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MISSOURI PROPERTY & CASUALTY SUPPLEMENT REPORT

Missouri Department of Commerce & Insurance



DCI

Missouri Department of Commerce & Insurance

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1 PREFACE

The 2023 Missouri Property & Casualty Supplement Report presents data collected by the Missouri Department of Commerce & Insurance (DCI) from companies that file supplements to the Page 19 of the annual statement for Missouri. This form is used to collect data in greater detail than reported in the Annual Statements. All property and casualty companies are required to complete this form per 20 CSR 200-1.037, 374.040 RSMo and 374.045 RSMo.

This paper includes two sections. The first section includes ten year historical trends by line of business. The second section provides premium and loss information for each line of business, by company, ranked by market share.

2 DISCLAIMER

This report is based upon data provided by insurers to DCI. These data include detailed claim and premium volume information that insurers are required to report under 20CSR200-1.037. DCI makes every possible effort to ensure these data are accurate and complete. However, the accuracy of the report depends largely on the accuracy of the data filed by insurers.

Questions regarding this report should be addressed to the Business Analytics/Statistics Section of the Missouri Department of Commerce & Insurance, P.O. Box 690, Jefferson City, MO 65102-0690. Emails can be sent to statistics@insurance.mo.gov.

DCI also publishes other reports on the insurance market in Missouri. With this information, DCI aims to facilitate the flow of insurance market information for consumers, insurance companies, and DCI employees.

ALSO AVAILABLE FROM DCI

- Missouri Complaint Report
- Missouri Health Insurance Report
- Missouri Homeowners Insurance Report
- Missouri Legal Malpractice Report
- Missouri Life, Accident, & Health Supplement Report
- Missouri Medical Professional Liability Insurance Report
- Missouri Mortgage Guaranty Report
- Missouri Private Passenger Automobile Report
- Missouri Products Liability Report
- Missouri Residential Earthquake Coverage Report

The reports, including this report, are available on the DCI website:
www.insurance.mo.gov/reports/.

DCI also maintains the following databases:

- Missouri ZIP code insurance data for homeowners/dwelling fire, farmowners, mobile homes, earthquake, and private passenger automobiles
- Medigap (Medicare supplement) experience data
- Commercial liability experience data

Additional information on the content of these databases is available on DCI's website:
www.insurance.mo.gov/reports/.

Aggregate data (non-company specific) is available to the public. Some data are available for a fee. Data requests should be directed to the Business Analytics/Statistics section at statistics@insurance.mo.gov.

3 DEFINITION OF TERMS

MARKET SHARE: The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

DIRECT PREMIUMS WRITTEN: The dollar amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

DIRECT PREMIUMS EARNED: The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

DIRECT LOSSES PAID: The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

DIRECT LOSSES INCURRED: The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

LOSS RATIO: The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

CASH FLOW LOSS RATIO: The dollar amount of direct losses paid divided by the dollar amount of premiums written for a particular line of business being analyzed, expressed as a percentage.

4 GENERAL DESCRIPTION OF PROPERTY & CASUALTY LINES OF BUSINESS

FIRE (DWELLING, COMMERCIAL, FARM): Coverage protecting the insured against the loss to real or personal property from damage caused by the peril of fire or lightning, including business interruption, loss or rents, etc.

ALLIED LINES (DWELLING, COMMERCIAL, FARM, GROWING CROPS): Coverages which are generally written with property insurance, e.g., glass, tornado, windstorm and hail; sprinkler and water damage; explosion, riot and civil commotion; growing crops; flood; rain; and damage from aircraft and vehicle, etc.

FARMOWNERS MULTI-PERIL: A package policy for farming and ranching risks, similar to a homeowners policy that has been adopted for farms and ranches and includes both property and liability coverages for personal and business losses. Coverages include farm dwellings and their contents, barns, stables, other farm structures, and farm inland marine, such as mobile equipment and livestock.

HOMEOWNERS MULTI-PERIL, DWELLING OWNERS MULTI-PERIL (ACV), MOBILE HOMES: A package policy combining broad property coverage for the personal property and/or structure with broad personal liability coverage. Coverage applicable to the dwelling, appurtenant structures, unscheduled personal property and additional living expenses are typical. Includes mobile homes at a fixed location.

COMMERCIAL MULTI-PERIL: A contract for a commercial enterprise which packages two or more insurance coverages protecting an enterprise from various property and liability risk exposures. Frequently includes fire, allied lines, various other coverages (e.g., difference in conditions), and liability coverage. Includes multi-peril policies for coverages for liability other than auto.

OCEAN MARINE: Coverage for ocean and inland water transportation exposures; goods or cargoes, ships or hulls; earnings; and liability.

INLAND MARINE (INCLUDING AUTO CARGO): Coverage for property that may be in transit, held by a bailee, at a fixed location, a movable good that is often at different locations (e.g., off-road constructions equipment), or scheduled property (e.g., Homeowners Personal Property Floater) including items such as live animals, property with antique or collector's value, etc. This line also includes instrumentalities of transportation and communication, such as bridges, tunnels, piers, wharves, docks, pipelines, power and phone lines, and radio and television towers.

FINANCIAL GUARANTY: A surety bond, insurance policy, or when issued by an insurer, an indemnity contract and any guaranty similar to the foregoing types, under which loss is payable upon proof of occurrence of financial loss to an insured claimant, obligee, or indemnitee as a result of failure to perform a financial obligation.

MEDICAL MALPRACTICE LIABILITY (PHYSICIANS & SURGEONS, DENTISTS, NURSES, HOSPITALS, MANAGED CARE ORGANIZATIONS, ERRORS & OMISSIONS, OTHER): Insurance coverage protecting a licensed health care provider or health care facility against legal liability resulting from the death or injury of any person due to the insured's misconduct, negligence or incompetence in rendering professional services.

EARTHQUAKE: Property coverages for losses resulting from a sudden trembling or shaking of the earth, including that caused by volcanic eruption. Excluded are losses resulting from fire, explosion, flood, or tidal wave following the covered event.

ALL ACCIDENT & HEALTH: Includes coverages written on a group or individual basis, which pays scheduled benefits or medical expenses caused by disease, accidental injury, or accidental death. Policies generally provide benefits for short or long term disability income benefits, accidental death or dismemberment coverage, major medical expense benefits and dental expense benefits.

DIRECT WORKERS' COMPENSATION: Insurance which covers an employer's liability for injuries, disability, or death to persons in their employment, without regard to fault, as prescribed by state or Federal workers' compensation laws and other statutes. Includes employer liability coverage against the common law liability for injuries to employees.

OTHER LIABILITY (BODILY INJURY & PROPERTY DAMAGE, WARRANTY PROGRAMS/ SERVICE CONTRACTS, EXCESS WORKERS' COMPENSATION, UMBRELLA, PROFESSIONAL LIABILITY, LAWYERS MALPRACTICE, REAL ESTATE MALPRACTICE): Insurance coverage protecting the insured against legal liability resulting from negligence, carelessness, or a failure to act causing property damage or personal injury to others. Typically, coverages include construction and alteration liability, contingent liability; contractual liability; elevators and escalators liability; errors and omissions liability, environmental pollution liability; excess stop loss, excess over insured or self-insured amounts and umbrella liability; liquor liability; personal injury liability; premises and operations liability; completed operations liability, nonmedical professional liability, etc.

PRODUCT LIABILITY (BODILY INJURY & PROPERTY DAMAGE): Insurance coverage protecting the manufacturer, distributor, seller, or lessor of a product against legal liability resulting from a defective condition causing personal injury, or damage, to any individual or entity, associated with the use of the product.

PRIVATE PASSENGER & COMMERCIAL AUTOMOBILE LIABILITY: Coverage that protects the insured against financial loss because of legal liability for motor vehicle related injuries (bodily injury and medical payments) or damage to the property of others caused by accidents arising out of ownership, maintenance or use of a motor vehicle (including recreational vehicles such as motor homes). Commercial is defined as all motor vehicle policies that include vehicles that are used primarily in connection with business, commercial establishments, activity, employment, or activities carried on for gain or profit.

PRIVATE PASSENGER & COMMERCIAL AUTOMOBILE PHYSICAL DAMAGE: Any motor vehicle insurance coverage (including collision, vandalism, fire, and theft) that insures against material damage to the insured's vehicle. Commercial is defined as all motor vehicle policies that include vehicles that are used in connection with business, commercial establishments, activity, employment, or activities carried on for gain or profit.

AIRCRAFT: Coverage for aircraft (hull) and their contents; aircraft owners and aircraft manufacturers liability to passengers, airports and other third parties.

FIDELITY: A bond covering an employer's loss resulting from an employee's dishonest act (e.g., loss of cash, securities, valuables, etc.).

SURETY: A three-party agreement where the insurer agrees to pay a second party or make complete an obligation in response to the default, acts, or omissions of a third party.

GLASS: Coverage for the costs of replacement and incidental costs of building glass due to breakage or application of chemicals to glass.

BURGLARY & THEFT: Coverage for property taken or destroyed by breaking and entering the insured's premises; burglary or theft; forgery or counterfeiting, fraud; and off-premises exposure.

BOILER & MACHINERY: Coverage for the failure of boilers, machinery, and electrical equipment. Benefits include (i) property of the insured which has been directly damaged by the accident; (ii) costs of temporary repairs and expediting expenses; and (iii) liability for damage to the property of others.

CREDIT PROPERTY, CREDIT CASUALTY, CREDIT UNEMPLOYMENT, VENDOR/LENDERS SINGLE INTEREST: Coverage that indemnifies manufacturers, merchants, educational institutions, or other providers of goods and services extending credit, for losses or damages resulting from the nonpayment of debts owed to them for goods or services provided in the normal course of their business.

MORTGAGE GUARANTY: Insurance that indemnifies a lender from loss if a borrower fails to meet required mortgage payments.

TITLE: This insurance is a form of property insurance designed to protect against losses resulting from a defective title to land and improvements. The insurer agrees to indemnify the insured to the extent of any financial loss suffered as a result of the transfer of a defective title.

OTHER SPECIFIC: Other coverages not generally described herein.

NATIONAL FLOOD INSURANCE PROGRAM: Flood insurance reinsured through the Federal Government.

FEDERAL CROP INSURANCE CORPORATION: Crop insurance reinsured through the Federal Government.

5 HISTORICAL TRENDS BY LINE OF BUSINESS

FIRE & ALLIED LINES: DWELLING

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$138,086,307	\$69,458,623	\$136,246,107	50.3%	\$68,607,727	50.4%	–
2015	\$153,398,308	\$66,070,237	\$148,684,178	43.1%	\$67,820,405	45.6%	11.1%
2016	\$165,612,743	\$61,360,009	\$156,484,951	37.1%	\$61,092,742	39.0%	8.0%
2017	\$161,676,051	\$110,296,139	\$163,362,773	68.2%	\$123,772,051	75.8%	(2.4%)
2018	\$153,118,680	\$84,587,714	\$154,195,629	55.2%	\$82,605,318	53.6%	(5.3%)
2019	\$156,110,670	\$82,269,402	\$155,323,686	52.7%	\$88,863,007	57.2%	2.0%
2020	\$154,588,853	\$88,056,734	\$151,988,881	57.0%	\$93,608,494	61.6%	(1.0%)
2021	\$145,008,989	\$68,995,184	\$145,418,474	47.6%	\$63,737,931	43.8%	(6.2%)
2022	\$154,820,463	\$59,342,546	\$143,423,838	38.3%	\$61,038,319	42.6%	6.8%
2023	\$232,188,906	\$114,417,666	\$215,346,230	49.3%	\$75,794,074	35.2%	50.0%

FIRE & ALLIED LINES: COMMERCIAL

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$158,531,063	\$72,884,571	\$154,692,159	46.0%	\$61,058,828	39.5%	–
2015	\$138,878,432	\$76,433,828	\$141,490,230	55.0%	\$98,392,416	69.5%	(12.4%)
2016	\$130,941,330	\$68,896,938	\$133,656,795	52.6%	\$66,254,244	49.6%	(5.7%)
2017	\$135,246,907	\$104,370,616	\$136,699,359	77.2%	\$94,696,818	69.3%	3.3%
2018	\$175,768,427	\$92,862,138	\$169,218,947	52.8%	\$102,155,475	60.4%	30.0%
2019	\$207,196,658	\$158,646,234	\$197,389,289	76.6%	\$190,913,539	96.7%	17.9%
2020	\$255,184,547	\$170,598,991	\$236,426,029	66.9%	\$171,713,138	72.6%	23.2%
2021	\$333,884,189	\$156,174,901	\$322,056,852	46.8%	\$198,991,124	61.8%	30.8%
2022	\$316,126,751	\$177,277,224	\$290,466,312	56.1%	\$194,661,917	67.0%	(5.3%)
2023	\$321,601,846	\$180,129,018	\$304,407,276	56.0%	\$188,545,847	61.9%	1.7%

FIRE & ALLIED LINES:

FARM

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$159,761,694	\$100,994,960	\$164,993,335	63.2%	\$48,104,993	29.2%	–
2015	\$188,820,646	\$224,643,509	\$201,457,774	119.0%	\$228,647,548	113.5%	18.2%
2016	\$168,533,093	\$56,212,271	\$140,003,284	33.4%	\$60,153,814	43.0%	(10.7%)
2017	\$171,662,310	\$62,686,749	\$167,363,076	36.5%	\$82,977,089	49.6%	1.9%
2018	\$157,486,479	\$87,701,549	\$160,132,712	55.7%	\$139,104,998	86.9%	(8.3%)
2019	\$168,644,196	\$202,820,653	\$171,080,980	120.3%	\$146,119,864	85.4%	7.1%
2020	\$166,706,432	\$108,404,268	\$165,044,343	65.0%	\$88,769,334	53.8%	(1.1%)
2021	\$181,098,030	\$76,967,491	\$178,820,179	42.5%	\$109,965,828	61.5%	8.6%
2022	\$9,978,290	\$5,151,995	\$9,068,559	51.6%	\$5,093,145	56.2%	(94.5%)
2023	\$222,634,940	\$146,397,121	\$220,763,317	65.8%	\$149,347,678	67.7%	2131.2%

FARMOWNERS MULTI-PERIL

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$163,409,129	\$92,871,221	\$157,791,854	56.8%	\$98,517,364	62.4%	–
2015	\$169,054,679	\$85,957,448	\$166,353,067	50.8%	\$95,016,484	57.1%	3.5%
2016	\$174,689,717	\$87,018,208	\$172,002,268	49.8%	\$87,759,447	51.0%	3.3%
2017	\$221,660,646	\$160,284,113	\$217,681,474	72.3%	\$166,907,676	76.7%	26.9%
2018	\$185,701,222	\$98,559,212	\$182,802,006	53.1%	\$92,726,793	50.7%	(16.2%)
2019	\$192,357,490	\$117,125,582	\$189,156,100	60.9%	\$115,319,241	61.0%	3.6%
2020	\$198,050,520	\$134,477,143	\$195,139,835	67.9%	\$141,902,775	72.7%	3.0%
2021	\$212,144,103	\$104,025,958	\$204,740,723	49.0%	\$124,126,368	60.6%	7.1%
2022	\$227,684,454	\$126,973,668	\$219,388,192	55.8%	\$120,777,776	55.1%	7.3%
2023	\$241,000,243	\$218,009,292	\$231,082,497	90.5%	\$242,735,894	105.0%	5.8%

HOMEOWNERS MULTI-PERIL

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$1,715,824,831	\$960,299,618	\$1,668,374,080	56.0%	\$967,664,775	58.0%	–
2015	\$1,778,721,687	\$916,664,894	\$1,746,553,860	51.5%	\$982,153,529	56.2%	3.7%
2016	\$1,837,284,961	\$1,010,959,193	\$1,810,657,149	55.0%	\$1,006,706,837	55.6%	3.3%
2017	\$1,869,018,094	\$1,183,575,591	\$1,836,426,187	63.3%	\$1,216,730,753	66.3%	1.7%
2018	\$1,998,573,663	\$903,824,747	\$1,945,180,092	45.2%	\$866,529,186	44.5%	6.9%
2019	\$2,105,790,859	\$1,056,056,101	\$2,051,224,381	50.2%	\$1,126,127,556	54.9%	5.4%
2020	\$2,196,692,045	\$1,405,095,623	\$2,148,073,913	64.0%	\$1,438,442,316	67.0%	4.3%
2021	\$2,364,421,830	\$1,092,312,462	\$2,266,878,390	46.2%	\$1,176,608,150	51.9%	7.6%
2022	\$2,608,484,131	\$1,181,721,535	\$2,477,203,253	45.3%	\$1,311,777,532	53.0%	10.3%
2023	\$2,884,717,184	\$2,239,416,673	\$2,735,712,911	77.6%	\$2,473,003,689	90.4%	10.6%

DWELLING OWNERS MULTI-PERIL

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$79,722,177	\$41,606,765	\$77,413,798	52.2%	\$40,790,995	52.7%	–
2015	\$84,738,283	\$36,076,258	\$82,518,646	42.6%	\$36,143,445	43.8%	6.3%
2016	\$86,012,608	\$37,573,294	\$85,248,286	43.7%	\$38,982,067	45.7%	1.5%
2017	\$86,781,005	\$58,466,619	\$86,252,684	67.4%	\$59,236,944	68.7%	0.9%
2018	\$88,168,014	\$43,590,641	\$87,806,583	49.4%	\$44,247,429	50.4%	1.6%
2019	\$90,922,257	\$48,528,553	\$91,575,590	53.4%	\$50,206,207	54.8%	3.1%
2020	\$87,703,727	\$52,950,784	\$87,175,653	60.4%	\$54,386,148	62.4%	(3.5%)
2021	\$94,099,850	\$47,109,376	\$92,209,666	50.1%	\$47,081,051	51.1%	7.3%
2022	\$97,373,488	\$40,762,976	\$95,762,001	41.9%	\$40,721,738	42.5%	3.5%
2023	\$97,715,348	\$81,371,720	\$94,325,969	83.3%	\$86,682,051	91.9%	0.4%

TOTAL HOMEOWNERS

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$1,795,547,008	\$1,001,906,383	\$1,745,787,878	55.8%	\$1,008,455,770	57.8%	–
2015	\$1,863,459,970	\$952,741,152	\$1,829,072,506	51.1%	\$1,018,296,974	55.7%	3.8%
2016	\$1,923,297,569	\$1,048,532,487	\$1,895,905,435	54.5%	\$1,045,688,904	55.2%	3.2%
2017	\$1,955,799,099	\$1,242,042,210	\$1,922,678,871	63.5%	\$1,275,967,697	66.4%	1.7%
2018	\$2,086,741,677	\$947,415,388	\$2,032,986,675	45.4%	\$910,776,615	44.8%	6.7%
2019	\$2,196,713,116	\$1,104,584,654	\$2,142,799,971	50.3%	\$1,176,333,763	54.9%	5.3%
2020	\$2,284,395,772	\$1,458,046,407	\$2,235,249,566	63.8%	\$1,492,828,464	66.8%	4.0%
2021	\$2,458,521,680	\$1,139,421,838	\$2,359,088,056	46.3%	\$1,223,689,201	51.9%	7.6%
2022	\$2,705,857,619	\$1,222,484,511	\$2,572,965,254	45.2%	\$1,352,499,270	52.6%	10.1%
2023	\$2,982,432,532	\$2,320,788,393	\$2,830,038,880	77.8%	\$2,559,685,740	90.4%	10.2%

COMMERCIAL MULTI-PERIL

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$710,090,975	\$440,536,532	\$698,309,645	62.0%	\$390,637,732	55.9%	–
2015	\$728,629,554	\$391,700,000	\$725,088,654	53.8%	\$386,873,909	53.4%	2.6%
2016	\$738,238,971	\$364,027,601	\$734,910,972	49.3%	\$376,477,571	51.2%	1.3%
2017	\$756,239,309	\$440,744,531	\$750,426,388	58.3%	\$464,430,322	61.9%	2.4%
2018	\$765,154,261	\$359,183,322	\$757,727,151	46.9%	\$362,561,045	47.8%	1.2%
2019	\$797,257,088	\$477,067,576	\$779,734,022	59.8%	\$529,486,128	67.9%	4.2%
2020	\$839,321,410	\$475,174,001	\$812,729,697	56.6%	\$513,382,530	63.2%	5.3%
2021	\$919,560,767	\$422,992,256	\$880,196,424	46.0%	\$461,803,082	52.5%	9.6%
2022	\$1,001,547,372	\$458,876,235	\$964,975,689	45.8%	\$578,923,500	60.0%	8.9%
2023	\$1,109,075,578	\$748,953,594	\$1,056,160,529	67.5%	\$814,817,186	77.1%	10.7%

MOBILE HOMES

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$36,527,222	\$17,650,142	\$36,533,271	48.3%	\$19,368,924	53.0%	–
2015	\$38,437,291	\$18,475,184	\$35,841,924	48.1%	\$19,446,890	54.3%	5.2%
2016	\$35,432,302	\$13,701,722	\$35,713,483	38.7%	\$13,266,402	37.1%	(7.8%)
2017	\$34,288,560	\$19,480,348	\$34,258,954	56.8%	\$20,392,821	59.5%	(3.2%)
2018	\$34,126,083	\$12,620,216	\$34,131,290	37.0%	\$10,769,686	31.6%	(0.5%)
2019	\$31,398,617	\$14,404,940	\$31,935,419	45.9%	\$15,075,509	47.2%	(8.0%)
2020	\$30,323,798	\$16,426,664	\$29,235,853	54.2%	\$16,404,561	56.1%	(3.4%)
2021	\$29,252,379	\$13,940,566	\$32,453,466	47.7%	\$14,592,001	45.0%	(3.5%)
2022	\$29,375,133	\$11,083,253	\$29,070,672	37.7%	\$11,314,849	38.9%	0.4%
2023	\$31,090,284	\$22,429,294	\$29,691,223	72.1%	\$22,931,506	77.2%	5.8%

PRIVATE CROP

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$15,012,608	\$8,702,375	\$14,960,854	58.0%	\$10,682,742	71.4%	–
2015	\$10,621,369	\$6,095,593	\$10,645,623	57.4%	\$3,434,660	32.3%	(29.3%)
2016	\$14,315,194	\$8,912,468	\$14,145,304	62.3%	\$8,805,497	62.3%	34.8%
2017	\$13,358,425	\$5,895,042	\$13,057,213	44.1%	\$8,260,714	63.3%	(6.7%)
2018	\$15,377,435	\$12,389,210	\$16,059,301	80.6%	\$12,569,261	78.3%	15.1%
2019	\$11,377,411	\$10,780,363	\$11,325,530	94.8%	\$10,593,432	93.5%	(26.0%)
2020	\$13,361,264	\$9,012,575	\$13,380,947	67.5%	\$9,370,442	70.0%	17.4%
2021	\$17,231,270	\$12,547,055	\$17,243,763	72.8%	\$14,510,913	84.2%	29.0%
2022	\$44,586,027	\$27,067,276	\$44,529,027	60.7%	\$27,132,321	60.9%	158.8%
2023	\$30,118,001	\$22,493,929	\$30,137,044	74.7%	\$26,540,172	88.1%	(32.4%)

OCEAN MARINE

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$34,634,508	\$21,573,720	\$33,744,783	62.3%	\$14,309,016	42.4%	–
2015	\$36,256,547	\$15,212,306	\$35,643,503	42.0%	\$23,823,268	66.8%	4.7%
2016	\$34,686,446	\$24,344,883	\$34,325,462	70.2%	\$18,404,591	53.6%	(4.3%)
2017	\$32,690,630	\$25,267,624	\$33,110,611	77.3%	\$28,598,918	86.4%	(5.8%)
2018	\$34,639,726	\$26,565,992	\$34,927,147	76.7%	\$17,613,452	50.4%	6.0%
2019	\$37,088,403	\$14,962,445	\$35,709,324	40.3%	\$22,612,037	63.3%	7.1%
2020	\$43,934,434	\$19,975,039	\$41,537,163	45.5%	\$19,412,132	46.7%	18.5%
2021	\$43,507,783	\$16,825,723	\$43,867,436	38.7%	\$24,417,033	55.7%	(1.0%)
2022	\$48,932,434	\$18,299,782	\$46,455,612	37.4%	\$19,296,143	41.5%	12.5%
2023	\$52,573,134	\$23,213,949	\$51,124,197	44.2%	\$24,862,489	48.6%	7.4%

INLAND MARINE

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$302,520,608	\$125,065,191	\$298,344,173	41.3%	\$133,537,670	44.8%	–
2015	\$321,625,294	\$142,529,914	\$320,345,276	44.3%	\$183,122,058	57.2%	6.3%
2016	\$374,553,346	\$173,137,418	\$370,942,985	46.2%	\$174,376,037	47.0%	16.5%
2017	\$380,069,054	\$176,117,952	\$381,268,777	46.3%	\$177,232,550	46.5%	1.5%
2018	\$398,844,756	\$161,660,117	\$386,095,419	40.5%	\$162,204,370	42.0%	4.9%
2019	\$416,395,682	\$203,389,585	\$410,243,995	48.8%	\$205,889,871	50.2%	4.4%
2020	\$412,400,778	\$222,021,061	\$410,667,561	53.8%	\$301,131,812	73.3%	(1.0%)
2021	\$468,726,395	\$255,707,018	\$452,926,290	54.6%	\$193,871,063	42.8%	13.7%
2022	\$528,075,701	\$193,679,763	\$508,596,595	36.7%	\$224,487,630	44.1%	12.7%
2023	\$557,995,662	\$246,557,391	\$541,420,167	44.2%	\$217,795,564	40.2%	5.7%

FINANCIAL GUARANTY

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$4,529,467	\$58,250	\$11,291,710	1.3%	\$125,473	1.1%	–
2015	\$5,575,476	\$223,593	\$19,002,189	4.0%	\$41,640	0.2%	23.1%
2016	\$5,960,468	\$223,527	\$21,091,168	3.8%	\$37,364	0.2%	6.9%
2017	\$7,967,265	\$610,734	\$13,792,054	7.7%	\$–210,070	(1.5%)	33.7%
2018	\$5,630,399	\$0	\$12,153,006	0.0%	\$13	0.0%	(29.3%)
2019	\$7,378,205	\$0	\$9,154,970	0.0%	\$–14	(0.0%)	31.0%
2020	\$11,655,633	\$0	\$5,200,286	0.0%	\$0	0.0%	58.0%
2021	\$4,075,097	\$0	\$15,306,292	0.0%	\$0	0.0%	(65.0%)
2022	\$6,494,127	\$–126,595	\$5,774,867	(1.9%)	\$–126,595	(2.2%)	59.4%
2023	\$4,187,884	\$0	\$4,460,293	0.0%	\$0	0.0%	(35.5%)

MEDICAL MALPRACTICE: PHYSICIANS & SURGEONS

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$79,013,127	\$36,920,432	\$78,298,966	46.7%	\$26,547,745	33.9%	–
2015	\$75,011,759	\$34,298,618	\$76,626,408	45.7%	\$14,585,676	19.0%	(5.1%)
2016	\$71,283,262	\$26,484,714	\$72,308,015	37.2%	\$34,206,657	47.3%	(5.0%)
2017	\$67,940,489	\$24,326,023	\$66,673,811	35.8%	\$40,774,941	61.2%	(4.7%)
2018	\$65,596,340	\$35,664,803	\$66,811,659	54.4%	\$30,431,804	45.5%	(3.5%)
2019	\$68,522,104	\$36,817,108	\$64,227,345	53.7%	\$63,677,079	99.1%	4.5%
2020	\$71,735,671	\$25,421,437	\$70,030,594	35.4%	\$41,667,252	59.5%	4.7%
2021	\$74,716,408	\$42,975,873	\$76,015,371	57.5%	\$45,708,872	60.1%	4.2%
2022	\$73,425,947	\$40,619,580	\$69,478,176	55.3%	\$51,344,483	73.9%	(1.7%)
2023	\$80,220,591	\$38,316,103	\$81,318,101	47.8%	\$30,812,190	37.9%	9.3%

MEDICAL MALPRACTICE:

DENTISTS

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$3,705,444	\$427,504	\$3,226,524	11.5%	\$-229,235	(7.1%)	–
2015	\$4,094,802	\$1,432,031	\$4,142,222	35.0%	\$1,534,063	37.0%	10.5%
2016	\$4,089,461	\$352,294	\$4,110,217	8.6%	\$4,001,382	97.4%	(0.1%)
2017	\$3,824,206	\$493,101	\$3,591,286	12.9%	\$-783,451	(21.8%)	(6.5%)
2018	\$4,089,319	\$193,303	\$5,061,792	4.7%	\$-153,116	(3.0%)	6.9%
2019	\$3,683,589	\$832,951	\$3,682,915	22.6%	\$3,920,035	106.4%	(9.9%)
2020	\$3,707,694	\$3,421,608	\$3,698,066	92.3%	\$1,210,373	32.7%	0.7%
2021	\$3,812,882	\$436,643	\$3,757,128	11.5%	\$1,863,968	49.6%	2.8%
2022	\$3,964,344	\$1,125,407	\$3,918,815	28.4%	\$-89,267	(2.3%)	4.0%
2023	\$6,698,838	\$1,152,470	\$6,341,521	17.2%	\$-707,014	(11.1%)	69.0%

MEDICAL MALPRACTICE:

NURSES

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$1,899,970	\$1,105,000	\$1,813,223	58.2%	\$1,520,063	83.8%	–
2015	\$1,790,147	\$500,000	\$1,950,459	27.9%	\$-578,037	(29.6%)	(5.8%)
2016	\$2,058,911	\$170,000	\$1,998,258	8.3%	\$385,652	19.3%	15.0%
2017	\$2,086,414	\$319,730	\$2,121,115	15.3%	\$383,267	18.1%	1.3%
2018	\$1,602,926	\$1,860,303	\$909,867	116.1%	\$1,105,821	121.5%	(23.2%)
2019	\$2,076,136	\$465,000	\$1,998,640	22.4%	\$345,983	17.3%	29.5%
2020	\$2,336,183	\$150,000	\$2,758,146	6.4%	\$612,696	22.2%	12.5%
2021	\$3,254,417	\$687,500	\$2,967,994	21.1%	\$645,772	21.8%	39.3%
2022	\$3,990,106	\$1,232,500	\$3,681,871	30.9%	\$1,924,120	52.3%	22.6%
2023	\$1,857,746	\$831,250	\$1,621,776	44.7%	\$2,517,474	155.2%	(53.4%)

