

**Companies Filing on Property/Casualty Blank  
Fire Business in Mississippi for Year Ended 12/31/2008**

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 **
Mississippi Farm Bureau Casualty Insurance Company	10,772,741	11.9%	5,460,819	10,962,738	5,404,975	106,679	49.3%	50.3%
American Security Insurance Company	7,624,764	8.4%	2,696,825	6,653,355	2,380,087	0	35.8%	35.8%
Foremost Insurance Company Grand Rapids, Michigan	4,877,444	5.4%	2,172,932	4,208,463	2,263,571	26,219	53.8%	54.4%
Union National Fire Insurance Company	4,574,838	5.0%	1,938,288	4,579,181	2,080,783	0	45.4%	45.4%
SAFECO Insurance Company of America	4,567,282	5.0%	661,469	3,600,231	1,011,781	15,794	28.1%	28.5%
National Security Fire and Casualty Company	4,391,412	4.8%	1,605,453	3,602,515	1,776,285	138,302	49.3%	53.1%
Travelers Property Casualty Company of America	3,259,092	3.6%	742,158	2,799,024	675,797	-5,648	24.1%	23.9%
Travelers Indemnity Company, The	2,568,543	2.8%	1,516,506	2,847,675	5,081,566	118,158	178.4%	182.6%
Factory Mutual Insurance Company	2,450,156	2.7%	216,558	2,554,548	674,778	904,490	26.4%	61.8%
Liberty Mutual Fire Insurance Company	2,448,299	2.7%	251,820	2,540,968	1,202,391	-37,227	47.3%	45.9%
Balboa Insurance Company	2,357,764	2.6%	894,738	2,137,996	923,250	4,324	43.2%	43.4%
Affiliated F M Insurance Company	2,270,486	2.5%	747,838	2,142,571	762,645	-317	35.6%	35.6%
American Modern Home Insurance Company	1,931,714	2.1%	684,264	1,946,995	953,214	22,501	49.0%	50.1%
Employers Mutual Casualty Company	1,761,519	1.9%	804,666	1,862,509	1,865,214	6,790	100.1%	100.5%
American Family Home Insurance Company	1,741,915	1.9%	184,272	1,055,448	379,484	16,038	36.0%	37.5%
Lumbermen's Underwriting Alliance	1,670,246	1.8%	192,068	1,718,956	192,087	0	11.2%	11.2%
RSUI Indemnity Company	1,530,860	1.7%	51,419	1,629,509	12,099	-5,563	0.7%	0.4%
Insurance Company of the State of Pennsylvania, The	1,312,611	1.4%	0	1,091,553	243,546	9,817	22.3%	23.2%
State Auto Property and Casualty Insurance Company	1,267,256	1.4%	76,815	1,251,555	111,469	6,254	8.9%	9.4%
Allianz Global Risks US Insurance Company	1,189,798	1.3%	685,359	1,143,158	567,685	-14,242	49.7%	48.4%
American Reliable Insurance Company	1,158,774	1.3%	468,144	1,328,447	485,497	10,196	36.5%	37.3%
Aegis Security Insurance Company	1,144,344	1.3%	306,167	1,155,621	316,267	17,638	27.4%	28.9%
Alfa Insurance Corporation	1,112,487	1.2%	644,229	1,085,798	723,229	1,443	66.6%	66.7%
Shelter Mutual Insurance Company	1,110,835	1.2%	621,627	1,109,941	662,798	11,683	59.7%	60.8%
Automobile Insurance Company of Hartford, Connecticut, The	1,078,386	1.2%	335,403	1,095,439	388,710	16,659	35.5%	37.0%

