

**Companies Filing on Property/Casualty Blank
Totals 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	373,167,163	9.5%	229,413,070	378,317,088	237,868,897	5,998,694	62.9%	64.5%
State Farm Mutual Automobile Insurance Company	346,819,808	8.8%	230,205,337	347,724,512	237,735,396	7,620,163	68.4%	70.6%
State Farm Fire and Casualty Company	267,820,410	6.8%	208,922,093	270,412,796	196,203,019	29,927,898	72.6%	83.6%
Progressive Gulf Insurance Company	149,449,306	3.8%	92,830,668	151,972,822	96,005,930	1,727,807	63.2%	64.3%
Allstate Insurance Company	112,525,313	2.9%	67,739,671	112,905,336	63,521,864	384,767	56.3%	56.6%
Allstate Property and Casualty Insurance Company	91,549,907	2.3%	58,627,984	86,779,974	62,154,357	954,637	71.6%	72.7%
Alfa Insurance Corporation	66,567,832	1.7%	39,414,702	65,140,816	38,904,530	806,358	59.7%	61.0%
Nationwide Property and Casualty Insurance Company	61,049,849	1.6%	34,935,422	53,824,803	41,424,182	1,096,512	77.0%	79.0%
Zurich American Insurance Company	57,686,362	1.5%	45,817,492	60,107,633	55,793,277	7,391,612	92.8%	105.1%
Nationwide Mutual Insurance Company	55,568,502	1.4%	26,689,440	55,805,550	26,689,828	1,015,796	47.8%	49.6%
Shelter Mutual Insurance Company	53,918,423	1.4%	28,436,692	53,265,157	27,841,413	597,999	52.3%	53.4%
United Services Automobile Association	53,509,689	1.4%	38,170,838	52,442,709	31,693,401	1,431,871	60.4%	63.2%
National Union Fire Insurance Company of Pittsburgh, PA.	47,597,628	1.2%	49,623,334	42,346,307	24,289,071	2,229,699	57.4%	62.6%
Nationwide Mutual Fire Insurance Company	44,407,969	1.1%	36,794,494	43,279,067	27,553,276	549,317	63.7%	64.9%
Federal Insurance Company	39,274,485	1.0%	11,707,452	39,422,244	15,882,576	6,222,416	40.3%	56.1%
Continental Casualty Company	39,068,550	1.0%	31,714,197	38,665,980	50,467,548	3,937,282	130.5%	140.7%
Travelers Property Casualty Company of America	38,642,721	1.0%	17,560,294	40,244,826	-6,855,612	770,474	-17.0%	-15.1%
Bridgefield Casualty Insurance Company	37,951,769	1.0%	15,039,200	37,951,769	17,663,268	3,481,035	46.5%	55.7%
Mountain Laurel Assurance Company	35,724,971	0.9%	21,104,689	35,986,139	22,212,474	220,245	61.7%	62.3%
SAFECO Insurance Company of America	34,519,326	0.9%	16,489,392	30,787,893	17,999,568	774,713	58.5%	61.0%
SAFECO Insurance Company of Illinois	32,073,785	0.8%	13,779,581	30,789,265	17,083,651	403,225	55.5%	56.8%
Brierfield Insurance Company	29,186,777	0.7%	6,652,022	29,022,467	9,314,023	1,457,545	32.1%	37.1%
Foremost Insurance Company Grand Rapids, Michigan	29,055,669	0.7%	15,619,002	26,561,678	16,282,608	154,512	61.3%	61.9%
American Agri-Business Insurance Company	28,349,270	0.7%	18,969,276	26,952,302	26,724,606	9,205	99.2%	99.2%
Economy Premier Assurance Company	26,243,409	0.7%	16,980,040	27,313,813	7,785,294	376,200	28.5%	29.9%

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 **
Safeway Insurance Company	26,222,995	0.7%	13,952,768	25,330,584	14,699,855	656,558	58.0%	60.6%
State Auto Property and Casualty Insurance Company	25,826,451	0.7%	9,499,111	24,390,189	10,183,804	1,581,659	41.8%	48.2%
GEICO General Insurance Company	25,796,700	0.7%	15,851,426	25,168,727	17,613,400	467,127	70.0%	71.8%
ACE American Insurance Company	25,087,164	0.6%	8,583,217	24,716,405	14,622,491	1,254,364	59.2%	64.2%
Direct General Insurance Company of Mississippi	23,165,219	0.6%	16,169,034	23,905,831	16,090,633	404,359	67.3%	69.0%
Travelers Indemnity Company, The	22,936,879	0.6%	12,170,122	23,944,205	4,935,426	298,588	20.6%	21.9%
American Bankers Insurance Company of Florida	22,699,719	0.6%	5,072,950	22,238,487	5,665,444	59,401	25.5%	25.7%
Liberty Mutual Fire Insurance Company	22,593,608	0.6%	10,951,982	22,840,892	11,268,616	1,199,725	49.3%	54.6%
Union Insurance Company	21,703,257	0.6%	6,407,537	20,599,237	10,819,351	1,729,649	52.5%	60.9%
Farmers Insurance Exchange	21,619,520	0.5%	16,692,467	23,083,009	14,290,352	37,876	61.9%	62.1%
AmFed National Insurance Company	21,618,972	0.5%	14,747,132	22,492,563	8,353,563	2,258,095	37.1%	47.2%
American Family Home Insurance Company	20,779,372	0.5%	6,857,760	18,809,235	7,179,652	267,168	38.2%	39.6%
New Hampshire Insurance Company	20,710,561	0.5%	8,509,639	18,242,219	16,972,227	1,227,939	93.0%	99.8%
St. Paul Fire and Marine Insurance Company	20,132,109	0.5%	9,339,344	21,188,071	-2,818,770	1,135,600	-13.3%	-7.9%
Canal Insurance Company	19,468,747	0.5%	17,070,651	23,475,580	16,841,505	1,969,231	71.7%	80.1%
USAA Casualty Insurance Company	19,234,036	0.5%	12,444,409	18,803,909	12,315,855	584,261	65.5%	68.6%
Fireman's Fund Insurance Company	18,983,403	0.5%	4,434,746	19,164,838	-364,878	204,474	-1.9%	-0.8%
Automobile Insurance Company of Hartford, Connecticut, The	18,731,393	0.5%	11,698,265	19,629,835	10,204,468	398,385	52.0%	54.0%
Travelers Casualty and Surety Company of America	18,696,492	0.5%	5,494,373	19,800,960	2,809,810	1,904,659	14.2%	23.8%
QBE Insurance Corporation	18,668,341	0.5%	10,743,306	18,610,300	9,715,300	604,624	52.2%	55.5%
GEICO Indemnity Company	18,513,394	0.5%	10,053,273	17,429,582	11,218,446	284,827	64.4%	66.0%
Employers Mutual Casualty Company	18,429,807	0.5%	9,032,135	18,504,073	10,687,016	700,230	57.8%	61.5%
Maryland Casualty Company	15,471,825	0.4%	9,142,265	17,939,419	7,304,959	1,331,692	40.7%	48.1%
Government Employees Insurance Company	15,100,104	0.4%	8,932,606	14,951,317	9,935,665	295,812	66.5%	68.4%
Metropolitan Property and Casualty Insurance Company	14,838,002	0.4%	13,045,383	14,301,638	8,023,671	-53,841	56.1%	55.7%
Mortgage Guaranty Insurance Corporation	14,489,180	0.4%	7,024,426	14,460,820	12,291,697	256,395	85.0%	86.8%
Granite State Insurance Company	14,469,269	0.4%	13,913,318	16,895,967	13,308,642	482,645	78.8%	81.6%
American Alternative Insurance Corporation	14,416,583	0.4%	6,820,443	14,647,147	7,122,397	417,248	48.6%	51.5%

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 **
USA Insurance Company	14,076,891	0.4%	8,933,772	14,374,022	7,945,650	0	55.3%	55.3%
Travelers Indemnity Company of Connecticut, The	13,944,196	0.4%	3,772,804	14,209,414	-1,384,916	169,471	-9.7%	-8.6%
Continental Western Insurance Company	13,898,758	0.4%	4,440,515	13,843,143	2,787,492	1,194,736	20.1%	28.8%
American Guarantee & Liability Insurance Company	13,811,343	0.4%	8,170,227	14,477,200	1,913,032	87,361	13.2%	13.8%
Liberty Mutual Insurance Company	13,518,579	0.3%	9,660,356	15,337,349	4,773,453	2,090,790	31.1%	44.8%
American National Property and Casualty Company	13,411,415	0.3%	6,417,464	13,733,831	5,880,839	158,784	42.8%	44.0%
Factory Mutual Insurance Company	13,326,170	0.3%	197,475,160	14,147,719	187,100,178	-4,063,466	*****	*****
Charter Oak Fire Insurance Company, The	13,309,492	0.3%	7,225,778	12,346,057	4,399,866	637,344	35.6%	40.8%
Allstate Indemnity Company	13,112,960	0.3%	11,028,772	13,033,358	10,504,344	315,132	80.6%	83.0%
Insurance Company of the State of Pennsylvania, The	12,975,345	0.3%	5,069,879	12,482,012	7,782,379	561,632	62.3%	66.8%
Commerce and Industry Insurance Company	12,923,593	0.3%	9,233,391	14,735,511	15,045,285	1,837,194	102.1%	114.6%
Alfa General Insurance Corporation	12,844,261	0.3%	8,257,728	12,039,191	8,447,321	108,330	70.2%	71.1%
Travelers Indemnity Company of America, The	12,724,093	0.3%	8,750,159	12,326,664	10,028,182	1,199,998	81.4%	91.1%
Metropolitan Casualty Insurance Company	12,689,482	0.3%	6,090,466	12,239,172	7,521,794	383,824	61.5%	64.6%
American Reliable Insurance Company	12,571,157	0.3%	4,232,838	12,785,923	5,207,533	39,945	40.7%	41.0%
Nationwide General Insurance Company	11,924,124	0.3%	6,107,011	11,940,878	6,001,551	99,841	50.3%	51.1%
Property and Casualty Insurance Company of Hartford	11,784,187	0.3%	7,412,889	11,982,542	7,684,114	-58,525	64.1%	63.6%
American Security Insurance Company	11,664,970	0.3%	4,743,789	10,277,375	4,585,159	1,100	44.6%	44.6%
Empire Fire and Marine Insurance Company	11,574,704	0.3%	5,921,522	11,229,646	6,446,717	310,521	57.4%	60.2%
GuideOne Mutual Insurance Company	11,521,433	0.3%	5,631,620	11,474,730	6,391,055	572,341	55.7%	60.7%
National Security Fire and Casualty Company	11,461,448	0.3%	4,569,360	9,737,423	4,948,905	286,587	50.8%	53.8%
ACE Property and Casualty Insurance Company	11,377,046	0.3%	5,729,103	11,984,245	8,122,749	263,787	67.8%	70.0%
Arch Insurance Company	10,948,292	0.3%	2,684,876	10,610,147	3,860,032	330,801	36.4%	39.5%
Assurance Company of America	10,711,909	0.3%	4,235,436	11,243,057	3,454,079	-10,037	30.7%	30.6%
Federated Mutual Insurance Company	10,542,039	0.3%	8,212,081	11,153,964	8,051,362	670,075	72.2%	78.2%
American Interstate Insurance Company	10,411,952	0.3%	4,798,707	11,395,280	3,168,730	148,688	27.8%	29.1%
GuideOne America Insurance Company	10,296,208	0.3%	5,434,624	10,035,444	5,690,057	154,477	56.7%	58.2%
AmFirst Insurance Company	10,212,121	0.3%	5,085,362	10,212,121	5,065,622	0	49.6%	49.6%