MEDICAL MALPRACTICE: HOSPITALS

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$28,011,464	\$8,456,987	\$27,930,444	30.2%	\$3,501,381	12.5%	–
2015	\$26,720,496	\$8,514,950	\$27,278,471	31.9%	\$4,664,529	17.1%	(4.6%)
2016	\$28,327,347	\$17,429,362	\$27,266,161	61.5%	\$23,232,734	85.2%	6.0%
2017	\$29,029,936	\$20,467,000	\$29,041,237	70.5%	\$25,501,445	87.8%	2.5%
2018	\$30,861,668	\$16,676,086	\$29,762,374	54.0%	\$14,331,535	48.2%	6.3%
2019	\$34,492,860	\$10,543,909	\$33,501,499	30.6%	\$25,383,878	75.8%	11.8%
2020	\$34,630,502	\$24,881,051	\$33,920,691	71.8%	\$18,864,526	55.6%	0.4%
2021	\$42,215,485	\$14,130,031	\$39,993,002	33.5%	\$17,611,857	44.0%	21.9%
2022	\$42,714,228	\$20,510,261	\$41,930,030	48.0%	\$18,066,197	43.1%	1.2%
2023	\$55,267,900	\$10,274,422	\$55,853,091	18.6%	\$13,732,872	24.6%	29.4%

MEDICAL MALPRACTICE: MANAGED CARE

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$56,969	\$0	\$56,955	0.0%	\$–11,045	(19.4%)	–
2015	\$58,032	\$207,597	\$58,384	357.7%	\$63,030	108.0%	1.9%
2016	\$58,055	\$–165,597	\$58,052	(285.2%)	\$–103,763	(178.7%)	0.0%
2017	\$81,148	\$300,000	\$72,409	369.7%	\$–16,332	(22.6%)	39.8%
2018	\$34,954	\$–67,346	\$72,639	(192.7%)	\$75,886	104.5%	(56.9%)
2019	\$0	\$0	\$413	–	\$136,890	33145.3%	(100.0%)
2020	\$85,006	\$0	\$43,373	0.0%	\$626,295	1444.0%	–
2021	\$69,517	\$0	\$71,258	0.0%	\$–1,885	(2.6%)	(18.2%)
2022	\$0	\$0	\$0	–	\$0	–	(100.0%)
2023	\$0	\$0	\$0	–	\$–797	–	–

MEDICAL MALPRACTICE: OTHER

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$6,155,716	\$4,270,790	\$6,604,859	69.4%	\$2,225,463	33.7%	–
2015	\$6,630,916	\$2,883,181	\$6,615,553	43.5%	\$2,787,259	42.1%	7.7%
2016	\$7,818,065	\$2,582,703	\$7,552,745	33.0%	\$2,639,154	34.9%	17.9%
2017	\$7,619,717	\$2,992,531	\$7,707,001	39.3%	\$4,240,845	55.0%	(2.5%)
2018	\$8,262,599	\$4,308,003	\$8,855,434	52.1%	\$7,465,884	84.3%	8.4%
2019	\$7,513,645	\$502,552	\$7,604,688	6.7%	\$–3,528,980	(46.4%)	(9.1%)
2020	\$7,771,708	\$1,707,596	\$7,117,740	22.0%	\$2,312,336	32.5%	3.4%
2021	\$7,693,076	\$3,133,721	\$7,791,132	40.7%	\$5,188,627	66.6%	(1.0%)
2022	\$13,238,960	\$6,785,885	\$13,389,299	51.3%	\$5,481,845	40.9%	72.1%
2023	\$8,272,655	\$2,760,300	\$8,379,616	33.4%	\$3,932,791	46.9%	(37.5%)

TOTAL MEDICAL MALPRACTICE

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$118,842,690	\$51,180,713	\$117,930,971	43.1%	\$33,554,372	28.5%	–
2015	\$114,306,152	\$47,836,377	\$116,671,497	41.8%	\$23,056,520	19.8%	(3.8%)
2016	\$113,635,101	\$46,853,476	\$113,293,448	41.2%	\$64,361,816	56.8%	(0.6%)
2017	\$110,581,910	\$48,898,385	\$109,206,859	44.2%	\$70,100,715	64.2%	(2.7%)
2018	\$110,447,806	\$58,635,152	\$111,473,765	53.1%	\$53,257,814	47.8%	(0.1%)
2019	\$116,288,334	\$49,161,520	\$111,015,500	42.3%	\$89,934,885	81.0%	5.3%
2020	\$120,266,764	\$55,581,692	\$117,568,610	46.2%	\$65,293,478	55.5%	3.4%
2021	\$131,761,785	\$61,363,768	\$130,595,885	46.6%	\$71,017,211	54.4%	9.6%
2022	\$137,333,585	\$70,273,633	\$132,398,191	51.2%	\$76,727,378	58.0%	4.2%
2023	\$152,317,730	\$53,334,545	\$153,514,105	35.0%	\$50,287,516	32.8%	10.9%

EARTHQUAKE

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$97,891,710	\$-175,429	\$97,512,676	(0.2%)	\$-197,935	(0.2%)	–
2015	\$93,827,799	\$462	\$93,699,295	0.0%	\$461,084	0.5%	(4.2%)
2016	\$93,471,212	\$34,085	\$93,748,366	0.0%	\$-614,832	(0.7%)	(0.4%)
2017	\$96,543,818	\$9,743	\$94,413,480	0.0%	\$43,904	0.0%	3.3%
2018	\$101,839,452	\$0	\$99,653,096	0.0%	\$379,969	0.4%	5.5%
2019	\$104,322,367	\$48,689	\$102,838,326	0.0%	\$997,289	1.0%	2.4%
2020	\$120,278,590	\$1,261,315	\$110,816,181	1.0%	\$1,606,091	1.4%	15.3%
2021	\$130,503,033	\$1,037,217	\$116,128,978	0.8%	\$696,118	0.6%	8.5%
2022	\$137,061,953	\$3,946	\$130,834,771	0.0%	\$276,414	0.2%	5.0%
2023	\$142,326,193	\$66,353	\$141,598,432	0.0%	\$389,768	0.3%	3.8%

ALL ACCIDENT & HEALTH

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$279,166,615	\$215,950,049	\$272,164,313	77.4%	\$207,371,780	76.2%	–
2015	\$294,983,905	\$215,841,795	\$286,051,891	73.2%	\$218,265,354	76.3%	5.7%
2016	\$306,567,420	\$226,592,958	\$298,076,794	73.9%	\$224,303,218	75.3%	3.9%
2017	\$323,613,519	\$222,399,742	\$315,331,463	68.7%	\$215,797,021	68.4%	5.6%
2018	\$314,095,377	\$222,568,184	\$311,358,487	70.9%	\$222,140,072	71.3%	(2.9%)
2019	\$351,132,642	\$229,488,361	\$349,782,378	65.4%	\$234,230,537	67.0%	11.8%
2020	\$365,910,516	\$246,813,232	\$369,548,560	67.5%	\$247,963,050	67.1%	4.2%
2021	\$374,002,986	\$255,590,579	\$1,631,281,203	68.3%	\$241,451,183	14.8%	2.2%
2022	\$572,871,080	\$446,306,746	\$566,504,372	77.9%	\$457,177,237	80.7%	53.2%
2023	\$617,839,452	\$449,378,515	\$611,663,802	72.7%	\$462,889,434	75.7%	7.8%

DIRECT WORKERS' COMPENSATION

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$895,555,364	\$467,047,374	\$864,367,723	52.2%	\$499,393,157	57.8%	–
2015	\$923,742,185	\$471,685,742	\$913,935,939	51.1%	\$538,321,857	58.9%	3.1%
2016	\$933,615,745	\$492,947,093	\$932,627,248	52.8%	\$582,771,682	62.5%	1.1%
2017	\$920,594,433	\$507,457,767	\$922,617,505	55.1%	\$517,743,987	56.1%	(1.4%)
2018	\$915,195,966	\$508,349,147	\$914,677,526	55.5%	\$551,710,463	60.3%	(0.6%)
2019	\$910,545,380	\$511,663,293	\$905,498,903	56.2%	\$509,530,063	56.3%	(0.5%)
2020	\$900,394,067	\$487,512,204	\$887,077,794	54.1%	\$541,726,003	61.1%	(1.1%)
2021	\$972,957,110	\$482,307,479	\$953,676,890	49.6%	\$551,634,548	57.8%	8.1%
2022	\$1,038,288,660	\$495,299,002	\$1,035,533,379	47.7%	\$592,332,736	57.2%	6.7%
2023	\$1,076,010,989	\$536,415,073	\$1,092,798,745	49.9%	\$574,501,132	52.6%	3.6%

OTHER LIABILITY: BODILY INJURY & PROPERTY DAMAGE

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$500,303,337	\$217,749,226	\$505,217,925	43.5%	\$192,888,554	38.2%	–
2015	\$514,375,977	\$278,974,025	\$518,659,498	54.2%	\$261,308,805	50.4%	2.8%
2016	\$528,907,596	\$252,832,775	\$518,348,063	47.8%	\$340,295,525	65.7%	2.8%
2017	\$634,351,656	\$350,555,989	\$603,037,544	55.3%	\$476,183,027	79.0%	19.9%
2018	\$622,742,896	\$381,691,847	\$589,250,229	61.3%	\$276,412,748	46.9%	(1.8%)
2019	\$686,860,967	\$342,573,134	\$646,958,151	49.9%	\$350,359,542	54.2%	10.3%
2020	\$723,066,826	\$365,225,108	\$706,634,024	50.5%	\$483,616,372	68.4%	5.3%
2021	\$812,438,840	\$403,954,350	\$790,604,319	49.7%	\$485,814,545	61.4%	12.4%
2022	\$850,647,622	\$487,535,366	\$850,363,506	57.3%	\$602,775,127	70.9%	4.7%
2023	\$953,838,068	\$533,567,079	\$911,168,509	55.9%	\$764,031,910	83.9%	12.1%

OTHER LIABILITY: WARRANTY & SERVICE CONTRACTS

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$34,464,806	\$17,215,182	\$26,966,188	50.0%	\$17,184,351	63.7%	–
2015	\$34,030,055	\$18,259,439	\$27,863,746	53.7%	\$18,624,065	66.8%	(1.3%)
2016	\$39,283,432	\$21,371,967	\$29,558,242	54.4%	\$21,537,166	72.9%	15.4%
2017	\$44,123,255	\$19,825,102	\$30,333,574	44.9%	\$19,477,318	64.2%	12.3%
2018	\$43,421,117	\$26,286,338	\$37,142,507	60.5%	\$26,385,202	71.0%	(1.6%)
2019	\$53,539,136	\$31,172,809	\$39,361,002	58.2%	\$31,265,651	79.4%	23.3%
2020	\$58,305,577	\$30,079,471	\$42,651,658	51.6%	\$30,772,996	72.1%	8.9%
2021	\$46,479,274	\$35,623,257	\$59,111,126	76.6%	\$38,335,144	64.9%	(20.3%)
2022	\$30,051,009	\$32,121,438	\$47,478,411	106.9%	\$34,107,561	71.8%	(35.3%)
2023	\$25,647,234	\$29,279,563	\$43,772,059	114.2%	\$28,256,598	64.6%	(14.7%)

EXCESS WORKERS' COMPENSATION

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$32,795,679	\$11,846,569	\$32,406,347	36.1%	\$8,354,504	25.8%	–
2015	\$39,371,939	\$7,541,337	\$34,587,169	19.2%	\$47,864,657	138.4%	20.1%
2016	\$32,211,582	\$11,703,216	\$35,172,405	36.3%	\$25,618,319	72.8%	(18.2%)
2017	\$36,933,361	\$11,810,302	\$35,168,082	32.0%	\$25,313,466	72.0%	14.7%
2018	\$33,763,025	\$9,743,990	\$34,085,897	28.9%	\$32,923,827	96.6%	(8.6%)
2019	\$34,813,369	\$10,118,970	\$34,594,823	29.1%	\$20,380,872	58.9%	3.1%
2020	\$34,943,957	\$15,614,584	\$34,423,318	44.7%	\$28,312,716	82.2%	0.4%
2021	\$36,686,917	\$13,492,222	\$35,216,817	36.8%	\$36,070,922	102.4%	5.0%
2022	\$36,215,620	\$15,896,407	\$36,727,933	43.9%	\$29,677,870	80.8%	(1.3%)
2023	\$25,378,310	\$13,345,055	\$26,720,261	52.6%	\$7,117,440	26.6%	(29.9%)

PRODUCT LIABILITY

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$35,324,968	\$25,488,513	\$34,881,502	72.2%	\$64,917,657	186.1%	–
2015	\$38,027,501	\$20,989,060	\$36,646,318	55.2%	\$21,040,848	57.4%	7.7%
2016	\$35,406,749	\$19,085,668	\$36,831,928	53.9%	\$4,563,654	12.4%	(6.9%)
2017	\$37,877,232	\$38,856,254	\$36,863,658	102.6%	\$25,118,726	68.1%	7.0%
2018	\$37,002,467	\$31,634,462	\$37,547,906	85.5%	\$34,154,220	91.0%	(2.3%)
2019	\$39,237,538	\$20,877,900	\$37,756,177	53.2%	\$14,151,940	37.5%	6.0%
2020	\$41,332,167	\$22,946,570	\$39,730,588	55.5%	\$10,058,965	25.3%	5.3%
2021	\$40,751,072	\$15,059,074	\$41,973,084	37.0%	\$23,209,442	55.3%	(1.4%)
2022	\$44,065,962	\$16,565,105	\$43,306,013	37.6%	\$30,016,473	69.3%	8.1%
2023	\$49,422,674	\$22,848,965	\$46,750,865	46.2%	\$29,295,376	62.7%	12.2%

PRIVATE AUTO LIABILITY: BODILY INJURY

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$817,662,934	\$483,619,076	\$812,332,106	59.1%	\$536,906,786	66.1%	–
2015	\$850,103,248	\$517,765,819	\$834,581,297	60.9%	\$562,474,740	67.4%	4.0%
2016	\$924,265,547	\$594,450,694	\$898,895,798	64.3%	\$693,296,675	77.1%	8.7%
2017	\$1,004,982,622	\$611,666,824	\$985,297,671	60.9%	\$658,272,681	66.8%	8.7%
2018	\$1,084,693,203	\$603,334,404	\$1,067,945,653	55.6%	\$692,965,978	64.9%	7.9%
2019	\$1,167,008,292	\$656,891,651	\$1,162,060,073	56.3%	\$687,794,280	59.2%	7.6%
2020	\$1,121,821,431	\$667,315,720	\$1,126,671,566	59.5%	\$689,496,254	61.2%	(3.9%)
2021	\$1,175,604,114	\$660,160,725	\$1,162,019,825	56.2%	\$708,812,778	61.0%	4.8%
2022	\$1,224,364,527	\$759,558,982	\$1,201,035,518	62.0%	\$874,139,277	72.8%	4.1%
2023	\$1,351,131,700	\$812,790,824	\$1,313,402,123	60.2%	\$875,068,047	66.6%	10.4%

PRIVATE AUTO LIABILITY: PROPERTY DAMAGE

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$658,460,147	\$422,850,372	\$650,458,254	64.2%	\$428,587,313	65.9%	–
2015	\$686,048,903	\$470,744,720	\$678,599,026	68.6%	\$496,075,662	73.1%	4.2%
2016	\$752,701,446	\$512,274,076	\$732,832,399	68.1%	\$540,557,002	73.8%	9.7%
2017	\$816,092,720	\$531,986,687	\$792,386,209	65.2%	\$536,362,360	67.7%	8.4%
2018	\$856,981,611	\$536,835,107	\$849,451,457	62.6%	\$558,059,434	65.7%	5.0%
2019	\$807,809,253	\$569,894,742	\$800,128,963	70.5%	\$549,593,842	68.7%	(5.7%)
2020	\$792,320,926	\$492,556,242	\$797,780,444	62.2%	\$438,967,047	55.0%	(1.9%)
2021	\$805,109,415	\$497,014,660	\$795,794,863	61.7%	\$535,184,831	67.3%	1.6%
2022	\$855,147,548	\$607,944,758	\$835,406,735	71.1%	\$662,916,471	79.4%	6.2%
2023	\$1,004,059,107	\$663,667,075	\$958,502,947	66.1%	\$704,883,218	73.5%	17.4%

PRIVATE AUTO: MED PAY

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$85,293,103	\$50,390,957	\$84,810,186	59.1%	\$50,017,158	59.0%	–
2015	\$91,646,952	\$54,689,661	\$89,640,589	59.7%	\$58,807,454	65.6%	7.4%
2016	\$93,778,269	\$58,458,808	\$91,807,385	62.3%	\$61,549,224	67.0%	2.3%
2017	\$95,115,424	\$59,251,280	\$94,558,751	62.3%	\$59,129,703	62.5%	1.4%
2018	\$95,433,179	\$57,043,904	\$95,449,944	59.8%	\$58,401,688	61.2%	0.3%
2019	\$93,889,415	\$53,928,115	\$94,175,337	57.4%	\$56,221,786	59.7%	(1.6%)
2020	\$90,973,774	\$45,995,875	\$92,102,003	50.6%	\$42,729,476	46.4%	(3.1%)
2021	\$90,797,453	\$46,105,237	\$90,662,398	50.8%	\$48,053,193	53.0%	(0.2%)
2022	\$88,724,492	\$47,261,600	\$88,901,460	53.3%	\$48,041,868	54.0%	(2.3%)
2023	\$88,489,156	\$49,757,414	\$88,643,976	56.2%	\$50,874,884	57.4%	(0.3%)

PRIVATE AUTO: UNINSURED MOTORIST

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$119,717,040	\$69,962,438	\$117,752,113	58.4%	\$75,588,067	64.2%	–
2015	\$125,290,746	\$73,957,997	\$122,793,375	59.0%	\$80,056,201	65.2%	4.7%
2016	\$136,129,666	\$90,289,078	\$131,772,723	66.3%	\$114,325,004	86.8%	8.7%
2017	\$151,975,817	\$98,747,361	\$146,811,667	65.0%	\$109,097,165	74.3%	11.6%
2018	\$161,771,815	\$96,519,453	\$160,697,712	59.7%	\$113,050,883	70.4%	6.4%
2019	\$217,586,140	\$125,465,846	\$214,404,091	57.7%	\$139,393,207	65.0%	34.5%
2020	\$215,288,122	\$145,024,553	\$213,940,620	67.4%	\$184,280,032	86.1%	(1.1%)
2021	\$229,890,249	\$145,974,933	\$227,396,057	63.5%	\$185,774,958	81.7%	6.8%
2022	\$253,403,432	\$170,584,889	\$245,343,927	67.3%	\$203,283,584	82.9%	10.2%
2023	\$285,520,821	\$187,397,381	\$275,531,585	65.6%	\$210,741,706	76.5%	12.7%

PRIVATE AUTO: UNDERINSURED MOTORIST

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$77,486,306	\$54,078,947	\$75,743,281	69.8%	\$55,127,948	72.8%	–
2015	\$86,090,551	\$55,204,317	\$80,439,150	64.1%	\$60,140,349	74.8%	11.1%
2016	\$86,399,282	\$61,830,215	\$84,300,736	71.6%	\$71,120,498	84.4%	0.4%
2017	\$96,925,329	\$67,982,058	\$93,159,351	70.1%	\$68,139,246	73.1%	12.2%
2018	\$109,947,659	\$69,433,372	\$104,795,981	63.2%	\$77,402,219	73.9%	13.4%
2019	\$73,113,909	\$50,396,342	\$71,285,798	68.9%	\$64,497,622	90.5%	(33.5%)
2020	\$81,830,156	\$61,634,528	\$79,960,540	75.3%	\$71,484,763	89.4%	11.9%
2021	\$77,331,492	\$61,142,554	\$76,312,646	79.1%	\$85,593,471	112.2%	(5.5%)
2022	\$87,271,748	\$62,522,247	\$82,983,448	71.6%	\$94,029,719	113.3%	12.9%
2023	\$114,915,658	\$73,530,668	\$106,982,034	64.0%	\$111,833,166	104.5%	31.7%

PRIVATE AUTO: ACCIDENTAL DEATH & DISMEMBERMENT

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$2,337,943	\$662,975	\$2,380,439	28.4%	\$581,714	24.4%	–
2015	\$2,202,767	\$741,558	\$2,227,905	33.7%	\$651,025	29.2%	(5.8%)
2016	\$2,108,408	\$400,043	\$2,125,805	19.0%	\$389,659	18.3%	(4.3%)
2017	\$2,025,289	\$502,218	\$2,039,157	24.8%	\$487,415	23.9%	(3.9%)
2018	\$1,896,724	\$602,242	\$1,931,738	31.8%	\$618,825	32.0%	(6.3%)
2019	\$1,863,329	\$617,373	\$1,890,194	33.1%	\$587,072	31.1%	(1.8%)
2020	\$1,701,987	\$436,002	\$1,734,333	25.6%	\$419,038	24.2%	(8.7%)
2021	\$1,687,113	\$362,921	\$1,678,399	21.5%	\$386,006	23.0%	(0.9%)
2022	\$1,658,618	\$446,046	\$1,673,435	26.9%	\$528,042	31.6%	(1.7%)
2023	\$1,624,964	\$439,607	\$1,625,689	27.1%	\$414,707	25.5%	(2.0%)

COMMERCIAL AUTO LIABILITY: BODILY INJURY

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$260,260,500	\$149,857,390	\$254,195,778	57.6%	\$159,836,896	62.9%	–
2015	\$276,130,715	\$149,469,428	\$267,829,210	54.1%	\$152,058,551	56.8%	6.1%
2016	\$283,746,186	\$156,875,245	\$279,497,195	55.3%	\$177,516,187	63.5%	2.8%
2017	\$295,507,209	\$155,916,859	\$290,516,466	52.8%	\$201,614,460	69.4%	4.1%
2018	\$330,948,065	\$182,753,259	\$314,398,387	55.2%	\$211,829,084	67.4%	12.0%
2019	\$366,814,284	\$203,892,911	\$344,453,877	55.6%	\$247,239,768	71.8%	10.8%
2020	\$392,825,576	\$200,953,733	\$378,287,291	51.2%	\$278,136,491	73.5%	7.1%
2021	\$459,276,702	\$223,446,816	\$436,744,074	48.7%	\$272,547,873	62.4%	16.9%
2022	\$478,548,035	\$229,279,050	\$470,411,353	47.9%	\$353,257,233	75.1%	4.2%
2023	\$516,946,950	\$305,551,616	\$501,427,397	59.1%	\$369,889,987	73.8%	8.0%

COMMERCIAL AUTO LIABILITY: PROPERTY DAMAGE

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$81,551,167	\$48,399,917	\$80,917,450	59.3%	\$48,602,997	60.1%	–
2015	\$80,862,101	\$48,586,421	\$79,070,844	60.1%	\$56,917,139	72.0%	(0.8%)
2016	\$86,761,462	\$58,126,480	\$83,153,066	67.0%	\$59,524,316	71.6%	7.3%
2017	\$92,712,269	\$62,372,394	\$89,700,849	67.3%	\$70,067,282	78.1%	6.9%
2018	\$98,362,323	\$57,380,685	\$95,555,199	58.3%	\$64,304,589	67.3%	6.1%
2019	\$104,136,187	\$62,050,671	\$98,237,383	59.6%	\$70,064,950	71.3%	5.9%
2020	\$112,942,515	\$55,551,959	\$110,901,659	49.2%	\$62,258,487	56.1%	8.5%
2021	\$132,485,533	\$62,408,985	\$127,691,412	47.1%	\$72,719,431	56.9%	17.3%
2022	\$151,010,129	\$80,762,812	\$148,314,209	53.5%	\$96,515,813	65.1%	14.0%
2023	\$143,900,383	\$96,289,145	\$140,630,002	66.9%	\$103,981,260	73.9%	(4.7%)

COMMERCIAL AUTO: MED PAY

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$8,203,925	\$2,713,864	\$7,806,756	33.1%	\$1,704,091	21.8%	–
2015	\$7,735,765	\$2,163,130	\$7,681,869	28.0%	\$2,273,670	29.6%	(5.7%)
2016	\$6,999,460	\$1,255,932	\$6,711,067	17.9%	\$1,540,025	22.9%	(9.5%)
2017	\$7,380,426	\$1,469,953	\$7,265,014	19.9%	\$3,037,569	41.8%	5.4%
2018	\$7,922,551	\$1,185,782	\$7,546,062	15.0%	\$2,004,320	26.6%	7.3%
2019	\$10,417,566	\$1,913,137	\$10,002,524	18.4%	\$1,973,768	19.7%	31.5%
2020	\$8,848,917	\$4,359,009	\$9,170,989	49.3%	\$3,509,920	38.3%	(15.1%)
2021	\$6,661,981	\$3,354,778	\$7,214,389	50.4%	\$4,890,487	67.8%	(24.7%)
2022	\$7,156,689	\$1,648,628	\$6,817,539	23.0%	\$2,215,509	32.5%	7.4%
2023	\$7,528,114	\$2,807,769	\$7,379,821	37.3%	\$3,792,629	51.4%	5.2%

COMMERCIAL AUTO: UNINSURED & UNDERINSURED MOTORIST

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$18,962,292	\$10,166,128	\$18,597,359	53.6%	\$9,378,543	50.4%	–
2015	\$17,026,319	\$11,575,843	\$16,877,314	68.0%	\$9,762,675	57.8%	(10.2%)
2016	\$19,025,617	\$12,566,153	\$18,825,480	66.0%	\$14,150,102	75.2%	11.7%
2017	\$21,543,258	\$9,704,811	\$19,987,315	45.0%	\$12,559,781	62.8%	13.2%
2018	\$22,385,746	\$11,425,899	\$21,973,031	51.0%	\$18,014,193	82.0%	3.9%
2019	\$24,960,622	\$13,359,942	\$23,273,707	53.5%	\$26,377,290	113.3%	11.5%
2020	\$26,243,637	\$28,811,062	\$27,308,857	109.8%	\$31,317,001	114.7%	5.1%
2021	\$29,607,800	\$23,563,761	\$27,388,613	79.6%	\$22,484,210	82.1%	12.8%
2022	\$37,626,441	\$27,371,889	\$30,729,559	72.7%	\$37,003,555	120.4%	27.1%
2023	\$41,650,359	\$26,864,481	\$42,685,838	64.5%	\$33,482,762	78.4%	10.7%

PRIVATE AUTO: COMPREHENSIVE

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$572,783,491	\$362,643,463	\$561,993,526	63.3%	\$365,157,271	65.0%	–
2015	\$612,182,831	\$385,880,063	\$597,464,513	63.0%	\$391,155,586	65.5%	6.9%
2016	\$649,979,998	\$448,146,288	\$635,742,678	68.9%	\$453,040,863	71.3%	6.2%
2017	\$677,764,865	\$491,122,174	\$657,047,318	72.5%	\$498,129,142	75.8%	4.3%
2018	\$722,138,819	\$359,646,309	\$711,081,517	49.8%	\$355,466,251	50.0%	6.5%
2019	\$780,058,523	\$461,897,951	\$765,753,171	59.2%	\$468,039,545	61.1%	8.0%
2020	\$783,136,248	\$528,888,439	\$785,538,990	67.5%	\$532,211,829	67.8%	0.4%
2021	\$861,872,257	\$492,222,914	\$842,395,309	57.1%	\$503,827,172	59.8%	10.1%
2022	\$930,212,222	\$670,037,820	\$900,025,383	72.0%	\$689,557,312	76.6%	7.9%
2023	\$1,133,580,685	\$886,044,458	\$1,060,364,676	78.2%	\$899,925,985	84.9%	21.9%

PRIVATE AUTO: COLLISION

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$837,758,415	\$533,907,399	\$827,399,131	63.7%	\$536,409,422	64.8%	–
2015	\$897,518,738	\$571,577,101	\$876,148,477	63.7%	\$579,088,060	66.1%	7.1%
2016	\$961,184,400	\$612,509,979	\$941,702,125	63.7%	\$625,696,270	66.4%	7.1%
2017	\$1,052,879,447	\$643,177,468	\$1,038,165,803	61.1%	\$635,220,992	61.2%	9.5%
2018	\$1,096,570,480	\$682,098,270	\$1,083,731,715	62.2%	\$681,007,930	62.8%	4.1%
2019	\$1,124,319,188	\$715,038,335	\$1,110,866,740	63.6%	\$721,110,083	64.9%	2.5%
2020	\$1,133,456,770	\$600,346,154	\$1,120,914,261	53.0%	\$599,316,612	53.5%	0.8%
2021	\$1,193,763,877	\$805,339,452	\$1,169,593,216	67.5%	\$830,787,144	71.0%	5.3%
2022	\$1,296,971,334	\$938,518,076	\$1,258,410,520	72.4%	\$967,093,819	76.9%	8.6%
2023	\$1,505,077,790	\$951,471,706	\$1,441,267,692	63.2%	\$958,783,254	66.5%	16.0%

COMMERCIAL AUTO: COMPREHENSIVE

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$62,345,709	\$37,364,798	\$60,950,303	59.9%	\$38,214,534	62.7%	–
2015	\$63,718,933	\$43,629,749	\$61,585,914	68.5%	\$42,723,387	69.4%	2.2%
2016	\$70,505,630	\$42,329,454	\$68,931,162	60.0%	\$43,293,904	62.8%	10.7%
2017	\$78,772,308	\$62,597,825	\$76,069,890	79.5%	\$62,700,108	82.4%	11.7%
2018	\$87,554,422	\$43,449,935	\$85,369,866	49.6%	\$45,739,828	53.6%	11.1%
2019	\$109,421,097	\$78,297,189	\$103,580,749	71.6%	\$80,183,573	77.4%	25.0%
2020	\$98,566,636	\$73,606,536	\$96,261,934	74.7%	\$74,040,599	76.9%	(9.9%)
2021	\$101,922,362	\$40,978,791	\$95,924,740	40.2%	\$28,543,461	29.8%	3.4%
2022	\$124,104,313	\$70,210,684	\$122,039,860	56.6%	\$75,358,027	61.7%	21.8%
2023	\$119,534,054	\$67,842,500	\$113,986,353	56.8%	\$67,923,497	59.6%	(3.7%)