Fire Business - Stock Fire and Miscellaneous Companies

Page 1 of 8

\* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

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

Thursday, April 30, 2009 9:58:46 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 Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
United Services Automobile Association	1,066,804	1.2%	227,325	972,106	98,656	-5,699	10.1%	9.6%
Nationwide Property and Casualty Insurance Company	1,030,411	1.1%	505,376	919,061	540,705	1,675	58.8%	59.0%
St. Paul Fire and Marine Insurance Company	939,007	1.0%	458,925	1,090,677	361,916	-9,488	33.2%	32.3%
Universal Underwriters Insurance Company	907,435	1.0%	478,147	1,003,540	1,223,216	3,170	121.9%	122.2%
AIG Casualty Company	786,648	0.9%	0	902,915	106,323	6,266	11.8%	12.5%
American Guarantee & Liability Insurance Company	746,459	0.8%	2,119,471	768,974	227,580	-17,314	29.6%	27.3%
Continental Western Insurance Company	642,753	0.7%	134,470	692,093	98,463	0	14.2%	14.2%
Brierfield Insurance Company	630,408	0.7%	34,967	691,594	-20,638	-2,728	-3.0%	-3.4%
Pennsylvania Lumbermens Mutual Insurance Company	616,239	0.7%	141,050	767,358	318,979	776	41.6%	41.7%
Mutual Savings Fire Insurance Company	570,833	0.6%	214,689	582,349	228,286	0	39.2%	39.2%
United States Fire Insurance Company	484,874	0.5%	638,246	944,120	816,370	2,983	86.5%	86.8%
Arch Insurance Company	473,644	0.5%	1,935	438,868	8,167	469	1.9%	2.0%
Union Insurance Company	468,964	0.5%	119,172	495,269	121,404	0	24.5%	24.5%
St. Paul Mercury Insurance Company	467,388	0.5%	45,001	496,123	-13,128	-1,309	-2.6%	-2.9%
Westport Insurance Corporation	463,311	0.5%	0	509,433	11,656	988	2.3%	2.5%
Grain Dealers Mutual Insurance Company	461,216	0.5%	139,147	428,255	140,061	5,283	32.7%	33.9%
Southern Pioneer Property and Casualty Insurance Company	444,515	0.5%	114,918	443,703	114,299	0	25.8%	25.8%
Penn Millers Insurance Company	436,570	0.5%	636,758	476,078	636,758	-955	133.8%	133.6%
Chubb National Insurance Company	395,648	0.4%	0	399,093	6,934	2,429	1.7%	2.3%
Sentry Select Insurance Company	374,554	0.4%	155,197	387,262	67,748	-23,519	17.5%	11.4%
Zurich American Insurance Company	365,714	0.4%	13,464	393,652	39,891	3	10.1%	10.1%
Federated Mutual Insurance Company	336,248	0.4%	48,145	400,188	41,189	-196	10.3%	10.2%
Federated Rural Electric Insurance Exchange	319,062	0.4%	650,008	317,390	137,493	-293	43.3%	43.2%
Liberty Mutual Insurance Company	315,862	0.3%	0	2,098,546	-919,780	-308,977	-43.8%	-58.6%
NIPPONKOA Insurance Company, Limited (U.S. Branch)	299,684	0.3%	0	26,051	2,111	169	8.1%	8.8%
State Automobile Mutual Insurance Company	294,923	0.3%	10,323	332,284	17,371	287	5.2%	5.3%
Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra	283,419	0.3%	7,600,534	499,102	7,390,694	168,759	*****	*****
Lafayette Insurance Company	278,021	0.3%	66,000	290,752	71,000	7,049	24.4%	26.8%