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FirstComp Insurance Company	9,649,006	0.2%	4,183,962	10,694,816	2,931,634	994,810	27.4%	36.7%
Coast National Insurance Company	9,623,418	0.2%	4,436,005	9,001,844	4,798,117	163,551	53.3%	55.1%
Universal Underwriters Insurance Company	9,423,562	0.2%	5,846,300	9,515,604	9,096,968	647,673	95.6%	102.4%
Hartford Underwriters Insurance Company	9,403,297	0.2%	4,178,890	9,303,924	3,601,474	-199,716	38.7%	36.6%
Westport Insurance Corporation	8,985,571	0.2%	6,172,073	10,158,423	-1,532,677	-57,974	-15.1%	-15.7%
Church Mutual Insurance Company	8,947,353	0.2%	5,368,673	8,736,147	2,899,473	-187,195	33.2%	31.0%
Radian Guaranty Inc.	8,845,010	0.2%	5,596,756	8,974,866	9,432,024	0	105.1%	105.1%
Wausau Underwriters Insurance Company	8,762,117	0.2%	3,485,064	9,182,238	5,543,308	291,649	60.4%	63.5%
Philadelphia Indemnity Insurance Company	8,748,144	0.2%	1,352,461	7,201,204	1,905,153	49,830	26.5%	27.1%
Unitrin Auto and Home Insurance Company	8,466,122	0.2%	5,255,210	8,432,823	6,478,733	-42,865	76.8%	76.3%
LM Insurance Corporation	8,429,753	0.2%	4,747,195	9,390,061	6,761,495	1,251,918	72.0%	85.3%
Vigilant Insurance Company	8,308,085	0.2%	4,448,009	8,142,231	3,904,403	352,574	48.0%	52.3%
NAU Country Insurance Company	8,135,471	0.2%	7,625,599	8,036,182	8,007,840	0	99.6%	99.6%
Great West Casualty Company	8,094,661	0.2%	8,197,845	7,857,899	6,283,455	668,213	80.0%	88.5%
Acadia Insurance Company	7,890,481	0.2%	3,211,206	6,311,517	4,950,569	884,150	78.4%	92.4%
Liberty Insurance Corporation	7,867,367	0.2%	2,373,156	7,475,618	7,541,124	859,217	100.9%	112.4%
Westfield Insurance Company	7,845,273	0.2%	2,166,450	7,891,021	4,104,423	-54,709	52.0%	51.3%
RSUI Indemnity Company	7,826,793	0.2%	24,684,933	7,259,338	10,292,420	-483,943	141.8%	135.1%
American Zurich Insurance Company	7,815,175	0.2%	11,699,993	6,566,291	-271,825	2,020,848	-4.1%	26.6%
Travelers Property Casualty Insurance Company	7,636,321	0.2%	5,181,263	8,506,160	3,459,227	127,103	40.7%	42.2%
Lincoln General Insurance Company	7,625,454	0.2%	8,988,257	9,013,888	7,269,834	548,112	80.7%	86.7%
Tokio Marine & Nichido Fire Insurance Co., Ltd. (United States Bra	7,526,336	0.2%	11,247,171	8,334,499	11,834,200	715,003	142.0%	150.6%
St. Paul Mercury Insurance Company	7,334,331	0.2%	3,573,594	7,341,292	4,525,531	394,573	61.6%	67.0%
Sentry Select Insurance Company	7,292,719	0.2%	5,855,186	8,671,869	4,330,435	143,977	49.9%	51.6%
Genworth Mortgage Insurance Corporation	7,292,134	0.2%	3,050,143	7,075,146	6,398,062	0	90.4%	90.4%
LEMIC Insurance Company	7,196,503	0.2%	4,455,464	7,598,829	5,393,074	1,055,860	71.0%	84.9%
Cherokee Insurance Company	7,110,795	0.2%	5,625,394	7,668,526	8,388,900	594,158	109.4%	117.1%
Union National Fire Insurance Company	7,091,869	0.2%	2,979,799	7,100,404	3,296,738	0	46.4%	46.4%

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American Modern Home Insurance Company	6,982,326	0.2%	3,313,971	7,053,431	3,725,178	132,362	52.8%	54.7%
National Liability & Fire Insurance Company	6,913,679	0.2%	1,320,389	6,602,923	3,124,843	446,718	47.3%	54.1%
American Home Assurance Company	6,903,530	0.2%	11,079,558	20,012,323	6,218,688	3,603,891	31.1%	49.1%
GuideOne Elite Insurance Company	6,861,543	0.2%	3,449,164	7,068,289	2,533,931	118,991	35.8%	37.5%
Phoenix Insurance Company, The	6,839,633	0.2%	1,949,880	6,441,702	1,712,539	253,250	26.6%	30.5%
Hartford Fire Insurance Company	6,740,095	0.2%	3,397,883	6,877,620	6,468,849	430,965	94.1%	100.3%
Bituminous Casualty Corporation	6,696,869	0.2%	2,592,961	7,019,211	-101,630	-1,216,962	-1.4%	-18.8%
Valley Forge Insurance Company	6,531,157	0.2%	2,535,233	5,711,047	9,779,374	1,187,828	171.2%	192.0%
Nationwide Agribusiness Insurance Company	6,522,936	0.2%	6,113,169	6,046,245	3,976,193	631,861	65.8%	76.2%
Argonaut Great Central Insurance Company	6,474,932	0.2%	1,160,825	6,215,354	1,428,522	1,373,180	23.0%	45.1%
American Federated Insurance Company	6,231,814	0.2%	700,035	6,124,208	670,789	0	11.0%	11.0%
National Fire Insurance Company of Hartford	6,099,637	0.2%	3,003,831	5,414,760	1,784,073	-324,004	32.9%	27.0%
Standard Fire Insurance Company, The	6,076,644	0.2%	3,598,570	5,971,438	2,536,790	212,413	42.5%	46.0%
Brotherhood Mutual Insurance Company	6,054,530	0.2%	2,307,499	5,828,645	2,421,224	239,531	41.5%	45.6%
Gray Insurance Company, The	6,047,447	0.2%	1,446,400	6,128,211	1,611,225	159,858	26.3%	28.9%
Affiliated F M Insurance Company	6,021,140	0.2%	2,291,127	5,850,250	699,334	12,743	12.0%	12.2%
Safety National Casualty Corporation	5,982,264	0.2%	1,879,340	6,200,851	2,520,956	82,452	40.7%	42.0%
United Automobile Insurance Company	5,970,074	0.2%	3,116,377	5,878,702	2,346,314	27,756	39.9%	40.4%
USAA General Indemnity Company	5,772,416	0.1%	3,270,579	5,084,567	3,905,167	63,524	76.8%	78.1%
Wausau Business Insurance Company	5,671,738	0.1%	2,213,252	5,964,262	4,355,375	644,156	73.0%	83.8%
American Casualty Company of Reading, Pennsylvania	5,620,302	0.1%	1,036,348	5,281,046	1,491,405	98,423	28.2%	30.1%
PMI Mortgage Insurance Co.	5,544,447	0.1%	2,607,917	5,572,087	10,078,966	0	180.9%	180.9%
Fidelity and Deposit Company of Maryland	5,517,261	0.1%	586,576	6,949,241	990,211	753,437	14.2%	25.1%
Travelers Home and Marine Insurance Company, The	5,451,479	0.1%	2,274,270	4,776,041	2,570,908	56,470	53.8%	55.0%
Hartford Casualty Insurance Company	5,354,528	0.1%	2,201,242	5,573,641	1,330,692	-249,148	23.9%	19.4%
Foremost Signature Insurance Company	5,302,860	0.1%	2,894,674	5,542,410	2,818,420	69,037	50.9%	52.1%
Great American Insurance Company	5,291,748	0.1%	1,596,343	5,336,061	1,958,940	204,177	36.7%	40.5%
Federated Rural Electric Insurance Exchange	5,282,748	0.1%	1,971,876	5,281,652	1,457,630	577,580	27.6%	38.5%