COMMERCIAL AUTO: COLLISION

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$89,199,049	\$59,038,073	\$86,548,357	66.2%	\$59,180,253	68.4%	–
2015	\$96,202,136	\$61,116,740	\$92,202,277	63.5%	\$62,024,565	67.3%	7.9%
2016	\$100,129,998	\$64,372,919	\$97,822,943	64.3%	\$65,993,777	67.5%	4.1%
2017	\$110,955,536	\$71,191,761	\$105,718,876	64.2%	\$71,923,830	68.0%	10.8%
2018	\$120,460,964	\$71,590,256	\$115,988,926	59.4%	\$73,433,062	63.3%	8.6%
2019	\$130,839,149	\$75,167,765	\$125,396,561	57.5%	\$77,542,774	61.8%	8.6%
2020	\$154,309,617	\$86,726,890	\$151,091,835	56.2%	\$89,086,295	59.0%	17.9%
2021	\$172,790,095	\$95,772,569	\$164,496,112	55.4%	\$112,639,396	68.5%	12.0%
2022	\$182,467,243	\$120,185,570	\$173,766,792	65.9%	\$124,494,751	71.6%	5.6%
2023	\$201,128,710	\$130,498,043	\$196,791,078	64.9%	\$129,272,692	65.7%	10.2%

TOTAL PRIVATE PASSENGER AUTO

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$3,171,499,379	\$1,978,115,627	\$3,132,869,036	62.4%	\$2,048,375,679	65.4%	–
2015	\$3,351,084,736	\$2,130,561,236	\$3,281,894,332	63.6%	\$2,228,449,077	67.9%	5.7%
2016	\$3,606,547,016	\$2,378,359,181	\$3,519,179,649	65.9%	\$2,559,975,195	72.7%	7.6%
2017	\$3,897,761,513	\$2,504,436,070	\$3,809,465,927	64.3%	\$2,564,838,704	67.3%	8.1%
2018	\$4,129,433,490	\$2,405,513,061	\$4,075,085,717	58.3%	\$2,536,973,208	62.3%	5.9%
2019	\$4,265,648,049	\$2,634,130,355	\$4,220,564,367	61.8%	\$2,687,237,437	63.7%	3.3%
2020	\$4,220,529,414	\$2,542,197,513	\$4,218,642,757	60.2%	\$2,558,905,051	60.7%	(1.1%)
2021	\$4,436,055,970	\$2,708,323,396	\$4,365,852,713	61.1%	\$2,898,419,553	66.4%	5.1%
2022	\$4,737,753,921	\$3,256,874,418	\$4,613,780,426	68.7%	\$3,539,590,092	76.7%	6.8%
2023	\$5,484,399,881	\$3,625,099,133	\$5,246,320,722	66.1%	\$3,812,524,967	72.7%	15.8%

TOTAL COMMERCIAL AUTO

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$520,522,642	\$307,540,170	\$509,016,003	59.1%	\$316,917,314	62.3%	–
2015	\$541,675,969	\$316,541,311	\$525,247,428	58.4%	\$325,759,987	62.0%	4.1%
2016	\$567,168,353	\$335,526,183	\$554,940,913	59.2%	\$362,018,311	65.2%	4.7%
2017	\$606,871,006	\$363,253,603	\$589,258,410	59.9%	\$421,903,030	71.6%	7.0%
2018	\$667,634,071	\$367,785,816	\$640,831,471	55.1%	\$415,325,076	64.8%	10.0%
2019	\$746,588,905	\$434,681,615	\$704,944,801	58.2%	\$503,382,123	71.4%	11.8%
2020	\$793,736,898	\$450,009,189	\$773,022,565	56.7%	\$538,348,793	69.6%	6.3%
2021	\$902,744,473	\$449,525,700	\$859,459,340	49.8%	\$513,824,858	59.8%	13.7%
2022	\$980,912,850	\$529,458,633	\$952,079,312	54.0%	\$688,844,888	72.4%	8.7%
2023	\$1,030,688,570	\$629,853,554	\$1,002,900,489	61.1%	\$708,342,827	70.6%	5.1%

AIRCRAFT

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$20,210,672	\$9,583,270	\$20,560,848	47.4%	\$4,724,780	23.0%	–
2015	\$22,401,016	\$7,067,743	\$22,306,061	31.6%	\$6,844,247	30.7%	10.8%
2016	\$24,815,924	\$7,419,805	\$23,122,644	29.9%	\$4,753,189	20.6%	10.8%
2017	\$23,294,572	\$8,362,261	\$22,304,198	35.9%	\$15,846,821	71.0%	(6.1%)
2018	\$23,164,903	\$12,013,439	\$23,261,662	51.9%	\$7,398,327	31.8%	(0.6%)
2019	\$24,443,868	\$11,700,784	\$24,646,132	47.9%	\$11,417,521	46.3%	5.5%
2020	\$27,973,649	\$9,523,276	\$26,569,172	34.0%	\$11,605,855	43.7%	14.4%
2021	\$27,859,387	\$10,538,384	\$29,015,299	37.8%	\$12,307,515	42.4%	(0.4%)
2022	\$30,760,966	\$10,802,912	\$28,765,239	35.1%	\$10,607,469	36.9%	10.4%
2023	\$31,876,877	\$13,890,843	\$31,947,115	43.6%	\$8,504,291	26.6%	3.6%

FIDELITY

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$23,777,769	\$5,978,845	\$22,863,610	25.1%	\$16,576,999	72.5%	–
2015	\$23,628,130	\$12,010,929	\$23,499,581	50.8%	\$5,163,611	22.0%	(0.6%)
2016	\$24,099,068	\$4,711,752	\$23,807,207	19.6%	\$17,957,343	75.4%	2.0%
2017	\$24,250,973	\$15,218,950	\$24,064,709	62.8%	\$4,421,228	18.4%	0.6%
2018	\$23,336,853	\$11,798,697	\$23,979,466	50.6%	\$7,513,671	31.3%	(3.8%)
2019	\$23,190,495	\$15,298,405	\$23,073,191	66.0%	\$15,491,490	67.1%	(0.6%)
2020	\$22,813,848	\$5,659,764	\$23,345,360	24.8%	\$5,668,444	24.3%	(1.6%)
2021	\$25,452,977	\$6,384,154	\$24,057,219	25.1%	\$6,461,796	26.9%	11.6%
2022	\$26,244,239	\$3,730,543	\$25,500,708	14.2%	\$5,123,857	20.1%	3.1%
2023	\$26,502,786	\$5,455,271	\$26,090,964	20.6%	\$5,405,844	20.7%	1.0%

SURETY

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$73,307,681	\$20,850,438	\$73,363,796	28.4%	\$32,121,035	43.8%	–
2015	\$74,863,849	\$11,380,934	\$74,009,927	15.2%	\$4,360,230	5.9%	2.1%
2016	\$75,082,208	\$3,893,130	\$75,636,953	5.2%	\$5,396,517	7.1%	0.3%
2017	\$71,729,738	\$6,300,233	\$71,395,076	8.8%	\$1,656,353	2.3%	(4.5%)
2018	\$78,896,983	\$8,592,527	\$75,097,317	10.9%	\$4,949,965	6.6%	10.0%
2019	\$102,919,740	\$9,953,341	\$86,383,667	9.7%	\$7,721,776	8.9%	30.4%
2020	\$90,586,888	\$7,809,174	\$93,809,671	8.6%	\$27,705,613	29.5%	(12.0%)
2021	\$101,713,473	\$20,721,971	\$97,825,411	20.4%	\$53,455,663	54.6%	12.3%
2022	\$102,729,803	\$47,227,464	\$99,805,285	46.0%	\$13,953,358	14.0%	1.0%
2023	\$114,405,799	\$960,761	\$109,598,024	0.8%	\$7,437,844	6.8%	11.4%

GLASS

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$2,464	\$0	\$3,077	0.0%	\$1	0.0%	–
2015	\$0	\$0	\$918	–	\$–74	(8.1%)	(100.0%)
2016	\$0	\$0	\$0	–	\$0	–	–
2017	\$94	\$0	\$12	0.0%	\$1	8.3%	–
2018	\$830	\$0	\$374	0.0%	\$503	134.5%	783.0%
2019	\$1,249	\$120	\$1,077	9.6%	\$–383	(35.6%)	50.5%
2020	\$2,051	\$0	\$1,590	0.0%	\$13	0.8%	64.2%
2021	\$1,257	\$0	\$1,624	0.0%	\$0	0.0%	(38.7%)
2022	\$1,538	\$0	\$1,433	0.0%	\$–1,613	(112.6%)	22.4%
2023	\$2,110	\$0	\$1,766	0.0%	\$–6	(0.3%)	37.2%

BURGLARY & THEFT

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$4,608,339	\$904,933	\$4,463,740	19.6%	\$490,528	11.0%	–
2015	\$4,848,131	\$425,168	\$4,678,679	8.8%	\$457,628	9.8%	5.2%
2016	\$5,303,214	\$368,382	\$4,993,614	6.9%	\$652,459	13.1%	9.4%
2017	\$6,173,252	\$424,931	\$5,706,376	6.9%	\$412,537	7.2%	16.4%
2018	\$5,894,738	\$503,123	\$5,985,056	8.5%	\$780,990	13.0%	(4.5%)
2019	\$7,912,892	\$3,779,867	\$6,911,772	47.8%	\$4,891,435	70.8%	34.2%
2020	\$7,313,956	\$3,345,765	\$8,042,269	45.7%	\$4,091,435	50.9%	(7.6%)
2021	\$6,811,828	\$2,397,422	\$6,927,788	35.2%	\$2,350,917	33.9%	(6.9%)
2022	\$7,256,894	\$1,140,604	\$6,967,884	15.7%	\$1,368,670	19.6%	6.5%
2023	\$7,790,916	\$2,608,340	\$7,451,673	33.5%	\$2,343,222	31.4%	7.4%

BOILER & MACHINERY

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$22,419,603	\$1,464,240	\$22,033,792	6.5%	\$3,129,115	14.2%	–
2015	\$25,034,391	\$6,084,938	\$23,673,923	24.3%	\$4,844,739	20.5%	11.7%
2016	\$27,669,389	\$12,911,930	\$25,670,642	46.7%	\$15,612,038	60.8%	10.5%
2017	\$26,072,281	\$9,330,255	\$26,100,591	35.8%	\$22,057,894	84.5%	(5.8%)
2018	\$26,160,894	\$20,258,557	\$26,396,978	77.4%	\$4,731,075	17.9%	0.3%
2019	\$29,692,123	\$4,565,459	\$28,459,752	15.4%	\$4,480,956	15.7%	13.5%
2020	\$33,167,214	\$9,803,583	\$31,666,839	29.6%	\$12,934,065	40.8%	11.7%
2021	\$37,658,587	\$6,613,576	\$36,129,160	17.6%	\$7,290,299	20.2%	13.5%
2022	\$38,875,138	\$4,397,782	\$38,640,425	11.3%	\$5,336,233	13.8%	3.2%
2023	\$45,747,189	\$5,000,747	\$41,661,173	10.9%	\$4,943,168	11.9%	17.7%

CREDIT PROPERTY (EXCL. VSI)

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$12,003,528	\$4,045,691	\$11,164,305	33.7%	\$4,032,145	36.1%	–
2015	\$14,911,979	\$4,798,275	\$12,992,258	32.2%	\$4,984,282	38.4%	24.2%
2016	\$10,711,088	\$5,061,396	\$11,886,240	47.3%	\$5,470,929	46.0%	(28.2%)
2017	\$11,074,402	\$7,469,971	\$12,555,042	67.5%	\$7,831,178	62.4%	3.4%
2018	\$9,935,090	\$6,044,654	\$10,036,354	60.8%	\$6,325,661	63.0%	(10.3%)
2019	\$9,500,591	\$5,299,399	\$10,260,196	55.8%	\$5,464,685	53.3%	(4.4%)
2020	\$14,985,722	\$9,118,048	\$14,000,572	60.8%	\$10,114,013	72.2%	57.7%
2021	\$16,856,767	\$6,205,706	\$16,006,131	36.8%	\$6,887,371	43.0%	12.5%
2022	\$13,972,705	\$3,906,170	\$15,426,352	28.0%	\$3,611,241	23.4%	(17.1%)
2023	\$23,519,233	\$6,814,957	\$24,617,421	29.0%	\$8,417,294	34.2%	68.3%

CREDIT CASUALTY

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$8,931,016	\$2,449,830	\$9,176,683	27.4%	\$2,638,070	28.7%	–
2015	\$8,578,508	\$2,026,486	\$8,973,272	23.6%	\$1,880,190	21.0%	(3.9%)
2016	\$7,681,745	\$2,923,706	\$7,381,547	38.1%	\$2,511,632	34.0%	(10.5%)
2017	\$8,291,921	\$4,207,666	\$8,050,348	50.7%	\$7,717,655	95.9%	7.9%
2018	\$10,125,528	\$4,568,044	\$9,894,416	45.1%	\$2,873,374	29.0%	22.1%
2019	\$10,417,133	\$4,347,562	\$9,476,167	41.7%	\$4,540,368	47.9%	2.9%
2020	\$6,010,671	\$2,795,157	\$6,112,865	46.5%	\$3,017,068	49.4%	(42.3%)
2021	\$7,444,931	\$–413,404	\$6,893,050	(5.6%)	\$–292,072	(4.2%)	23.9%
2022	\$9,465,729	\$544,730	\$9,083,879	5.8%	\$1,822,329	20.1%	27.1%
2023	\$4,125,293	\$1,286,257	\$4,173,881	31.2%	\$2,552,103	61.1%	(56.4%)

CREDIT UNEMPLOYMENT

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$2,841,875	\$467,882	\$2,783,229	16.5%	\$503,072	18.1%	–
2015	\$1,735,599	\$334,568	\$1,770,734	19.3%	\$191,309	10.8%	(38.9%)
2016	\$2,065,946	\$434,573	\$2,873,959	21.0%	\$408,307	14.2%	19.0%
2017	\$1,142,162	\$258,051	\$1,674,861	22.6%	\$186,556	11.1%	(44.7%)
2018	\$1,138,539	\$235,888	\$991,965	20.7%	\$199,285	20.1%	(0.3%)
2019	\$1,615,806	\$140,142	\$1,053,109	8.7%	\$121,347	11.5%	41.9%
2020	\$1,764,710	\$450,722	\$1,455,430	25.5%	\$679,192	46.7%	9.2%
2021	\$1,987,553	\$513,669	\$1,879,886	25.8%	\$185,452	9.9%	12.6%
2022	\$1,544,583	\$171,634	\$1,782,632	11.1%	\$217,026	12.2%	(22.3%)
2023	\$1,755,432	\$417,369	\$1,882,285	23.8%	\$537,197	28.5%	13.7%

CREDIT:

Vendor/Lenders Single Interest

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$14,844,516	\$10,561,481	\$14,435,882	71.1%	\$10,714,085	74.2%	–
2015	\$9,597,095	\$5,631,955	\$12,487,357	58.7%	\$5,010,997	40.1%	(35.3%)
2016	\$10,475,039	\$9,004,216	\$8,913,955	86.0%	\$9,081,216	101.9%	9.1%
2017	\$10,557,025	\$12,286,454	\$10,789,522	116.4%	\$11,696,887	108.4%	0.8%
2018	\$12,278,950	\$4,259,692	\$11,314,883	34.7%	\$5,358,212	47.4%	16.3%
2019	\$10,510,161	\$9,895,403	\$11,891,269	94.2%	\$10,012,263	84.2%	(14.4%)
2020	\$9,041,782	\$8,128,224	\$9,212,205	89.9%	\$7,960,122	86.4%	(14.0%)
2021	\$8,787,871	\$3,420,749	\$8,851,050	38.9%	\$3,563,092	40.3%	(2.8%)
2022	\$10,217,421	\$1,596,864	\$9,432,285	15.6%	\$1,290,637	13.7%	16.3%
2023	\$13,319,934	\$4,671,346	\$12,169,613	35.1%	\$17,473,863	143.6%	30.4%

MORTGAGE GUARANTY

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$73,375,527	\$40,915,643	\$69,325,197	55.8%	\$20,358,891	29.4%	–
2015	\$81,071,702	\$30,892,609	\$76,466,477	38.1%	\$17,755,860	23.2%	10.5%
2016	\$83,552,384	\$23,565,960	\$82,772,691	28.2%	\$12,816,820	15.5%	3.1%
2017	\$81,284,422	\$17,158,527	\$82,845,191	21.1%	\$7,175,110	8.7%	(2.7%)
2018	\$85,375,998	\$10,622,396	\$89,481,971	12.4%	\$5,167,542	5.8%	5.0%
2019	\$91,721,348	\$7,341,388	\$99,837,431	8.0%	\$6,495,216	6.5%	7.4%
2020	\$96,178,036	\$4,931,723	\$106,789,127	5.1%	\$24,870,698	23.3%	4.9%
2021	\$94,967,617	\$2,397,565	\$101,338,463	2.5%	\$7,517,481	7.4%	(1.3%)
2022	\$93,602,170	\$1,622,556	\$98,116,153	1.7%	\$–11,528,737	(11.8%)	(1.4%)
2023	\$96,166,576	\$2,133,936	\$100,238,801	2.2%	\$–515,436	(0.5%)	2.7%

TITLE

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$41,549,594	\$14,921,697	\$43,043,021	35.9%	\$14,656,255	34.1%	–
2015	\$46,834,324	\$10,995,083	\$46,202,189	23.5%	\$8,910,240	19.3%	12.7%
2016	\$54,455,017	\$6,482,159	\$52,012,454	11.9%	\$5,993,694	11.5%	16.3%
2017	\$54,483,509	\$6,698,290	\$53,526,314	12.3%	\$5,044,481	9.4%	0.1%
2018	\$55,272,449	\$4,652,851	\$54,484,232	8.4%	\$4,211,844	7.7%	1.4%
2019	\$45,403,349	\$3,908,770	\$44,481,348	8.6%	\$3,248,707	7.3%	(17.9%)
2020	\$69,932,119	\$4,070,663	\$66,641,104	5.8%	\$4,239,550	6.4%	54.0%
2021	\$90,748,999	\$3,387,022	\$85,744,333	3.7%	\$2,936,020	3.4%	29.8%
2022	\$79,430,503	\$3,177,934	\$77,845,144	4.0%	\$3,431,284	4.4%	(12.5%)
2023	\$57,696,441	\$3,528,521	\$59,277,452	6.1%	\$3,634,703	6.1%	(27.4%)

LEGAL MALPRACTICE

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$16,725,395	\$9,013,830	\$16,787,627	53.9%	\$8,975,108	53.5%	–
2015	\$16,452,459	\$11,173,239	\$16,412,220	67.9%	\$11,873,680	72.3%	(1.6%)
2016	\$16,350,726	\$6,284,137	\$16,425,472	38.4%	\$6,289,090	38.3%	(0.6%)
2017	\$16,385,754	\$10,899,642	\$16,414,566	66.5%	\$7,242,168	44.1%	0.2%
2018	\$15,333,042	\$6,011,648	\$15,946,562	39.2%	\$6,127,946	38.4%	(6.4%)
2019	\$15,172,518	\$8,611,849	\$15,270,375	56.8%	\$7,433,567	48.7%	(1.0%)
2020	\$14,594,268	\$10,334,325	\$13,036,299	70.8%	\$10,773,061	82.6%	(3.8%)
2021	\$14,418,324	\$5,242,142	\$12,740,635	36.4%	\$6,165,127	48.4%	(1.2%)
2022	\$14,970,793	\$5,076,448	\$13,551,638	33.9%	\$2,844,421	21.0%	3.8%
2023	\$13,974,244	\$5,313,726	\$14,062,612	38.0%	\$5,901,032	42.0%	(6.7%)

REAL ESTATE MALPRACTICE

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$2,361,258	\$169,747	\$2,255,997	7.2%	\$311,964	13.8%	–
2015	\$1,745,868	\$430,493	\$1,755,285	24.7%	\$219,617	12.5%	(26.1%)
2016	\$2,084,853	\$626,131	\$1,990,363	30.0%	\$1,163,698	58.5%	19.4%
2017	\$2,110,678	\$1,286,835	\$2,084,434	61.0%	\$476,313	22.9%	1.2%
2018	\$2,358,748	\$231,217	\$2,180,227	9.8%	\$330,859	15.2%	11.8%
2019	\$2,118,901	\$390,117	\$2,086,259	18.4%	\$767,446	36.8%	(10.2%)
2020	\$2,509,427	\$704,318	\$1,834,219	28.1%	\$454,529	24.8%	18.4%
2021	\$2,311,726	\$369,630	\$1,658,043	16.0%	\$–197,011	(11.9%)	(7.9%)
2022	\$2,677,300	\$817,758	\$2,061,260	30.5%	\$833,473	40.4%	15.8%
2023	\$2,339,811	\$5,503,555	\$2,539,058	235.2%	\$5,659,025	222.9%	(12.6%)

OTHER PROFESSIONAL LIABILITY

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$92,006,601	\$39,855,005	\$84,206,101	43.3%	\$47,674,534	56.6%	–
2015	\$105,359,816	\$33,635,995	\$90,469,492	31.9%	\$39,022,443	43.1%	14.5%
2016	\$115,099,579	\$39,965,620	\$107,673,090	34.7%	\$39,162,721	36.4%	9.2%
2017	\$86,884,519	\$55,642,879	\$86,082,314	64.0%	\$70,976,140	82.5%	(24.5%)
2018	\$91,816,626	\$30,721,551	\$85,354,299	33.5%	\$16,279,629	19.1%	5.7%
2019	\$111,054,648	\$54,600,010	\$103,737,656	49.2%	\$69,151,321	66.7%	21.0%
2020	\$123,126,574	\$42,441,510	\$107,038,189	34.5%	\$50,095,162	46.8%	10.9%
2021	\$156,806,725	\$29,097,400	\$135,651,171	18.6%	\$50,176,974	37.0%	27.4%
2022	\$169,445,180	\$34,819,509	\$149,626,420	20.5%	\$71,181,992	47.6%	8.1%
2023	\$173,345,591	\$63,196,870	\$153,472,357	36.5%	\$26,009,160	16.9%	2.3%

UMBRELLA

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$58,010,308	\$40,987,567	\$51,920,977	70.7%	\$1,790,242	3.4%	–
2015	\$59,229,939	\$23,283,287	\$54,007,084	39.3%	\$21,792,343	40.4%	2.1%
2016	\$55,557,875	\$55,199,942	\$53,154,689	99.4%	\$93,461,506	175.8%	(6.2%)
2017	\$56,390,240	\$50,530,154	\$48,551,670	89.6%	\$67,844,935	139.7%	1.5%
2018	\$62,141,852	\$83,737,992	\$56,466,334	134.8%	\$70,704,216	125.2%	10.2%
2019	\$62,387,738	\$44,731,924	\$58,040,590	71.7%	\$20,317,560	35.0%	0.4%
2020	\$77,219,596	\$27,834,944	\$65,508,149	36.0%	\$59,881,754	91.4%	23.8%
2021	\$79,221,708	\$49,121,222	\$70,506,655	62.0%	\$41,810,474	59.3%	2.6%
2022	\$94,609,834	\$48,783,907	\$84,140,976	51.6%	\$89,102,541	105.9%	19.4%
2023	\$102,846,149	\$47,805,744	\$93,082,782	46.5%	\$32,155,783	34.5%	8.7%

OTHER

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$6,960,330	\$1,357,850	\$5,834,068	19.5%	\$2,136,485	36.6%	–
2015	\$8,052,601	\$2,125,565	\$8,672,192	26.4%	\$1,995,976	23.0%	15.7%
2016	\$5,231,618	\$4,746,306	\$5,006,825	90.7%	\$10,178,655	203.3%	(35.0%)
2017	\$6,717,968	\$6,475,434	\$6,846,499	96.4%	\$16,713,345	244.1%	28.4%
2018	\$5,626,216	\$3,401,185	\$5,830,114	60.5%	\$3,837,690	65.8%	(16.3%)
2019	\$7,890,803	\$4,470,155	\$7,805,938	56.7%	\$3,652,911	46.8%	40.3%
2020	\$8,501,784	\$4,655,682	\$9,046,245	54.8%	\$6,227,979	68.8%	7.7%
2021	\$9,720,251	\$4,115,409	\$9,686,132	42.3%	\$3,599,218	37.2%	14.3%
2022	\$7,299,308	\$2,317,594	\$7,600,980	31.8%	\$2,350,986	30.9%	(24.9%)
2023	\$7,278,081	\$3,297,085	\$7,418,997	45.3%	\$3,986,878	53.7%	(0.3%)

NATIONAL FLOOD INSURANCE PROGRAM

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$17,855,460	\$2,937,622	\$17,475,502	16.5%	\$2,566,880	14.7%	–
2015	\$16,251,419	\$6,444,984	\$16,969,281	39.7%	\$18,510,844	109.1%	(9.0%)
2016	\$16,260,143	\$52,446,858	\$16,366,359	322.5%	\$43,110,456	263.4%	0.1%
2017	\$15,803,344	\$53,598,139	\$15,798,289	339.2%	\$53,742,700	340.2%	(2.8%)
2018	\$16,763,353	\$5,220,813	\$16,429,162	31.1%	\$3,775,250	23.0%	6.1%
2019	\$16,886,966	\$45,069,090	\$16,756,613	266.9%	\$47,707,375	284.7%	0.7%
2020	\$16,920,272	\$9,648,000	\$17,015,506	57.0%	\$6,594,260	38.8%	0.2%
2021	\$17,048,740	\$3,985,015	\$17,027,029	23.4%	\$3,986,820	23.4%	0.8%
2022	\$14,912,239	\$36,059,389	\$16,172,062	241.8%	\$37,230,875	230.2%	(12.5%)
2023	\$15,423,280	\$6,295,217	\$15,157,909	40.8%	\$4,756,827	31.4%	3.4%

PRIVATE FLOOD

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2016	\$5,422,294	\$269,298	\$2,981,820	5.0%	\$272,413	9.1%	–
2017	\$7,975,301	\$3,937,106	\$6,746,859	49.4%	\$8,680,643	128.7%	47.1%
2018	\$9,335,195	\$3,006,225	\$8,580,374	32.2%	\$–1,141,736	(13.3%)	17.1%
2019	\$4,376,853	\$9,693,607	\$4,546,013	221.5%	\$15,866,305	349.0%	(53.1%)
2020	\$5,699,592	\$7,989,458	\$5,509,633	140.2%	\$2,702,081	49.0%	30.2%
2021	\$8,150,268	\$1,368,493	\$6,785,217	16.8%	\$400,637	5.9%	43.0%
2022	\$7,144,988	\$1,529,197	\$7,585,897	21.4%	\$8,938,619	117.8%	(12.3%)
2023	\$6,835,511	\$2,596,245	\$6,353,581	38.0%	\$815,001	12.8%	(4.3%)

FEDERAL CROP INSURANCE

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$229,219,788	\$155,901,319	\$229,070,813	68.0%	\$118,194,671	51.6%	–
2015	\$205,615,940	\$269,059,305	\$205,413,747	130.9%	\$268,622,440	130.8%	(10.3%)
2016	\$194,100,282	\$81,073,272	\$192,316,081	41.8%	\$62,056,244	32.3%	(5.6%)
2017	\$198,562,951	\$53,887,048	\$200,800,877	27.1%	\$59,658,151	29.7%	2.3%
2018	\$205,860,186	\$90,464,449	\$202,889,533	43.9%	\$132,879,623	65.5%	3.7%
2019	\$212,299,076	\$283,593,902	\$214,577,475	133.6%	\$245,116,359	114.2%	3.1%
2020	\$198,701,256	\$101,521,329	\$197,938,887	51.1%	\$88,107,380	44.5%	(6.4%)
2021	\$257,779,059	\$88,415,480	\$256,631,584	34.3%	\$128,802,268	50.2%	29.7%
2022	\$640,781,764	\$310,796,704	\$636,036,844	48.5%	\$318,661,764	50.1%	148.6%
2023	\$396,821,279	\$233,489,646	\$396,559,179	58.8%	\$296,291,105	74.7%	(38.1%)

TOTAL PROPERTY & CASUALTY

Year	Direct Premium Written	Direct Losses Paid	Premium Earned	Cash Flow Loss Ratio	Losses Incurred	Loss Ratio	Percentage Change vs. PY
2014	\$9,926,029,500	\$5,606,026,850	\$9,746,796,717	56.5%	\$5,533,760,527	56.8%	–
2015	\$10,327,161,428	\$5,926,115,103	\$10,170,217,636	57.4%	\$6,230,509,109	61.3%	4.0%
2016	\$10,759,093,773	\$6,009,062,703	\$10,555,945,777	55.9%	\$6,433,495,599	60.9%	4.2%
2017	\$11,289,095,053	\$6,739,422,219	\$11,081,733,794	59.7%	\$7,148,927,589	64.5%	4.9%
2018	\$11,728,981,772	\$6,202,097,790	\$11,516,137,171	52.9%	\$6,325,053,536	54.9%	3.9%
2019	\$12,320,410,472	\$7,177,359,373	\$12,056,463,735	58.3%	\$7,426,574,941	61.6%	5.0%
2020	\$12,615,731,627	\$7,190,199,424	\$12,401,289,544	57.0%	\$7,692,849,471	62.0%	2.4%
2021	\$13,663,140,190	\$6,937,756,637	\$14,561,374,190	50.8%	\$7,627,586,109	52.4%	8.3%
2022	\$15,004,623,728	\$8,168,964,051	\$14,571,864,427	54.4%	\$9,213,000,476	63.2%	9.8%
2023	\$16,484,540,643	\$10,350,843,918	\$15,899,596,285	62.8%	\$11,197,002,016	70.4%	9.9%