Fire Business - Stock Fire and Miscellaneous Companies

Page 2 of 8

\* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

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

Thursday, April 30, 2009 9:58:46 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 **
United Fire & Casualty Company	259,668	0.3%	0	240,625	3,000	3	1.2%	1.2%
AXIS Insurance Company	258,792	0.3%	0	182,367	15,635	15,339	8.6%	17.0%
XL Insurance America, Inc.	245,289	0.3%	0	362,567	58,772	1,780	16.2%	16.7%
Emcasco Insurance Company	241,675	0.3%	10,991	177,928	23,936	87	13.5%	13.5%
American Modern Select Insurance Company	239,144	0.3%	203,043	240,081	196,322	21,371	81.8%	90.7%
Shelter General Insurance Company	236,102	0.3%	59,899	246,713	55,107	899	22.3%	22.7%
Ranchers and Farmers Insurance Company	225,411	0.2%	48,190	111,377	48,690	0	43.7%	43.7%
Meritplan Insurance Company	217,045	0.2%	0	71,299	4,786	87	6.7%	6.8%
QBE Insurance Corporation	198,246	0.2%	263,376	151,724	396,609	11,039	261.4%	268.7%
Continental Casualty Company	184,279	0.2%	0	154,491	15,338	3,202	9.9%	12.0%
Charter Oak Fire Insurance Company, The	183,452	0.2%	39,053	172,343	88,424	455	51.3%	51.6%
GuideOne Mutual Insurance Company	183,165	0.2%	20,246	178,022	23,978	240	13.5%	13.6%
Travelers Indemnity Company of Connecticut, The	175,880	0.2%	18,996	187,137	80,260	448	42.9%	43.1%
Gerling America Insurance Company	170,924	0.2%	0	189,622	1,598,239	76,925	842.9%	883.4%
USAA Casualty Insurance Company	161,591	0.2%	0	147,460	-803	-23	-0.5%	-0.6%
Empire Fire and Marine Insurance Company	160,453	0.2%	318,936	152,678	313,359	605	205.2%	205.6%
Southern Insurance Company	157,315	0.2%	5,058	84,712	5,562	391	6.6%	7.0%
Stonington Insurance Company	133,580	0.1%	360,915	119,715	292,092	-16,100	244.0%	230.5%
American Home Assurance Company	123,634	0.1%	0	140,920	24,071	1,046	17.1%	17.8%
Travelers Indemnity Company of America, The	121,823	0.1%	0	137,442	25,557	-930	18.6%	17.9%
American States Insurance Company	109,825	0.1%	11,856	130,128	10,943	-32	8.4%	8.4%
Diamond State Insurance Company	108,312	0.1%	0	61,941	1,940	466	3.1%	3.9%
American Economy Insurance Company	107,307	0.1%	0	87,284	1,247	553	1.4%	2.1%
First National Insurance Company of America	88,399	0.1%	2,146	83,051	4,724	524	5.7%	6.3%
Acadia Insurance Company	80,630	0.1%	0	90,599	0	0	0.0%	0.0%
Harco National Insurance Company	79,039	0.1%	0	122,692	2,530	-21	2.1%	2.0%
Granite State Insurance Company	67,010	0.1%	0	119,348	-3,663	165	-3.1%	-2.9%
Southern Fire & Casualty Company	64,629	0.1%	0	71,690	-7,887	-207	-11.0%	-11.3%

Fire Business - Stock Fire and Miscellaneous Companies

Page 3 of 8

\* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

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

Thursday, April 30, 2009 9:58:46 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 **
St. Paul Protective Insurance Company	64,152	0.1%	0	48,065	-4,666	287	-9.7%	-9.1%
Unitrin Auto and Home Insurance Company	61,239	0.1%	23,903	59,810	28,799	-42,671	48.2%	-23.2%
Republic Underwriters Insurance Company	55,540	0.1%	0	12,349	20	7	0.2%	0.2%
OneBeacon America Insurance Company	52,477	0.1%	0	31,274	-61	-1	-0.2%	-0.2%
Federated Service Insurance Company	44,343	0.0%	0	60,188	528	17	0.9%	0.9%
Cincinnati Insurance Company, The	43,089	0.0%	0	38,943	-184	74	-0.5%	-0.3%
State National Insurance Company, Inc.	42,934	0.0%	51,077	891,863	-31,916	-5,768	-3.6%	-4.2%
AXA Insurance Company	37,087	0.0%	0	37,050	-6,307	-6,479	-17.0%	-34.5%
Armed Forces Insurance Exchange	31,311	0.0%	126,500	30,300	127,684	0	421.4%	421.4%
Great American Insurance Company of New York	31,070	0.0%	0	38,790	902	217	2.3%	2.9%
Beazley Insurance Company, Inc.	30,891	0.0%	0	20,327	2,917	521	14.4%	16.9%
Phoenix Insurance Company, The	29,308	0.0%	4,520	23,824	3,322	251	13.9%	15.0%
Nationwide Mutual Fire Insurance Company	29,286	0.0%	891	33,474	5,731	-351	17.1%	16.1%
Pennsylvania National Mutual Casualty Insurance Company	27,835	0.0%	8,645	34,647	9,139	70	26.4%	26.6%
General Insurance Company of America	27,762	0.0%	0	26,831	-848	-30	-3.2%	-3.3%
Continental Insurance Company, The	25,913	0.0%	0	26,690	16,344	0	61.2%	61.2%
Nationwide Mutual Insurance Company	25,905	0.0%	1,983	22,426	1,538	-83	6.9%	6.5%
National Farmers Union Property and Casualty Company	24,512	0.0%	0	19,762	434	98	2.2%	2.7%
Sentry Insurance a Mutual Company	23,353	0.0%	0	24,499	-37,227	114	-152.0%	-151.5%
ACE American Insurance Company	20,640	0.0%	0	11,762	3,011	164	25.6%	27.0%
American Fire and Casualty Company	19,578	0.0%	0	11,683	99	150	0.8%	2.1%
West American Insurance Company	17,671	0.0%	0	10,267	62	114	0.6%	1.7%
Chrysler Insurance Company	17,277	0.0%	0	17,209	0	0	0.0%	0.0%
St. Paul Guardian Insurance Company	17,272	0.0%	11,835	20,620	12,640	-30	61.3%	61.2%
American Resources Insurance Company, Inc.	17,271	0.0%	0	21,953	0	0	0.0%	0.0%
Hartford Underwriters Insurance Company	15,912	0.0%	4,483	13,823	4,135	-89	29.9%	29.3%
Wesco Insurance Company	15,006	0.0%	0	13,387	6,602	1,651	49.3%	61.6%
Bituminous Casualty Corporation	14,128	0.0%	0	13,866	-2,400	-200	-17.3%	-18.8%