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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 **
Twin City Fire Insurance Company	5,231,318	0.1%	2,184,377	5,928,796	3,692,611	1,069,617	62.3%	80.3%
United Guaranty Residential Insurance Company	5,199,678	0.1%	2,055,793	5,203,618	7,803,092	252,557	150.0%	154.8%
Great American Insurance Company of New York	5,178,105	0.1%	1,532,865	5,476,870	2,226,120	572,857	40.6%	51.1%
Southern Fire & Casualty Company	5,159,922	0.1%	2,668,853	5,380,882	2,127,105	280,204	39.5%	44.7%
Esurance Insurance Company	5,116,805	0.1%	2,296,790	5,076,192	3,094,837	174,277	61.0%	64.4%
Everest National Insurance Company	5,079,260	0.1%	445,126	4,449,641	2,063,863	621,089	46.4%	60.3%
Employers Insurance Company of Wausau	5,004,470	0.1%	2,668,723	4,872,088	3,182,607	-851,449	65.3%	47.8%
Old Republic Insurance Company	4,944,877	0.1%	2,024,196	4,976,026	1,179,274	-129,879	23.7%	21.1%
Amerisure Mutual Insurance Company	4,795,825	0.1%	995,536	3,610,953	1,166,438	102,097	32.3%	35.1%
American States Insurance Company	4,718,430	0.1%	2,227,326	4,708,209	1,101,072	281,832	23.4%	29.4%
Republic Mortgage Insurance Company	4,707,036	0.1%	1,189,270	4,010,233	3,860,438	109,509	96.3%	99.0%
Lumbermen's Underwriting Alliance	4,622,017	0.1%	554,407	4,388,444	183,135	-8,269	4.2%	4.0%
Victoria Fire & Casualty Company	4,505,450	0.1%	2,024,669	4,283,723	2,456,192	105,387	57.3%	59.8%
Producers Agriculture Insurance Company	4,472,677	0.1%	1,589,188	4,436,961	2,914,328	59,833	65.7%	67.0%
Midwest Employers Casualty Company	4,365,712	0.1%	1,963,459	4,725,450	7,756,156	-17,135	164.1%	163.8%
Balboa Insurance Company	4,224,896	0.1%	1,927,818	3,905,149	1,915,123	-79,408	49.0%	47.0%
XL Specialty Insurance Company	4,221,598	0.1%	7,951,134	4,326,672	-4,538,189	-354,136	-104.9%	-113.1%
Greenwich Insurance Company	4,144,684	0.1%	583,889	4,561,018	1,997,698	131,917	43.8%	46.7%
Indemnity Insurance Company of North America	4,115,286	0.1%	1,987,972	5,005,319	1,843,864	460,235	36.8%	46.0%
First Acceptance Insurance Company, Inc.	4,065,768	0.1%	2,255,308	4,370,613	2,574,577	72,287	58.9%	60.6%
National Casualty Company	4,051,047	0.1%	1,986,700	4,462,709	2,668,571	501,017	59.8%	71.0%
Grain Dealers Mutual Insurance Company	3,985,447	0.1%	1,918,496	3,970,650	1,818,148	251,279	45.8%	52.1%
Fidelity National Property and Casualty Insurance Company	3,981,786	0.1%	2,607,192	1,979,144	3,256,499	33,251	164.5%	166.2%
Metropolitan Direct Property and Casualty Insurance Company	3,935,856	0.1%	2,110,869	3,851,367	1,945,896	23,215	50.5%	51.1%
Ohio Casualty Insurance Company, The	3,928,620	0.1%	562,004	3,867,869	-1,108,744	-286,964	-28.7%	-36.1%
Great Northern Insurance Company	3,896,605	0.1%	625,305	3,720,813	868,997	479,096	23.4%	36.2%
Republic Underwriters Insurance Company	3,846,055	0.1%	1,415,921	1,789,357	2,434,010	80,783	136.0%	140.5%
Allianz Global Risks US Insurance Company	3,838,008	0.1%	104,627,877	3,469,054	54,367,600	-36,947	*****	*****

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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 **
AIG National Insurance Company, Inc.	3,831,985	0.1%	1,183,429	3,094,844	1,764,978	86,435	57.0%	59.8%
Great American Assurance Company	3,784,417	0.1%	1,903,406	3,690,698	1,353,372	88,683	36.7%	39.1%
Mendota Insurance Company	3,770,766	0.1%	2,880,439	3,952,984	2,369,722	25,779	59.9%	60.6%
Western Surety Company	3,755,300	0.1%	452,747	3,615,019	597,546	63,302	16.5%	18.3%
Stonetrust Commercial Insurance Company	3,678,304	0.1%	667,344	2,434,822	1,936,405	247,248	79.5%	89.7%
AmFed Casualty Insurance Company	3,574,003	0.1%	1,577,092	3,848,809	2,399,117	263,180	62.3%	69.2%
Versant Casualty Insurance Company	3,485,500	0.1%	2,072,573	3,965,122	2,208,146	0	55.7%	55.7%
National General Insurance Company	3,444,097	0.1%	1,905,029	3,376,519	1,937,020	22,596	57.4%	58.0%
Trumbull Insurance Company	3,330,256	0.1%	504,218	1,931,090	723,999	8,749	37.5%	37.9%
Southern United Fire Insurance Company	3,312,404	0.1%	1,381,853	2,798,430	1,697,086	344,191	60.6%	72.9%
American Economy Insurance Company	3,303,903	0.1%	1,348,568	3,533,039	1,229,229	11,801	34.8%	35.1%
Lafayette Insurance Company	3,275,594	0.1%	922,555	3,235,926	1,581,900	8,071	48.9%	49.1%
Continental Insurance Company, The	3,247,027	0.1%	1,286,622	3,672,086	9,128,642	118,657	248.6%	251.8%
State Volunteer Mutual Insurance Company	3,240,043	0.1%	685,000	3,158,568	1,203,785	1,219,432	38.1%	76.7%
Automobile Club Inter-Insurance Exchange	3,237,488	0.1%	1,449,490	3,124,495	1,726,069	59,865	55.2%	57.2%
Southern Insurance Company	3,216,320	0.1%	494,995	1,814,528	1,233,991	92,242	68.0%	73.1%
American Fire and Casualty Company	3,207,715	0.1%	529,663	2,462,315	1,410,856	106,180	57.3%	61.6%
National Interstate Insurance Company	3,175,069	0.1%	1,415,350	3,452,762	-656,832	281,206	-19.0%	-10.9%
State National Insurance Company, Inc.	3,101,751	0.1%	910,061	3,643,659	1,268,170	100,503	34.8%	37.6%
FFVA Mutual Insurance Co.	3,101,742	0.1%	444,904	1,979,733	1,136,319	271,546	57.4%	71.1%
Argonaut Insurance Company	2,976,888	0.1%	2,584,384	2,811,234	1,956,945	-11,210	69.6%	69.2%
RLI Insurance Company	2,972,055	0.1%	747,417	2,884,177	28,186	632,541	1.0%	22.9%
Capital City Insurance Company, Inc.	2,967,039	0.1%	1,466,722	2,978,600	2,474,081	372,223	83.1%	95.6%
Plateau Casualty Insurance Company	2,933,184	0.1%	420,450	3,018,391	424,339	0	14.1%	14.1%
Victoria Select Insurance Company	2,915,979	0.1%	1,387,979	3,046,237	1,496,308	68,659	49.1%	51.4%
OneBeacon Insurance Company	2,911,237	0.1%	2,047,048	3,105,467	843,705	-44,944	27.2%	25.7%
Companion Property and Casualty Insurance Company	2,865,550	0.1%	734,608	2,631,730	555,427	70,766	21.1%	23.8%
Truck Insurance Exchange	2,816,562	0.1%	1,791,631	2,001,408	1,819,424	457,867	90.9%	113.8%

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

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
Zurich American Insurance Company of Illinois	2,769,185	0.1%	1,781,429	3,275,595	574,464	42,831	17.5%	18.8%
Dairyland Insurance Company	2,755,468	0.1%	1,845,351	2,891,794	1,104,883	23,354	38.2%	39.0%
Transportation Insurance Company	2,752,166	0.1%	852,828	3,245,395	1,284,356	-891,641	39.6%	12.1%
Safe Auto Insurance Company	2,729,750	0.1%	1,959,265	2,888,517	1,449,588	53,440	50.2%	52.0%
Stonington Insurance Company	2,679,385	0.1%	1,529,937	3,124,959	360,958	61,378	11.6%	13.5%
CUMIS Insurance Society, Inc.	2,654,978	0.1%	1,273,765	2,817,856	768,417	478,669	27.3%	44.3%
Foremost Property and Casualty Insurance Company	2,632,754	0.1%	950,825	2,430,106	1,047,783	13,977	43.1%	43.7%
United Fire & Casualty Company	2,608,809	0.1%	371,249	2,505,698	889,675	91,219	35.5%	39.1%
Aegis Security Insurance Company	2,605,594	0.1%	732,227	2,681,609	435,877	50,810	16.3%	18.1%
Employers Assurance Company	2,601,577	0.1%	387,633	2,242,107	1,016,476	119,848	45.3%	50.7%
Association Casualty Insurance Company	2,596,636	0.1%	3,169,578	2,622,425	3,646,908	1,014,590	139.1%	177.8%
United States Fire Insurance Company	2,566,672	0.1%	5,388,871	4,739,637	4,667,873	371,678	98.5%	106.3%
BCS Insurance Company	2,546,284	0.1%	1,706,211	2,548,643	1,004,234	88,883	39.4%	42.9%
Pre-Paid Legal Casualty, Inc.	2,530,404	0.1%	734,454	2,441,331	738,840	0	30.3%	30.3%
St. Paul Guardian Insurance Company	2,471,006	0.1%	550,534	1,832,065	-493,997	157,083	-27.0%	-18.4%
Amerisure Insurance Company	2,430,457	0.1%	2,657,883	1,994,297	2,092,937	75,460	104.9%	108.7%
General Insurance Company of America	2,411,965	0.1%	1,434,530	2,719,559	1,858,333	1,859,567	68.3%	136.7%
Sentry Insurance a Mutual Company	2,387,413	0.1%	823,019	2,619,166	1,465,246	173,013	55.9%	62.5%
Farmington Casualty Company	2,364,365	0.1%	153,955	1,591,819	534,328	96,346	33.6%	39.6%
Harleysville Mutual Insurance Company	2,353,921	0.1%	1,047,011	2,154,657	2,469,730	576,136	114.6%	141.4%
AIG Casualty Company	2,352,860	0.1%	29,055	1,914,928	336,538	39,669	17.6%	19.6%
Georgia Casualty & Surety Company	2,327,489	0.1%	1,289,489	2,174,533	356,768	318,393	16.4%	31.0%
Hartford Insurance Company of the Midwest	2,315,501	0.1%	1,067,520	1,401,013	1,282,163	45,181	91.5%	94.7%
Shelter General Insurance Company	2,272,001	0.1%	1,354,483	2,287,603	1,252,961	72,794	54.8%	58.0%
Triangle Insurance Company, Inc.	2,263,406	0.1%	872,897	2,554,572	1,010,036	79,347	39.5%	42.6%
National Surety Corporation	2,260,591	0.1%	4,678,353	2,249,051	5,163,738	23,862	229.6%	230.7%
State Automobile Mutual Insurance Company	2,256,969	0.1%	772,844	2,449,951	1,518,545	451,500	62.0%	80.4%
Accident Insurance Company, Inc.	2,245,672	0.1%	141,747	2,076,867	853,883	104,107	41.1%	46.1%

