.5%	-14.5%
Beazley Insurance Company, Inc.	86,973	0.0%	0	12,452	6,180	1,741	49.6%	63.6%
American Live Stock Insurance Company	83,964	0.0%	11,394	67,467	36,641	0	54.3%	54.3%
Ohio Security Insurance Company	76,832	0.0%	18,269	64,334	94,981	4,358	147.6%	154.4%
CNL/Insurance America, Inc.	76,194	0.0%	32,556	78,215	37,707	397	48.2%	48.7%
Ohio Indemnity Company	74,170	0.0%	76,115	47,609	95,860	495	201.3%	202.4%
First American Property & Casualty Insurance Company	69,670	0.0%	0	22,569	-1,159	-232	-5.1%	-6.2%
Gramercy Insurance Company	68,263	0.0%	55,102	80,590	61,764	1,842	76.6%	78.9%
Guarantee Company of North America USA, The	66,265	0.0%	0	41,179	0	0	0.0%	0.0%
American Commerce Insurance Company	64,595	0.0%	0	12,611	0	0	0.0%	0.0%
First Guard Insurance Company	63,966	0.0%	12,725	63,966	2,250	0	3.5%	3.5%
National Fire and Indemnity Exchange	62,357	0.0%	94,771	61,061	10,577	-5,462	17.3%	8.4%
Chubb Indemnity Insurance Company	60,961	0.0%	19,325	79,213	40,021	2,545	50.5%	53.7%
Stratford Insurance Company	59,425	0.0%	749	85,750	-2,134	868	-2.5%	-1.5%
Century-National Insurance Company	58,952	0.0%	63,090	54,184	65,120	508	120.2%	121.1%
ACSTAR Insurance Company	54,909	0.0%	0	66,757	5,980	2,638	9.0%	12.9%
Service Insurance Company	54,109	0.0%	0	54,109	0	0	0.0%	0.0%
Bituminous Fire & Marine Insurance Company	53,623	0.0%	67,127	52,036	162,123	58,392	311.6%	423.8%
Crum & Forster Indemnity Company	53,272	0.0%	93,901	153,697	81,042	18,678	52.7%	64.9%
RLI Indemnity Company	50,441	0.0%	0	63,976	97,013	18,836	151.6%	181.1%
AIG Centennial Insurance Company	50,073	0.0%	0	35,085	7,290	-5,466	20.8%	5.2%
AXA Art Insurance Corporation	48,365	0.0%	0	82,749	-1,474,765	-319,621	*****	*****
St. Paul Protective Insurance Company	46,855	0.0%	162,095	14,367	-27,520	47,666	-191.6%	140.2%
ACIG Insurance Company	46,034	0.0%	0	46,034	27,105	3,323	58.9%	66.1%
American Safety Casualty Insurance Company	44,033	0.0%	0	25,949	-87,350	12,157	-336.6%	-289.8%
Pacific Specialty Insurance Company	43,010	0.0%	344,908	34,865	286,601	-1,382	822.0%	818.1%

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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 **
						Incurred		
Minnesota Lawyers Mutual Insurance Company	40,623	0.0%	0	38,600	8,432	4,541	21.8%	33.6%
Delta Fire & Casualty Insurance Co.	39,809	0.0%	24,343	48,969	33,813	829	69.0%	70.7%
Contractors Bonding and Insurance Company	39,569	0.0%	0	42,106	-2,108	-990	-5.0%	-7.4%
Washington International Insurance Company	38,980	0.0%	23,079	52,519	2,259	200	4.3%	4.7%
Regent Insurance Company	38,646	0.0%	64,385	37,477	112,752	20,511	300.9%	355.6%
Southern Insurance Company	38,503	0.0%	15,881	77,604	68,377	-3,089	88.1%	84.1%
Alaska National Insurance Company	38,399	0.0%	0	38,395	1,336	-3,399	3.5%	-5.4%
Travelers Casualty Insurance Company of America	37,095	0.0%	0	8,258	16,036	81,354	194.2%	*****
Manufacturers Alliance Insurance Company	36,666	0.0%	106,646	175,860	106,280	6,615	60.4%	64.2%