6 PROPERTY & CASUALTY INSURANCE BUSINESS BY COMPANY BY LINE OF BUSINESS

FIRE & ALLIED LINES: DWELLING

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SHELTER MUTUAL INSURANCE COMPANY	21.0%	\$48,699,703	\$48,286,912	\$40,362,692	\$40,878,267	84.7%
FACTORY MUTUAL INSURANCE COMPANY	19.5%	\$45,307,940	\$40,448,760	\$14,587,039	\$-33,969,273	(84.0%)
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	9.0%	\$20,883,071	\$20,687,927	\$7,640,180	\$7,537,116	36.4%
HDI GLOBAL INSURANCE COMPANY	7.3%	\$16,836,653	\$13,692,713	\$2,716,536	\$8,657,685	63.2%
AMERICAN MODERN PROPERTY AND CASUALTY INSURANCE COMPANY	6.8%	\$15,858,900	\$14,005,696	\$10,504,568	\$10,516,996	75.1%
STANDARD GUARANTY INSURANCE COMPANY	6.6%	\$15,247,148	\$14,728,721	\$4,825,288	\$5,271,977	35.8%
SAFECO INSURANCE COMPANY OF AMERICA	5.1%	\$11,928,253	\$11,499,456	\$5,503,345	\$5,511,128	47.9%
AUTO OWNERS INSURANCE COMPANY	2.9%	\$6,743,713	\$5,388,741	\$2,946,650	\$3,492,278	64.8%
UNITED SERVICES AUTOMOBILE ASSOCIATION	2.3%	\$5,411,215	\$5,272,724	\$3,814,658	\$3,790,345	71.9%
PENN MILLERS INSURANCE COMPANY	2.1%	\$4,805,387	\$3,997,265	\$3,822,830	\$6,304,368	157.7%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	1.7%	\$4,030,216	\$3,671,177	\$0	\$245,197	6.7%
NATIONWIDE MUTUAL INSURANCE COMPANY	1.3%	\$3,127,505	\$3,289,067	\$1,985,728	\$2,488,259	75.7%
LITITZ MUTUAL INSURANCE COMPANY	1.2%	\$2,745,517	\$2,588,012	\$1,077,768	\$1,089,999	42.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN HOME ASSURANCE COMPANY	1.0%	\$2,374,633	\$1,657,215	\$103,461	\$-1,529,417	(92.3%)
HOMESITE INSURANCE COMPANY OF THE MIDWEST	1.0%	\$2,286,972	\$1,751,857	\$526,449	\$769,311	43.9%
AUTO CLUB FAMILY INSURANCE COMPANY	0.9%	\$2,155,264	\$2,028,041	\$1,652,555	\$1,396,935	68.9%
WEST BEND INSURANCE COMPANY	0.9%	\$2,143,500	\$1,983,494	\$1,176,148	\$1,363,538	68.7%
USAA CASUALTY INSURANCE COMPANY	0.9%	\$2,023,825	\$1,930,101	\$852,901	\$971,466	50.3%
ADDISON INSURANCE COMPANY	0.9%	\$2,009,242	\$2,161,584	\$1,349,107	\$1,375,092	63.6%
OBSIDIAN INSURANCE COMPANY	0.7%	\$1,649,045	\$685,535	\$260,190	\$395,152	57.6%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.7%	\$1,594,509	\$1,548,066	\$1,314,803	\$1,526,873	98.6%
USAA GENERAL INDEMNITY COMPANY	0.7%	\$1,566,865	\$1,450,314	\$860,773	\$926,038	63.9%
MISSOURI PROPERTY INSURANCE PLACEMENT FACILITY	0.7%	\$1,562,722	\$1,495,221	\$640,986	\$662,112	44.3%
AMERICAN STRATEGIC INSURANCE CORP	0.5%	\$1,142,595	\$1,180,493	\$867,338	\$827,684	70.1%
TOWER HILL PRIME INSURANCE COMPANY	0.4%	\$1,007,627	\$693,348	\$518,015	\$526,975	76.0%
STANDARD FIRE INSURANCE COMPANY	0.4%	\$946,438	\$964,289	\$756,735	\$857,021	88.9%
CINCINNATI INSURANCE COMPANY THE	0.4%	\$938,808	\$963,494	\$443,851	\$584,132	60.6%
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	0.3%	\$750,305	\$675,913	\$129,814	\$179,374	26.5%
NATIONAL CASUALTY COMPANY	0.3%	\$711,851	\$951,094	\$308,419	\$635,746	66.8%
OLD RELIABLE CASUALTY COMPANY	0.3%	\$640,149	\$643,539	\$149,957	\$39,533	6.1%
AUTOMOBILE INS CO OF HARTFORD CT	0.2%	\$518,801	\$540,366	\$334,773	\$336,979	62.4%
ACUITY A MUTUAL INSURANCE COMPANY	0.2%	\$467,739	\$464,058	\$551,070	\$673,700	145.2%
HAULERS INSURANCE COMPANY INC	0.2%	\$395,326	\$372,487	\$301,018	\$412,298	110.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.2%	\$369,811	\$347,394	\$0	\$13,549	3.9%
GUIDEONE SPECIALTY INSURANCE COMPANY	0.2%	\$352,889	\$224,583	\$27,556	\$62,152	27.7%
BERKLEY REGIONAL INSURANCE COMPANY	0.1%	\$324,276	\$291,956	\$0	\$-58,338	(20.0%)
WESTCHESTER FIRE INSURANCE COMPANY	0.1%	\$294,223	\$294,223	\$0	\$41,782	14.2%
STARR INDEMNITY & LIABILITY COMPANY	0.1%	\$274,958	\$189,732	\$0	\$-4,402	(2.3%)
AMERICAN RELIABLE INSURANCE COMPANY	0.1%	\$270,210	\$388,191	\$397,134	\$427,743	110.2%
AMICA MUTUAL INSURANCE COMPANY	0.1%	\$236,744	\$240,070	\$380,427	\$756,139	315.0%
SECURA INSURANCE COMPANY	0.1%	\$139,087	\$131,227	\$203,990	\$220,950	168.4%
STILLWATER INSURANCE COMPANY	0.1%	\$137,438	\$142,751	\$23,860	\$16,645	11.7%
SHELTER GENERAL INSURANCE COMPANY	0.1%	\$117,925	\$123,830	\$64,361	\$64,617	52.2%
LYNDON SOUTHERN INSURANCE COMPANY	0.0%	\$109,975	\$110,022	\$1,858	\$2,207	2.0%
ARMED FORCES INSURANCE EXCHANGE	0.0%	\$107,141	\$109,462	\$83,959	\$86,852	79.3%
MARKEL INSURANCE COMPANY	0.0%	\$107,030	\$63,895	\$0	\$11,283	17.7%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$106,558	\$102,020	\$146,428	\$139,043	136.3%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.0%	\$93,052	\$107,200	\$14,612	\$-766	(0.7%)
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.0%	\$86,203	\$110,896	\$7,725	\$-127,864	(115.3%)
TRADERS INSURANCE COMPANY	0.0%	\$79,072	\$75,557	\$1,875	\$875	1.2%
GRANITE STATE INSURANCE COMPANY	0.0%	\$72,268	\$71,053	\$0	\$-1,465	(2.1%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GRINNELL MUTUAL REINSURANCE COMPANY	0.0%	\$71,090	\$69,842	\$32,551	\$30,051	43.0%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.0%	\$53,249	\$20,190	\$2,023	\$4,451	22.0%
MADISON MUTUAL INSURANCE COMPANY	0.0%	\$43,851	\$31,748	\$1,003	\$-340	(1.1%)
GUIDEONE INSURANCE COMPANY	0.0%	\$40,001	\$41,782	\$0	\$-297,771	(712.7%)
HORACE MANN INSURANCE COMPANY	0.0%	\$36,462	\$39,312	\$40,901	\$41,271	105.0%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.0%	\$31,237	\$25,106	\$0	\$-310	(1.2%)
HISCOX INSURANCE COMPANY INC	0.0%	\$22,087	\$17,514	\$0	\$11,250	64.2%
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.0%	\$18,997	\$19,002	\$0	\$0	0.0%
HARTFORD CASUALTY INSURANCE CO	0.0%	\$16,810	\$19,774	\$10,004	\$3,361	17.0%
SCOTTSDALE INDEMNITY COMPANY	0.0%	\$14,594	\$13,375	\$0	\$858	6.4%
MUTUALAID EXCHANGE	0.0%	\$11,862	\$39,594	\$18,513	\$18,283	46.2%
HARTFORD FIRE INSURANCE COMPANY	0.0%	\$11,147	\$12,732	\$0	\$-6,663	(52.3%)
NEW HAMPSHIRE INSURANCE COMPANY	0.0%	\$10,325	\$18,897	\$0	\$-18,580	(98.3%)
MARKEL AMERICAN INSURANCE COMPANY	0.0%	\$7,762	\$8,224	\$0	\$305	3.7%
ARGONAUT-MIDWEST INSURANCE COMPANY	0.0%	\$4,852	\$4,849	\$0	\$0	0.0%
MERIDIAN SECURITY INSURANCE COMPANY	0.0%	\$2,135	\$1,565	\$0	\$115	7.3%
DORINCO REINSURANCE COMPANY	0.0%	\$1,625	\$1,630	\$0	\$0	0.0%
STATE NATIONAL INSURANCE COMPANY INC	0.0%	\$1,584	\$584	\$0	\$0	0.0%
CUMIS INSURANCE SOCIETY INC	0.0%	\$1,346	\$1,337	\$0	\$-496	(37.1%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN SECURITY INSURANCE COMPANY	0.0%	\$901	\$762	\$0	\$3,561	467.3%
ILLINOIS NATIONAL INSURANCE COMPANY	0.0%	\$500	\$500	\$0	\$0	0.0%
AMERISURE INSURANCE COMPANY	0.0%	\$306	\$306	\$0	\$2	0.7%
HOMEOWNERS OF AMERICA INSURANCE COMPANY	0.0%	\$282	\$72	\$0	\$0	0.0%
CHUBB NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-211	-
ENCOMPASS INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$-8	-
CONSUMERS INSURANCE USA INC	0.0%	\$0	\$0	\$-87	\$859	-
CONTINENTAL WESTERN INSURANCE COMPANY	0.0%	\$0	\$826	\$0	\$1,979	239.6%
SENTINEL INSURANCE COMPANY LTD	0.0%	\$0	\$0	\$9,606	\$9,606	-
AMERISURE PARTNERS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-8	-
T.H.E. INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$5,222	-
UNITED FIRE AND CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$-117	-
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$1,060	-
AMCO INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1	-
AIG PROPERTY CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$-360,626	-
AMERICAN ECONOMY INSURANCE COMPANY	0.0%	\$0	\$0	\$12,187	\$28,057	-
VIGILANT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$25	-
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$12	-
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.0%	\$0	\$0	\$0	\$-80,658	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FARMERS INSURANCE EXCHANGE	0.0%	\$0	\$1,992	\$0	\$-748	(37.6%)
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.0%	\$0	\$0	\$0	\$1	-
ALLIED WORLD INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-4	-
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$173,880	-
AMERISURE MUTUAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-2	-
AMERICAN FAMILY HOME INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-13,159	-
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$-1,245	-
HARCO NATIONAL INSURANCE COMPANY	0.0%	\$0	\$1,882	\$-951	\$-105,241	(5592.0%)
PENN AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$5	-
LM INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$1,164	-
AMERICAN MODERN SELECT INSURANCE COMPANY	0.0%	\$0	\$0	\$5,800	\$4,135	-
AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-36,431	-
DIAMOND STATE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$1	-
GUIDEONE AMERICA INSURANCE COMPANY	0.0%	\$0	\$169	\$0	\$-6	(3.6%)
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-3,654	-
DEPOSITORS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-463	-
ASPEN AMERICAN INSURANCE COMPANY	0.0%	\$0	\$-28,803	\$0	\$-4,163	14.5%
AEGIS SECURITY INSURANCE COMPANY	(0.0%)	\$-85	\$291	\$2,245	\$-4,755	(1634.0%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
KEMPER INDEPENDENCE INSURANCE COMPANY	(0.0%)	\$-163	\$7,959	\$0	\$-21,168	(266.0%)
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	(0.0%)	\$-1,273	\$2,871	\$-3	\$-41	(1.4%)
AUSTIN MUTUAL INSURANCE COMPANY	(0.0%)	\$-2,875	\$148,604	\$44,444	\$15,543	10.5%
TOTAL	100.0%	\$232,188,906	\$215,346,230	\$114,417,666	\$75,794,074	35.2%

FIRE & ALLIED LINES: COMMERCIAL

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TRAVELERS INDEMNITY COMPANY	7.8%	\$24,966,273	\$24,734,600	\$4,782,472	\$5,455,628	22.1%
ZURICH AMERICAN INSURANCE COMPANY	7.4%	\$23,690,460	\$22,951,221	\$23,348,854	\$16,152,236	70.4%
AFFILIATED FM INSURANCE COMPANY	4.9%	\$15,660,385	\$15,512,518	\$9,249,123	\$12,062,173	77.8%
ACUITY A MUTUAL INSURANCE COMPANY	4.8%	\$15,377,708	\$12,367,111	\$7,018,844	\$10,293,487	83.2%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	4.6%	\$14,951,840	\$13,366,080	\$9,682,548	\$14,067,695	105.2%
SOMPO AMERICA INSURANCE COMPANY	4.4%	\$14,088,796	\$12,309,493	\$727,376	\$-643,315	(5.2%)
WEST BEND INSURANCE COMPANY	4.3%	\$13,680,949	\$12,657,740	\$7,505,633	\$8,701,470	68.7%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	3.5%	\$11,326,733	\$10,910,157	\$6,203,891	\$5,995,897	55.0%
CONTINENTAL CASUALTY COMPANY	3.2%	\$10,314,379	\$9,523,578	\$4,898,582	\$10,052,758	105.6%
FEDERATED MUTUAL INSURANCE COMPANY	3.1%	\$9,929,685	\$8,963,448	\$5,927,915	\$8,760,400	97.7%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	3.1%	\$9,893,167	\$11,686,775	\$4,983,111	\$5,301,523	45.4%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	2.9%	\$9,238,778	\$8,822,292	\$2,374,216	\$5,304,800	60.1%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	2.9%	\$9,187,056	\$8,800,181	\$7,257,366	\$4,624,602	52.6%
XL INSURANCE AMERICA INC	2.6%	\$8,213,546	\$6,926,037	\$9,433,137	\$5,225,109	75.4%
UNITED FIRE AND CASUALTY COMPANY	2.4%	\$7,618,901	\$7,450,379	\$4,053,942	\$5,461,831	73.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SHELTER GENERAL INSURANCE COMPANY	2.2%	\$6,937,817	\$6,286,472	\$5,255,574	\$5,276,434	83.9%
SELECTIVE INSURANCE COMPANY OF AMERICA	2.1%	\$6,660,789	\$6,471,473	\$6,675,293	\$9,845,213	152.1%
SWISS RE CORPORATE SOLUTIONS ELITE INSURANCE CORPORATION	1.8%	\$5,874,772	\$6,146,378	\$723,362	\$158,851	2.6%
CINCINNATI INSURANCE COMPANY THE	1.8%	\$5,765,479	\$5,130,654	\$1,657,837	\$1,358,991	26.5%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	1.7%	\$5,445,283	\$5,327,534	\$5,025,817	\$3,711,371	69.7%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	1.6%	\$5,096,350	\$4,559,481	\$1,432,389	\$2,700,480	59.2%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	1.4%	\$4,504,338	\$4,321,005	\$604,704	\$273,394	6.3%
UNITED STATES LIABILITY INSURANCE COMPANY	1.4%	\$4,387,982	\$3,801,234	\$895,841	\$946,242	24.9%
SHELTER MUTUAL INSURANCE COMPANY	1.4%	\$4,381,012	\$3,946,501	\$4,905,584	\$4,968,246	125.9%
GENERAL CASUALTY COMPANY OF WISCONSIN	1.3%	\$4,338,143	\$4,107,054	\$1,503,874	\$1,431,800	34.9%
EMPLOYERS MUTUAL CASUALTY COMPANY	1.3%	\$4,239,670	\$3,945,400	\$3,047,429	\$2,687,009	68.1%
SENTRY INSURANCE COMPANY	1.3%	\$4,187,213	\$3,368,941	\$6,898,804	\$7,671,957	227.7%
FIREMANS FUND INSURANCE COMPANY	1.1%	\$3,387,457	\$2,733,236	\$3,388,452	\$236,434	8.7%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.9%	\$2,762,868	\$3,085,371	\$1,281,479	\$588,315	19.1%
FEDERATED SERVICE INSURANCE COMPANY	0.8%	\$2,435,948	\$2,790,404	\$1,802,006	\$957,416	34.3%
EMCASCO INSURANCE COMPANY	0.7%	\$2,376,105	\$2,285,163	\$2,246,512	\$1,757,227	76.9%
VERLAN FIRE INSURANCE COMPANY	0.7%	\$2,306,298	\$2,136,505	\$124,200	\$210,543	9.9%
RSUI INDEMNITY COMPANY	0.7%	\$2,163,392	\$2,455,487	\$277,652	\$329,918	13.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FEDERATED RESERVE INSURANCE COMPANY	0.7%	\$2,153,280	\$1,415,965	\$374,136	\$487,220	34.4%
HARTFORD FIRE INSURANCE COMPANY	0.7%	\$2,142,676	\$1,981,949	\$681,678	\$540,923	27.3%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.7%	\$2,130,810	\$1,769,568	\$146,261	\$200,554	11.3%
OWNERS INSURANCE COMPANY	0.6%	\$2,081,240	\$1,827,431	\$790,101	\$940,627	51.5%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.5%	\$1,766,308	\$1,548,118	\$1,584,434	\$1,309,133	84.6%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.5%	\$1,741,008	\$1,658,191	\$442,742	\$606,496	36.6%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	0.5%	\$1,611,616	\$1,414,276	\$1,611,200	\$131,670	9.3%
TOKIO MARINE AMERICA INSURANCE COMPANY	0.4%	\$1,402,219	\$1,311,084	\$972,922	\$774,013	59.0%
NEW HORIZONS INSURANCE COMPANY OF MISSOURI	0.4%	\$1,390,276	\$1,272,165	\$777,036	\$957,001	75.2%
AMERICAN MODERN HOME INSURANCE CO	0.4%	\$1,287,873	\$1,277,715	\$553,927	\$1,128,723	88.3%
FCCI INSURANCE COMPANY	0.4%	\$1,280,929	\$1,322,704	\$2,196,556	\$2,133,668	161.3%
ACE AMERICAN INSURANCE COMPANY	0.4%	\$1,277,320	\$1,284,032	\$0	\$36,821	2.9%
AUTO OWNERS INSURANCE COMPANY	0.4%	\$1,149,123	\$1,142,067	\$853,587	\$2,870,956	251.4%
AXIS INSURANCE COMPANY	0.3%	\$984,466	\$931,927	\$495,680	\$587,165	63.0%
THE NORTH RIVER INSURANCE COMPANY	0.3%	\$978,098	\$866,819	\$1,211,042	\$1,484,607	171.3%
SENTRY SELECT INSURANCE COMPANY	0.3%	\$968,315	\$935,743	\$817,624	\$775,129	82.8%
ATLANTIC SPECIALTY INSURANCE COMPANY	0.3%	\$916,023	\$854,176	\$275,561	\$-86,015	(10.1%)
CHURCH MUTUAL INSURANCE COMPANY S.I.	0.3%	\$815,538	\$902,896	\$0	\$23,170	2.6%
OHIO SECURITY INSURANCE COMPANY	0.2%	\$803,089	\$643,653	\$196,593	\$311,883	48.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNION INSURANCE COMPANY OF PROVIDENCE	0.2%	\$789,182	\$826,423	\$140,200	\$168,314	20.4%
REGENT INSURANCE COMPANY	0.2%	\$758,123	\$703,216	\$125,573	\$337,353	48.0%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.2%	\$746,807	\$549,033	\$274,822	\$535,880	97.6%
FEDERAL INSURANCE COMPANY	0.2%	\$726,427	\$1,228,352	\$759,105	\$1,918,553	156.2%
CINCINNATI CASUALTY COMPANY THE	0.2%	\$677,320	\$704,809	\$576,338	\$327,507	46.5%
FALLS LAKE NATIONAL INSURANCE COMPANY	0.2%	\$672,556	\$614,383	\$176,660	\$155,478	25.3%
NATIONWIDE ASSURANCE COMPANY	0.2%	\$666,035	\$728,950	\$200,747	\$231,556	31.8%
CINCINNATI INDEMNITY COMPANY INC	0.2%	\$630,712	\$649,453	\$557,311	\$737,840	113.6%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.2%	\$583,666	\$479,814	\$124,043	\$138,136	28.8%
AMCO INSURANCE COMPANY	0.2%	\$576,520	\$289,271	\$46,000	\$8,806	3.0%
CLEAR BLUE INSURANCE COMPANY	0.2%	\$542,011	\$481,086	\$180,106	\$102,228	21.2%
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION	0.2%	\$515,839	\$393,937	\$160,901	\$235,591	59.8%
COLUMBIA MUTUAL INSURANCE COMPANY	0.2%	\$514,088	\$488,643	\$49,410	\$21,982	4.5%
MISSOURI PROPERTY INSURANCE PLACEMENT FACILITY	0.1%	\$470,946	\$370,688	\$568,333	\$688,832	185.8%
ACCREDITED SURETY AND CASUALTY COMPANY INC	0.1%	\$457,057	\$138,643	\$0	\$11,273	8.1%
FLORISTS' MUTUAL INSURANCE COMPANY	0.1%	\$433,351	\$717,057	\$418,009	\$512,952	71.5%
mitsui sumitomo insurance company of america	0.1%	\$430,715	\$580,245	\$0	\$324,700	56.0%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.1%	\$430,709	\$517,381	\$808,863	\$843,125	163.0%
NEXT INSURANCE US COMPANY	0.1%	\$416,750	\$365,618	\$663,618	\$713,818	195.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GRINNELL MUTUAL REINSURANCE COMPANY	0.1%	\$411,868	\$395,703	\$219,431	\$239,213	60.5%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.1%	\$386,241	\$371,634	\$285,364	\$-65,995	(17.8%)
CHARTER OAK FIRE INSURANCE CO THE	0.1%	\$369,340	\$391,775	\$31,675	\$-7,413	(1.9%)
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	0.1%	\$356,071	\$332,370	\$444,004	\$450,133	135.4%
DEPOSITORS INSURANCE COMPANY	0.1%	\$313,019	\$350,154	\$276,988	\$290,747	83.0%
HARLEYSVILLE INSURANCE COMPANY	0.1%	\$311,287	\$418,071	\$13,180	\$20,513	4.9%
ARCH INSURANCE COMPANY	0.1%	\$310,515	\$206,287	\$0	\$79,341	38.5%
BERKLEY NATIONAL INSURANCE COMPANY	0.1%	\$272,068	\$196,206	\$109,739	\$174,760	89.1%
COLONY SPECIALTY INSURANCE COMPANY	0.1%	\$253,253	\$246,778	\$0	\$79,235	32.1%
WESTFIELD INSURANCE COMPANY	0.1%	\$244,433	\$321,592	\$0	\$-2,725	(0.8%)
MIDDLESEX INSURANCE COMPANY	0.1%	\$235,265	\$312,953	\$418,510	\$233,073	74.5%
LIBERTY MUTUAL INSURANCE COMPANY	0.1%	\$223,278	\$171,225	\$0	\$4,117	2.4%
XL SPECIALTY INSURANCE COMPANY	0.1%	\$215,916	\$203,328	\$32,729	\$-150,439	(74.0%)
SECURA INSURANCE COMPANY	0.1%	\$213,833	\$277,324	\$0	\$10,587	3.8%
EMC PROPERTY & CASUALTY COMPANY	0.1%	\$206,678	\$193,822	\$0	\$3,984	2.1%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.1%	\$206,625	\$170,862	\$0	\$-5,786	(3.4%)
UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.1%	\$191,345	\$129,057	\$0	\$15,797	12.2%
HANOVER INSURANCE COMPANY THE	0.1%	\$187,533	\$163,996	\$0	\$-2,668	(1.6%)
PHOENIX INSURANCE COMPANY THE	0.1%	\$178,370	\$174,336	\$-22,500	\$-28,977	(16.6%)
AMGUARD INSURANCE COMPANY	0.0%	\$159,778	\$157,520	\$15,608	\$74,849	47.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SOUTHERN PIONEER PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$156,345	\$156,738	\$19,596	\$9,120	5.8%
FIDELITY AND GUARANTY INSURANCE COMPANY	0.0%	\$147,714	\$118,504	\$0	\$-3,612	(3.0%)
EVEREST NATIONAL INSURANCE COMPANY	0.0%	\$143,032	\$58,754	\$0	\$-5,503	(9.4%)
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.0%	\$141,324	\$208,093	\$0	\$-99,889	(48.0%)
OHIO CASUALTY INSURANCE COMPANY	0.0%	\$134,507	\$130,671	\$0	\$22,743	17.4%
AMERICAN ZURICH INSURANCE COMPANY	0.0%	\$132,033	\$160,040	\$5,645	\$9,033	5.6%
ENCOMPASS INDEMNITY COMPANY	0.0%	\$131,368	\$132,639	\$34,020	\$41,556	31.3%
TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.0%	\$128,603	\$204,780	\$0	\$-52,716	(25.7%)
GREAT AMERICAN ASSURANCE COMPANY	0.0%	\$124,611	\$127,103	\$9,999	\$2,343	1.8%
CONTINENTAL INSURANCE COMPANY THE	0.0%	\$117,432	\$237,788	\$23,537	\$-909,097	(382.3%)
OAK RIVER INSURANCE COMPANY	0.0%	\$114,492	\$205,499	\$169,622	\$170,150	82.8%
NATIONAL AMERICAN INSURANCE COMPANY	0.0%	\$93,012	\$94,620	\$112,612	\$100,645	106.4%
WEST AMERICAN INSURANCE COMPANY	0.0%	\$80,733	\$94,175	\$2,411	\$-33,701	(35.8%)
GREAT AMERICAN INSURANCE COMPANY	0.0%	\$76,627	\$59,538	\$0	\$10,093	17.0%
NATIONWIDE GENERAL INSURANCE COMPANY	0.0%	\$76,379	\$99,321	\$0	\$8,597	8.7%
HANOVER AMERICAN INSURANCE COMPANY THE	0.0%	\$74,040	\$72,242	\$624,765	\$1,009,962	1398.0%
ACADIA INSURANCE COMPANY	0.0%	\$67,976	\$26,966	\$0	\$2,081	7.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.0%	\$63,796	\$37,128	\$0	\$-739	(2.0%)
COUNTRY MUTUAL INSURANCE COMPANY	0.0%	\$60,823	\$86,697	\$54,830	\$41,512	47.9%
BITCO GENERAL INSURANCE CORPORATION	0.0%	\$60,706	\$74,055	\$0	\$0	0.0%
STAR INSURANCE COMPANY	0.0%	\$60,474	\$56,628	\$61,789	\$69,153	122.1%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.0%	\$58,800	\$425,512	\$61,897	\$-12,467	(2.9%)
SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$58,306	\$14,815	\$0	\$2,187	14.8%
INTREPID INSURANCE COMPANY	0.0%	\$55,108	\$72,705	\$17,701	\$-13,326	(18.3%)
KEYSTONE NATIONAL INSURANCE COMPANY	0.0%	\$54,564	\$33,721	\$5,373	\$5,373	15.9%
TRANSPORTATION INSURANCE COMPANY	0.0%	\$50,992	\$45,656	\$0	\$-16,534	(36.2%)
CRUM & FORSTER INDEMNITY COMPANY	0.0%	\$50,344	\$31,253	\$0	\$7,830	25.1%
STARNET INSURANCE COMPANY	0.0%	\$48,909	\$22,991	\$0	\$-7,296	(31.7%)
PACIFIC EMPLOYERS INSURANCE COMPANY	0.0%	\$45,656	\$43,042	\$0	\$7,943	18.5%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.0%	\$43,619	\$32,755	\$0	\$-21,631	(66.0%)
SENECA INSURANCE COMPANY INC	0.0%	\$41,793	\$60,226	\$0	\$-1,704	(2.8%)
T.H.E. INSURANCE COMPANY	0.0%	\$40,486	\$58,568	\$135,000	\$124,122	211.9%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.0%	\$39,447	\$142,594	\$0	\$-9,751	(6.8%)
SECURA SUPREME INSURANCE COMPANY	0.0%	\$39,005	\$34,643	\$0	\$1,341	3.9%
MARKEL INSURANCE COMPANY	0.0%	\$35,209	\$22,481	\$0	\$5,287	23.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
LM INSURANCE CORPORATION	0.0%	\$30,764	\$7,691	\$0	\$0	0.0%
IMPERIUM INSURANCE COMPANY	0.0%	\$30,425	\$25,671	\$8,117	\$8,117	31.6%
NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.0%	\$28,762	\$50,861	\$0	\$534,220	1050.4%
WESCO INSURANCE COMPANY	0.0%	\$25,962	\$12,591	\$0	\$1,742	13.8%
NATIONAL TRUST INSURANCE COMPANY	0.0%	\$24,689	\$90,103	\$0	\$994	1.1%
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY	0.0%	\$22,875	\$23,065	\$0	\$1	0.0%
STANDARD FIRE INSURANCE COMPANY	0.0%	\$22,453	\$15,635	\$0	\$68	0.4%
UNION INSURANCE COMPANY	0.0%	\$21,911	\$42,842	\$0	\$2,601	6.1%
THE FIDELITY AND DEPOSIT COMPANY OF MARYLAND	0.0%	\$21,052	\$16,442	\$0	\$786	4.8%
LITITZ MUTUAL INSURANCE COMPANY	0.0%	\$21,018	\$20,595	\$0	\$0	0.0%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.0%	\$20,313	\$20,313	\$0	\$189	0.9%
MASSACHUSETTS BAY INSURANCE COMPANY	0.0%	\$18,640	\$19,817	\$5,369	\$-981	(5.0%)
AMERICAN FIRE & CASUALTY COMPANY	0.0%	\$15,454	\$15,002	\$0	\$356	2.4%
CITIZENS INSURANCE COMPANY OF AMERICA	0.0%	\$15,349	\$34,708	\$60,456	\$58,722	169.2%
COLISEUM REINSURANCE COMPANY	0.0%	\$12,911	\$12,911	\$0	\$0	0.0%
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.0%	\$8,601	\$4,159	\$0	\$408	9.8%
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.0%	\$5,419	\$211	\$0	\$0	0.0%
VALLEY FORGE INSURANCE COMPANY	0.0%	\$3,058	\$5,033	\$0	\$-14,071	(279.6%)
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.0%	\$2,270	\$1,794	\$0	\$32	1.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CONTINENTAL WESTERN INSURANCE COMPANY	0.0%	\$1,739	\$27,624	\$0	\$0	0.0%
UTICA MUTUAL INSURANCE COMPANY	0.0%	\$684	\$281	\$0	\$1	0.4%
GENERAL INSURANCE COMPANY OF AMERICA	0.0%	\$572	\$572	\$0	\$0	0.0%
AMERISURE INSURANCE COMPANY	0.0%	\$455	\$453	\$0	\$1	0.2%
ALLSTATE INSURANCE COMPANY	0.0%	\$290	\$266	\$0	\$0	0.0%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.0%	\$126	\$14,611	\$0	\$2,872	19.7%
BERKLEY INSURANCE COMPANY	0.0%	\$110	\$92	\$0	\$6	6.5%
AUSTIN MUTUAL INSURANCE COMPANY	0.0%	\$31	\$195,566	\$274,533	\$19,521	10.0%
COLUMBIA NATIONAL INSURANCE COMPANY	0.0%	\$10	\$10	\$0	\$-5	(50.0%)
AMERISURE PARTNERS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-30	-
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	0.0%	\$0	\$0	\$0	\$-2	-
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-845	-
BANKERS STANDARD INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-3,213	-
CATLIN INSURANCE COMPANY INC	0.0%	\$0	\$0	\$0	\$-132,102	-
AMERICAN STATES INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-454	-
GREAT NORTHERN INSURANCE COMPANY	0.0%	\$0	\$0	\$50,889	\$-149,161	-
AXIS REINSURANCE COMPANY	0.0%	\$0	\$830	\$0	\$126	15.2%
UNITED STATES FIRE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$11,759	-
MID CENTURY INSURANCE COMPANY	0.0%	\$0	\$5	\$0	\$-8	(160.0%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TRUCK INSURANCE EXCHANGE	0.0%	\$0	\$15	\$0	\$-99	(660.0%)
MITSUI SUMITOMO INSURANCE USA INC	0.0%	\$0	\$0	\$0	\$-240	-
AMERISURE MUTUAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-2	-
NORTHLAND INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-88	-
ST PAUL MERCURY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$177	-
HUDSON INSURANCE COMPANY	0.0%	\$0	\$9,658	\$2,213	\$-2,672	(27.7%)
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.0%	\$0	\$0	\$0	\$-4	-
UNITED STATES FIDELITY & GUARANTY COMPANY	0.0%	\$0	\$0	\$0	\$-9	-
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-9	-
MONROE GUARANTY INSURANCE COMPANY	0.0%	\$0	\$8,243	\$0	\$342	4.1%
TRAVCO PERSONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-29,805	-
PRAETORIAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$4,945	-
QBE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$410,315	-
UNIVERSAL UNDERWRITERS INS CO	0.0%	\$0	\$0	\$290,644	\$290,644	-
FOREMOST SIGNATURE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-4	-
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.0%	\$0	\$0	\$0	\$-548	-
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	(0.0%)	\$-255	\$9,135	\$0	\$-11,753	(128.7%)
NATIONAL INTERSTATE INSURANCE COMPANY	(0.0%)	\$-262	\$154	\$0	\$-29	(18.8%)
GREENWICH INSURANCE COMPANY	(0.0%)	\$-18,603	\$-12,809	\$0	\$-19,620	153.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
WESTPORT INSURANCE CORPORATION	(0.0%)	\$-138,551	\$-2,192	\$1,268,334	\$533,402	(24334.0%)
TOTAL	100.0%	\$321,601,846	\$304,407,276	\$180,129,018	\$188,545,847	61.9%