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						and Cost Containment Expense Incurred	Ratio w/o LAE *	Ratio with LAE **
Sentinel Insurance Company, Ltd.	2,197,457	0.1%	239,076	1,452,776	804,695	60,871	55.4%	59.6%
Alfa Specialty Insurance Corporation	2,164,198	0.1%	1,367,825	2,327,193	1,265,521	-46,494	54.4%	52.4%
Southern Pioneer Property and Casualty Insurance Company	2,114,565	0.1%	1,173,239	2,144,810	675,174	188,284	31.5%	40.3%
Caterpillar Insurance Company	2,110,682	0.1%	1,513,595	2,276,933	1,407,075	0	61.8%	61.8%
Penn Millers Insurance Company	2,098,111	0.1%	1,520,956	2,074,695	1,068,771	136,594	51.5%	58.1%
Pharmacists Mutual Insurance Company	2,095,768	0.1%	1,196,648	2,049,681	1,649,007	118,995	80.5%	86.3%
Gramercy Insurance Company	2,065,059	0.1%	259,891	1,054,438	693,608	51,285	65.8%	70.6%
Sompo Japan Insurance Company of America	2,063,471	0.1%	224,964	1,655,165	607,862	993,491	36.7%	96.7%
BancInsure, Inc.	2,061,499	0.1%	681,534	2,292,171	640,518	0	27.9%	27.9%
Westchester Fire Insurance Company	2,058,738	0.1%	35,183	1,865,400	-1,873,032	102,018	-100.4%	-94.9%
Dealers Assurance Company	2,048,197	0.1%	395,873	1,097,780	395,873	0	36.1%	36.1%
American International South Insurance Company	2,022,564	0.1%	657,239	1,559,177	898,005	90,096	57.6%	63.4%
Markel American Insurance Company	1,995,248	0.1%	1,275,630	2,605,208	3,234,745	53,895	124.2%	126.2%
Northern Insurance Company of New York	1,960,371	0.0%	1,882,628	1,614,408	855,919	-334,936	53.0%	32.3%
Lancer Insurance Company	1,960,352	0.0%	456,768	1,793,955	1,471,118	123,366	82.0%	88.9%
Advocate, MD Insurance of the Southwest Inc.	1,954,952	0.0%	785,000	2,213,818	-2,385,000	439,568	-107.7%	-87.9%
U.S. Specialty Insurance Company	1,954,800	0.0%	479,851	2,207,358	-232,983	135,454	-10.6%	-4.4%
Medical Protective Company, The	1,923,125	0.0%	1,591,000	1,732,272	1,649,500	-387,175	95.2%	72.9%
Pennsylvania Lumbermens Mutual Insurance Company	1,896,948	0.0%	369,809	2,166,969	506,029	-18,362	23.4%	22.5%
Chubb Indemnity Insurance Company	1,837,510	0.0%	32,743	1,462,459	391,014	48,427	26.7%	30.0%
AXIS Insurance Company	1,833,231	0.0%	142,482	2,103,943	1,147,104	125,666	54.5%	60.5%
OneBeacon America Insurance Company	1,783,725	0.0%	2,996,334	1,036,181	2,727,905	49,106	263.3%	268.0%
Audubon Insurance Company	1,753,325	0.0%	16,400,714	2,298,359	12,804,291	1,049,692	557.1%	602.8%
American International Insurance Company	1,725,111	0.0%	886,269	1,830,136	2,904,494	778,342	158.7%	201.2%
Praetorian Insurance Company	1,716,170	0.0%	1,069,092	2,024,872	-620,668	178,371	-30.7%	-21.8%
Technology Insurance Company, Inc.	1,707,054	0.0%	339,903	1,683,767	-480,195	66,327	-28.5%	-24.6%
Discover Property & Casualty Insurance Company	1,687,435	0.0%	2,083,133	1,557,661	3,992,097	30,120	256.3%	258.2%
North American Specialty Insurance Company	1,637,202	0.0%	109,667	1,446,614	682,010	198,651	47.1%	60.9%

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Homesite Insurance Company	1,633,765	0.0%	1,680,177	1,373,822	1,943,026	108,788	141.4%	149.4%
Garrison Property and Casualty Insurance Company	1,621,504	0.0%	1,144,313	1,474,339	1,348,952	22,452	91.5%	93.0%
Fidelity National Insurance Company	1,609,177	0.0%	816,348	2,983,609	694,194	15,939	23.3%	23.8%
Agri General Insurance Company	1,600,117	0.0%	1,302,623	1,613,748	-104,889	942	-6.5%	-6.4%
National Trust Insurance Company	1,600,033	0.0%	360,047	1,367,984	5,926	35,103	0.4%	3.0%
American Resources Insurance Company, Inc.	1,519,264	0.0%	571,904	2,216,046	-443,937	58,487	-20.0%	-17.4%
West American Insurance Company	1,482,844	0.0%	351,341	1,586,347	280,688	-106,138	17.7%	11.0%
Star Insurance Company	1,443,565	0.0%	517,036	1,036,831	1,002,789	93,257	96.7%	105.7%
Viking Insurance Company of Wisconsin	1,436,391	0.0%	337,864	1,227,413	694,849	6,884	56.6%	57.2%
Auto Club Family Insurance Company	1,432,328	0.0%	1,062,110	1,416,762	923,766	121,538	65.2%	73.8%
Selective Insurance Company of the Southeast	1,419,846	0.0%	2,308,085	1,051,446	2,570,506	115,917	244.5%	255.5%
AMEX Assurance Company	1,418,297	0.0%	568,277	1,439,809	239,035	18,673	16.6%	17.9%
First National Insurance Company of America	1,407,671	0.0%	548,810	1,211,501	740,588	47,102	61.1%	65.0%
Insurance Company of the West	1,394,648	0.0%	-33,256	1,475,483	-192,391	51,060	-13.0%	-9.6%
Travelers Personal Security Insurance Company	1,388,837	0.0%	533,237	1,259,607	748,983	25,529	59.5%	61.5%
Toyota Motor Insurance Company	1,386,717	0.0%	177,681	568,777	191,715	0	33.7%	33.7%
United States Fidelity and Guaranty Company	1,364,661	0.0%	11,535,939	1,486,703	9,413,525	3,172,175	633.2%	846.6%
Hartford Accident and Indemnity Company	1,364,185	0.0%	437,383	1,225,518	413,658	-129,360	33.8%	23.2%
Hartford Steam Boiler Inspection and Insurance Company, The	1,354,648	0.0%	231,499	1,505,492	205,777	-4,502	13.7%	13.4%
ACE Fire Underwriters Insurance Company	1,333,814	0.0%	465,752	2,393,570	420,815	112,953	17.6%	22.3%
StarNet Insurance Company	1,329,641	0.0%	659,940	927,340	1,885,250	140,395	203.3%	218.4%
Pennsylvania Manufacturers' Association Insurance Company	1,324,868	0.0%	372,222	1,130,471	600,426	38,392	53.1%	56.5%
Financial Security Assurance Inc.	1,304,365	0.0%	0	392,216	0	0	0.0%	0.0%
Companion Commercial Insurance Company	1,300,419	0.0%	174,521	1,281,313	-148,694	13,886	-11.6%	-10.5%
XL Insurance America, Inc.	1,280,321	0.0%	844,500	1,112,696	-1,008,604	39,643	-90.6%	-87.1%
First Liberty Insurance Corporation, The	1,276,533	0.0%	773,502	1,354,788	751,928	124,596	55.5%	64.7%
Emcasco Insurance Company	1,274,434	0.0%	516,245	964,363	854,158	50,406	88.6%	93.8%
Cincinnati Insurance Company, The	1,272,344	0.0%	129,103	1,242,458	308,372	-79,722	24.8%	18.4%

Totals Business - Stock Fire and Miscellaneous Companies

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American Insurance Company, The	1,255,297	0.0%	739,081	1,031,791	512,714	-6	49.7%	49.7%
Travelers Casualty and Surety Company	1,249,497	0.0%	1,062,209	1,162,937	-1,427,385	-230,343	-122.7%	-142.5%
Liberty Insurance Underwriters Inc.	1,238,499	0.0%	0	1,024,039	343,513	278,327	33.5%	60.7%
Navigators Insurance Company	1,237,050	0.0%	2,036	950,745	848,327	64,452	89.2%	96.0%
Pacific Indemnity Company	1,226,991	0.0%	238,753	1,139,836	600,498	446,528	52.7%	91.9%
American Road Insurance Company, The	1,220,477	0.0%	1,603,443	1,221,791	1,549,955	0	126.9%	126.9%
Delos Insurance Company	1,214,550	0.0%	529,783	1,110,069	711,919	35,625	64.1%	67.3%
Harco National Insurance Company	1,198,175	0.0%	469,447	1,520,541	224,448	129,941	14.8%	23.3%
Meritplan Insurance Company	1,195,205	0.0%	1,090,231	1,384,148	-272,487	187	-19.7%	-19.7%
Midwest Insurance Company	1,157,714	0.0%	43,346	598,624	410,281	33,361	68.5%	74.1%
Farmland Mutual Insurance Company	1,143,199	0.0%	1,135,932	1,161,268	1,168,968	7,093	100.7%	101.3%
State Auto National Insurance Company	1,141,223	0.0%	572,570	1,032,341	760,105	89,300	73.6%	82.3%
Courtesy Insurance Company	1,134,310	0.0%	714,795	838,690	763,947	43,247	91.1%	96.2%
Chrysler Insurance Company	1,122,994	0.0%	278,403	1,091,803	621,873	1,035	57.0%	57.1%
Hanover Insurance Company, The	1,121,496	0.0%	345,822	957,908	358,943	33,081	37.5%	40.9%
Travelers Casualty Insurance Company of America	1,118,239	0.0%	164,507	1,014,355	517,947	63,270	51.1%	57.3%
Diamond State Insurance Company	1,114,805	0.0%	298,882	625,421	-156,311	181,405	-25.0%	4.0%
Markel Insurance Company	1,075,423	0.0%	127,902	1,052,059	569,928	207,013	54.2%	73.8%
Nationwide Assurance Company	1,042,008	0.0%	457,047	1,133,224	174,651	-21,060	15.4%	13.6%
American Automobile Insurance Company	1,027,018	0.0%	287,963	1,010,966	550,008	392,178	54.4%	93.2%
SUA Insurance Company	1,015,462	0.0%	495,813	1,384,772	307,351	209,715	22.2%	37.3%
Motors Insurance Corporation	998,641	0.0%	319,727	998,839	332,420	10,623	33.3%	34.3%
Wesco Insurance Company	996,145	0.0%	58,969	741,290	277,931	54,686	37.5%	44.9%
Redland Insurance Company	994,904	0.0%	401,351	998,309	704,931	108,305	70.6%	81.5%
Travelers Commercial Insurance Company	990,080	0.0%	660,021	1,124,927	154,887	-6,036	13.8%	13.2%
Northern Assurance Company of America, The	980,637	0.0%	473,764	1,239,191	411,578	14,818	33.2%	34.4%
Kodiak Insurance Company	977,760	0.0%	24,863	214,237	260,049	77,106	121.4%	157.4%
New York Marine and General Insurance Company	961,004	0.0%	250,216	986,378	365,689	51,106	37.1%	42.3%