Fire Business - Stock Fire and Miscellaneous Companies

Page 4 of 8

\* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

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

Thursday, April 30, 2009 9:58:46 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 **
Discover Property & Casualty Insurance Company	13,761	0.0%	0	19,676	1,150,104	48,787	*****	*****
Seneca Insurance Company, Inc.	13,235	0.0%	0	11,853	-2	-2	0.0%	0.0%
Garrison Property and Casualty Insurance Company	12,765	0.0%	101,398	13,901	109,135	85	785.1%	785.7%
Georgia Casualty & Surety Company	11,787	0.0%	2,579	12,900	2,890	0	22.4%	22.4%
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	10,835	0.0%	0	8,912	6,152	226	69.0%	71.6%
USAA General Indemnity Company	10,610	0.0%	0	9,859	7,009	360	71.1%	74.7%
Amerisure Mutual Insurance Company	9,933	0.0%	0	4,091	84	24	2.1%	2.6%
Amica Mutual Insurance Company	9,768	0.0%	0	9,147	0	0	0.0%	0.0%
AXIS Reinsurance Company	9,115	0.0%	0	56,022	-47,914	-992	-85.5%	-87.3%
T.H.E. Insurance Company	7,138	0.0%	0	7,383	-55	0	-0.7%	-0.7%
Church Mutual Insurance Company	7,078	0.0%	0	6,409	85	-1	1.3%	1.3%
Hartford Fire Insurance Company	6,523	0.0%	-33,526	7,351	-35,136	-16,456	-478.0%	-701.8%
Association Casualty Insurance Company	6,460	0.0%	0	6,594	1,008	0	15.3%	15.3%
Sompo Japan Insurance Company of America	5,333	0.0%	0	5,996	-2,668	-198	-44.5%	-47.8%
Philadelphia Indemnity Insurance Company	5,075	0.0%	0	3,299	0	0	0.0%	0.0%
Employers' Fire Insurance Company, The	4,911	0.0%	0	3,729	14	0	0.4%	0.4%
American Casualty Company of Reading, Pennsylvania	4,870	0.0%	0	35,427	-47,314	-3,011	-133.6%	-142.1%
National Casualty Company	4,758	0.0%	13,551	23,814	11,642	-77	48.9%	48.6%
Allstate Insurance Company	4,575	0.0%	-990	5,116	-3,090	1,218	-60.4%	-36.6%
American Alternative Insurance Corporation	4,458	0.0%	0	3,088	-16,952	-602	-549.0%	-568.5%
Hanover Insurance Company, The	4,124	0.0%	74,344	4,299	25,397	3,056	590.8%	661.9%
Liberty Insurance Corporation	3,766	0.0%	0	3,387	579	8	17.1%	17.3%
Westfield Insurance Company	3,764	0.0%	0	3,155	6	16	0.2%	0.7%
Kodiak Insurance Company	3,603	0.0%	0	396	842	281	212.6%	283.6%
American Zurich Insurance Company	3,544	0.0%	0	2,379	182	0	7.7%	7.7%
Ohio Casualty Insurance Company, The	3,483	0.0%	0	7,188	-328	31	-4.6%	-4.1%
NOVA Casualty Company	2,837	0.0%	0	118	17	1	14.4%	15.3%
First Acceptance Insurance Company, Inc.	2,795	0.0%	15,000	3,138	15,000	0	478.0%	478.0%