FIRE & ALLIED LINES: FARM

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	93.8%	\$208,899,159	\$209,196,830	\$133,460,196	\$135,805,943	64.9%
SHELTER MUTUAL INSURANCE COMPANY	2.4%	\$5,421,154	\$5,144,077	\$7,786,481	\$7,885,942	153.3%
AUTO OWNERS INSURANCE COMPANY	2.4%	\$5,349,648	\$3,708,876	\$3,185,013	\$3,392,681	91.5%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	1.2%	\$2,736,988	\$2,443,515	\$1,949,805	\$2,241,117	91.7%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.1%	\$217,424	\$259,459	\$15,626	\$22,062	8.5%
MISSOURI PROPERTY INSURANCE PLACEMENT FACILITY	0.0%	\$10,567	\$10,560	\$0	\$0	0.0%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$-67	-
TOTAL	100.0%	\$222,634,940	\$220,763,317	\$146,397,121	\$149,347,678	67.7%

FARMOWNERS MULTI-PERIL

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	34.0%	\$81,875,803	\$78,095,458	\$81,710,052	\$92,109,056	117.9%
STATE FARM FIRE AND CASUALTY COMPANY	14.3%	\$34,524,158	\$34,158,047	\$38,740,011	\$41,070,782	120.2%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	12.0%	\$28,841,582	\$28,419,768	\$17,968,775	\$21,411,472	75.3%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	11.3%	\$27,332,595	\$26,246,509	\$18,132,109	\$20,274,799	77.2%
SHELTER MUTUAL INSURANCE COMPANY	10.3%	\$24,725,607	\$23,633,233	\$31,572,304	\$33,266,498	140.8%
AMERICAN FAMILY INSURANCE COMPANY	5.4%	\$13,025,682	\$11,828,183	\$10,448,709	\$12,054,229	101.9%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	3.5%	\$8,374,729	\$7,436,935	\$3,741,211	\$4,104,984	55.2%
EVERETT CASH MUTUAL INSURANCE CO.	2.8%	\$6,742,102	\$6,658,745	\$5,562,973	\$5,973,731	89.7%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	1.7%	\$4,154,547	\$3,876,336	\$2,176,317	\$1,927,478	49.7%
OHIO SECURITY INSURANCE COMPANY	0.8%	\$1,862,932	\$1,703,341	\$1,572,053	\$1,388,392	81.5%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.8%	\$1,831,780	\$1,553,079	\$809,417	\$905,843	58.3%
AMERICAN FIRE & CASUALTY COMPANY	0.7%	\$1,785,775	\$1,766,460	\$1,821,294	\$2,634,153	149.1%
NEW HORIZONS INSURANCE COMPANY OF MISSOURI	0.7%	\$1,589,967	\$1,491,983	\$996,367	\$1,952,301	130.9%
PHOENIX INSURANCE COMPANY THE	0.2%	\$580,076	\$455,933	\$236,882	\$255,250	56.0%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.2%	\$575,997	\$251,825	\$351,052	\$197,779	78.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
WEST AMERICAN INSURANCE COMPANY	0.2%	\$446,144	\$255,826	\$40,885	\$25,558	10.0%
MADISON MUTUAL INSURANCE COMPANY	0.2%	\$418,821	\$382,337	\$333,650	\$374,390	97.9%
FCCI INSURANCE COMPANY	0.1%	\$351,370	\$359,691	\$91,336	\$64,555	17.9%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.1%	\$322,143	\$264,553	\$0	\$4,401	1.7%
CHARTER OAK FIRE INSURANCE CO THE	0.1%	\$264,774	\$248,700	\$0	\$7,873	3.2%
MARKEL INSURANCE COMPANY	0.1%	\$237,196	\$238,572	\$23,495	\$13,178	5.5%
OHIO CASUALTY INSURANCE COMPANY	0.1%	\$215,240	\$265,626	\$9,029	\$-64,427	(24.3%)
TRAVELERS INDEMNITY COMPANY	0.1%	\$184,535	\$154,247	\$34,758	\$46,134	29.9%
MUTUALAID EXCHANGE	0.1%	\$162,447	\$582,968	\$926,374	\$1,231,469	211.2%
NATIONAL TRUST INSURANCE COMPANY	0.0%	\$111,604	\$224,423	\$386,008	\$382,790	170.6%
GREAT AMERICAN ASSURANCE COMPANY	0.0%	\$97,034	\$101,555	\$0	\$21,838	21.5%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.0%	\$88,427	\$76,761	\$0	\$4,786	6.2%
COUNTRY MUTUAL INSURANCE COMPANY	0.0%	\$87,656	\$80,688	\$9,539	\$9,954	12.3%
GREAT AMERICAN INSURANCE COMPANY	0.0%	\$58,653	\$124,972	\$228,381	\$263,677	211.0%
AMERICAN RELIABLE INSURANCE COMPANY	0.0%	\$57,233	\$53,157	\$17,452	\$267	0.5%
ARGONAUT INSURANCE COMPANY	0.0%	\$33,260	\$31,765	\$13,272	\$13,165	41.4%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.0%	\$19,710	\$41,423	\$28,140	\$36,890	89.1%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.0%	\$10,911	\$8,334	\$0	\$63,929	767.1%
STARNET INSURANCE COMPANY	0.0%	\$9,037	\$5,585	\$0	\$-103	(1.8%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$543	\$543	\$0	\$-9	(1.7%)
STATE NATIONAL INSURANCE COMPANY INC	0.0%	\$94	\$94	\$0	\$0	0.0%
AUTO OWNERS INSURANCE COMPANY	0.0%	\$79	\$17	\$0	\$10	58.8%
CRESTBROOK INSURANCE COMPANY	0.0%	\$0	\$0	\$14,947	\$14,947	-
AMERICAN ECONOMY INSURANCE COMPANY	0.0%	\$0	\$0	\$12,500	\$-17,698	-
AMERICAN STATES INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$54	-
THE PIE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-4,632	-
FIREMANS FUND INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-7,835	-
NATIONAL SURETY CORPORATION	0.0%	\$0	\$4,825	\$0	\$-3,545	(73.5%)
NATIONWIDE MUTUAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$712	-
NORFOLK & DEDHAM MUTUAL FIRE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$717,566	-
WESTFIELD INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-676	-
QBE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$9,940	-
DIAMOND STATE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-11	-
TOTAL	100.0%	\$241,000,243	\$231,082,497	\$218,009,292	\$242,735,894	105.0%

HOMEOWNERS MULTI-PERIL

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STATE FARM FIRE AND CASUALTY COMPANY	22.8%	\$656,711,931	\$636,805,424	\$585,073,469	\$643,492,372	101.1%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	7.8%	\$225,345,628	\$221,639,339	\$168,553,102	\$206,934,410	93.4%
AMERICAN FAMILY INSURANCE COMPANY	5.8%	\$167,867,869	\$152,237,701	\$126,472,072	\$154,516,673	101.5%
SHELTER MUTUAL INSURANCE COMPANY	5.0%	\$144,295,262	\$136,226,379	\$145,961,893	\$159,898,082	117.4%
TRAVELERS PERSONAL INSURANCE COMPANY	4.8%	\$138,048,194	\$122,170,153	\$91,471,748	\$99,455,247	81.4%
FARMERS INSURANCE EXCHANGE	4.2%	\$120,421,978	\$123,900,111	\$83,617,953	\$90,241,864	72.8%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	3.1%	\$88,246,153	\$82,136,614	\$82,352,477	\$85,182,217	103.7%
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY	3.0%	\$86,752,310	\$79,141,792	\$48,991,022	\$61,171,993	77.3%
AMERICAN ECONOMY INSURANCE COMPANY	2.9%	\$83,594,358	\$80,720,761	\$59,028,937	\$59,176,398	73.3%
AUTO CLUB FAMILY INSURANCE COMPANY	2.9%	\$82,411,165	\$79,922,994	\$73,674,667	\$81,075,505	101.4%
SAFECO INSURANCE COMPANY OF AMERICA	2.8%	\$81,444,385	\$84,772,776	\$61,752,003	\$63,787,089	75.2%
AUTO OWNERS INSURANCE COMPANY	2.4%	\$69,744,538	\$58,888,131	\$57,266,798	\$67,973,180	115.4%
HOMESITE INSURANCE COMPANY OF THE MIDWEST	2.3%	\$67,237,560	\$55,109,505	\$34,414,319	\$41,084,506	74.6%
AMERICAN STRATEGIC INSURANCE CORP	2.3%	\$65,381,598	\$58,132,559	\$38,365,923	\$42,291,572	72.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNITED SERVICES AUTOMOBILE ASSOCIATION	2.1%	\$59,831,864	\$57,736,991	\$47,472,269	\$48,917,361	84.7%
NATIONWIDE MUTUAL INSURANCE COMPANY	1.6%	\$46,912,168	\$47,279,660	\$45,219,292	\$52,567,981	111.2%
USAA CASUALTY INSURANCE COMPANY	1.5%	\$42,353,225	\$40,533,778	\$31,557,640	\$33,090,038	81.6%
USAA GENERAL INDEMNITY COMPANY	1.3%	\$37,896,097	\$35,366,003	\$27,635,404	\$27,598,324	78.0%
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	1.2%	\$33,472,092	\$35,489,690	\$18,433,541	\$13,197,206	37.2%
TRAVELERS HOME AND MARINE INSURANCE COMPANY THE	1.0%	\$29,801,159	\$30,504,454	\$24,317,456	\$20,764,559	68.1%
COUNTRY MUTUAL INSURANCE COMPANY	0.8%	\$23,964,114	\$23,609,998	\$23,565,083	\$27,723,256	117.4%
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.8%	\$22,579,713	\$32,407,744	\$27,089,450	\$30,472,258	94.0%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.7%	\$21,179,071	\$22,539,143	\$18,892,375	\$19,943,409	88.5%
CINCINNATI CASUALTY COMPANY THE	0.7%	\$21,095,362	\$14,301,227	\$9,606,343	\$9,965,108	69.7%
INTEGON INDEMNITY CORPORATION	0.7%	\$20,830,891	\$6,255,510	\$2,431,341	\$3,785,216	60.5%
ACUITY A MUTUAL INSURANCE COMPANY	0.7%	\$20,707,372	\$16,457,625	\$13,926,734	\$15,341,769	93.2%
ROCK RIDGE INSURANCE COMPANY	0.6%	\$17,629,908	\$13,018,352	\$15,620,083	\$19,484,807	149.7%
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	0.6%	\$16,694,982	\$15,489,004	\$8,962,058	\$9,308,094	60.1%
AMERICAN MODERN PROPERTY AND CASUALTY INSURANCE COMPANY	0.6%	\$16,616,101	\$16,363,856	\$12,516,084	\$14,447,600	88.3%
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.6%	\$16,051,031	\$7,979,032	\$4,674,608	\$5,722,745	71.7%
CINCINNATI INSURANCE COMPANY THE	0.5%	\$14,569,205	\$14,267,807	\$9,811,608	\$12,785,211	89.6%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.5%	\$14,501,176	\$14,208,451	\$10,845,284	\$12,853,234	90.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CRESTBROOK INSURANCE COMPANY	0.5%	\$14,081,473	\$14,581,371	\$10,791,819	\$10,818,403	74.2%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0.4%	\$12,293,462	\$11,241,138	\$4,656,695	\$4,634,455	41.2%
BANKERS STANDARD INSURANCE COMPANY	0.4%	\$11,932,540	\$11,786,282	\$10,905,433	\$8,220,387	69.7%
ALLSTATE INDEMNITY COMPANY	0.4%	\$11,890,494	\$12,360,883	\$7,508,692	\$9,465,959	76.6%
NATIONWIDE GENERAL INSURANCE COMPANY	0.4%	\$11,886,528	\$9,551,384	\$8,939,573	\$11,575,399	121.2%
SPINNAKER INSURANCE COMPANY	0.4%	\$10,934,538	\$12,000,607	\$12,910,057	\$8,590,511	71.6%
MID CENTURY INSURANCE COMPANY	0.4%	\$10,403,622	\$10,547,613	\$5,402,990	\$5,724,025	54.3%
ENCOMPASS INDEMNITY COMPANY	0.4%	\$10,186,198	\$10,032,558	\$6,554,835	\$8,399,735	83.7%
TRUMBULL INSURANCE COMPANY	0.3%	\$9,710,306	\$9,697,004	\$6,865,426	\$7,271,136	75.0%
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	0.3%	\$9,669,307	\$9,980,907	\$4,378,977	\$7,055,584	70.7%
ECONOMY PREFERRED INSURANCE COMPANY	0.3%	\$9,276,268	\$9,661,983	\$6,451,804	\$6,934,000	71.8%
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.3%	\$8,730,695	\$8,726,454	\$4,887,502	\$4,807,202	55.1%
FIRE INSURANCE EXCHANGE	0.3%	\$8,584,982	\$8,877,244	\$4,689,497	\$5,733,507	64.6%
ELECTRIC INSURANCE COMPANY	0.3%	\$8,564,124	\$8,881,182	\$13,245,699	\$11,379,575	128.1%
ALLSTATE INSURANCE COMPANY	0.3%	\$8,437,087	\$8,653,282	\$4,518,010	\$6,329,978	73.2%
AIG PROPERTY CASUALTY COMPANY	0.3%	\$8,404,975	\$7,434,050	\$5,947,201	\$1,823,136	24.5%
GREAT NORTHERN INSURANCE COMPANY	0.3%	\$8,027,997	\$7,625,278	\$1,655,810	\$3,017,024	39.6%
COUNTRY PREFERRED INSURANCE COMPANY	0.3%	\$7,920,037	\$5,556,597	\$4,952,838	\$6,778,812	122.0%
AMGUARD INSURANCE COMPANY	0.3%	\$7,703,203	\$6,465,325	\$9,025,435	\$11,702,986	181.0%
AMICA MUTUAL INSURANCE COMPANY	0.3%	\$7,453,458	\$7,189,070	\$5,121,204	\$4,199,163	58.4%
LITITZ MUTUAL INSURANCE COMPANY	0.3%	\$7,297,784	\$6,226,692	\$4,047,542	\$4,775,655	76.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMCO INSURANCE COMPANY	0.2%	\$6,693,609	\$6,650,446	\$5,748,507	\$5,625,610	84.6%
CHUBB NATIONAL INSURANCE COMPANY	0.2%	\$6,305,136	\$6,208,020	\$4,872,656	\$2,759,456	44.4%
MADISON MUTUAL INSURANCE COMPANY	0.2%	\$5,495,492	\$4,084,884	\$3,447,555	\$3,966,737	97.1%
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY	0.2%	\$5,362,650	\$5,218,604	\$7,896,285	\$8,129,982	155.8%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.2%	\$5,143,693	\$5,251,209	\$2,463,498	\$2,735,888	52.1%
PEERLESS INDEMNITY INSURANCE COMPANY	0.2%	\$4,964,909	\$3,828,897	\$1,542,840	\$2,460,308	64.3%
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	0.2%	\$4,751,198	\$4,090,820	\$1,905,454	\$2,089,366	51.1%
STANDARD FIRE INSURANCE COMPANY	0.2%	\$4,548,445	\$4,585,711	\$2,593,945	\$2,373,166	51.8%
HOMESITE INDEMNITY COMPANY	0.2%	\$4,463,914	\$4,769,708	\$2,421,547	\$3,111,853	65.2%
FARMERS PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$3,952,132	\$4,527,819	\$3,532,245	\$4,879,394	107.8%
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$3,846,494	\$3,975,094	\$2,577,995	\$2,791,654	70.2%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.1%	\$3,813,219	\$4,044,941	\$958,522	\$605,233	15.0%
BRANCH INSURANCE EXCHANGE	0.1%	\$3,715,424	\$3,478,666	\$3,056,659	\$5,602,171	161.0%
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	0.1%	\$3,478,791	\$2,446,444	\$1,107,451	\$1,689,458	69.1%
SECURA SUPREME INSURANCE COMPANY	0.1%	\$3,441,324	\$3,070,822	\$3,975,485	\$4,691,631	152.8%
STILLWATER INSURANCE COMPANY	0.1%	\$3,438,516	\$3,344,310	\$3,626,940	\$4,293,799	128.4%
LEMONADE INSURANCE COMPANY	0.1%	\$3,402,774	\$2,916,543	\$1,893,467	\$2,103,908	72.1%
LM INSURANCE CORPORATION	0.1%	\$3,227,113	\$3,481,322	\$1,018,792	\$519,133	14.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
LIBERTY MUTUAL INSURANCE COMPANY	0.1%	\$2,768,984	\$2,794,476	\$1,737,012	\$1,175,894	42.1%
TOWER HILL PRIME INSURANCE COMPANY	0.1%	\$2,575,347	\$1,731,996	\$1,255,297	\$1,138,251	65.7%
ESURANCE INSURANCE COMPANY	0.1%	\$2,523,436	\$2,673,820	\$1,514,689	\$1,390,943	52.0%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.1%	\$2,382,647	\$2,502,770	\$1,742,999	\$2,651,077	105.9%
VIGILANT INSURANCE COMPANY	0.1%	\$2,278,814	\$2,116,402	\$876,731	\$1,259,379	59.5%
AMERICAN MODERN HOME INSURANCE CO	0.1%	\$1,996,646	\$1,900,959	\$915,565	\$904,192	47.6%
PACIFIC INDEMNITY COMPANY	0.1%	\$1,938,036	\$1,910,943	\$683,253	\$549,464	28.8%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.1%	\$1,831,233	\$1,920,580	\$1,144,479	\$1,080,149	56.2%
TRUCK INSURANCE EXCHANGE	0.1%	\$1,814,895	\$1,656,115	\$1,210,925	\$1,542,512	93.1%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0.1%	\$1,772,494	\$1,381,074	\$593,737	\$421,246	30.5%
FEDERAL INSURANCE COMPANY	0.1%	\$1,716,311	\$1,638,200	\$656,272	\$490,404	29.9%
TEACHERS INSURANCE COMPANY	0.1%	\$1,576,347	\$1,577,103	\$1,293,152	\$1,410,793	89.5%
HORACE MANN INSURANCE COMPANY	0.1%	\$1,550,596	\$1,499,432	\$1,019,995	\$1,523,021	101.6%
ECONOMY PREMIER ASSURANCE COMPANY	0.1%	\$1,502,368	\$1,483,628	\$771,604	\$691,620	46.6%
NEW HORIZONS INSURANCE COMPANY OF MISSOURI	0.1%	\$1,468,166	\$1,334,350	\$2,393,073	\$2,908,157	217.9%
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$1,307,664	\$1,287,684	\$894,802	\$774,190	60.1%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.0%	\$1,286,426	\$1,062,357	\$2,094,609	\$2,285,732	215.2%
TWIN CITY FIRE INSURANCE COMPANY	0.0%	\$1,270,294	\$1,100,740	\$580,812	\$312,905	28.4%
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	0.0%	\$1,221,844	\$1,573,842	\$1,186,274	\$1,085,205	69.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MARKEL AMERICAN INSURANCE COMPANY	0.0%	\$1,106,016	\$1,099,346	\$264,787	\$328,804	29.9%
ARMED FORCES INSURANCE EXCHANGE	0.0%	\$1,045,128	\$999,648	\$407,035	\$414,414	41.5%
MOTORS INSURANCE CORPORATION	0.0%	\$945,664	\$565,437	\$251,075	\$404,287	71.5%
LIBERTY INSURANCE CORPORATION	0.0%	\$916,919	\$950,234	\$1,513,804	\$466,395	49.1%
PRAETORIAN INSURANCE COMPANY	0.0%	\$902,813	\$962,211	\$271,585	\$249,528	25.9%
VAULT RECIPROCAL EXCHANGE	0.0%	\$788,340	\$1,081,539	\$732,646	\$-1,120,377	(103.6%)
EXECUTIVE RISK INDEMNITY INC	0.0%	\$755,335	\$147,675	\$0	\$31,908	21.6%
UNITRIN SAFEGUARD INSURANCE COMPANY	0.0%	\$746,187	\$1,497,345	\$859,505	\$700,626	46.8%
PROGRESSIVE CASUALTY INSURANCE COMPANY	0.0%	\$723,915	\$646,386	\$144,820	\$168,116	26.0%
MUTUALAID EXCHANGE	0.0%	\$618,695	\$2,057,732	\$2,268,862	\$2,277,365	110.7%
CENTURY-NATIONAL INSURANCE COMPANY	0.0%	\$569,442	\$667,092	\$226,608	\$61,918	9.3%
AUTOMOBILE INS CO OF HARTFORD CT	0.0%	\$498,266	\$509,577	\$257,207	\$229,079	45.0%
TRISURA INSURANCE COMPANY	0.0%	\$456,376	\$277,066	\$57,866	\$99,188	35.8%
HOMEOWNERS OF AMERICA INSURANCE COMPANY	0.0%	\$376,651	\$133,802	\$0	\$17,520	13.1%
TOGGLE INSURANCE COMPANY	0.0%	\$294,850	\$301,862	\$104,506	\$341,515	113.1%
CHUBB INDEMNITY INSURANCE COMPANY	0.0%	\$245,214	\$53,036	\$0	\$11,851	22.3%
QBE INSURANCE CORPORATION	0.0%	\$231,221	\$389,200	\$411,523	\$-59,392	(15.3%)
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.0%	\$214,253	\$217,000	\$73,031	\$73,858	34.0%
ESURANCE PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$166,994	\$201,941	\$201,881	\$199,177	98.6%
GRINNELL MUTUAL REINSURANCE COMPANY	0.0%	\$152,624	\$306,257	\$302,557	\$271,090	88.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ALLSTATE NORTH AMERICAN INSURANCE COMPANY	0.0%	\$104,565	\$11,349	\$0	\$4,524	39.9%
ROOT INSURANCE COMPANY	0.0%	\$88,495	\$84,071	\$14,863	\$-73,379	(87.3%)
ENCOMPASS INSURANCE COMPANY OF AMERICA	0.0%	\$78,161	\$71,507	\$28,002	\$44,374	62.1%
AMERICAN SECURITY INSURANCE COMPANY	0.0%	\$74,385	\$76,356	\$18,475	\$10,215	13.4%
INTEGON NATIONAL INSURANCE COMPANY	0.0%	\$72,331	\$61,783	\$0	\$0	0.0%
SECURA INSURANCE COMPANY	0.0%	\$67,474	\$66,791	\$21,509	\$29,488	44.1%
HARTFORD FIRE INSURANCE COMPANY	0.0%	\$67,392	\$67,839	\$35,889	\$50,780	74.9%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0%	\$62,766	\$241,073	\$343,765	\$304,791	126.4%
AFFILIATED FM INSURANCE COMPANY	0.0%	\$33,835	\$33,009	\$0	\$0	0.0%
HAULERS INSURANCE COMPANY INC	0.0%	\$20,331	\$16,557	\$0	\$3,300	19.9%
MASSACHUSETTS BAY INSURANCE COMPANY	0.0%	\$8,628	\$7,913	\$20,724	\$14,078	177.9%
HANOVER INSURANCE COMPANY THE	0.0%	\$4,807	\$4,601	\$0	\$-150,898	(3279.7%)
STANDARD GUARANTY INSURANCE COMPANY	0.0%	\$4,650	\$25,346	\$19,867	\$3,156	12.5%
FIRST CHICAGO INSURANCE COMPANY	0.0%	\$3,755	\$3,251	\$0	\$0	0.0%
HARTFORD CASUALTY INSURANCE CO	0.0%	\$2,225	\$57,987	\$6,050	\$-13,822	(23.8%)
AMSHIELD INSURANCE COMPANY	0.0%	\$1,896	\$5,110	\$97,161	\$85,703	1677.2%
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.0%	\$1,596	\$19,056	\$13,437	\$19,560	102.6%
HARTFORD ACCIDENT & INDEMNITY CO	0.0%	\$998	\$966	\$0	\$1,315	136.1%
CITIZENS INSURANCE COMPANY OF AMERICA	0.0%	\$834	\$789	\$0	\$-1,241	(157.3%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SUTTON NATIONAL INSURANCE COMPANY	0.0%	\$701	\$113	\$0	\$45	39.8%
GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$498	\$2,909	\$58,034	\$-58,296	(2004.0%)
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0%	\$89	\$89	\$0	\$0	0.0%
CIVIC PROPERTY & CASUALTY CO	0.0%	\$0	\$0	\$0	\$67	-
NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$3	-
KEMPER INDEPENDENCE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1,232	-
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.0%	\$0	\$1,026	\$0	\$4	0.4%
NATIONAL CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$-12	-
UNITED FIRE AND CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$-31,242	-
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.0%	\$0	\$0	\$0	\$-164	-
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.0%	\$0	\$0	\$5,000	\$3,731	-
MIDDLESEX INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$40	-
AMERICAN FAMILY HOME INSURANCE COMPANY	0.0%	\$0	\$67	\$0	\$-270	(403.0%)
MIDWESTERN INDEMNITY COMPANY THE	0.0%	\$0	\$0	\$0	\$520	-
AMERICAN FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$8	-
GENERAL CASUALTY COMPANY OF WISCONSIN	0.0%	\$0	\$0	\$0	\$-3,052	-
REGENT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-39,759	-
SENTRY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$233	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STATE FARM GENERAL INSURANCE COMPANY	0.0%	\$0	\$0	\$-400	\$-400	-
UNITRIN PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-3,602	-
MERASTAR INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-68	-
21ST CENTURY NORTH AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$23	-
OWNERS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-21,000	-
AEGIS SECURITY INSURANCE COMPANY	0.0%	\$0	\$0	\$298	\$10,298	-
ALPHA PROPERTY & CASUALTY INSURANCE CO	0.0%	\$0	\$1,026	\$0	\$4	0.4%
FARMERS CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-12	-
WEST AMERICAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-11,268	-
SENTINEL INSURANCE COMPANY LTD	(0.0%)	\$-5,062	\$115,730	\$134,180	\$135,156	116.8%
EMPIRE FIRE AND MARINE INSURANCE CO	(0.0%)	\$-137,988	\$-137,988	\$15,323	\$15,323	(11.1%)
TOTAL	100.0%	\$2,884,717,184	\$2,735,712,911	\$2,239,416,673	\$2,473,003,689	90.4%