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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

Friday, June 05, 2009 3:29:15 PM

***** 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 **
Sagamore Insurance Company	959,284	0.0%	528,891	888,056	453,917	55,037	51.1%	57.3%
Ranchers and Farmers Insurance Company	951,783	0.0%	270,812	420,572	305,567	0	72.7%	72.7%
Guarantee Insurance Company	948,774	0.0%	198,528	666,424	589,400	189,745	88.4%	116.9%
SeaBright Insurance Company	932,463	0.0%	399,696	1,110,662	507,422	47,018	45.7%	49.9%
Vanliner Insurance Company	924,796	0.0%	262,895	1,185,708	610,691	54,300	51.5%	56.1%
Progressive Casualty Insurance Company	920,443	0.0%	2,121,476	971,268	1,454,483	21,298	149.8%	151.9%
GEICO Casualty Company	915,775	0.0%	691,615	1,097,324	719,012	32,177	65.5%	68.5%
International Fidelity Insurance Company	908,425	0.0%	-1,200	922,312	-26,012	-26,247	-2.8%	-5.7%
Amica Mutual Insurance Company	886,234	0.0%	520,889	916,628	191,349	115,254	20.9%	33.4%
Mitsui Sumitomo Insurance Company of America	881,407	0.0%	427,979	966,190	413,909	46,936	42.8%	47.7%
Executive Risk Indemnity Inc.	880,353	0.0%	399,777	864,971	-846,722	16,076	-97.9%	-96.0%
Mutual Savings Fire Insurance Company	855,822	0.0%	368,055	873,086	368,755	0	42.2%	42.2%
AssuranceAmerica Insurance Company	841,769	0.0%	430,090	848,186	550,709	36,967	64.9%	69.3%
New Hampshire Indemnity Company, Inc.	826,310	0.0%	194,029	1,018,453	181,557	34,074	17.8%	21.2%
National Union Fire Insurance Company of Louisiana	821,663	0.0%	505,497	827,891	2,587,966	-24,880	312.6%	309.6%
General Reinsurance Corporation	821,448	0.0%	5,677,157	937,543	-6,430,568	-168,908	-685.9%	-703.9%
First Colonial Insurance Company	818,193	0.0%	1,524,063	690,205	1,494,761	0	216.6%	216.6%
North River Insurance Company, The	806,722	0.0%	31,798	939,721	161,414	7,277	17.2%	18.0%
United States Liability Insurance Company	797,342	0.0%	1,030,500	666,662	233,070	-53,616	35.0%	26.9%
Republic Fire and Casualty Insurance Company	795,531	0.0%	55,091	617,155	169,388	34,020	27.4%	33.0%
Pennsylvania General Insurance Company	788,954	0.0%	279,630	851,476	1,119,247	48,105	131.4%	137.1%
Lyndon Property Insurance Company	777,338	0.0%	282,394	454,333	306,906	0	67.6%	67.6%
IDS Property Casualty Insurance Company	773,295	0.0%	513,201	774,021	551,557	18,364	71.3%	73.6%
Great American Alliance Insurance Company	768,805	0.0%	777,955	828,958	383,598	35,245	46.3%	50.5%
Austin Mutual Insurance Company	753,439	0.0%	520,735	753,439	520,735	0	69.1%	69.1%
Gulf Guaranty Insurance Company	702,865	0.0%	304,084	774,999	290,965	13,996	37.5%	39.3%
CAMICO Mutual Insurance company	683,249	0.0%	8,467	688,083	491,489	271,409	71.4%	110.9%
Accident Fund Insurance Company of America	680,157	0.0%	179,645	652,315	89,489	-23,350	13.7%	10.1%

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

Friday, June 05, 2009 3:29:15 PM

***** 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 **
Zenith Insurance Company	670,618	0.0%	224,996	677,863	-139,748	11,103	-20.6%	-19.0%
Armed Forces Insurance Exchange	666,042	0.0%	877,854	685,579	599,380	5,465	87.4%	88.2%
American States Preferred Insurance Company	665,429	0.0%	276,137	631,220	418,724	21,648	66.3%	69.8%
Stonebridge Casualty Insurance Company	649,465	0.0%	376,759	646,396	390,297	-4,228	60.4%	59.7%
Chicago Insurance Company	615,708	0.0%	799,500	652,942	584,604	205,999	89.5%	121.1%
Euler Hermes American Credit Indemnity Company	600,738	0.0%	422,699	612,253	526,246	0	86.0%	86.0%
Fortress Insurance Company	597,457	0.0%	0	574,426	92,642	55,299	16.1%	25.8%
AXIS Reinsurance Company	579,784	0.0%	-1,401,456	963,587	-1,686,916	1,342	-175.1%	-174.9%
Hudson Insurance Company	570,282	0.0%	42,442	576,994	97,904	41,217	17.0%	24.1%
Berkley Regional Insurance Company	560,364	0.0%	0	548,012	-45,214	0	-8.3%	-8.3%
Beazley Insurance Company, Inc.	558,427	0.0%	0	405,721	169,346	87,722	41.7%	63.4%
NOVA Casualty Company	546,735	0.0%	81,518	243,527	784,312	49,157	322.1%	342.2%
TravCo Insurance Company	545,862	0.0%	228,311	580,712	196,647	1,688	33.9%	34.2%
Essentia Insurance Company	524,540	0.0%	48,590	214,190	73,485	496	34.3%	34.5%
Union Insurance Company of Providence	517,917	0.0%	206,246	547,959	259,542	5,146	47.4%	48.3%
Doctors' Company, An Interinsurance Exchange, The	515,998	0.0%	95,000	533,773	-1,163,258	-823,829	-217.9%	-372.3%
Gateway Insurance Company	493,521	0.0%	185,156	567,919	189,022	39,165	33.3%	40.2%
Electric Insurance Company	478,821	0.0%	591,587	478,778	818,710	167,560	171.0%	206.0%
Louisiana Retailers Mutual Insurance Company	474,837	0.0%	22,906	313,741	160,000	10,000	51.0%	54.2%
Merastar Insurance Company	465,606	0.0%	263,505	479,592	269,344	31,266	56.2%	62.7%
Jewelers Mutual Insurance Company	460,014	0.0%	81,009	449,240	112,664	941	25.1%	25.3%
Old Republic Surety Company	452,563	0.0%	-7,929	410,378	18,074	8,276	4.4%	6.4%
National Indemnity Company	449,805	0.0%	21,513	425,374	-14,299	-4,869	-3.4%	-4.5%
Commerce Protective Insurance Company	448,176	0.0%	127,324	423,563	282,637	0	66.7%	66.7%
Granite Re, Inc.	429,868	0.0%	45,000	416,507	155,421	0	37.3%	37.3%
Indiana Lumbermens Mutual Insurance Company	423,138	0.0%	168,213	307,309	320,126	8,424	104.2%	106.9%
American Modern Select Insurance Company	419,192	0.0%	232,650	421,882	221,734	21,237	52.6%	57.6%
Fidelity and Guaranty Insurance Company	419,016	0.0%	530,393	393,207	684,694	120,511	174.1%	204.8%

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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

Friday, June 05, 2009 3:29:15 PM

***** 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 **
Guarantee Company of North America USA, The	410,901	0.0%	0	487,388	604	23,011	0.1%	4.8%
Yosemite Insurance Company	408,420	0.0%	82,667	524,016	68,914	0	13.2%	13.2%
Sentry Casualty Company	403,344	0.0%	0	207,201	87,120	20,386	42.0%	51.9%
Federated Service Insurance Company	402,918	0.0%	518,059	575,298	516,106	-29,465	89.7%	84.6%
Triad Guaranty Insurance Corporation	402,463	0.0%	325,794	398,396	478,706	0	120.2%	120.2%
Benchmark Insurance Company	401,003	0.0%	111,170	463,773	-462,804	280,360	-99.8%	-39.3%
Chubb National Insurance Company	395,648	0.0%	0	399,093	6,934	2,429	1.7%	2.3%
Infinity Auto Insurance Company	393,675	0.0%	345,218	581,133	159,081	59,499	27.4%	37.6%
American Southern Insurance Company	390,599	0.0%	160,240	453,318	-312,253	-31,354	-68.9%	-75.8%
Protective Insurance Company	385,363	0.0%	84,537	392,064	244,182	18,872	62.3%	67.1%
Ambac Assurance Corporation	375,000	0.0%	0	3,848,586	0	0	0.0%	0.0%
Jefferson Insurance Company	373,865	0.0%	70,541	319,834	72,471	-23,268	22.7%	15.4%
American Mercury Insurance Company	356,779	0.0%	149,176	339,737	152,886	75	45.0%	45.0%
Providence Property & Casualty Insurance Company	352,107	0.0%	24,682	352,107	139,247	-10,824	39.5%	36.5%
MIC Property and Casualty Insurance Corporation	345,521	0.0%	1,101,133	354,470	4,652,174	232,842	*****	*****
Continental Indemnity Company	344,559	0.0%	67,423	344,559	111,336	7,752	32.3%	34.6%
Central States Indemnity Co. of Omaha	340,798	0.0%	52,637	306,526	66,870	0	21.8%	21.8%
American Contractors Indemnity Company	335,430	0.0%	-302	419,401	70,983	-7,528	16.9%	15.1%
St. Paul Protective Insurance Company	334,059	0.0%	10,077	252,557	10,306	6,659	4.1%	6.7%
Florists' Mutual Insurance Company	331,846	0.0%	57,157	352,301	-79,103	28,821	-22.5%	-14.3%
GuideOne Specialty Mutual Insurance Company	329,257	0.0%	44,512	334,718	37,426	77,060	11.2%	34.2%
Omni Insurance Company	322,814	0.0%	216,191	374,375	-78,013	16,195	-20.8%	-16.5%
FCCI Insurance Company	316,751	0.0%	57,377	239,783	170,767	25,844	71.2%	82.0%
TRANSGUARD INSURANCE COMPANY OF AMERICA, INC.	311,180	0.0%	42,608	216,267	258,289	35,171	119.4%	135.7%
T.H.E. Insurance Company	309,508	0.0%	84,353	304,322	-323,499	-47,808	-106.3%	-122.0%
Lexon Insurance Company	306,919	0.0%	23,858	295,681	8,750	0	3.0%	3.0%
Triton Insurance Company	304,786	0.0%	305,884	1,015,703	306,479	0	30.2%	30.2%
Merchants Bonding Company (Mutual)	304,667	0.0%	69,606	333,412	75,276	2,238	22.6%	23.2%