FFG Insurance Company	36,636	0.0%	994	30,461	146	0	0.5%	0.5%
First Sealord Surety, Inc.	36,371	0.0%	0	41,055	-3,640	436	-8.9%	-7.8%
Accredited Surety and Casualty Company, Inc.	35,178	0.0%	1,231	36,816	2,630	0	7.1%	7.1%
Wesco Insurance Company	34,725	0.0%	65,905	126,499	33,718	0	26.7%	26.7%
St. Paul Guardian Insurance Company	34,578	0.0%	6,970,930	118,463	-6,370,944	194,270	*****	*****
Capitol Indemnity Corporation	32,810	0.0%	0	24,467	10,993	1,285	44.9%	50.2%
Old United Casualty Company	31,105	0.0%	6,334	27,091	5,334	0	19.7%	19.7%
FCCI Insurance Company	30,114	0.0%	0	3,666	246	36	6.7%	7.7%
Aetna Insurance Company of Connecticut	28,944	0.0%	21,120	28,944	24,656	0	85.2%	85.2%
American Sentinel Insurance Company	28,556	0.0%	18,722	29,504	18,776	0	63.6%	63.6%
Zale Indemnity Company	28,372	0.0%	1,320	28,372	512	0	1.8%	1.8%
American Motorists Insurance Company	26,601	0.0%	1,758,685	86,993	-572,727	41,040	-658.4%	-611.2%
Safety First Insurance Company	25,542	0.0%	0	107,088	2,779	77	2.6%	2.7%
National American Insurance Company	24,769	0.0%	45,773	46,950	27,913	4,469	59.5%	69.0%
Protective Insurance Company	23,392	0.0%	117,693	28,662	-470,611	-12,367	*****	*****
Producers Agriculture Insurance Company	21,185	0.0%	0	21,185	0	0	0.0%	0.0%
Horace Mann Property & Casualty Insurance Company	20,507	0.0%	70,681	20,723	58,762	-115	283.6%	283.0%
Anesthesiologists Professional Assurance Company	19,417	0.0%	0	19,664	9,587	5,162	48.8%	75.0%
Penn-America Insurance Company	19,042	0.0%	2,391	8,176	-15,787	-9,575	-193.1%	-310.2%

Totals 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 **
						Incurred	*	**
Lyndon Southern Insurance Company	18,726	0.0%	0	18,726	0	0	0.0%	0.0%
Bankers Standard Insurance Company	18,246	0.0%	1,448,880	40,023	3,042,710	2,251,517	*****	*****
American Manufacturers Mutual Insurance Company	17,919	0.0%	151,168	17,981	87,619	237,494	487.3%	*****
Lexington National Insurance Corporation	17,912	0.0%	0	16,948	0	0	0.0%	0.0%
Cypress Insurance Company	16,121	0.0%	13,749	22,922	-15,973	10,614	-69.7%	-23.4%
Southern Guaranty Insurance Company	13,707	0.0%	923,302	16,148	587,750	136,925	*****	*****
California Casualty Indemnity Exchange	13,143	0.0%	0	453	28	12	6.2%	8.8%
C.P.A. Insurance Company	12,964	0.0%	0	13,146	-1,272	0	-9.7%	-9.7%
Granite Re, Inc.	12,896	0.0%	0	11,806	3,483	0	29.5%	29.5%
Ohio Farmers Insurance Company	10,912	0.0%	0	16,071	401	317	2.5%	4.5%
Continental Indemnity Company	10,057	0.0%	21,000	10,057	-18,378	-4,777	-182.7%	-230.2%
Unique Insurance Company	9,807	0.0%	0	3,794	2,750	0	72.5%	72.5%
Insurance Company of North America	9,646	0.0%	1,680,149	24,473	-853,100	20,502	*****	*****
First Financial Insurance Company	9,589	0.0%	5,301	6,666	-41,358	-11,102	-620.4%	-787.0%
Royal Indemnity Company	8,215	0.0%	1,869,063	21,463	-1,857,539	880,386	*****	*****
United Guaranty Mortgage Indemnity Company	7,292	0.0%	0	7,292	0	0	0.0%	0.0%
ACA Financial Guaranty Corporation	6,300	0.0%	0	179,648	0	61,889	0.0%	34.5%