DWELLING OWNERS MULTI-PERIL

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STATE FARM FIRE AND CASUALTY COMPANY	64.8%	\$63,278,353	\$60,994,857	\$53,918,747	\$57,933,959	95.0%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	18.2%	\$17,811,994	\$16,866,176	\$15,585,797	\$15,605,785	92.5%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	9.8%	\$9,594,749	\$9,971,786	\$7,454,010	\$8,707,884	87.3%
NEW HORIZONS INSURANCE COMPANY OF MISSOURI	4.8%	\$4,703,780	\$4,430,920	\$3,292,597	\$3,189,046	72.0%
AMERICAN FAMILY INSURANCE COMPANY	1.4%	\$1,338,148	\$1,205,889	\$470,620	\$565,644	46.9%
CINCINNATI CASUALTY COMPANY THE	0.5%	\$448,327	\$325,699	\$53,825	\$86,631	26.6%
CINCINNATI INSURANCE COMPANY THE	0.3%	\$283,743	\$301,497	\$159,361	\$60,512	20.1%
SECURA SUPREME INSURANCE COMPANY	0.3%	\$251,329	\$224,270	\$441,717	\$521,289	232.4%
SECURA INSURANCE COMPANY	0.0%	\$4,925	\$4,875	\$1,187	\$1,627	33.4%
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.0%	\$0	\$0	\$2,810	\$29,631	–
NATIONAL SURETY CORPORATION	0.0%	\$0	\$0	\$–8,951	\$–8,951	–
AMERICAN MODERN SELECT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–11,006	–
TOTAL	100.0%	\$97,715,348	\$94,325,969	\$81,371,720	\$86,682,051	91.9%

TOTAL HOMEOWNERS

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STATE FARM FIRE AND CASUALTY COMPANY	24.1%	\$719,990,284	\$697,800,281	\$638,992,216	\$701,426,331	100.5%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	7.9%	\$234,940,377	\$231,611,125	\$176,007,112	\$215,642,294	93.1%
AMERICAN FAMILY INSURANCE COMPANY	5.7%	\$169,206,017	\$153,443,590	\$126,942,692	\$155,082,317	101.1%
SHELTER MUTUAL INSURANCE COMPANY	4.8%	\$144,295,262	\$136,226,379	\$145,961,893	\$159,898,082	117.4%
TRAVELERS PERSONAL INSURANCE COMPANY	4.6%	\$138,048,194	\$122,170,153	\$91,471,748	\$99,455,247	81.4%
FARMERS INSURANCE EXCHANGE	4.0%	\$120,421,978	\$123,900,111	\$83,617,953	\$90,241,864	72.8%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	3.6%	\$106,058,147	\$99,002,790	\$97,938,274	\$100,788,002	101.8%
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY	2.9%	\$86,752,310	\$79,141,792	\$48,991,022	\$61,171,993	77.3%
AMERICAN ECONOMY INSURANCE COMPANY	2.8%	\$83,594,358	\$80,720,761	\$59,028,937	\$59,176,398	73.3%
AUTO CLUB FAMILY INSURANCE COMPANY	2.8%	\$82,411,165	\$79,922,994	\$73,674,667	\$81,075,505	101.4%
SAFECO INSURANCE COMPANY OF AMERICA	2.7%	\$81,444,385	\$84,772,776	\$61,752,003	\$63,787,089	75.2%
AUTO OWNERS INSURANCE COMPANY	2.3%	\$69,744,538	\$58,888,131	\$57,266,798	\$67,973,180	115.4%
HOMESITE INSURANCE COMPANY OF THE MIDWEST	2.3%	\$67,237,560	\$55,109,505	\$34,414,319	\$41,084,506	74.6%
AMERICAN STRATEGIC INSURANCE CORP	2.2%	\$65,381,598	\$58,132,559	\$38,365,923	\$42,291,572	72.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNITED SERVICES AUTOMOBILE ASSOCIATION	2.0%	\$59,831,864	\$57,736,991	\$47,472,269	\$48,917,361	84.7%
NATIONWIDE MUTUAL INSURANCE COMPANY	1.6%	\$46,912,168	\$47,279,660	\$45,219,292	\$52,567,981	111.2%
USAA CASUALTY INSURANCE COMPANY	1.4%	\$42,353,225	\$40,533,778	\$31,557,640	\$33,090,038	81.6%
USAA GENERAL INDEMNITY COMPANY	1.3%	\$37,896,097	\$35,366,003	\$27,635,404	\$27,598,324	78.0%
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	1.1%	\$33,472,092	\$35,489,690	\$18,433,541	\$13,197,206	37.2%
TRAVELERS HOME AND MARINE INSURANCE COMPANY THE	1.0%	\$29,801,159	\$30,504,454	\$24,317,456	\$20,764,559	68.1%
COUNTRY MUTUAL INSURANCE COMPANY	0.8%	\$23,964,114	\$23,609,998	\$23,565,083	\$27,723,256	117.4%
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.8%	\$22,579,713	\$32,407,744	\$27,089,450	\$30,472,258	94.0%
CINCINNATI CASUALTY COMPANY THE	0.7%	\$21,543,689	\$14,626,926	\$9,660,168	\$10,051,739	68.7%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.7%	\$21,179,071	\$22,539,143	\$18,892,375	\$19,943,409	88.5%
INTEGON INDEMNITY CORPORATION	0.7%	\$20,830,891	\$6,255,510	\$2,431,341	\$3,785,216	60.5%
ACUITY A MUTUAL INSURANCE COMPANY	0.7%	\$20,707,372	\$16,457,625	\$13,926,734	\$15,341,769	93.2%
ROCK RIDGE INSURANCE COMPANY	0.6%	\$17,629,908	\$13,018,352	\$15,620,083	\$19,484,807	149.7%
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	0.6%	\$16,694,982	\$15,489,004	\$8,962,058	\$9,308,094	60.1%
AMERICAN MODERN PROPERTY AND CASUALTY INSURANCE COMPANY	0.6%	\$16,616,101	\$16,363,856	\$12,516,084	\$14,447,600	88.3%
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.5%	\$16,051,031	\$7,979,032	\$4,674,608	\$5,722,745	71.7%
CINCINNATI INSURANCE COMPANY THE	0.5%	\$14,852,948	\$14,569,304	\$9,970,969	\$12,845,723	88.2%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.5%	\$14,501,176	\$14,208,451	\$10,845,284	\$12,853,234	90.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CRESTBROOK INSURANCE COMPANY	0.5%	\$14,081,473	\$14,581,371	\$10,791,819	\$10,818,403	74.2%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0.4%	\$12,293,462	\$11,241,138	\$4,656,695	\$4,634,455	41.2%
BANKERS STANDARD INSURANCE COMPANY	0.4%	\$11,932,540	\$11,786,282	\$10,905,433	\$8,220,387	69.7%
ALLSTATE INDEMNITY COMPANY	0.4%	\$11,890,494	\$12,360,883	\$7,508,692	\$9,465,959	76.6%
NATIONWIDE GENERAL INSURANCE COMPANY	0.4%	\$11,886,528	\$9,551,384	\$8,939,573	\$11,575,399	121.2%
SPINNAKER INSURANCE COMPANY	0.4%	\$10,934,538	\$12,000,607	\$12,910,057	\$8,590,511	71.6%
MID CENTURY INSURANCE COMPANY	0.3%	\$10,403,622	\$10,547,613	\$5,402,990	\$5,724,025	54.3%
ENCOMPASS INDEMNITY COMPANY	0.3%	\$10,186,198	\$10,032,558	\$6,554,835	\$8,399,735	83.7%
TRUMBULL INSURANCE COMPANY	0.3%	\$9,710,306	\$9,697,004	\$6,865,426	\$7,271,136	75.0%
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	0.3%	\$9,669,307	\$9,980,907	\$4,378,977	\$7,055,584	70.7%
ECONOMY PREFERRED INSURANCE COMPANY	0.3%	\$9,276,268	\$9,661,983	\$6,451,804	\$6,934,000	71.8%
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.3%	\$8,730,695	\$8,726,454	\$4,887,502	\$4,807,202	55.1%
FIRE INSURANCE EXCHANGE	0.3%	\$8,584,982	\$8,877,244	\$4,689,497	\$5,733,507	64.6%
ELECTRIC INSURANCE COMPANY	0.3%	\$8,564,124	\$8,881,182	\$13,245,699	\$11,379,575	128.1%
ALLSTATE INSURANCE COMPANY	0.3%	\$8,437,087	\$8,653,282	\$4,518,010	\$6,329,978	73.2%
AIG PROPERTY CASUALTY COMPANY	0.3%	\$8,404,975	\$7,434,050	\$5,947,201	\$1,823,136	24.5%
GREAT NORTHERN INSURANCE COMPANY	0.3%	\$8,027,997	\$7,625,278	\$1,655,810	\$3,017,024	39.6%
COUNTRY PREFERRED INSURANCE COMPANY	0.3%	\$7,920,037	\$5,556,597	\$4,952,838	\$6,778,812	122.0%
AMGUARD INSURANCE COMPANY	0.3%	\$7,703,203	\$6,465,325	\$9,025,435	\$11,702,986	181.0%
AMICA MUTUAL INSURANCE COMPANY	0.2%	\$7,453,458	\$7,189,070	\$5,121,204	\$4,199,163	58.4%
LITITZ MUTUAL INSURANCE COMPANY	0.2%	\$7,297,784	\$6,226,692	\$4,047,542	\$4,775,655	76.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMCO INSURANCE COMPANY	0.2%	\$6,693,609	\$6,650,446	\$5,748,507	\$5,625,610	84.6%
CHUBB NATIONAL INSURANCE COMPANY	0.2%	\$6,305,136	\$6,208,020	\$4,872,656	\$2,759,456	44.4%
NEW HORIZONS INSURANCE COMPANY OF MISSOURI	0.2%	\$6,171,946	\$5,765,270	\$5,685,670	\$6,097,203	105.8%
MADISON MUTUAL INSURANCE COMPANY	0.2%	\$5,495,492	\$4,084,884	\$3,447,555	\$3,966,737	97.1%
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY	0.2%	\$5,362,650	\$5,218,604	\$7,896,285	\$8,129,982	155.8%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.2%	\$5,143,693	\$5,251,209	\$2,463,498	\$2,735,888	52.1%
PEERLESS INDEMNITY INSURANCE COMPANY	0.2%	\$4,964,909	\$3,828,897	\$1,542,840	\$2,460,308	64.3%
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	0.2%	\$4,751,198	\$4,090,820	\$1,905,454	\$2,089,366	51.1%
STANDARD FIRE INSURANCE COMPANY	0.2%	\$4,548,445	\$4,585,711	\$2,593,945	\$2,373,166	51.8%
HOMESITE INDEMNITY COMPANY	0.1%	\$4,463,914	\$4,769,708	\$2,421,547	\$3,111,853	65.2%
FARMERS PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$3,952,132	\$4,527,819	\$3,532,245	\$4,879,394	107.8%
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$3,846,494	\$3,975,094	\$2,577,995	\$2,791,654	70.2%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.1%	\$3,813,219	\$4,044,941	\$958,522	\$605,233	15.0%
BRANCH INSURANCE EXCHANGE	0.1%	\$3,715,424	\$3,478,666	\$3,056,659	\$5,602,171	161.0%
SECURA SUPREME INSURANCE COMPANY	0.1%	\$3,692,653	\$3,295,092	\$4,417,202	\$5,212,920	158.2%
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	0.1%	\$3,478,791	\$2,446,444	\$1,107,451	\$1,689,458	69.1%
STILLWATER INSURANCE COMPANY	0.1%	\$3,438,516	\$3,344,310	\$3,626,940	\$4,293,799	128.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
LEMONADE INSURANCE COMPANY	0.1%	\$3,402,774	\$2,916,543	\$1,893,467	\$2,103,908	72.1%
LM INSURANCE CORPORATION	0.1%	\$3,227,113	\$3,481,322	\$1,018,792	\$519,133	14.9%
LIBERTY MUTUAL INSURANCE COMPANY	0.1%	\$2,768,984	\$2,794,476	\$1,737,012	\$1,175,894	42.1%
TOWER HILL PRIME INSURANCE COMPANY	0.1%	\$2,575,347	\$1,731,996	\$1,255,297	\$1,138,251	65.7%
ESURANCE INSURANCE COMPANY	0.1%	\$2,523,436	\$2,673,820	\$1,514,689	\$1,390,943	52.0%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.1%	\$2,382,647	\$2,502,770	\$1,742,999	\$2,651,077	105.9%
VIGILANT INSURANCE COMPANY	0.1%	\$2,278,814	\$2,116,402	\$876,731	\$1,259,379	59.5%
AMERICAN MODERN HOME INSURANCE CO	0.1%	\$1,996,646	\$1,900,959	\$915,565	\$904,192	47.6%
PACIFIC INDEMNITY COMPANY	0.1%	\$1,938,036	\$1,910,943	\$683,253	\$549,464	28.8%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.1%	\$1,831,233	\$1,920,580	\$1,144,479	\$1,080,149	56.2%
TRUCK INSURANCE EXCHANGE	0.1%	\$1,814,895	\$1,656,115	\$1,210,925	\$1,542,512	93.1%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0.1%	\$1,772,494	\$1,381,074	\$593,737	\$421,246	30.5%
FEDERAL INSURANCE COMPANY	0.1%	\$1,716,311	\$1,638,200	\$656,272	\$490,404	29.9%
TEACHERS INSURANCE COMPANY	0.1%	\$1,576,347	\$1,577,103	\$1,293,152	\$1,410,793	89.5%
HORACE MANN INSURANCE COMPANY	0.1%	\$1,550,596	\$1,499,432	\$1,019,995	\$1,523,021	101.6%
ECONOMY PREMIER ASSURANCE COMPANY	0.1%	\$1,502,368	\$1,483,628	\$771,604	\$691,620	46.6%
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$1,307,664	\$1,287,684	\$894,802	\$774,190	60.1%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.0%	\$1,286,426	\$1,062,357	\$2,094,609	\$2,285,732	215.2%
TWIN CITY FIRE INSURANCE COMPANY	0.0%	\$1,270,294	\$1,100,740	\$580,812	\$312,905	28.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	0.0%	\$1,221,844	\$1,573,842	\$1,186,274	\$1,085,205	69.0%
MARKEL AMERICAN INSURANCE COMPANY	0.0%	\$1,106,016	\$1,099,346	\$264,787	\$328,804	29.9%
ARMED FORCES INSURANCE EXCHANGE	0.0%	\$1,045,128	\$999,648	\$407,035	\$414,414	41.5%
MOTORS INSURANCE CORPORATION	0.0%	\$945,664	\$565,437	\$251,075	\$404,287	71.5%
LIBERTY INSURANCE CORPORATION	0.0%	\$916,919	\$950,234	\$1,513,804	\$466,395	49.1%
PRAETORIAN INSURANCE COMPANY	0.0%	\$902,813	\$962,211	\$271,585	\$249,528	25.9%
VAULT RECIPROCAL EXCHANGE	0.0%	\$788,340	\$1,081,539	\$732,646	\$-1,120,377	(103.6%)
EXECUTIVE RISK INDEMNITY INC	0.0%	\$755,335	\$147,675	\$0	\$31,908	21.6%
UNITRIN SAFEGUARD INSURANCE COMPANY	0.0%	\$746,187	\$1,497,345	\$859,505	\$700,626	46.8%
PROGRESSIVE CASUALTY INSURANCE COMPANY	0.0%	\$723,915	\$646,386	\$144,820	\$168,116	26.0%
MUTUALAID EXCHANGE	0.0%	\$618,695	\$2,057,732	\$2,268,862	\$2,277,365	110.7%
CENTURY-NATIONAL INSURANCE COMPANY	0.0%	\$569,442	\$667,092	\$226,608	\$61,918	9.3%
AUTOMOBILE INS CO OF HARTFORD CT	0.0%	\$498,266	\$509,577	\$257,207	\$229,079	45.0%
TRISURA INSURANCE COMPANY	0.0%	\$456,376	\$277,066	\$57,866	\$99,188	35.8%
HOMEOWNERS OF AMERICA INSURANCE COMPANY	0.0%	\$376,651	\$133,802	\$0	\$17,520	13.1%
TOGGLE INSURANCE COMPANY	0.0%	\$294,850	\$301,862	\$104,506	\$341,515	113.1%
CHUBB INDEMNITY INSURANCE COMPANY	0.0%	\$245,214	\$53,036	\$0	\$11,851	22.3%
QBE INSURANCE CORPORATION	0.0%	\$231,221	\$389,200	\$411,523	\$-59,392	(15.3%)
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.0%	\$214,253	\$217,000	\$73,031	\$73,858	34.0%
ESURANCE PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$166,994	\$201,941	\$201,881	\$199,177	98.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GRINNELL MUTUAL REINSURANCE COMPANY	0.0%	\$152,624	\$306,257	\$302,557	\$271,090	88.5%
ALLSTATE NORTH AMERICAN INSURANCE COMPANY	0.0%	\$104,565	\$11,349	\$0	\$4,524	39.9%
ROOT INSURANCE COMPANY	0.0%	\$88,495	\$84,071	\$14,863	\$-73,379	(87.3%)
ENCOMPASS INSURANCE COMPANY OF AMERICA	0.0%	\$78,161	\$71,507	\$28,002	\$44,374	62.1%
AMERICAN SECURITY INSURANCE COMPANY	0.0%	\$74,385	\$76,356	\$18,475	\$10,215	13.4%
SECURA INSURANCE COMPANY	0.0%	\$72,399	\$71,666	\$22,696	\$31,115	43.4%
INTEGON NATIONAL INSURANCE COMPANY	0.0%	\$72,331	\$61,783	\$0	\$0	0.0%
HARTFORD FIRE INSURANCE COMPANY	0.0%	\$67,392	\$67,839	\$35,889	\$50,780	74.9%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0%	\$62,766	\$241,073	\$343,765	\$304,791	126.4%
AFFILIATED FM INSURANCE COMPANY	0.0%	\$33,835	\$33,009	\$0	\$0	0.0%
HAULERS INSURANCE COMPANY INC	0.0%	\$20,331	\$16,557	\$0	\$3,300	19.9%
MASSACHUSETTS BAY INSURANCE COMPANY	0.0%	\$8,628	\$7,913	\$20,724	\$14,078	177.9%
HANOVER INSURANCE COMPANY THE	0.0%	\$4,807	\$4,601	\$0	\$-150,898	(3279.7%)
STANDARD GUARANTY INSURANCE COMPANY	0.0%	\$4,650	\$25,346	\$19,867	\$3,156	12.5%
FIRST CHICAGO INSURANCE COMPANY	0.0%	\$3,755	\$3,251	\$0	\$0	0.0%
HARTFORD CASUALTY INSURANCE CO	0.0%	\$2,225	\$57,987	\$6,050	\$-13,822	(23.8%)
AMSHIELD INSURANCE COMPANY	0.0%	\$1,896	\$5,110	\$97,161	\$85,703	1677.2%
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.0%	\$1,596	\$19,056	\$13,437	\$19,560	102.6%
HARTFORD ACCIDENT & INDEMNITY CO	0.0%	\$998	\$966	\$0	\$1,315	136.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CITIZENS INSURANCE COMPANY OF AMERICA	0.0%	\$834	\$789	\$0	\$-1,241	(157.3%)
SUTTON NATIONAL INSURANCE COMPANY	0.0%	\$701	\$113	\$0	\$45	39.8%
GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$498	\$2,909	\$58,034	\$-58,296	(2004.0%)
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0%	\$89	\$89	\$0	\$0	0.0%
CIVIC PROPERTY & CASUALTY CO	0.0%	\$0	\$0	\$0	\$67	-
NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$3	-
KEMPER INDEPENDENCE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1,232	-
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.0%	\$0	\$1,026	\$0	\$4	0.4%
NATIONAL CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$-12	-
UNITED FIRE AND CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$-31,242	-
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.0%	\$0	\$0	\$0	\$-164	-
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.0%	\$0	\$0	\$5,000	\$3,731	-
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.0%	\$0	\$0	\$2,810	\$29,631	-
NATIONAL SURETY CORPORATION	0.0%	\$0	\$0	\$-8,951	\$-8,951	-
MIDDLESEX INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$40	-
AMERICAN FAMILY HOME INSURANCE COMPANY	0.0%	\$0	\$67	\$0	\$-270	(403.0%)
MIDWESTERN INDEMNITY COMPANY THE	0.0%	\$0	\$0	\$0	\$520	-
AMERICAN FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$8	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GENERAL CASUALTY COMPANY OF WISCONSIN	0.0%	\$0	\$0	\$0	\$-3,052	-
REGENT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-39,759	-
SENTRY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$233	-
STATE FARM GENERAL INSURANCE COMPANY	0.0%	\$0	\$0	\$-400	\$-400	-
UNITRIN PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-3,602	-
MERASTAR INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-68	-
21ST CENTURY NORTH AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$23	-
OWNERS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-21,000	-
AEGIS SECURITY INSURANCE COMPANY	0.0%	\$0	\$0	\$298	\$10,298	-
ALPHA PROPERTY & CASUALTY INSURANCE CO	0.0%	\$0	\$1,026	\$0	\$4	0.4%
AMERICAN MODERN SELECT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-11,006	-
FARMERS CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-12	-
WEST AMERICAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-11,268	-
SENTINEL INSURANCE COMPANY LTD	(0.0%)	\$-5,062	\$115,730	\$134,180	\$135,156	116.8%
EMPIRE FIRE AND MARINE INSURANCE CO	(0.0%)	\$-137,988	\$-137,988	\$15,323	\$15,323	(11.1%)
TOTAL	100.0%	\$2,982,432,532	\$2,830,038,880	\$2,320,788,393	\$2,559,685,740	90.4%