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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 **
NIPPONKOA Insurance Company, Limited (U.S. Branch)	300,578	0.0%	0	26,894	2,534	189	9.4%	10.1%
Evergreen National Indemnity Company	298,167	0.0%	0	265,925	16,467	-4,551	6.2%	4.5%
NCMIC Insurance Company	291,662	0.0%	0	294,833	266,164	27,550	90.3%	99.6%
Old Republic General Insurance Corporation	291,307	0.0%	17,826	567,519	50,658	11,718	8.9%	11.0%
Hallmark Insurance Company	290,596	0.0%	0	196,943	110,171	0	55.9%	55.9%
ACCC Insurance Company	286,957	0.0%	113,867	238,662	185,018	17,993	77.5%	85.1%
Platte River Insurance Company	284,996	0.0%	112,166	351,595	96,467	-1,785	27.4%	26.9%
Avemco Insurance Company	281,799	0.0%	180,908	319,148	267,441	10,626	83.8%	87.1%
Infinity Indemnity Insurance Company	277,488	0.0%	317,592	380,030	160,873	11,857	42.3%	45.5%
California Casualty Indemnity Exchange	273,508	0.0%	111,665	202,216	148,211	4,532	73.3%	75.5%
American National General Insurance Company	272,286	0.0%	140,078	330,786	24,172	2,124	7.3%	7.9%
Assured Guaranty Corp.	267,619	0.0%	0	10,243	0	0	0.0%	0.0%
Virginia Surety Company, Inc.	267,112	0.0%	165,407	211,276	-204,428	16,693	-96.8%	-88.9%
Darwin National Assurance Company	263,137	0.0%	0	246,616	68,080	64,314	27.6%	53.7%
Allegheny Casualty Company	261,619	0.0%	0	276,261	0	0	0.0%	0.0%
Pennsylvania Manufacturers Indemnity Company	253,540	0.0%	11,931	179,414	57,867	5,892	32.3%	35.5%
Employers' Fire Insurance Company, The	249,545	0.0%	32,342	212,820	13,466	32,840	6.3%	21.8%
Association Insurance Company	249,251	0.0%	570	100,173	-11,165	210	-11.1%	-10.9%
Occidental Fire & Casualty Company of North Carolina	247,140	0.0%	29,091	225,158	107,612	2,530	47.8%	48.9%
Gray Casualty & Surety Company, The	244,001	0.0%	0	238,487	0	0	0.0%	0.0%
Mitsui Sumitomo Insurance USA Inc.	238,967	0.0%	14,415	211,851	54,738	18,609	25.8%	34.6%
Preferred Professional Insurance Company	222,211	0.0%	56,327	220,041	137,247	10,436	62.4%	67.1%
Seneca Insurance Company, Inc.	215,539	0.0%	327,987	237,030	660,383	113,307	278.6%	326.4%
Gerling America Insurance Company	210,689	0.0%	0	229,387	1,460,789	264,017	636.8%	751.9%
Pennsylvania National Mutual Casualty Insurance Company	208,563	0.0%	62,857	210,399	50,279	150,145	23.9%	95.3%
National Specialty Insurance Company	207,767	0.0%	1,266,210	229,457	97,405	-52,459	42.5%	19.6%
Bankers Insurance Company	200,776	0.0%	292,601	175,915	286,882	-10,287	163.1%	157.2%
Commonwealth Insurance Company of America	198,910	0.0%	17,488	195,657	108,956	8,961	55.7%	60.3%

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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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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 **
Argonaut-Midwest Insurance Company	198,880	0.0%	102,493	156,347	212,143	24,235	135.7%	151.2%
Republic Western Insurance Company	197,117	0.0%	65,886	196,625	-30,885	8,568	-15.7%	-11.4%
Massachusetts Bay Insurance Company	194,986	0.0%	882,518	191,040	-508,256	9,006	-266.0%	-261.3%
Developers Surety and Indemnity Company	193,712	0.0%	0	238,394	-17,336	-14,602	-7.3%	-13.4%
North Pointe Insurance Company	193,695	0.0%	1,594	154,347	34,141	13,723	22.1%	31.0%
American International Pacific Insurance Company	192,217	0.0%	91,871	233,344	-55,864	-25,454	-23.9%	-34.8%
Metropolitan General Insurance Company	190,362	0.0%	112,406	212,092	29,416	-6,882	13.9%	10.6%
National Farmers Union Property and Casualty Company	184,184	0.0%	1,585	169,104	5,773	4,206	3.4%	5.9%
Associated Indemnity Corporation	182,183	0.0%	3,515	231,135	56,593	26,631	24.5%	36.0%
Dallas National Insurance Company	179,681	0.0%	38,698	123,927	-2,750	-13,876	-2.2%	-13.4%
Carolina Casualty Insurance Company	173,468	0.0%	0	144,201	122,089	-3,514	84.7%	82.2%
First Sealord Surety, Inc.	172,758	0.0%	0	161,046	5,577	0	3.5%	3.5%
Mid-Continent Casualty Company	167,185	0.0%	7,531	156,837	-1,401,443	121,581	-893.6%	-816.0%
MBIA Insurance Corporation	165,560	0.0%	0	604,925	0	0	0.0%	0.0%
Northland Insurance Company	165,317	0.0%	21,310	169,865	7,501	27,000	4.4%	20.3%
Encompass Insurance Company	158,228	0.0%	100,378	413,914	39,999	-17,343	9.7%	5.5%
Omni Indemnity Company	157,580	0.0%	64,538	134,259	77,103	11,368	57.4%	65.9%
General Star National Insurance Company	156,885	0.0%	19,000	157,068	-21,000	45,539	-13.4%	15.6%
Colonial American Casualty and Surety Company	152,390	0.0%	-10,562	206,639	-166,518	-1,228	-80.6%	-81.2%
American Surety Company	152,052	0.0%	0	144,404	0	0	0.0%	0.0%
CMG Mortgage Insurance Company	145,466	0.0%	14,488	175,473	38,312	0	21.8%	21.8%
SPARTA Insurance Company	138,272	0.0%	2,950	53,836	32,392	2,603	60.2%	65.0%
General Casualty Company of Wisconsin	136,149	0.0%	133,311	240,315	150,815	-13,567	62.8%	57.1%
Cincinnati Casualty Company, The	135,102	0.0%	22,645	188,781	43,171	15,990	22.9%	31.3%
American Safety Casualty Insurance Company	131,158	0.0%	0	119,660	-1,489	-20,341	-1.2%	-18.2%
Manufacturers Alliance Insurance Company	121,291	0.0%	85,456	182,523	93,140	7,828	51.0%	55.3%
Integon National Insurance Company	119,724	0.0%	41,409	126,951	-10,183	5,516	-8.0%	-3.7%
Work First Casualty Company	116,165	0.0%	23,495	142,009	10,597	-279	7.5%	7.3%

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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

Friday, June 05, 2009 3:29:15 PM

***** 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 **
Universal Surety of America	114,054	0.0%	200	131,157	7,332	4,306	5.6%	8.9%
Omega Insurance Company	112,084	0.0%	217,629	129,623	217,629	3,375	167.9%	170.5%
Audubon Indemnity Company	108,830	0.0%	1,792,534	208,204	104,577	103,761	50.2%	100.1%
AXA Insurance Company	106,233	0.0%	-503,797	80,831	-391,117	23,217	-483.9%	-455.1%
ACIG Insurance Company	101,435	0.0%	0	101,435	18,362	14,048	18.1%	32.0%
Great Midwest Insurance Company	100,563	0.0%	2,722	96,255	57,270	16,587	59.5%	76.7%
Accident Fund National Insurance Company	100,530	0.0%	0	53,616	26,231	2,274	48.9%	53.2%
Bond Safeguard Insurance Company	99,817	0.0%	0	124,828	0	0	0.0%	0.0%
Atradius Trade Credit Insurance, Inc.	99,760	0.0%	4,164	97,169	-95,862	-1,993	-98.7%	-100.7%
Intrepid Insurance Company	98,392	0.0%	43,624	145,641	20,997	0	14.4%	14.4%
Pacific Employers Insurance Company	97,470	0.0%	200,935	78,620	-485,477	476,956	-617.5%	-10.8%
Southern Pilot Insurance Company	97,134	0.0%	729,961	95,167	-23,154	111,765	-24.3%	93.1%
Lyndon Southern Insurance Company	96,192	0.0%	6,221	89,703	5,174	-107	5.8%	5.6%
First Guard Insurance Company	95,061	0.0%	61,619	95,061	62,423	0	65.7%	65.7%
American Mining Insurance Company, Inc.	94,713	0.0%	234,167	94,713	322,561	21,112	340.6%	362.9%
Service Insurance Company	93,666	0.0%	0	93,666	0	0	0.0%	0.0%
Response Worldwide Insurance Company	91,076	0.0%	100,077	95,983	75,435	706	78.6%	79.3%
American Commerce Insurance Company	83,955	0.0%	0	22,842	0	0	0.0%	0.0%
Regent Insurance Company	83,527	0.0%	69,764	98,668	-49,830	-13,712	-50.5%	-64.4%
AIG Centennial Insurance Company	81,278	0.0%	0	73,862	955	650	1.3%	2.2%
CNL/Insurance America, Inc.	80,417	0.0%	19,295	78,952	13,699	128	17.4%	17.5%
Ohio Security Insurance Company	76,826	0.0%	11,050	94,619	10,161	4,248	10.7%	15.2%
Unique Insurance Company	74,461	0.0%	33,068	81,162	34,453	1,268	42.4%	44.0%
Century-National Insurance Company	73,135	0.0%	27,305	78,522	25,427	-469	32.4%	31.8%
Stratford Insurance Company	68,313	0.0%	120,725	84,094	60,075	-13,730	71.4%	55.1%
ProCentury Insurance Company	65,189	0.0%	0	8,195	5,652	31	69.0%	69.3%
Valiant Insurance Company	63,348	0.0%	0	63,007	40,954	0	65.0%	65.0%
Advantage Workers Compensation Insurance Company	62,826	0.0%	0	56,191	-3,064	-460	-5.5%	-6.3%