Fire Business - Stock Fire and Miscellaneous Companies

Page 5 of 8

\* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

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

Thursday, April 30, 2009 9:58:46 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 **
Pharmacists Mutual Insurance Company	2,707	0.0%	0	2,562	0	0	0.0%	0.0%
Harleysville Mutual Insurance Company	2,638	0.0%	0	2,980	47	-2	1.6%	1.5%
Northland Insurance Company	2,238	0.0%	0	6,516	-4,335	73	-66.5%	-65.4%
Brotherhood Mutual Insurance Company	1,910	0.0%	0	647	6,840	0	*****	*****
SUA Insurance Company	1,558	0.0%	0	2,632	-348	-50	-13.2%	-15.1%
GuideOne Specialty Mutual Insurance Company	1,410	0.0%	0	1,391	3	0	0.2%	0.2%
Fireman's Fund Insurance Company	1,359	0.0%	0	6,856	-2,473	-149	-36.1%	-38.2%
Capitol Indemnity Corporation	1,272	0.0%	0	477	3	0	0.6%	0.6%
Everest National Insurance Company	1,145	0.0%	0	361	0	0	0.0%	0.0%
United States Liability Insurance Company	1,084	0.0%	0	933	15	-10	1.6%	0.5%
Penn-America Insurance Company	937	0.0%	0	850	42	-95	4.9%	-6.2%
Star Insurance Company	732	0.0%	4,211	10,178	-39,484	-5,425	-387.9%	-441.2%
General Casualty Company of Wisconsin	699	0.0%	0	691	0	0	0.0%	0.0%
Massachusetts Bay Insurance Company	640	0.0%	0	504	46	-22	9.1%	4.8%
Southern Pilot Insurance Company	528	0.0%	0	516	0	867	0.0%	168.0%
National Fire Insurance Company of Hartford	313	0.0%	0	141	0	0	0.0%	0.0%
National Surety Corporation	309	0.0%	0	54,293	-1,594	-387	-2.9%	-3.6%
New Hampshire Insurance Company	184	0.0%	0	5,188	-1,797	-42	-34.6%	-35.4%
American Insurance Company, The	91	0.0%	0	128	-7,034	6	*****	*****
Praetorian Insurance Company	44	0.0%	-1,867	107	-12,646	-26	*****	*****
Metropolitan Property and Casualty Insurance Company	19	0.0%	0	19	-1,259	-19	*****	*****
Republic Fire and Casualty Insurance Company	8	0.0%	0	7	0	0	0.0%	0.0%
Wausau Business Insurance Company	1	0.0%	0	1	165	0	*****	*****
Audubon Indemnity Company	0	0.0%	415,851	61,982	-275,526	-16,125	-444.5%	-470.5%
Mississippi Farm Bureau Mutual Insurance Company	0	0.0%	81,287	0	-47,344	-150,586		
AXA Re Property and Casualty Insurance Company	0	0.0%	1,633	0	1,633	0		
Fidelity and Deposit Company of Maryland	0	0.0%	0	1,445	-1,124	0	-77.8%	-77.8%
Capital City Insurance Company, Inc.	0	0.0%	0	1,122	0	0	0.0%	0.0%