Middlesex Insurance Company	6,089	0.0%	865	21,560	5,682	525	26.4%	28.8%
AIU Insurance Company	5,501	0.0%	164,462	16,058	28,825	-6,492	179.5%	139.1%
MIC Property and Casualty Insurance Corporation	5,460	0.0%	21,782	5,044	-487,225	-38,317	*****	*****
American Surety Company	5,448	0.0%	0	5,306	-691	-36	-13.0%	-13.7%
Hanover American Insurance Company, The	5,139	0.0%	75,000	3,781	-19,393	18,294	-512.9%	-29.1%
Arch Reinsurance Company	5,094	0.0%	0	5,094	-1,664	0	-32.7%	-32.7%
Advantage Workers Compensation Insurance Company	5,068	0.0%	8,833	4,894	7,125	674	145.6%	159.4%
Trans Pacific Insurance Company	4,338	0.0%	0	3,750	9,073	1,281	241.9%	276.1%
Great Divide Insurance Company	4,103	0.0%	0	4,556	1,493	40	32.8%	33.6%
Colony Specialty Insurance Company	3,930	0.0%	0	1,044	0	0	0.0%	0.0%
Seaboard Surety Company	3,458	0.0%	-17,293	21,003	67,628	1,581	322.0%	329.5%

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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 **
						Incurred		
Louisiana Pest Control Insurance Company	2,900	0.0%	50,000	2,592	-62,000	-9,167	*****	*****
Professional Solutions Insurance Company	2,692	0.0%	0	1,442	177	118	12.3%	20.5%
Petroleum Casualty Company	2,670	0.0%	1,610	2,670	1,610	78	60.3%	63.2%
Independence American Insurance Company	2,404	0.0%	7,791	2,404	10,215	0	424.9%	424.9%
Selective Insurance Company of America	1,843	0.0%	0	877	9,953	90	*****	*****
Bar Plan Mutual Insurance Company, The	1,053	0.0%	0	317	0	0	0.0%	0.0%
United Wisconsin Insurance Company	1,048	0.0%	0	883	-514	-2	-58.2%	-58.4%
Ulico Casualty Company	961	0.0%	0	671	-1,605	-410	-239.2%	-300.3%
Peerless Insurance Company	928	0.0%	0	1,154	-3,918	-275	-339.5%	-363.3%
Frankenmuth Mutual Insurance Company	698	0.0%	77,397	925	-48,312	3,938	*****	*****
NIPPONKOA Insurance Company, Limited (U.S. Branch)	615	0.0%	0	447	131	8	29.3%	31.1%
Associated Industries Insurance Company, Inc.	601	0.0%	19,652	601	358	30	59.6%	64.6%
Genworth Mortgage Insurance Corporation of North Carolina	398	0.0%	0	398	113	0	28.4%	28.4%
MGIC Indemnity Corporation	387	0.0%	0	425	150	101	35.3%	59.1%
Imperial Fire and Casualty Insurance Company	238	0.0%	0	238	0	0	0.0%	0.0%
Verex Assurance, Inc.	193	0.0%	0	253	-1,042	0	-411.9%	-411.9%
Centennial Insurance Company	177	0.0%	12,215	339	-28,781	7,655	*****	*****
Graphic Arts Mutual Insurance Company	137	0.0%	0	24,809	-1,865	-10,434	-7.5%	-49.6%
Argonaut-Southwest Insurance Company	14	0.0%	100,995	0	1,080,420	89,022		
GMAC Direct Insurance Company	7	0.0%	33,559	19,974	-13,634	-11,135	-68.3%	-124.0%
TIG Insurance Company	0	0.0%	3,371,976	0	3,939,552	521,753		
United National Specialty Insurance Company	0	0.0%	1,239,840	0	-379,652	58,439		
National Reinsurance Corporation	0	0.0%	304,632	0	587,481	14,992		
Generali - U.S. Branch	0	0.0%	123,010	0	-320,047	11,240		
AXA Re Property and Casualty Insurance Company	0	0.0%	95,662	0	-341,407	0		
Harbor Specialty Insurance Company	0	0.0%	83,890	0	-111,913	374		