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

Friday, June 05, 2009 3:29:15 PM

***** 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 **
Utica Mutual Insurance Company	60,851	0.0%	-1,064	60,347	15,552	1,240	25.8%	27.8%
Plaza Insurance Company	60,379	0.0%	0	35,511	8,768	3,758	24.7%	35.3%
Clarendon National Insurance Company	59,715	0.0%	1,990,511	94,478	-723,156	15,194	-765.4%	-749.3%
National Fire and Indemnity Exchange	58,493	0.0%	104,094	70,171	72,000	-1,370	102.6%	100.7%
Old United Casualty Company	58,198	0.0%	386,291	53,236	483,254	0	907.8%	907.8%
Hanover American Insurance Company, The	57,377	0.0%	170	35,234	-7,014	1,628	-19.9%	-15.3%
Oak River Insurance Company	54,127	0.0%	230,270	52,274	768,306	3,172	*****	*****
Hiscox Insurance Company Inc.	53,831	0.0%	16,660	65,868	15,884	0	24.1%	24.1%
Genworth Residential Mortgage Insurance Corporation of North Car	52,644	0.0%	88,491	117,210	153,351	0	130.8%	130.8%
Bituminous Fire & Marine Insurance Company	51,429	0.0%	-4,677	41,932	-63,387	-189,550	-151.2%	-603.2%
Silver Oak Casualty, Inc.	48,381	0.0%	161,803	89,356	147,824	24,126	165.4%	192.4%
Capitol Indemnity Corporation	46,110	0.0%	12,892	34,220	5,459	11,271	16.0%	48.9%
Great Divide Insurance Company	45,538	0.0%	0	43,299	13,879	3,526	32.1%	40.2%
Contractors Bonding and Insurance Company	45,367	0.0%	0	53,791	33	-344	0.1%	-0.6%
ACSTAR Insurance Company	43,788	0.0%	0	43,619	27,877	7,482	63.9%	81.1%
Washington International Insurance Company	42,464	0.0%	10,248	49,417	3,104	-768	6.3%	4.7%
Accident Fund General Insurance Company	41,425	0.0%	0	40,586	19,994	1,653	49.3%	53.3%
AXA Art Insurance Corporation	39,741	0.0%	52,014	41,359	26,470	-5,060	64.0%	51.8%
Southern Farm Bureau Casualty Insurance Company	39,381	0.0%	930,183	38,707	396,612	-361,538	*****	90.6%
Heritage Casualty Insurance Company	38,610	0.0%	3,783	38,610	46,673	0	120.9%	120.9%
Ohio Indemnity Company	37,698	0.0%	33,526	67,286	19,014	931	28.3%	29.6%
Pacific Specialty Insurance Company	37,583	0.0%	6,603	39,408	8,255	646	20.9%	22.6%
Financial Casualty & Surety, Inc.	36,741	0.0%	0	36,741	1,246	0	3.4%	3.4%
Accredited Surety and Casualty Company, Inc.	34,763	0.0%	162	34,487	-2,396	0	-6.9%	-6.9%
SureTec Insurance Company	33,557	0.0%	0	11,649	2,039	291	17.5%	20.0%
RLI Indemnity Company	33,064	0.0%	1,400,000	31,016	1,200,161	156,069	*****	*****
Ohio Farmers Insurance Company	32,878	0.0%	0	38,845	-618	-1,117	-1.6%	-4.5%
Imperial Fire and Casualty Insurance Company	31,838	0.0%	0	31,838	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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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 **
Alaska National Insurance Company	31,038	0.0%	0	23,484	-7,487	-823	-31.9%	-35.4%
Employers Preferred Insurance Company	30,223	0.0%	0	23,234	2,869	61	12.3%	12.6%
Deerfield Insurance Company	29,000	0.0%	0	5,403	14,132	3,290	261.6%	322.5%
Bankers Standard Insurance Company	28,389	0.0%	1,271,428	28,388	219,740	363,377	774.1%	*****
Aetna Insurance Company of Connecticut	28,208	0.0%	0	25,858	14,743	0	57.0%	57.0%
United Wisconsin Insurance Company	27,520	0.0%	3,645	20,681	4,850	136	23.5%	24.1%
AIG Premier Insurance Company	26,949	0.0%	19,457	27,546	14,575	1,416	52.9%	58.1%
Scottsdale Indemnity Company	25,830	0.0%	0	11,826	5,063	2,158	42.8%	61.1%
Quanta Indemnity Company	25,000	0.0%	90,000	25,000	-547,929	344,242	*****	-814.7%
American Sentinel Insurance Company	23,111	0.0%	28,110	15,202	41,738	0	274.6%	274.6%
Pegasus Insurance Company	22,659	0.0%	6,785	22,659	8,848	5,992	39.0%	65.5%
Minnesota Lawyers Mutual Insurance Company	19,876	0.0%	0	25,613	-488	-216	-1.9%	-2.7%
Insurance Company of North America	19,754	0.0%	22,870	-18,946	-984	-1,346	5.2%	12.3%
Anesthesiologists Professional Assurance Company	19,417	0.0%	0	19,417	8,204	4,417	42.3%	65.0%
Milbank Insurance Company	18,005	0.0%	275	6,921	6,638	1,263	95.9%	114.2%
Colony Specialty Insurance Company	17,840	0.0%	7,000	15,827	105,469	631,228	666.4%	*****
C.P.A. Insurance Company	16,473	0.0%	0	16,473	0	0	0.0%	0.0%
ULLICO Casualty Company	16,391	0.0%	0	6,080	1,862	17	30.6%	30.9%
Lexington National Insurance Corporation	15,249	0.0%	0	11,608	0	0	0.0%	0.0%
Infinity Casualty Insurance Company	14,594	0.0%	75,504	45,421	-45,211	-37,971	-99.5%	-183.1%
Zale Indemnity Company	13,274	0.0%	300	13,274	-57	0	-0.4%	-0.4%
AmGuard Insurance Company	12,968	0.0%	0	1,354	221	17	16.3%	17.6%
Trinity Universal Insurance Company	12,449	0.0%	153,751	23,112	-92,441	5,991	-400.0%	-374.0%
Lumbermens Mutual Casualty Company	11,716	0.0%	72,031	8,615	-391,284	-47,085	*****	*****
CampMed Casualty & Indemnity Company, Inc. of Maryland	10,459	0.0%	0	458	253	115	55.2%	80.3%
First Financial Insurance Company	10,323	0.0%	12,841	13,107	67,674	2,242	516.3%	533.4%
United Fire & Indemnity Company	9,501	0.0%	10,000	4,295	-5,000	3,976	-116.4%	-23.8%
EastGUARD Insurance Company	8,402	0.0%	0	8,402	0	0	0.0%	0.0%

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 **
Mid-Century Insurance Company	8,244	0.0%	27,274	1,249	1,533	3,477	122.7%	401.1%
First American Property & Casualty Insurance Company	8,229	0.0%	2,834	37,270	3,113	0	8.4%	8.4%
MEMIC Indemnity Company	8,066	0.0%	0	7,574	3,692	284	48.7%	52.5%
Catlin Insurance Company, Inc.	7,700	0.0%	0	1,499	148	14	9.9%	10.8%
Colonial Surety Company	7,481	0.0%	0	6,098	4,059	1,462	66.6%	90.5%
Delta Fire & Casualty Insurance Co.	6,967	0.0%	2,582	9,840	-29,702	550	-301.8%	-296.3%
Kansas Bankers Surety Company, The	6,308	0.0%	403,017	30,939	228,143	0	737.4%	737.4%
Selective Insurance Company of America	5,991	0.0%	0	6,090	-9,926	1	-163.0%	-163.0%
United Guaranty Mortgage Indemnity Company	5,313	0.0%	0	5,313	0	0	0.0%	0.0%
Louisiana Pest Control Insurance Company	4,000	0.0%	0	3,889	0	0	0.0%	0.0%
Heritage Indemnity Company	3,528	0.0%	0	1,141	0	0	0.0%	0.0%
Roche Surety and Casualty Company, Inc.	3,484	0.0%	0	3,484	0	0	0.0%	0.0%
ACA Financial Guaranty Corporation	3,313	0.0%	1,165,220	178,224	16,236,063	-181,762	*****	*****
Sun Surety Insurance Company	3,301	0.0%	0	3,301	0	0	0.0%	0.0%
NorGuard Insurance Company	3,216	0.0%	0	626	89	7	14.2%	15.3%
Southern Guaranty Insurance Company	2,402	0.0%	211,983	-2,893	-161,461	13,574	*****	*****
Great American Spirit Insurance Company	2,321	0.0%	1,870	2,242	1,870	0	83.4%	83.4%
Crum & Forster Indemnity Company	2,250	0.0%	20,927	2,026	-20,529	-799	*****	*****
Cypress Insurance Company	1,670	0.0%	0	137	-45,426	492	*****	*****
Middlesex Insurance Company	1,336	0.0%	0	1,336	-1,047	-159	-78.4%	-90.3%
Fidelity and Guaranty Insurance Underwriters, Inc.	1,156	0.0%	518,190	21,645	573,166	-1,537,899	*****	*****
Continental Heritage Insurance Company	1,007	0.0%	0	697	0	0	0.0%	0.0%
United National Specialty Insurance Company	760	0.0%	0	697	-150,730	8,518	*****	*****
American Summit Insurance Company	697	0.0%	57,154	-37,161	25,691	56,859	-69.1%	-222.1%
Safety First Insurance Company	695	0.0%	0	695	-7,640	1,930	*****	-821.6%
Republic Indemnity Company of America	539	0.0%	0	406	0	0	0.0%	0.0%
Seaboard Surety Company	525	0.0%	0	1,733	-25,400	-17,706	*****	*****
Eastern Alliance Insurance Company	503	0.0%	0	319	0	0	0.0%	0.0%