COMMERCIAL MULTI-PERIL

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN FAMILY INSURANCE COMPANY	5.7%	\$63,605,743	\$48,383,006	\$38,014,667	\$51,487,964	106.4%
STATE FARM FIRE AND CASUALTY COMPANY	5.5%	\$61,396,700	\$54,753,341	\$46,437,905	\$60,771,896	111.0%
CINCINNATI INSURANCE COMPANY THE	5.0%	\$54,917,497	\$52,050,283	\$26,268,288	\$28,509,187	54.8%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	4.4%	\$48,893,019	\$45,027,150	\$31,876,171	\$29,255,154	65.0%
OWNERS INSURANCE COMPANY	4.0%	\$44,013,449	\$38,929,262	\$32,661,119	\$42,362,852	108.8%
FEDERAL INSURANCE COMPANY	3.0%	\$33,659,923	\$29,932,862	\$21,674,711	\$17,081,071	57.1%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	2.6%	\$28,408,215	\$25,719,560	\$29,916,858	\$33,865,301	131.7%
CHURCH MUTUAL INSURANCE COMPANY S.I.	2.0%	\$22,367,161	\$21,125,741	\$14,887,462	\$16,449,322	77.9%
BROTHERHOOD MUTUAL INSURANCE CO	2.0%	\$21,774,766	\$20,624,666	\$21,577,813	\$19,714,011	95.6%
STAR INSURANCE COMPANY	2.0%	\$21,702,119	\$20,692,137	\$9,202,514	\$9,357,560	45.2%
HARTFORD UNDERWRITERS INSURANCE COMPANY	1.9%	\$20,771,809	\$18,113,415	\$14,371,147	\$19,838,274	109.5%
PHOENIX INSURANCE COMPANY THE	1.8%	\$20,261,521	\$19,525,767	\$5,596,023	\$6,955,598	35.6%
ACUITY A MUTUAL INSURANCE COMPANY	1.8%	\$19,476,633	\$17,655,677	\$10,786,147	\$11,430,427	64.7%
AUTO OWNERS INSURANCE COMPANY	1.7%	\$19,021,236	\$15,914,405	\$8,700,891	\$12,475,097	78.4%
OHIO SECURITY INSURANCE COMPANY	1.6%	\$18,155,563	\$18,120,290	\$7,118,616	\$7,085,818	39.1%
GRINNELL MUTUAL REINSURANCE COMPANY	1.6%	\$17,860,258	\$18,999,726	\$15,051,781	\$15,328,101	80.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.6%	\$17,634,366	\$12,049,976	\$1,401,047	\$2,527,208	21.0%
COLUMBIA MUTUAL INSURANCE COMPANY	1.5%	\$16,751,242	\$16,650,818	\$11,795,120	\$7,346,235	44.1%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	1.4%	\$15,478,958	\$15,015,885	\$4,377,247	\$9,292,043	61.9%
SHELTER MUTUAL INSURANCE COMPANY	1.4%	\$15,468,693	\$14,659,149	\$17,653,355	\$17,066,605	116.4%
NATIONWIDE ASSURANCE COMPANY	1.3%	\$14,227,792	\$15,561,712	\$7,950,282	\$12,136,243	78.0%
GUIDEONE INSURANCE COMPANY	1.3%	\$14,142,213	\$12,843,308	\$6,556,345	\$7,859,101	61.2%
SECURA INSURANCE COMPANY	1.2%	\$13,823,078	\$13,484,328	\$11,648,638	\$29,434,579	218.3%
HARTFORD FIRE INSURANCE COMPANY	1.2%	\$13,371,825	\$11,655,405	\$5,432,178	\$3,730,009	32.0%
AMCO INSURANCE COMPANY	1.2%	\$13,155,018	\$14,119,354	\$10,798,118	\$11,878,720	84.1%
CHARTER OAK FIRE INSURANCE CO THE	1.1%	\$12,741,766	\$12,084,241	\$5,194,562	\$4,919,355	40.7%
NATIONWIDE GENERAL INSURANCE COMPANY	1.1%	\$12,168,114	\$13,582,015	\$19,456,963	\$24,360,239	179.4%
TRAVELERS INDEMNITY COMPANY OF AMERICA	1.0%	\$11,415,690	\$10,495,244	\$11,721,737	\$10,461,868	99.7%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	1.0%	\$11,219,104	\$10,211,773	\$4,528,750	\$6,800,543	66.6%
ACE AMERICAN INSURANCE COMPANY	1.0%	\$11,215,685	\$12,017,000	\$5,792,039	\$4,344,793	36.2%
FIDELITY AND GUARANTY INSURANCE COMPANY	0.9%	\$9,846,515	\$8,354,834	\$3,761,309	\$5,969,984	71.5%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.9%	\$9,615,937	\$8,743,201	\$6,869,455	\$6,296,013	72.0%
CINCINNATI CASUALTY COMPANY THE	0.8%	\$9,271,216	\$9,364,685	\$3,788,978	\$3,710,077	39.6%
GREAT NORTHERN INSURANCE COMPANY	0.8%	\$9,247,175	\$9,081,662	\$8,209,129	\$7,586,287	83.5%
MIDVALE INDEMNITY COMPANY	0.8%	\$8,936,211	\$7,508,097	\$4,178,520	\$4,563,953	60.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ILLINOIS CASUALTY COMPANY	0.8%	\$8,760,945	\$8,472,856	\$4,781,449	\$7,496,405	88.5%
FIRE INSURANCE EXCHANGE	0.8%	\$8,735,717	\$8,999,995	\$6,099,382	\$5,809,939	64.6%
FEDERATED MUTUAL INSURANCE COMPANY	0.7%	\$8,025,956	\$7,278,580	\$4,380,894	\$2,382,726	32.7%
COUNTRY MUTUAL INSURANCE COMPANY	0.7%	\$7,810,455	\$6,936,424	\$7,967,618	\$13,069,761	188.4%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.7%	\$7,578,874	\$6,196,588	\$2,462,467	\$2,255,294	36.4%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.7%	\$7,414,807	\$27,815,301	\$30,097,346	\$18,646,102	67.0%
FIREMANS FUND INSURANCE COMPANY	0.6%	\$6,956,701	\$6,277,607	\$1,873,804	\$1,273,734	20.3%
TRAVELERS INDEMNITY COMPANY	0.6%	\$6,952,796	\$6,385,026	\$762,181	\$-637,449	(10.0%)
CONTINENTAL CASUALTY COMPANY	0.6%	\$6,863,720	\$6,842,681	\$3,006,493	\$2,016,299	29.5%
ZURICH AMERICAN INSURANCE COMPANY	0.6%	\$6,574,076	\$5,756,132	\$4,502,890	\$2,017,523	35.0%
UNION INSURANCE COMPANY	0.6%	\$6,564,429	\$6,094,338	\$3,422,043	\$4,561,784	74.9%
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	0.6%	\$6,549,015	\$6,914,157	\$4,394,757	\$6,907,995	99.9%
TWIN CITY FIRE INSURANCE COMPANY	0.6%	\$6,345,205	\$6,397,433	\$4,458,908	\$4,521,348	70.7%
SENTINEL INSURANCE COMPANY LTD	0.6%	\$6,313,588	\$6,489,482	\$7,891,088	\$3,043,567	46.9%
SECURA SUPREME INSURANCE COMPANY	0.5%	\$5,557,743	\$5,021,483	\$2,939,788	\$3,756,832	74.8%
HARTFORD CASUALTY INSURANCE CO	0.5%	\$5,542,319	\$5,726,683	\$3,339,823	\$2,176,469	38.0%
MID CENTURY INSURANCE COMPANY	0.5%	\$5,309,469	\$5,270,527	\$8,361,715	\$10,189,682	193.3%
AMGUARD INSURANCE COMPANY	0.5%	\$5,253,036	\$5,292,177	\$5,504,517	\$9,280,982	175.4%
TRUCK INSURANCE EXCHANGE	0.5%	\$5,234,386	\$5,106,264	\$2,621,563	\$2,938,134	57.5%
ALLSTATE INDEMNITY COMPANY	0.4%	\$4,873,954	\$4,538,136	\$2,855,406	\$2,879,402	63.4%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.4%	\$4,822,465	\$4,821,353	\$1,241,985	\$226,457	4.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CONTINENTAL WESTERN INSURANCE COMPANY	0.4%	\$4,672,173	\$4,001,627	\$2,837,991	\$2,337,516	58.4%
FCCI INSURANCE COMPANY	0.4%	\$4,408,996	\$3,892,191	\$5,867,614	\$4,583,810	117.8%
VALLEY FORGE INSURANCE COMPANY	0.4%	\$4,406,805	\$3,979,961	\$5,433,661	\$6,628,131	166.5%
AMERISURE INSURANCE COMPANY	0.4%	\$4,272,556	\$3,824,615	\$3,855,105	\$1,631,023	42.6%
ACADIA INSURANCE COMPANY	0.4%	\$4,093,748	\$4,823,141	\$3,594,406	\$1,879,259	39.0%
DEPOSITORS INSURANCE COMPANY	0.4%	\$4,087,896	\$6,207,056	\$5,933,696	\$7,692,891	123.9%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.3%	\$3,880,388	\$4,668,549	\$1,893,867	\$2,019,647	43.3%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.3%	\$3,859,692	\$3,930,165	\$1,918,689	\$1,812,640	46.1%
CINCINNATI INDEMNITY COMPANY INC	0.3%	\$3,743,424	\$2,930,130	\$1,233,977	\$668,354	22.8%
INTEGON NATIONAL INSURANCE COMPANY	0.3%	\$3,672,510	\$3,451,670	\$1,372,113	\$1,287,473	37.3%
TRIANGLE INSURANCE COMPANY INC	0.3%	\$3,611,291	\$3,308,427	\$667,955	\$1,022,446	30.9%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.3%	\$3,551,869	\$3,156,795	\$1,022,507	\$1,361,428	43.1%
U S SPECIALTY INSURANCE COMPANY	0.3%	\$3,537,640	\$3,282,167	\$1,131,755	\$1,272,734	38.8%
AMERISURE MUTUAL INSURANCE COMPANY	0.3%	\$3,512,005	\$3,148,878	\$594,778	\$594,334	18.9%
ARCH INSURANCE COMPANY	0.3%	\$3,298,644	\$3,072,182	\$1,372,948	\$1,955,453	63.7%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	0.3%	\$3,251,123	\$2,394,575	\$1,225,159	\$767,654	32.1%
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.3%	\$3,236,892	\$1,518,746	\$210,152	\$406,501	26.8%
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.3%	\$3,223,553	\$3,088,690	\$544,376	\$1,096,600	35.5%
WESCO INSURANCE COMPANY	0.3%	\$3,219,831	\$3,110,895	\$3,897,152	\$3,382,748	108.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL TRUST INSURANCE COMPANY	0.3%	\$3,180,901	\$3,491,533	\$2,376,785	\$1,404,495	40.2%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0.3%	\$3,098,754	\$2,847,267	\$3,028,551	\$927,472	32.6%
TRANSPORTATION INSURANCE COMPANY	0.3%	\$3,063,548	\$2,619,071	\$1,094,227	\$1,447,546	55.3%
AMERICAN RELIABLE INSURANCE COMPANY	0.3%	\$2,933,807	\$3,082,295	\$2,269,269	\$1,666,516	54.1%
INTREPID INSURANCE COMPANY	0.3%	\$2,865,956	\$2,355,571	\$476,233	\$706,928	30.0%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.3%	\$2,780,232	\$2,479,564	\$580,639	\$1,662,168	67.0%
STANDARD FIRE INSURANCE COMPANY	0.2%	\$2,563,108	\$1,968,056	\$1,641,524	\$2,789,179	141.7%
CONTINENTAL INSURANCE COMPANY THE	0.2%	\$2,523,643	\$2,772,875	\$2,972,357	\$4,711,683	169.9%
BITCO GENERAL INSURANCE CORPORATION	0.2%	\$2,518,670	\$2,679,020	\$233,420	\$518,872	19.4%
ATLANTIC SPECIALTY INSURANCE COMPANY	0.2%	\$2,442,385	\$2,069,067	\$860,163	\$1,198,746	57.9%
FARMERS INSURANCE EXCHANGE	0.2%	\$2,403,205	\$2,555,304	\$1,657,094	\$1,186,659	46.4%
GREAT AMERICAN INSURANCE COMPANY	0.2%	\$2,315,440	\$2,222,127	\$849,756	\$849,515	38.2%
LIO INSURANCE COMPANY	0.2%	\$2,312,257	\$2,915,106	\$240,163	\$364,367	12.5%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.2%	\$2,253,590	\$1,818,405	\$3,084,992	\$1,187,410	65.3%
AUSTIN MUTUAL INSURANCE COMPANY	0.2%	\$2,213,081	\$2,224,887	\$2,052,625	\$5,343,797	240.2%
CITIZENS INSURANCE COMPANY OF AMERICA	0.2%	\$2,162,976	\$2,271,075	\$1,368,904	\$-1,277,569	(56.3%)
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.2%	\$2,162,541	\$1,988,307	\$1,129,116	\$1,060,294	53.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
WEST AMERICAN INSURANCE COMPANY	0.2%	\$2,154,464	\$1,870,188	\$624,238	\$-270,818	(14.5%)
LITITZ MUTUAL INSURANCE COMPANY	0.2%	\$2,113,838	\$1,704,125	\$1,078,933	\$1,575,998	92.5%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.2%	\$2,058,548	\$2,498,822	\$1,542,486	\$844,818	33.8%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.2%	\$2,001,067	\$2,532,247	\$141,206	\$-221,784	(8.8%)
UNITED FIRE AND CASUALTY COMPANY	0.2%	\$1,946,695	\$2,007,460	\$1,486,806	\$1,863,209	92.8%
OHIO CASUALTY INSURANCE COMPANY	0.2%	\$1,918,959	\$1,867,643	\$2,313,105	\$1,238,692	66.3%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.2%	\$1,892,281	\$1,795,140	\$2,570,317	\$1,706,637	95.1%
MARKEL AMERICAN INSURANCE COMPANY	0.2%	\$1,889,248	\$1,388,508	\$256,998	\$230,984	16.6%
SELECTIVE INSURANCE COMPANY OF AMERICA	0.2%	\$1,844,679	\$1,778,771	\$3,628,076	\$3,790,765	213.1%
GUIDEONE ELITE INSURANCE COMPANY	0.2%	\$1,820,796	\$1,884,775	\$1,898,882	\$1,854,584	98.4%
ALLIED WORLD INSURANCE COMPANY	0.2%	\$1,811,789	\$1,692,879	\$288,346	\$664,136	39.2%
DIAMOND STATE INSURANCE COMPANY	0.2%	\$1,725,874	\$1,619,327	\$815,283	\$737,636	45.6%
GENERAL CASUALTY COMPANY OF WISCONSIN	0.2%	\$1,708,955	\$3,170,524	\$1,610,715	\$3,288,496	103.7%
MONROE GUARANTY INSURANCE COMPANY	0.2%	\$1,700,954	\$1,839,478	\$2,846,274	\$2,395,164	130.2%
LYNDON SOUTHERN INSURANCE COMPANY	0.2%	\$1,676,322	\$2,130,627	\$816,173	\$871,413	40.9%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.1%	\$1,608,892	\$1,348,935	\$272,476	\$770,248	57.1%
MASSACHUSETTS BAY INSURANCE COMPANY	0.1%	\$1,547,218	\$1,598,392	\$1,986,913	\$2,252,452	140.9%
UNITED STATES FIRE INSURANCE COMPANY	0.1%	\$1,526,094	\$1,287,757	\$557,787	\$365,260	28.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GENERAL INSURANCE COMPANY OF AMERICA	0.1%	\$1,521,621	\$1,527,098	\$441,133	\$757,294	49.6%
HANOVER INSURANCE COMPANY THE	0.1%	\$1,502,909	\$1,487,371	\$157,467	\$-566,992	(38.1%)
EVEREST NATIONAL INSURANCE COMPANY	0.1%	\$1,491,084	\$1,650,150	\$620,587	\$886,322	53.7%
MGT INSURANCE COMPANY	0.1%	\$1,464,986	\$985,838	\$437,321	\$632,807	64.2%
NEW HAMPSHIRE INSURANCE COMPANY	0.1%	\$1,462,648	\$965,573	\$365,462	\$786,716	81.5%
COLUMBIA NATIONAL INSURANCE COMPANY	0.1%	\$1,455,331	\$1,204,659	\$414,482	\$59,674	5.0%
BCS INSURANCE COMPANY	0.1%	\$1,442,204	\$1,557,452	\$490,894	\$325,707	20.9%
CHUBB INDEMNITY INSURANCE COMPANY	0.1%	\$1,403,394	\$914,992	\$424,055	\$498,582	54.5%
CRESTBROOK INSURANCE COMPANY	0.1%	\$1,378,169	\$1,267,521	\$111,078	\$183,221	14.5%
HOUSING AUTHORITY PROPERTY INSURANCE A MUTUAL COMPANY	0.1%	\$1,362,035	\$1,323,025	\$499,962	\$481,978	36.4%
KEYSTONE NATIONAL INSURANCE COMPANY	0.1%	\$1,337,618	\$1,083,287	\$892,405	\$881,426	81.4%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.1%	\$1,316,665	\$1,218,229	\$805,871	\$1,097,060	90.1%
AMERICAN ZURICH INSURANCE COMPANY	0.1%	\$1,291,501	\$1,175,288	\$569,083	\$316,342	26.9%
BITCO NATIONAL INSURANCE COMPANY	0.1%	\$1,275,993	\$1,238,923	\$927,206	\$-575,057	(46.4%)
MARKEL INSURANCE COMPANY	0.1%	\$1,270,821	\$1,336,680	\$509,963	\$1,558,488	116.6%
BERKLEY NATIONAL INSURANCE COMPANY	0.1%	\$1,258,605	\$995,951	\$40,501	\$6,653,555	668.1%
STARNET INSURANCE COMPANY	0.1%	\$1,238,138	\$1,329,312	\$1,430,268	\$1,470,330	110.6%
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.1%	\$1,154,054	\$974,548	\$304,492	\$353,085	36.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PROGRESSIVE CASUALTY INSURANCE COMPANY	0.1%	\$1,128,432	\$800,327	\$343,333	\$430,138	53.7%
VIGILANT INSURANCE COMPANY	0.1%	\$1,054,725	\$971,629	\$244,688	\$-73,832	(7.6%)
SWISS RE CORPORATE SOLUTIONS ELITE INSURANCE CORPORATION	0.1%	\$1,037,028	\$1,009,633	\$78,791	\$196,300	19.4%
FEDERATED SERVICE INSURANCE COMPANY	0.1%	\$1,011,020	\$888,177	\$314,530	\$619,824	69.8%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.1%	\$1,008,810	\$941,591	\$1,568,149	\$509,709	54.1%
AMERISURE PARTNERS INSURANCE COMPANY	0.1%	\$984,352	\$905,965	\$230,498	\$-275,277	(30.4%)
EMPLOYERS MUTUAL CASUALTY COMPANY	0.1%	\$960,259	\$903,374	\$973,226	\$1,180,298	130.7%
ALLSTATE INSURANCE COMPANY	0.1%	\$954,265	\$977,736	\$452,360	\$120,534	12.3%
NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.1%	\$952,329	\$971,974	\$225,950	\$316,136	32.5%
GUIDEONE SPECIALTY INSURANCE COMPANY	0.1%	\$945,116	\$1,145,918	\$864,361	\$638,873	55.8%
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.1%	\$908,199	\$956,204	\$332,610	\$345,456	36.1%
GRANITE STATE INSURANCE COMPANY	0.1%	\$878,332	\$655,184	\$138,728	\$487,964	74.5%
ADDISON INSURANCE COMPANY	0.1%	\$863,104	\$802,256	\$210,960	\$179,992	22.4%
NOVA CASUALTY COMPANY	0.1%	\$857,640	\$885,298	\$266,411	\$-32,410	(3.7%)
CUMIS INSURANCE SOCIETY INC	0.1%	\$844,904	\$840,747	\$560,365	\$365,421	43.5%
ARGONAUT GREAT CENTRAL INSURANCE COMPANY	0.1%	\$738,698	\$790,080	\$2,845,907	\$3,349,631	424.0%
WEST BEND INSURANCE COMPANY	0.1%	\$736,131	\$657,154	\$228,116	\$218,569	33.3%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE COMPANY	0.1%	\$713,463	\$471,549	\$0	\$1,134,144	240.5%
FARMINGTON CASUALTY COMPANY	0.1%	\$700,739	\$581,841	\$948,334	\$1,299,575	223.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.1%	\$694,346	\$667,988	\$313,712	\$298,496	44.7%
AMERICAN FIRE & CASUALTY COMPANY	0.1%	\$685,835	\$911,915	\$819,180	\$578,255	63.4%
AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.1%	\$668,124	\$593,780	\$328,251	\$370,885	62.5%
UNION INSURANCE COMPANY OF PROVIDENCE	0.1%	\$634,097	\$478,127	\$146,006	\$154,088	32.2%
NAVIGATORS INSURANCE COMPANY	0.1%	\$608,537	\$506,626	\$2,074,132	\$958,261	189.1%
AGCS MARINE INSURANCE COMPANY	0.1%	\$608,188	\$609,457	\$20,198	\$-24,004	(3.9%)
ST PAUL GUARDIAN INSURANCE COMPANY	0.1%	\$589,770	\$366,133	\$0	\$60,843	16.6%
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.1%	\$571,625	\$798,020	\$174,196	\$220,476	27.6%
JEWELERS MUTUAL INSURANCE COMPANY SI	0.0%	\$527,683	\$500,641	\$200,631	\$88,948	17.8%
NATIONAL SPECIALTY INSURANCE COMPANY	0.0%	\$526,282	\$461,282	\$2,010,228	\$4,450,726	964.9%
ACCREDITED SURETY AND CASUALTY COMPANY INC	0.0%	\$511,236	\$447,691	\$186,325	\$266,696	59.6%
HISCOX INSURANCE COMPANY INC	0.0%	\$504,465	\$458,014	\$368,782	\$1,053,439	230.0%
EMCASCO INSURANCE COMPANY	0.0%	\$502,054	\$528,852	\$598,299	\$842,973	159.4%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.0%	\$491,578	\$491,462	\$0	\$-62,021	(12.6%)
REGENT INSURANCE COMPANY	0.0%	\$489,523	\$752,917	\$1,644,446	\$1,824,973	242.4%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.0%	\$486,970	\$403,006	\$475,156	\$548,821	136.2%
HANOVER AMERICAN INSURANCE COMPANY THE	0.0%	\$485,527	\$556,731	\$551,995	\$-438,810	(78.8%)
HARTFORD ACCIDENT & INDEMNITY CO	0.0%	\$467,353	\$423,838	\$0	\$66,432	15.7%
GLENCAR INSURANCE COMPANY	0.0%	\$459,169	\$279,626	\$9,886	\$110,503	39.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$458,165	\$570,512	\$1,074,193	\$1,039,324	182.2%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.0%	\$454,057	\$441,316	\$49,393	\$-97,201	(22.0%)
CRUM & FORSTER INDEMNITY COMPANY	0.0%	\$439,050	\$417,520	\$2,020,935	\$2,222,167	532.2%
MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.0%	\$427,952	\$324,953	\$324,843	\$67,337	20.7%
AMERICAN FAMILY HOME INSURANCE COMPANY	0.0%	\$410,234	\$373,886	\$0	\$23,223	6.2%
RIVERPORT INSURANCE COMPANY	0.0%	\$409,910	\$307,556	\$142,454	\$152,431	49.6%
SPINNAKER INSURANCE COMPANY	0.0%	\$407,062	\$140,994	\$41,027	\$89,326	63.4%
ALLIED INSURANCE COMPANY OF AMERICA	0.0%	\$403,059	\$954,557	\$1,036,581	\$-375,528	(39.3%)
PACIFIC EMPLOYERS INSURANCE COMPANY	0.0%	\$388,941	\$606,283	\$330,025	\$132,401	21.8%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.0%	\$377,603	\$274,819	\$94,072	\$118,211	43.0%
ARGONAUT INSURANCE COMPANY	0.0%	\$352,624	\$321,400	\$39,081	\$85,190	26.5%
BENCHMARK INSURANCE COMPANY	0.0%	\$351,291	\$391,226	\$109,901	\$145,370	37.2%
RURAL TRUST INSURANCE COMPANY	0.0%	\$350,010	\$267,016	\$168,266	\$155,114	58.1%
SAFECO INSURANCE COMPANY OF AMERICA	0.0%	\$340,825	\$264,559	\$275,651	\$1,745,276	659.7%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.0%	\$337,174	\$314,029	\$288,839	\$629,002	200.3%
UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.0%	\$334,496	\$284,717	\$102,760	\$235,589	82.7%
GREAT AMERICAN ASSURANCE COMPANY	0.0%	\$332,329	\$327,277	\$343,742	\$-54,508	(16.7%)
HARLEYSVILLE INSURANCE COMPANY	0.0%	\$328,110	\$367,792	\$21,595	\$30,349	8.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
THE NORTH RIVER INSURANCE COMPANY	0.0%	\$318,065	\$339,396	\$263,002	\$267,169	78.7%
WESTFIELD INSURANCE COMPANY	0.0%	\$317,231	\$385,222	\$38,151	\$45,518	11.8%
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$311,272	\$598,648	\$2,474,137	\$275,495	46.0%
ENDURANCE AMERICAN INSURANCE COMPANY	0.0%	\$291,087	\$248,584	\$0	\$309,287	124.4%
SENTRY INSURANCE COMPANY	0.0%	\$281,441	\$276,077	\$140,930	\$108,489	39.3%
EVERETT CASH MUTUAL INSURANCE CO.	0.0%	\$272,474	\$26,434	\$0	\$83,771	316.9%
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$264,767	\$255,759	\$1,500	\$-40,019	(15.6%)
BERKLEY REGIONAL INSURANCE COMPANY	0.0%	\$261,635	\$597,252	\$936,992	\$878,517	147.1%
HOUSING ENTERPRISE INSURANCE COMPANY INC	0.0%	\$253,227	\$238,360	\$463,121	\$-237,984	(99.8%)
OAK RIVER INSURANCE COMPANY	0.0%	\$249,838	\$475,967	\$177,334	\$117,135	24.6%
TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.0%	\$244,603	\$164,814	\$0	\$61,544	37.3%
U.S. INSURANCE COMPANY OF AMERICA	0.0%	\$243,305	\$192,257	\$177,601	\$223,301	116.1%
UTICA MUTUAL INSURANCE COMPANY	0.0%	\$234,071	\$219,939	\$2,704	\$26,575	12.1%
MITSUI SUMITOMO INSURANCE USA INC	0.0%	\$228,799	\$214,140	\$0	\$114,763	53.6%
AMTRUST INSURANCE COMPANY	0.0%	\$222,586	\$320,902	\$508,798	\$194,021	60.5%
RLI INSURANCE COMPANY	0.0%	\$216,385	\$423,444	\$44,732	\$23,953	5.7%
THE FIDELITY AND DEPOSIT COMPANY OF MARYLAND	0.0%	\$210,248	\$166,156	\$126,950	\$133,477	80.3%
AMERICAN HOME ASSURANCE COMPANY	0.0%	\$198,383	\$144,354	\$54,547	\$174,954	121.2%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.0%	\$188,484	\$177,653	\$0	\$2,808	1.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.0%	\$180,870	\$156,979	\$0	\$23,060	14.7%
PACIFIC INDEMNITY COMPANY	0.0%	\$177,642	\$120,785	\$0	\$3,612	3.0%
VANLINER INSURANCE COMPANY	0.0%	\$176,677	\$208,098	\$4,766	\$-21,398	(10.3%)
NATIONAL CASUALTY COMPANY	0.0%	\$169,695	\$1,683,738	\$1,090,127	\$807,753	48.0%
CHUBB NATIONAL INSURANCE COMPANY	0.0%	\$162,967	\$94,819	\$0	\$14,623	15.4%
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.0%	\$162,680	\$164,665	\$0	\$-272,530	(165.5%)
SENECA INSURANCE COMPANY INC	0.0%	\$158,426	\$270,622	\$46,362	\$86,987	32.1%
HAULERS INSURANCE COMPANY INC	0.0%	\$135,633	\$130,424	\$11,599	\$51,599	39.6%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0.0%	\$135,027	\$123,807	\$3,802	\$38,521	31.1%
WESTCHESTER FIRE INSURANCE COMPANY	0.0%	\$132,394	\$20,221	\$0	\$3,328	16.5%
ASPEN AMERICAN INSURANCE COMPANY	0.0%	\$129,790	\$131,785	\$86,602	\$-97,441	(73.9%)
STILLWATER INSURANCE COMPANY	0.0%	\$128,314	\$119,046	\$20,870	\$61,868	52.0%
ST PAUL MERCURY INSURANCE COMPANY	0.0%	\$113,629	\$101,383	\$54,397	\$67,047	66.1%
VANTAPRO SPECIALTY INSURANCE COMPANY	0.0%	\$111,558	\$102,071	\$45,000	\$-113,295	(111.0%)
ILLINOIS NATIONAL INSURANCE COMPANY	0.0%	\$82,524	\$79,276	\$0	\$-118,621	(149.6%)
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.0%	\$81,367	\$221,701	\$37,497	\$33,964	15.3%
TECHNOLOGY INSURANCE COMPANY	0.0%	\$67,757	\$73,441	\$56,448	\$171,538	233.6%
ADMIRAL INDEMNITY COMPANY	0.0%	\$64,734	\$59,817	\$1,457	\$11,322	18.9%
ASCOT INSURANCE COMPANY	0.0%	\$60,022	\$533,194	\$0	\$35,455	6.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SOMPO AMERICA INSURANCE COMPANY	0.0%	\$56,563	\$100,107	\$0	\$27,547	27.5%
NATIONAL INTERSTATE INSURANCE COMPANY	0.0%	\$50,149	\$43,985	\$0	\$3,894	8.9%
NATIONAL FIRE AND INDEMNITY EXCHANGE	0.0%	\$44,979	\$59,933	\$0	\$14,785	24.7%
WESTFIELD NATIONAL INSURANCE COMPANY	0.0%	\$42,227	\$44,542	\$0	\$5,102	11.5%
TOKIO MARINE AMERICA INSURANCE COMPANY	0.0%	\$37,171	\$35,378	\$20,107	\$-22,001	(62.2%)
HUDSON INSURANCE COMPANY	0.0%	\$33,949	\$37,768	\$0	\$-250	(0.7%)
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0.0%	\$28,649	\$28,900	\$10,105	\$8,699	30.1%
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$27,185	\$23,866	\$447	\$1,396	5.8%
ACCELERANT NATIONAL INSURANCE COMPANY	0.0%	\$25,383	\$16,137	\$0	\$3,905	24.2%
GREAT DIVIDE INSURANCE COMPANY	0.0%	\$23,679	\$22,267	\$0	\$14,529	65.2%
MILFORD CASUALTY INSURANCE COMPANY	0.0%	\$18,337	\$22,621	\$4,812	\$12,387	54.8%
HARCO NATIONAL INSURANCE COMPANY	0.0%	\$15,647	\$10,884	\$125,000	\$230,239	2115.4%
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.0%	\$11,885	\$39,066	\$0	\$1,966	5.0%
CHICAGO INSURANCE COMPANY	0.0%	\$11,582	\$12,698	\$0	\$0	0.0%
EMC PROPERTY & CASUALTY COMPANY	0.0%	\$11,179	\$12,000	\$3,552	\$4,305	35.9%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0%	\$10,491	\$60,532	\$1,060,120	\$633,472	1046.5%
HDI GLOBAL INSURANCE COMPANY	0.0%	\$5,464	\$5,697	\$0	\$-1,063	(18.7%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY	0.0%	\$5,344	\$2,317	\$0	\$0	0.0%
OHIO FARMERS INSURANCE COMPANY	0.0%	\$5,107	\$1,701	\$0	\$1,292	76.0%
CLEAR SPRING PROPERTY AND CASUALTY COMPANY	0.0%	\$4,909	\$1,349	\$0	\$0	0.0%
ALASKA NATIONAL INSURANCE COMPANY	0.0%	\$4,409	\$4,647	\$0	\$0	0.0%
STARR INDEMNITY & LIABILITY COMPANY	0.0%	\$613	\$5,382	\$19,820	\$-28,729	(533.8%)
CONCERT INSURANCE COMPANY	0.0%	\$566	\$212	\$0	\$-19,846	(9361.3%)
AXIS INSURANCE COMPANY	0.0%	\$361	\$902	\$28,018	\$41,441	4594.3%
NATIONAL FARMERS UNION PROPERTY & CASUALTY COMPANY	0.0%	\$126	\$90,628	\$231,141	\$86,607	95.6%
AMERICAN SELECT INSURANCE COMPANY	0.0%	\$7	\$7	\$0	\$-5	(71.4%)
TRANS PACIFIC INSURANCE COMPANY	0.0%	\$2	\$1	\$0	\$-35	(3500.0%)
STONINGTON INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$1,296	-
CAPITOL INDEMNITY CORPORATION	0.0%	\$0	\$0	\$0	\$189,353	-
PARK NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-2,236	-
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	0.0%	\$0	\$0	\$0	\$15,126	-
GENERALI U S BRANCH	0.0%	\$0	\$0	\$0	\$-36,205	-
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-2,976	-
T.H.E. INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-3,773	-
SAFETY NATIONAL CASUALTY CORPORATION	0.0%	\$0	\$0	\$0	\$873,506	-
SCOTTSDALE INDEMNITY COMPANY	0.0%	\$0	\$853	\$5,000	\$722,905	84748.5%
TOPA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$613,785	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PEERLESS INDEMNITY INSURANCE COMPANY	0.0%	\$0	\$0	\$324,963	\$-160,463	-
TRAVELERS CASUALTY AND SURETY COMPANY	0.0%	\$0	\$0	\$0	\$-2	-
AUTOMOBILE INS CO OF HARTFORD CT	0.0%	\$0	\$0	\$0	\$-18	-
SOUTHERN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-639	-
ST PAUL PROTECTIVE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$910	-
AMERICAN ECONOMY INSURANCE COMPANY	0.0%	\$0	\$0	\$7,437	\$-3,722,939	-
AMERICAN STATES INSURANCE COMPANY	0.0%	\$0	\$0	\$620	\$-19,835	-
SPARTA INSURANCE COMPANY	0.0%	\$0	\$0	\$1,000,000	\$0	-
EMPIRE FIRE AND MARINE INSURANCE CO	0.0%	\$0	\$0	\$0	\$-1	-
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.0%	\$0	\$0	\$0	\$-12,154	-
THE PIE INSURANCE COMPANY	0.0%	\$0	\$0	\$651,123	\$1,057,185	-
WCF SELECT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$94,912	-
NATIONAL SURETY CORPORATION	0.0%	\$0	\$-2,094	\$-5,134	\$-359,608	17173.3%
PENNSYLVANIA INSURANCE COMPANY	0.0%	\$0	\$0	\$-603	\$-603	-
INSURANCE COMPANY OF NORTH AMERICA	0.0%	\$0	\$0	\$0	\$-146	-
MIDWESTERN INDEMNITY COMPANY THE	0.0%	\$0	\$0	\$1,426,986	\$1,294,921	-
NORTHLAND INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-189	-
NETHERLANDS INSURANCE COMPANY THE	0.0%	\$0	\$0	\$261,097	\$-296,597	-
PEERLESS INSURANCE COMPANY	0.0%	\$0	\$0	\$375,000	\$-59,772	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ARROWOOD INDEMNITY COMPANY	0.0%	\$0	\$0	\$91,675	\$61,635	–
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$–11,641	–
TIG INSURANCE COMPANY	0.0%	\$0	\$0	\$1,438,928	\$1,512,126	–
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.0%	\$0	\$0	\$0	\$3,031	–
UNITED STATES FIDELITY & GUARANTY COMPANY	0.0%	\$0	\$0	\$0	\$–997	–
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.0%	\$0	\$0	\$58,148	\$22,668	–
WAUSAU BUSINESS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–4,622	–
FARMERS PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–24,848	–
BLACKBOARD INSURANCE COMPANY	0.0%	\$0	\$0	\$1,065,000	\$795,841	–
TRUMBULL INSURANCE COMPANY	0.0%	\$0	\$0	\$176,388	\$65,955	–
NORTH POINTE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–249	–
PLAZA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$2,398	–
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$–245	–
PENN AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–347	–
GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–770	–
COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	0.0%	\$0	\$0	\$0	\$–128	–
DIGITAL ADVANTAGE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$311	–
TRAVELERS COMMERCIAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$44	–

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.0%	\$0	\$0	\$0	\$22	–
TRAVCO PERSONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–416	–
HAWKEYE–SECURITY INSURANCE COMPANY	0.0%	\$0	\$0	\$5,100	\$–323,305	–
CONTRACTORS BONDING & INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–421	–
PRAETORIAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$36,597	–
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–2	–
FOREMOST SIGNATURE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–34,279	–
COLORADO CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–24,106	–
GUIDEONE AMERICA INSURANCE COMPANY	0.0%	\$0	\$8,755	\$0	\$–11,289	(128.9%)
LIBERTY INSURANCE CORPORATION	0.0%	\$0	\$0	\$31,029	\$–42,446	–
VICTORIA FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$1	–
XL INSURANCE AMERICA INC	(0.0%)	\$–50	\$–201	\$0	\$–6,572	3269.7%
NATIONWIDE INSURANCE COMPANY OF AMERICA	(0.0%)	\$–122	\$–122	\$0	\$0	0.0%
XL SPECIALTY INSURANCE COMPANY	(0.0%)	\$–2,242	\$–13,698	\$0	\$–562,663	4107.6%
AMERICAN MODERN HOME INSURANCE CO	(0.0%)	\$–4,978	\$32,814	\$33,325	\$31,348	95.5%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	(0.0%)	\$–15,310	\$76,557	\$940,663	\$110,263	144.0%
SPECIALTY RISK AMERICA	(0.0%)	\$–15,405	\$0	\$0	\$0	–
IRONSHORE INDEMNITY INC	(0.0%)	\$–33,808	\$–17,043	\$0	\$–3,455	20.3%
QBE INSURANCE CORPORATION	(0.0%)	\$–37,007	\$94,786	\$5,276,408	\$7,215,415	7612.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GREENWICH INSURANCE COMPANY	(0.0%)	\$-38,168	\$-41,526	\$0	\$-179,764	432.9%
STATE NATIONAL INSURANCE COMPANY INC	(0.0%)	\$-151,147	\$48,853	\$-2,717,170	\$-2,259,170	(4624.4%)
TOTAL	100.0%	\$1,109,075,578	\$1,056,160,529	\$748,953,594	\$814,817,186	77.1%