American Equity Specialty Insurance Company	0	0.0%	79,368	0	-145,987	-2,040		
MEDMARC Casualty Insurance Company	0	0.0%	69,000	28,305	55,741	84,527	196.9%	495.6%

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							*	**
LM Property and Casualty Insurance Company	0	0.0%	68,979	0	-112,475	-94,405		
Fairmont Insurance Company	0	0.0%	45,000	0	45,000	474		
R.V.I. National Insurance Company	0	0.0%	45,000	0	0	24		
Republic Insurance Company	0	0.0%	40,932	0	23,750	0		
Century Indemnity Company	0	0.0%	38,795	0	-931,435	1,076,884		
Centre Insurance Company	0	0.0%	37,172	0	3,598	22,660		
Atlantic Insurance Company	0	0.0%	30,000	0	10,741	18,605		
AXIS Insurance Company	0	0.0%	27,151	0	13,199	2,674		
Titan Indemnity Company	0	0.0%	25,000	0	-39,762	64,356		
Millers First Insurance Company	0	0.0%	23,875	0	146	-1,371		
Mid-Century Insurance Company	0	0.0%	22,535	0	3,230	11,145		
Mutual Service Casualty Insurance Company	0	0.0%	20,138	0	-77,324	73,968		
Peachtree Casualty Insurance Company	0	0.0%	14,193	0	-26,007	-187		
Regal Insurance Company	0	0.0%	13,737	0	-8,369	19,230		
Converium Insurance (North America) Inc.	0	0.0%	7,500	0	-120,399	11,739		
Direct General Insurance Company	0	0.0%	5,500	0	1,220	2,373		
Citadel Insurance Company	0	0.0%	3,126	0	3,126	0		
General Security National Insurance Company	0	0.0%	2,702	0	-6,781	-6,793		
Old Republic Security Assurance Company	0	0.0%	787	3,040	780	0	25.7%	25.7%
Ansur America Insurance Company	0	0.0%	717	0	-6,584	1,277		
Interstate Indemnity Company	0	0.0%	200	-7	-17,745	-895	*****	*****
CIFG Assurance North America, Inc.	0	0.0%	0	1,915	0	0	0.0%	0.0%
American Centennial Insurance Company	0	0.0%	0	211	0	0	0.0%	0.0%
EMC Property & Casualty Company	0	0.0%	0	100	-12	-2	-12.0%	-14.0%
Insura Property and Casualty Insurance Company	0	0.0%	0	0	3,738,501	1,506,326		
Jefferson Insurance Company	0	0.0%	0	0	43,174	3,884		
Superior Insurance Company	0	0.0%	0	0	8,323	1,660		
Travelers Casualty Company of Connecticut	0	0.0%	0	0	3,278	-734		

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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 Hardware Mutual Insurance Company	0	0.0%	0	0	1,235	7,099		
Camden Fire Insurance Association, The	0	0.0%	0	0	940	-245		
Economy Fire & Casualty Company	0	0.0%	0	0	5	0		
Folksamerica Reinsurance Company	0	0.0%	0	0	0	-37		
Deerbrook Insurance Company	0	0.0%	0	0	0	-63		
Great American Spirit Insurance Company	0	0.0%	0	0	-4	0		
LM Personal Insurance Company	0	0.0%	0	0	-39	-58		
LM General Insurance Company	0	0.0%	0	0	-65	516		
Cornhusker Casualty Company	0	0.0%	0	0	-142	-10		
Kemper Casualty Insurance Company	0	0.0%	0	0	-195	-41		
Warner Insurance Company	0	0.0%	0	0	-297	-245		
Deerfield Insurance Company	0	0.0%	0	0	-2,441	-971		
Americas Insurance Company	0	0.0%	0	0	-2,944	-2,199		
Constitution Insurance Company	0	0.0%	0	0	-3,740	-415		
PARIS RE America Insurance Company	0	0.0%	0	0	-5,739	0		
Stonewall Insurance Company	0	0.0%	0	0	-5,893	-70,251		