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 and Cost Containment Expense Incurred	Loss Ratio w/o LAE *	Loss Ratio with LAE **
MGIC Indemnity Corporation	245	0.0%	0	246	5,582	162	*****	*****
Fairmont Premier Insurance Company	158	0.0%	55,742	158	-38,627	1,284	*****	*****
American Manufacturers Mutual Insurance Company	150	0.0%	96,795	149	32,516	-8,511	*****	*****
Verex Assurance, Inc.	103	0.0%	0	110	-1,386	0	*****	*****
EMC Property & Casualty Company	100	0.0%	0	100	0	0	0.0%	0.0%
State Farm General Insurance Company	50	0.0%	-3,868	223	-14,593	3,272	*****	*****
Genworth Mortgage Insurance Corporation of North Carolina	12	0.0%	0	36	-40	0	-111.1%	-111.1%
Mississippi Farm Bureau Mutual Insurance Company	0	0.0%	8,075,696	0	1,888,495	-1,159,976		
Alea North America Insurance Company	0	0.0%	1,415,173	0	354,004	435,450		
Fairfield Insurance Company	0	0.0%	1,200,662	0	-1,036,535	32,237		
Progressive Advanced Insurance Company	0	0.0%	946,524	0	46,541	-26,811		
TIG Insurance Company	0	0.0%	702,614	0	45,777	390,478		
National Reinsurance Corporation	0	0.0%	355,019	0	94,920	31,587		
AXA Re Property and Casualty Insurance Company	0	0.0%	318,996	0	81,503	0		
Equity Insurance Company	0	0.0%	314,782	0	279,969	-28,217		
Argonaut-Southwest Insurance Company	0	0.0%	250,254	0	-206,697	104,276		
General Security National Insurance Company	0	0.0%	150,000	0	123,179	95,803		
American General Indemnity Company	0	0.0%	105,493	11,414	220,634	0	*****	*****
Fairmont Specialty Insurance Company	0	0.0%	102,935	36	-428,665	-83,079	*****	*****
LM Property and Casualty Insurance Company	0	0.0%	72,274	0	22,904	5,228		
Infinity Security Insurance Company	0	0.0%	61,696	0	5,528	-40,365		
MEDMARC Casualty Insurance Company	0	0.0%	50,000	0	-10,062	248,056		
Progressive Max Insurance Company	0	0.0%	40,319	0	-84,684	-11,825		
Centennial Insurance Company	0	0.0%	40,000	0	-18,157	-8,000		
Infinity Standard Insurance Company	0	0.0%	38,731	0	14,469	-9,213		
Teachers Insurance Company	0	0.0%	38,236	33,803	-50,219	-6,110	-148.6%	-166.6%
Atlantic Mutual Insurance Company	0	0.0%	32,828	49	80,760	-56,237	*****	*****
Infinity Specialty Insurance Company	0	0.0%	30,712	660	-26,473	-13,473	*****	*****

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 and Cost Containment Expense Incurred	Loss Ratio w/o LAE	Loss Ratio with LAE
							*	**
American Equity Specialty Insurance Company	0	0.0%	25,000	0	9,900	-21,508		
Allied World Reinsurance Company	0	0.0%	23,528	0	-32,628	-8,388		
American General Property Insurance Company	0	0.0%	22,760	34	23,306	0	*****	*****
Centre Insurance Company	0	0.0%	21,841	0	32,319	4,448		
Millers First Insurance Company	0	0.0%	21,019	0	11,081	-638		
Century Indemnity Company	0	0.0%	17,586	0	4,331,394	-889		
Trinity Universal Insurance Company of Kansas, Inc.	0	0.0%	5,858	0	113,417	7,750		
Progressive Southeastern Insurance Company	0	0.0%	1,956	0	-46,560	-5,180		
Constitution Insurance Company	0	0.0%	1,464	0	0	0		
Hillstar Insurance Company	0	0.0%	916	0	3,607	8,615		
Frankenmuth Mutual Insurance Company	0	0.0%	573	-4	1,248	0	*****	*****
Travelers Casualty Company of Connecticut	0	0.0%	435	0	164	269		
Horace Mann Insurance Company	0	0.0%	395	10,897	-26,416	-2,596	-242.4%	-266.2%
FFG Insurance Company	0	0.0%	274	16,749	554	0	3.3%	3.3%
Athena Assurance Company	0	0.0%	106	882	-178,442	-9,027	*****	*****
CIFG Assurance North America, Inc.	0	0.0%	0	2,121,850	0	0	0.0%	0.0%
Financial Guaranty Insurance Company	0	0.0%	0	1,045,202	0	0	0.0%	0.0%
XL Capital Assurance Inc.	0	0.0%	0	188,386	0	0	0.0%	0.0%
Radian Asset Assurance Inc.	0	0.0%	0	36,997	0	0	0.0%	0.0%
Bankers Standard Fire and Marine Company	0	0.0%	0	1,036	0	0	0.0%	0.0%
Riverport Insurance Company	0	0.0%	0	254	-25	0	-9.8%	-9.8%
American Centennial Insurance Company	0	0.0%	0	210	0	0	0.0%	0.0%
Professional Solutions Insurance Company	0	0.0%	0	54	-49	-26	-90.7%	-138.9%
United Financial Casualty Company	0	0.0%	0	23	-17	0	-73.9%	-73.9%
Genesis Insurance Company	0	0.0%	0	18	-414,250	-3,221	*****	*****
Peerless Insurance Company	0	0.0%	0	11	0	0	0.0%	0.0%
Munich Reinsurance America, Inc.	0	0.0%	0	0	1,044,922	49,170		
St. Paul Medical Liability Insurance Company	0	0.0%	0	0	20,018	6,506		

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 **
Interstate Indemnity Company	0	0.0%	0	0	6,995	-3,217		
Northbrook Indemnity Company	0	0.0%	0	0	738	-1		
Deerbrook Insurance Company	0	0.0%	0	0	629	-39		
Cornhusker Casualty Company	0	0.0%	0	0	46	3		
LM General Insurance Company	0	0.0%	0	0	18	-110		
Everest Reinsurance Company	0	0.0%	0	0	0	1,324		
Cotton States Mutual Insurance Company	0	0.0%	0	0	0	47		
Shield Insurance Company	0	0.0%	0	0	0	3		
Direct General Insurance Company	0	0.0%	0	0	0	-666		
Kemper Casualty Insurance Company	0	0.0%	0	0	0	-1,239		
Insura Property and Casualty Insurance Company	0	0.0%	0	0	0	-438,144		
LM Personal Insurance Company	0	0.0%	0	0	-1	0		
Independence American Insurance Company	0	0.0%	0	0	-16	0		
Americas Insurance Company	0	0.0%	0	0	-19	46		
Camden Fire Insurance Association, The	0	0.0%	0	0	-1,326	-109		
Graphic Arts Mutual Insurance Company	0	0.0%	0	0	-2,510	-1,052		
R.V.I. National Insurance Company	0	0.0%	0	0	-3,000	-376		
TIG Indemnity Company	0	0.0%	0	0	-4,339	-7,787		
North Star Reinsurance Corporation	0	0.0%	0	0	-4,344	-227		
Select Insurance Company	0	0.0%	0	0	-5,610	1,844		
Superior Insurance Company	0	0.0%	0	0	-11,447	857		
Arch Reinsurance Company	0	0.0%	0	0	-21,063	0		
Peachtree Casualty Insurance Company	0	0.0%	0	0	-25,000	5,563		
Titan Indemnity Company	0	0.0%	0	0	-76,624	-22,506		
Generali - U.S. Branch	0	0.0%	0	0	-235,213	54,254		
Stonewall Insurance Company	0	0.0%	0	0	-2,422,834	-452,569		
Bar Plan Mutual Insurance Company, The	0	0.0%	0	-8	0	0	0.0%	0.0%
ACE Indemnity Insurance Company	0	0.0%	0	-858	15,645	3,389	*****	*****

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 **
Northland Casualty Company	0	0.0%	-23	0	-11,513	-490		
Permanent General Assurance Corporation	0	0.0%	-245	0	-245	0		
White Mountains Reinsurance Company of America	0	0.0%	-813	0	-93,686	-17,998		
Clearwater Insurance Company	0	0.0%	-1,563	0	-45,681	63		
Horace Mann Property & Casualty Insurance Company	0	0.0%	-1,917	1,063	-1,816	0	-170.8%	-170.8%
Infinity Premier Insurance Company	0	0.0%	-2,098	0	-483	10,984		
Ansur America Insurance Company	0	0.0%	-2,873	0	-2,892	0		
Atlantic Specialty Insurance Company	-36	0.0%	350	-36	-5,739	-729	*****	*****
Infinity Insurance Company	-217	0.0%	36,397	6,073	-5,775	12,327	-95.1%	107.9%
Petroleum Casualty Company	-771	0.0%	1,037	-771	-1,347	66	174.7%	166.1%
Harbor Specialty Insurance Company	-868	0.0%	29,536	-868	-25,231	95,091	*****	*****
Infinity Select Insurance Company	-1,225	0.0%	100,677	20,017	-1,434	-21,716	-7.2%	-115.7%
Associated Industries Insurance Company, Inc.	-2,003	0.0%	0	-497	-174	-45	35.0%	44.1%
AIU Insurance Company	-3,577	0.0%	1,056,034	-3,577	1,369,081	748,404	*****	*****
Penn-America Insurance Company	-5,351	0.0%	0	-4,519	-6,506	-8,439	144.0%	330.7%
Harbor Point Reinsurance U.S., Inc.	-10,622	0.0%	0	-10,622	-10,221	-1,104	96.2%	106.6%
American Motorists Insurance Company	-12,762	0.0%	381,105	-12,762	325,689	-600	*****	*****
Trans Pacific Insurance Company	-17,279	0.0%	0	-17,478	-158,173	-18,067	905.0%	*****
Security National Insurance Company	-27,517	0.0%	452,586	13,327	50,770	-67,626	381.0%	-126.5%
National American Insurance Company	-30,074	0.0%	-734	-5,400	-13,269	691	245.7%	232.9%
Arrowood Indemnity Company	-76,226	0.0%	921,809	-67,804	-2,645,603	535,519	*****	*****
General Fidelity Insurance Company	-160,370	0.0%	0	300,310	227,297	0	75.7%	75.7%
Grand Totals: 663 Companies in Report	3,931,330,698		2,654,775,180	3,929,704,979	2,545,647,409	157,196,617	64.8%	68.8%

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

** 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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