Fire Business - Stock Fire and Miscellaneous Companies

Page 6 of 8

\* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

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

Thursday, April 30, 2009 9:58:46 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 **
Horace Mann Insurance Company	0	0.0%	0	255	-287	0	-112.5%	-112.5%
American General Property Insurance Company	0	0.0%	0	27	-1,762	0	*****	*****
Insurance Company of the West	0	0.0%	0	6	0	0	0.0%	0.0%
Audubon Insurance Company	0	0.0%	0	4	-3,406	248,146	*****	*****
Mitsui Sumitomo Insurance Company of America	0	0.0%	0	1	0	0	0.0%	0.0%
Westchester Fire Insurance Company	0	0.0%	0	0	281,493	322,141		
Fidelity and Guaranty Insurance Company	0	0.0%	0	0	21,617	730		
National Union Fire Insurance Company of Louisiana	0	0.0%	0	0	1,014	365		
Hartford Casualty Insurance Company	0	0.0%	0	0	109	6		
Northland Casualty Company	0	0.0%	0	0	66	5		
Assurance Company of America	0	0.0%	0	0	20	13		
Federal Insurance Company	0	0.0%	0	0	10	1		
Trinity Universal Insurance Company of Kansas, Inc.	0	0.0%	0	0	2	0		
American Summit Insurance Company	0	0.0%	0	0	0	1,690		
Great American Alliance Insurance Company	0	0.0%	0	0	-1	0		
Travelers Casualty Insurance Company of America	0	0.0%	0	0	-1	0		
North River Insurance Company, The	0	0.0%	0	0	-3	-47		
Bankers Standard Insurance Company	0	0.0%	0	0	-4	-1		
American Manufacturers Mutual Insurance Company	0	0.0%	0	0	-8	0		
Great American Assurance Company	0	0.0%	0	0	-8	-2		
Travelers Casualty Company of Connecticut	0	0.0%	0	0	-17	0		
Standard Fire Insurance Company, The	0	0.0%	0	0	-37	-1		
Travelers Casualty and Surety Company of America	0	0.0%	0	0	-48	0		
Alea North America Insurance Company	0	0.0%	0	0	-65	-7		
Farmington Casualty Company	0	0.0%	0	0	-176	-3		
Interstate Indemnity Company	0	0.0%	0	0	-187	-41		
Middlesex Insurance Company	0	0.0%	0	0	-203	-19		
American Motorists Insurance Company	0	0.0%	0	0	-232	0		

Fire Business - Stock Fire and Miscellaneous Companies

Page 7 of 8

\* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

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

Thursday, April 30, 2009 9:58:46 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 **
Clarendon National Insurance Company	0	0.0%	0	0	-243	0		
Travelers Casualty and Surety Company	0	0.0%	0	0	-304	-6		
Employers Insurance Company of Wausau	0	0.0%	0	0	-650	-975,457		
TIG Insurance Company	0	0.0%	0	0	-1,740	-46		
ACE Fire Underwriters Insurance Company	0	0.0%	0	0	-1,875	-499		
Century Indemnity Company	0	0.0%	0	0	-2,367	-36		
LM Property and Casualty Insurance Company	0	0.0%	0	0	-4,010	0		
Fairmont Specialty Insurance Company	0	0.0%	0	0	-17,570	-1,784		
RLI Insurance Company	0	0.0%	0	0	-17,833	-6,032		
United States Fidelity and Guaranty Company	0	0.0%	-500	0	117,641	2,573		
Arrowood Indemnity Company	0	0.0%	-5,593	0	-72,922	2,169		
Maryland Casualty Company	0	0.0%	-8,797	0	-14,973	-653		
Insurance Company of North America	0	0.0%	-18,064	0	-17,859	-577		
Redland Insurance Company	-11	0.0%	56	42	11	-1	26.2%	23.8%
American Automobile Insurance Company	-22	0.0%	0	-22	-1,610	-507	*****	*****
Trinity Universal Insurance Company	-56	0.0%	0	1,584	39	-97	2.5%	-3.7%
Southern Farm Bureau Casualty Insurance Company	-140	0.0%	-18,300	-105	-26,812	2,134	*****	*****
Fidelity and Guaranty Insurance Underwriters, Inc.	-200	0.0%	0	611	18,845	399	*****	*****
Great American Insurance Company	-812	0.0%	0	11	-37,716	-18,967	*****	*****
Security National Insurance Company	-1,292	0.0%	-8	2,818	205	842	7.3%	37.2%
Greenwich Insurance Company	-3,026	0.0%	0	-3,026	-1	0	0.0%	0.0%
Harbor Point Reinsurance U.S., Inc.	-10,622	0.0%	0	-10,622	-10,072	-1,064	94.8%	104.8%
<b>Grand Totals: 215 Companies in Report</b>	<b>90,716,110</b>		<b>40,731,912</b>	<b>90,135,406</b>	<b>47,428,585</b>	<b>702,290</b>	<b>52.6%</b>	<b>53.4%</b>

Fire Business - Stock Fire and Miscellaneous Companies

Page 8 of 8

\* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

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

Thursday, April 30, 2009 9:58:46 AM

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