North Star Reinsurance Corporation	0	0.0%	0	0	-9,287	-491		
Standard Guaranty Insurance Company	0	0.0%	0	0	-15,844	0		
Select Insurance Company	0	0.0%	0	0	-15,855	-3,107		
Peak Property and Casualty Insurance Corporation	0	0.0%	0	0	-17,800	-2,200		
TIG Indemnity Company	0	0.0%	0	0	-25,985	-4,616		
Houston General Insurance Company	0	0.0%	0	0	-30,210	-1,424		
Northland Casualty Company	0	0.0%	0	0	-37,251	-3,626		
MGA Insurance Company, Inc.	0	0.0%	0	0	-43,500	-14,114		
Munich Reinsurance America, Inc.	0	0.0%	0	0	-48,413	-5,810		
Access Insurance Company	0	0.0%	0	0	-60,058	-86,356		
St. Paul Medical Liability Insurance Company	0	0.0%	0	0	-175,829	-66,816		
Permanent General Assurance Corporation	0	0.0%	-280	0	-780	2,045		

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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 **
United Fire & Indemnity Company	0	0.0%	-350	0	11,650	30,792		
Affirmative Insurance Company	0	0.0%	-3,931	0	-3,932	-10		
Woodbrook Casualty Insurance, Inc.	0	0.0%	-41,500	0	-8,776	-7,271		
ACE Indemnity Insurance Company	0	0.0%	-71,975	0	-94,087	36,380		
AXA Insurance Company	0	0.0%	-202,937	0	-1,420,715	17,007		
Progressive Southeastern Insurance Company	-46	0.0%	179,305	-46	39,684	13,116	*****	*****
United Financial Casualty Company	-99	0.0%	270	1,643	-35	304	-2.1%	16.4%
State Farm General Insurance Company	-188	0.0%	56,409	-424	33,144	-24,734	*****	*****
Fairfield Insurance Company	-442	0.0%	680,808	-442	411,373	-94,002	*****	*****
Progressive Max Insurance Company	-591	0.0%	1,137,621	-591	31,725	-44,765	*****	*****
American Premier Insurance Company	-661	0.0%	181,265	23,653	96,108	73,278	406.3%	716.1%
Atlantic Mutual Insurance Company	-960	0.0%	64,640	4,836	219,150	-7,295	*****	*****
Commercial Guaranty Casualty Insurance Company	-1,405	0.0%	7,085	28,222	-169,788	-15,351	-601.6%	-656.0%
American General Indemnity Company	-1,932	0.0%	122,401	61,889	118,451	0	191.4%	191.4%
Security Insurance Company of Hartford	-16,498	0.0%	1,013,353	134,426	88,548	509,717	65.9%	445.1%
MetLife Insurance Company of Connecticut	-157,508	0.0%	956,773	-1,052,488	-639,220	-130,146	60.7%	73.1%
Lumbermens Mutual Casualty Company	-224,620	0.0%	219,010	-186,149	-61,814	-275,077	33.2%	181.0%
Mississippi Farm Bureau Mutual Insurance Company	-317,808	0.0%	102,956,432	73,970,837	34,303,944	-3,202,534	46.4%	42.0%
Progressive Advanced Insurance Company	-339,550	0.0%	7,112,317	8,734,208	3,940,144	-105,775	45.1%	43.9%
Allianz Global Risks US Insurance Company	-1,104,520	0.0%	85,808,615	932,706	-46,152,239	3,540,195	*****	*****
<b>Grand Totals: 633 Companies in Report</b>	<b>3,878,216,790</b>		<b>4,769,954,956</b>	<b>3,733,059,364</b>	<b>2,093,714,284</b>	<b>158,298,416</b>	<b>56.1%</b>	<b>60.3%</b>

Totals 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

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\*\*\*\*\* Loss Ratio is less than -1000% or greater than 1000%