MOBILE HOMES

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	31.2%	\$9,715,306	\$8,759,843	\$5,064,042	\$5,239,290	59.8%
STATE FARM FIRE AND CASUALTY COMPANY	24.0%	\$7,447,378	\$7,252,763	\$5,117,431	\$5,385,185	74.3%
PROGRESSIVE CASUALTY INSURANCE COMPANY	19.1%	\$5,946,638	\$6,034,366	\$5,636,721	\$5,379,922	89.2%
SHELTER MUTUAL INSURANCE COMPANY	10.0%	\$3,122,912	\$3,093,848	\$3,862,996	\$4,231,828	136.8%
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	5.8%	\$1,811,646	\$1,577,065	\$1,200,024	\$1,109,608	70.4%
NEW HORIZONS INSURANCE COMPANY OF MISSOURI	5.2%	\$1,620,807	\$1,558,335	\$5,000	\$-241	(0.0%)
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	4.1%	\$1,259,389	\$1,262,989	\$1,100,192	\$1,062,992	84.2%
SECURA SUPREME INSURANCE COMPANY	0.4%	\$138,542	\$123,626	\$441,717	\$521,289	421.7%
MISSOURI PROPERTY INSURANCE PLACEMENT FACILITY	0.1%	\$24,941	\$25,691	\$0	\$0	0.0%
SECURA INSURANCE COMPANY	0.0%	\$2,725	\$2,697	\$1,171	\$1,605	59.5%
FARMERS PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$28	-
TOTAL	100.0%	\$31,090,284	\$29,691,223	\$22,429,294	\$22,931,506	77.2%

PRIVATE CROP

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN AGRI–BUSINESS INSURANCE COMPANY	19.8%	\$5,966,134	\$5,965,232	\$4,895,554	\$8,534,906	143.1%
FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	16.8%	\$5,049,954	\$5,049,954	\$3,848,443	\$4,618,933	91.5%
STRATFORD INSURANCE COMPANY	14.7%	\$4,415,383	\$4,415,383	\$3,295,209	\$3,806,725	86.2%
NAU COUNTRY INSURANCE COMPANY	11.2%	\$3,386,994	\$3,388,694	\$3,850,567	\$3,137,973	92.6%
GREAT AMERICAN INSURANCE COMPANY	10.8%	\$3,250,957	\$3,250,957	\$1,516,545	\$1,487,335	45.8%
AGRI GENERAL INSURANCE COMPANY	9.7%	\$2,909,537	\$2,909,537	\$2,534,278	\$1,660,793	57.1%
RURAL COMMUNITY INSURANCE COMPANY	8.6%	\$2,591,947	\$2,591,947	\$1,253,030	\$1,803,170	69.6%
HUDSON INSURANCE COMPANY	4.0%	\$1,200,983	\$1,200,983	\$556,253	\$807,719	67.3%
PRODUCERS AGRICULTURE INSURANCE COMPANY	2.3%	\$678,331	\$679,294	\$356,296	\$277,940	40.9%
FMH AG RISK INSURANCE COMPANY	1.5%	\$440,131	\$440,131	\$193,813	\$212,737	48.3%
AMERICAN AGRICULTURAL INSURANCE CO	0.4%	\$114,508	\$114,508	\$130,299	\$128,299	112.0%
STATE FARM FIRE AND CASUALTY COMPANY	0.3%	\$84,796	\$102,078	\$46,107	\$46,107	45.2%
CHURCH MUTUAL INSURANCE COMPANY S.I.	0.1%	\$25,709	\$25,709	\$17,535	\$17,535	68.2%
COUNTRY MUTUAL INSURANCE COMPANY	0.0%	\$2,637	\$2,637	\$0	\$0	0.0%
TOTAL	100.0%	\$30,118,001	\$30,137,044	\$22,493,929	\$26,540,172	88.1%

OCEAN MARINE

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	14.2%	\$7,488,938	\$7,255,585	\$1,723,363	\$1,208,967	16.7%
STARR INDEMNITY & LIABILITY COMPANY	11.7%	\$6,150,788	\$6,187,842	\$8,859,439	\$7,118,426	115.0%
MARKEL AMERICAN INSURANCE COMPANY	7.4%	\$3,914,640	\$3,653,595	\$245,188	\$3,984,658	109.1%
U S SPECIALTY INSURANCE COMPANY	7.2%	\$3,798,138	\$3,590,062	\$1,381,474	\$2,565,766	71.5%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	5.1%	\$2,668,489	\$2,671,034	\$493,002	\$959,039	35.9%
CONTINENTAL INSURANCE COMPANY THE	4.5%	\$2,372,458	\$2,319,557	\$543,809	\$734,362	31.7%
NAVIGATORS INSURANCE COMPANY	4.0%	\$2,098,176	\$1,702,058	\$975,606	\$595,872	35.0%
HDI GLOBAL INSURANCE COMPANY	3.9%	\$2,073,088	\$2,063,630	\$-52,764	\$564,415	27.4%
ATLANTIC SPECIALTY INSURANCE COMPANY	3.6%	\$1,914,738	\$1,944,293	\$453,325	\$375,584	19.3%
ACE AMERICAN INSURANCE COMPANY	3.6%	\$1,904,091	\$1,795,020	\$356,686	\$313,337	17.5%
GEICO MARINE INSURANCE COMPANY	3.3%	\$1,713,309	\$1,745,742	\$564,363	\$347,065	19.9%
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	3.2%	\$1,679,228	\$1,787,100	\$954,419	\$911,088	51.0%
ASCOT INSURANCE COMPANY	2.7%	\$1,418,102	\$1,300,563	\$4,935	\$232,103	17.8%
AFFILIATED FM INSURANCE COMPANY	1.9%	\$994,249	\$944,905	\$574,816	\$807,144	85.4%
RLI INSURANCE COMPANY	1.6%	\$856,779	\$875,206	\$1,047,851	\$967,943	110.6%
GREAT AMERICAN INSURANCE COMPANY	1.5%	\$805,862	\$904,001	\$315,872	\$234,731	26.0%
ENDURANCE AMERICAN INSURANCE COMPANY	1.5%	\$803,692	\$780,924	\$1,134,105	\$-41,836	(5.4%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ZURICH AMERICAN INSURANCE COMPANY	1.4%	\$755,756	\$889,946	\$56,161	\$-40,442	(4.5%)
NEW YORK MARINE & GENERAL INSURANCE COMPANY	1.3%	\$706,064	\$656,808	\$0	\$54,008	8.2%
TRAVELERS HOME AND MARINE INSURANCE COMPANY THE	1.3%	\$658,875	\$650,883	\$385,304	\$405,813	62.3%
ARGONAUT INSURANCE COMPANY	1.2%	\$656,131	\$410,940	\$67,589	\$-14,701	(3.6%)
XL SPECIALTY INSURANCE COMPANY	1.2%	\$626,191	\$531,590	\$382,762	\$409,073	77.0%
LIBERTY MUTUAL INSURANCE COMPANY	1.1%	\$602,816	\$774,245	\$65,468	\$-71,424	(9.2%)
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION	1.0%	\$516,964	\$650,715	\$413,354	\$671,435	103.2%
HARCO NATIONAL INSURANCE COMPANY	0.9%	\$488,776	\$511,717	\$755,000	\$724,865	141.7%
NATIONAL CASUALTY COMPANY	0.9%	\$482,938	\$407,073	\$0	\$75,034	18.4%
FEDERAL INSURANCE COMPANY	0.9%	\$474,488	\$444,043	\$442,206	\$534,528	120.4%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.9%	\$455,514	\$428,774	\$370,078	\$380,466	88.7%
STANDARD FIRE INSURANCE COMPANY	0.8%	\$432,361	\$423,907	\$462,681	\$477,027	112.5%
MITSUI SUMITOMO INSURANCE USA INC	0.8%	\$398,427	\$286,907	\$0	\$3,569	1.2%
AXIS INSURANCE COMPANY	0.7%	\$394,260	\$360,069	\$88,635	\$150,066	41.7%
STRATFORD INSURANCE COMPANY	0.5%	\$263,548	\$255,583	\$0	\$1,026	0.4%
AGCS MARINE INSURANCE COMPANY	0.4%	\$229,969	\$232,789	\$101,440	\$-73,355	(31.5%)
QBE INSURANCE CORPORATION	0.4%	\$228,172	\$112,996	\$0	\$0	0.0%
ASPEN AMERICAN INSURANCE COMPANY	0.4%	\$194,607	\$173,499	\$20,211	\$61,129	35.2%
AIG PROPERTY CASUALTY COMPANY	0.3%	\$161,622	\$160,270	\$30,098	\$-167,928	(104.8%)
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0.3%	\$156,029	\$148,341	\$162,605	\$213,967	144.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNITED FIRE AND CASUALTY COMPANY	0.3%	\$153,932	\$80,663	\$0	\$4,849	6.0%
BEAZLEY INSURANCE COMPANY INC	0.3%	\$150,974	\$111,765	\$0	\$2,555	2.3%
STARSTONE NATIONAL INSURANCE COMPANY	0.3%	\$138,046	\$149,103	\$0	\$23,335	15.7%
STATE NATIONAL INSURANCE COMPANY INC	0.2%	\$81,563	\$156,563	\$0	\$299,000	191.0%
ATAIN INSURANCE COMPANY	0.1%	\$71,123	\$67,841	\$0	\$16,726	24.7%
STARNET INSURANCE COMPANY	0.1%	\$67,450	\$48,595	\$0	\$26,790	55.1%
HANOVER INSURANCE COMPANY THE	0.1%	\$63,927	\$87,677	\$6,196	\$-431,537	(492.2%)
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.1%	\$38,838	\$38,484	\$0	\$-601	(1.6%)
ACCELERANT NATIONAL INSURANCE COMPANY	0.1%	\$38,764	\$38,464	\$0	\$2,041	5.3%
TOKIO MARINE AMERICA INSURANCE COMPANY	0.1%	\$31,803	\$26,973	\$0	\$2,424	9.0%
NEW HAMPSHIRE INSURANCE COMPANY	0.0%	\$23,631	\$25,428	\$0	\$-1,252	(4.9%)
SUTTON NATIONAL INSURANCE COMPANY	0.0%	\$21,383	\$13,552	\$0	\$4,931	36.4%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.0%	\$21,180	\$26,648	\$4,440	\$-1,920	(7.2%)
MARKEL INSURANCE COMPANY	0.0%	\$18,380	\$16,576	\$0	\$-64,824	(391.1%)
ACCREDITED SURETY AND CASUALTY COMPANY INC	0.0%	\$16,597	\$7,869	\$0	\$2,611	33.2%
SAMSUNG FIRE & MARINE INSURANCE CO LTD (US BRANCH)	0.0%	\$14,691	\$13,431	\$0	\$3,414	25.4%
NATIONAL SPECIALTY INSURANCE COMPANY	0.0%	\$13,603	\$4,603	\$0	\$-233,000	(5061.9%)
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.0%	\$13,010	\$13,894	\$0	\$-380	(2.7%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
USAA CASUALTY INSURANCE COMPANY	0.0%	\$12,302	\$12,498	\$0	\$100	0.8%
INSURANCE COMPANY OF NORTH AMERICA	0.0%	\$12,228	\$11,966	\$0	\$3,482	29.1%
AMICA MUTUAL INSURANCE COMPANY	0.0%	\$11,421	\$11,356	\$17,806	\$17,806	156.8%
STAR INSURANCE COMPANY	0.0%	\$5,694	\$3,838	\$0	\$367	9.6%
AUTOMOBILE INS CO OF HARTFORD CT	0.0%	\$4,500	\$4,639	\$0	\$-1,385	(29.9%)
RIVERPORT INSURANCE COMPANY	0.0%	\$2,362	\$452	\$0	\$64	14.2%
CHUBB INDEMNITY INSURANCE COMPANY	0.0%	\$2,308	\$1,298	\$0	\$16	1.2%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.0%	\$2,005	\$2,062	\$0	\$25	1.2%
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.0%	\$1,784	\$1,633	\$0	\$393	24.1%
TRAVELERS PERSONAL INSURANCE COMPANY	0.0%	\$1,600	\$1,781	\$0	\$95	5.3%
GREAT NORTHERN INSURANCE COMPANY	0.0%	\$1,020	\$1,040	\$0	\$38	3.7%
ELECTRIC INSURANCE COMPANY	0.0%	\$456	\$453	\$0	\$0	0.0%
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$212	\$212	\$0	\$51	24.1%
PENN MILLERS INSURANCE COMPANY	0.0%	\$122	\$113	\$0	\$58	51.3%
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$100	\$100	\$0	\$-2	(2.0%)
EVEREST NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$-1,000,000	\$-1,665	-
BANKERS STANDARD INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-122	-
CATLIN INSURANCE COMPANY INC	0.0%	\$0	\$0	\$0	\$1,475	-
AMERICAN RELIABLE INSURANCE COMPANY	0.0%	\$0	\$0	\$510,000	\$827,587	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
HARTFORD FIRE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$419,764	–
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$9,423	–
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–1,083	–
AXIS REINSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$139	–
VIGILANT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–201	–
CONTINENTAL CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$–1,657,783	–
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$15	–
UNITED STATES FIRE INSURANCE COMPANY	0.0%	\$0	\$0	\$–2,150	\$–9,347	–
PROCENTURY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–44	–
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.0%	\$0	\$0	\$0	\$–606	–
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–2,055	–
HARTFORD ACCIDENT & INDEMNITY CO	0.0%	\$0	\$0	\$0	\$3	–
AMERICAN MODERN HOME INSURANCE CO	0.0%	\$0	\$0	\$7	\$–327	–
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.0%	\$0	\$0	\$7,800	\$–24,773	–
UNITED STATES FIDELITY & GUARANTY COMPANY	0.0%	\$0	\$0	\$0	\$–64	–
IMPERIUM INSURANCE COMPANY	0.0%	\$0	\$3,148	\$0	\$0	0.0%
COLISEUM REINSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–89	–
ESSENTIA INSURANCE COMPANY	0.0%	\$0	\$264	\$0	\$–5,174	(1959.8%)
FOREMOST SIGNATURE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–1	–

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ARCH INSURANCE COMPANY	(0.0%)	\$-572	\$1,966	\$0	\$-1,210	(61.5%)
WESTPORT INSURANCE CORPORATION	(0.0%)	\$-1,576	\$105,037	\$290,769	\$-40,463	(38.5%)
TOTAL	100.0%	\$52,573,134	\$51,124,197	\$23,213,949	\$24,862,489	48.6%

INLAND MARINE

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CONTINENTAL CASUALTY COMPANY	14.5%	\$80,946,231	\$78,229,671	\$38,393,468	\$28,752,355	36.8%
LIBERTY INSURANCE UNDERWRITERS INC	9.5%	\$53,083,737	\$53,083,737	\$27,314,399	\$24,279,537	45.7%
STATE FARM FIRE AND CASUALTY COMPANY	4.3%	\$23,843,138	\$23,164,003	\$11,578,454	\$12,820,046	55.3%
JEFFERSON INSURANCE COMPANY	4.2%	\$23,403,826	\$22,580,600	\$5,316,549	\$4,902,691	21.7%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	3.5%	\$19,400,625	\$19,035,916	\$9,264,516	\$6,729,967	35.4%
SECURIAN CASUALTY COMPANY	2.9%	\$16,390,712	\$14,518,436	\$6,612,951	\$6,483,116	44.7%
FACTORY MUTUAL INSURANCE COMPANY	2.2%	\$12,502,245	\$11,062,152	\$829,305	\$-3,327,496	(30.1%)
GENERALI U S BRANCH	2.2%	\$12,348,165	\$11,070,423	\$3,573,570	\$3,550,305	32.1%
ATLANTIC SPECIALTY INSURANCE COMPANY	2.2%	\$12,054,178	\$9,862,441	\$1,164,925	\$1,550,132	15.7%
ZURICH AMERICAN INSURANCE COMPANY	1.8%	\$9,989,628	\$11,213,328	\$6,855,963	\$9,299,379	82.9%
PROGRESSIVE CASUALTY INSURANCE COMPANY	1.8%	\$9,867,984	\$9,799,468	\$4,472,340	\$4,239,184	43.3%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.6%	\$8,841,914	\$8,913,479	\$2,525,601	\$2,455,372	27.5%
NATIONWIDE MUTUAL INSURANCE COMPANY	1.5%	\$8,487,473	\$8,554,003	\$15,851,135	\$16,783,101	196.2%
UNITED STATES FIRE INSURANCE COMPANY	1.5%	\$8,251,095	\$8,216,018	\$4,231,982	\$4,988,140	60.7%
AMERICAN ZURICH INSURANCE COMPANY	1.4%	\$7,941,926	\$7,753,087	\$3,091,290	\$3,327,039	42.9%
ARCH INSURANCE COMPANY	1.4%	\$7,748,658	\$7,030,637	\$2,393,939	\$2,288,608	32.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AGCS MARINE INSURANCE COMPANY	1.4%	\$7,694,815	\$7,606,523	\$2,570,890	\$1,946,501	25.6%
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	1.4%	\$7,547,785	\$7,290,194	\$2,823,423	\$2,827,847	38.8%
SENTRY SELECT INSURANCE COMPANY	1.3%	\$7,409,106	\$5,427,296	\$2,077,062	\$2,463,677	45.4%
NATIONAL CASUALTY COMPANY	1.3%	\$7,338,779	\$7,021,469	\$5,275,570	\$5,306,478	75.6%
SHELTER MUTUAL INSURANCE COMPANY	1.2%	\$6,629,095	\$6,347,472	\$3,962,001	\$4,201,224	66.2%
ACE AMERICAN INSURANCE COMPANY	1.1%	\$6,398,081	\$6,624,995	\$2,089,722	\$1,418,638	21.4%
AMERICAN PET INSURANCE COMPANY	1.1%	\$6,377,294	\$6,224,227	\$3,184,029	\$3,327,725	53.5%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.0%	\$5,396,970	\$7,972,297	\$10,821	\$-1,875,580	(23.5%)
CINCINNATI INSURANCE COMPANY THE	1.0%	\$5,375,023	\$5,695,008	\$1,885,560	\$2,766,033	48.6%
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.8%	\$4,641,497	\$4,628,308	\$1,900,581	\$1,914,861	41.4%
JEWELERS MUTUAL INSURANCE COMPANY SI	0.8%	\$4,283,632	\$4,068,434	\$1,030,488	\$1,091,390	26.8%
OHIO CASUALTY INSURANCE COMPANY	0.8%	\$4,268,245	\$4,021,087	\$1,336,458	\$1,581,471	39.3%
AMERICAN FAMILY INSURANCE COMPANY	0.7%	\$4,131,685	\$3,853,936	\$1,570,696	\$1,386,510	36.0%
AFFILIATED FM INSURANCE COMPANY	0.7%	\$3,770,371	\$3,577,890	\$9,782,637	\$-5,022,665	(140.4%)
UNITED FIRE AND CASUALTY COMPANY	0.6%	\$3,464,726	\$3,281,924	\$2,479,119	\$2,358,515	71.9%
FEDERAL INSURANCE COMPANY	0.6%	\$3,390,002	\$2,698,876	\$500,826	\$841,388	31.2%
AUTO OWNERS INSURANCE COMPANY	0.6%	\$3,345,235	\$3,074,223	\$1,183,546	\$1,269,690	41.3%
ARGONAUT INSURANCE COMPANY	0.6%	\$3,323,779	\$3,099,949	\$2,265,637	\$2,295,474	74.0%
GREAT WEST CASUALTY COMPANY	0.6%	\$3,197,357	\$3,021,606	\$957,416	\$1,465,802	48.5%
HARTFORD FIRE INSURANCE COMPANY	0.5%	\$3,036,996	\$3,989,409	\$1,839,116	\$587,423	14.7%
ACUITY A MUTUAL INSURANCE COMPANY	0.5%	\$3,027,517	\$2,767,747	\$1,568,352	\$1,488,927	53.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MARKEL AMERICAN INSURANCE COMPANY	0.5%	\$3,023,087	\$2,936,329	\$258,742	\$898,430	30.6%
STAR INSURANCE COMPANY	0.5%	\$2,994,724	\$2,994,709	\$1,613,621	\$1,737,946	58.0%
SAFECO INSURANCE COMPANY OF AMERICA	0.5%	\$2,966,658	\$3,131,745	\$1,010,425	\$959,810	30.6%
PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.5%	\$2,934,543	\$3,002,476	\$1,208,632	\$1,206,164	40.2%
STARR INDEMNITY & LIABILITY COMPANY	0.5%	\$2,899,640	\$2,871,992	\$1,016,730	\$510,990	17.8%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.5%	\$2,833,772	\$3,048,399	\$1,045,551	\$3,437,857	112.8%
OWNERS INSURANCE COMPANY	0.5%	\$2,720,020	\$2,548,462	\$1,362,708	\$1,412,800	55.4%
AMERICAN SECURITY INSURANCE COMPANY	0.5%	\$2,565,235	\$2,565,309	\$496,232	\$487,478	19.0%
BERKLEY NATIONAL INSURANCE COMPANY	0.4%	\$2,430,108	\$2,400,183	\$411,700	\$604,583	25.2%
OLD REPUBLIC INSURANCE COMPANY	0.4%	\$2,265,696	\$2,265,697	\$520,580	\$498,632	22.0%
BANKERS STANDARD INSURANCE COMPANY	0.4%	\$2,258,248	\$2,527,131	\$411,125	\$468,644	18.5%
XL SPECIALTY INSURANCE COMPANY	0.4%	\$2,187,478	\$2,119,052	\$625,976	\$-100,526	(4.7%)
GREAT AMERICAN INSURANCE COMPANY	0.4%	\$2,173,010	\$2,061,364	\$597,475	\$742,031	36.0%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.4%	\$2,163,398	\$2,146,900	\$1,149,963	\$1,073,285	50.0%
FEDERATED MUTUAL INSURANCE COMPANY	0.4%	\$2,155,202	\$2,156,988	\$944,817	\$947,793	43.9%
PROGRESSIVE ADVANCED INSURANCE COMPANY	0.4%	\$2,151,507	\$1,950,783	\$1,069,895	\$1,076,026	55.2%
NEW HAMPSHIRE INSURANCE COMPANY	0.4%	\$2,094,689	\$2,235,223	\$632,947	\$329,692	14.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
METROPOLITAN GENERAL INSURANCE COMPANY	0.4%	\$2,039,504	\$1,655,498	\$1,337,215	\$1,436,377	86.8%
GRINNELL MUTUAL REINSURANCE COMPANY	0.4%	\$2,034,994	\$2,016,049	\$971,854	\$1,119,173	55.5%
BCS INSURANCE COMPANY	0.4%	\$2,022,014	\$1,778,953	\$722,605	\$775,849	43.6%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	0.4%	\$1,985,670	\$1,875,170	\$1,203,137	\$1,231,980	65.7%
CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.3%	\$1,952,236	\$1,968,906	\$176,666	\$84,743	4.3%
RLI INSURANCE COMPANY	0.3%	\$1,886,653	\$2,093,243	\$906,185	\$1,069,517	51.1%
AMERICAN MODERN HOME INSURANCE CO	0.3%	\$1,855,068	\$1,577,947	\$752,857	\$775,147	49.1%
CRESTBROOK INSURANCE COMPANY	0.3%	\$1,781,513	\$1,917,029	\$289,416	\$300,112	15.7%
GREAT AMERICAN ASSURANCE COMPANY	0.3%	\$1,722,142	\$1,760,913	\$688,350	\$928,465	52.7%
AMERICAN INTER-FIDELITY EXCHANGE	0.3%	\$1,696,540	\$1,696,540	\$1,030,497	\$-530,685	(31.3%)
OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	0.3%	\$1,689,244	\$1,682,656	\$271,528	\$204,680	12.2%
AIG PROPERTY CASUALTY COMPANY	0.3%	\$1,678,120	\$1,614,728	\$269,668	\$464,115	28.7%
NORTHLAND INSURANCE COMPANY	0.3%	\$1,666,378	\$1,674,510	\$1,009,600	\$782,035	46.7%
CINCINNATI CASUALTY COMPANY THE	0.3%	\$1,620,875	\$1,229,489	\$383,323	\$535,292	43.5%
GREAT NORTHERN INSURANCE COMPANY	0.3%	\$1,580,516	\$1,523,618	\$351,643	\$364,847	23.9%
HANOVER INSURANCE COMPANY THE	0.3%	\$1,562,129	\$1,580,033	\$173,285	\$46,879	3.0%
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.3%	\$1,553,100	\$1,519,146	\$409,165	\$404,922	26.7%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.3%	\$1,541,260	\$1,591,549	\$544,044	\$454,716	28.6%
PHOENIX INSURANCE COMPANY THE	0.3%	\$1,420,090	\$1,360,984	\$399,531	\$396,057	29.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.2%	\$1,389,758	\$1,261,527	\$821,738	\$806,091	63.9%
CHUBB NATIONAL INSURANCE COMPANY	0.2%	\$1,353,214	\$1,243,405	\$786,712	\$809,967	65.1%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0.2%	\$1,295,232	\$1,256,102	\$2,147,967	\$2,187,346	174.1%
ASPEN AMERICAN INSURANCE COMPANY	0.2%	\$1,290,242	\$1,351,049	\$349,754	\$406,575	30.1%
REPWEST INSURANCE COMPANY	0.2%	\$1,269,384	\$1,269,384	\$161,953	\$161,107	12.7%
LEMONADE INSURANCE COMPANY	0.2%	\$1,242,649	\$1,034,914	\$529,667	\$515,282	49.8%
AXIS INSURANCE COMPANY	0.2%	\$1,203,051	\$976,667	\$1,075,475	\$1,487,023	152.3%
WEST BEND INSURANCE COMPANY	0.2%	\$1,125,636	\$1,123,797	\$214,849	\$281,042	25.0%
PROGRESSIVE MAX INSURANCE COMPANY	0.2%	\$1,122,900	\$1,165,988	\$561,656	\$580,642	49.8%
MARKEL INSURANCE COMPANY	0.2%	\$1,108,035	\$1,020,616	\$479,163	\$340,618	33.4%
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.2%	\$1,101,580	\$906,652	\$0	\$-110,737	(12.2%)
WESTCHESTER FIRE INSURANCE COMPANY	0.2%	\$1,082,827	\$1,136,913	\$453,832	\$279,784	24.6%
ESSENTIA INSURANCE COMPANY	0.2%	\$1,079,572	\$997,500	\$378,345	\$412,396	41.3%
STARNET INSURANCE COMPANY	0.2%	\$1,063,937	\$1,026,343	\$440,143	\$410,280	40.0%
TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.2%	\$1,054,930	\$906,777	\$176,342	\$61,652	6.8%
AMERICAN MODERN PROPERTY AND CASUALTY INSURANCE COMPANY	0.2%	\$1,023,281	\$952,805	\$1,062,866	\$1,854,285	194.6%
USAA CASUALTY INSURANCE COMPANY	0.2%	\$1,018,305	\$984,355	\$251,213	\$320,314	32.5%
CANAL INSURANCE COMPANY	0.2%	\$1,008,155	\$944,692	\$513,443	\$545,083	57.7%
HARCO NATIONAL INSURANCE COMPANY	0.2%	\$1,006,452	\$919,140	\$14,200	\$59,975	6.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.2%	\$986,807	\$925,163	\$327,929	\$463,525	50.1%
XL INSURANCE AMERICA INC	0.2%	\$974,210	\$734,688	\$697,805	\$698,349	95.1%
AMERICAN ECONOMY INSURANCE COMPANY	0.2%	\$953,294	\$905,040	\$171,629	\$141,714	15.7%
LYNDON SOUTHERN INSURANCE COMPANY	0.2%	\$947,474	\$1,053,378	\$46,872	\$52,761	5.0%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.2%	\$946,332	\$877,947	\$531,328	\$484,128	55.1%
SELECTIVE INSURANCE COMPANY OF AMERICA	0.2%	\$919,814	\$905,859	\$288,932	\$295,129	32.6%
AMERICAN PROPERTY INSURANCE COMPANY	0.2%	\$904,250	\$276,225	\$0	\$-4,889	(1.8%)
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE COMPANY	0.2%	\$871,938	\$865,491	\$117,751	\$116,696	13.5%
ACCELERANT NATIONAL INSURANCE COMPANY	0.2%	\$848,822	\$553,069	\$0	\$62,534	11.3%
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	0.2%	\$844,097	\$869,121	\$561,802	\$536,181	61.7%
USAA GENERAL INDEMNITY COMPANY	0.2%	\$843,691	\$795,424	\$199,199	\$222,268	27.9%
FEDERATED SERVICE INSURANCE COMPANY	0.1%	\$830,769	\$742,640	\$263,793	\$320,202	43.1%
BITCO GENERAL INSURANCE CORPORATION	0.1%	\$818,984	\$864,779	\$228,044	\$122,555	14.2%
MIDVALE INDEMNITY COMPANY	0.1%	\$776,321	\$722,022	\$333,489	\$372,641	51.6%
ADDISON INSURANCE COMPANY	0.1%	\$769,652	\$707,309	\$327,874	\$340,729	48.2%
PENN MILLERS INSURANCE COMPANY	0.1%	\$744,707	\$600,382	\$61,946	\$340,108	56.6%
STATE NATIONAL INSURANCE COMPANY INC	0.1%	\$738,256	\$816,256	\$198,315	\$598,315	73.3%
FARMERS INSURANCE EXCHANGE	0.1%	\$675,641	\$783,964	\$148,221	\$242,326	30.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NOVA CASUALTY COMPANY	0.1%	\$598,960	\$627,581	\$277,441	\$256,602	40.9%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.1%	\$595,929	\$585,335	\$272,419	\$277,206	47.4%
NATIONAL INTERSTATE INSURANCE COMPANY	0.1%	\$593,230	\$598,436	\$290,719	\$323,169	54.0%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.1%	\$573,184	\$509,187	\$145,387	\$145,387	28.6%
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY	0.1%	\$557,265	\$558,447	\$124,658	\$129,222	23.1%
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$551,332	\$516,442	\$106,663	\$119,449	23.1%
ENDURANCE AMERICAN INSURANCE COMPANY	0.1%	\$518,694	\$522,768	\$525,614	\$1,259,470	240.9%
AMEX ASSURANCE COMPANY	0.1%	\$505,611	\$505,611	\$103,727	\$48,677	9.6%
AMGUARD INSURANCE COMPANY	0.1%	\$454,206	\$403,559	\$48,021	\$46,666	11.6%
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	0.1%	\$419,784	\$408,480	\$172,748	\$156,013	38.2%
GRANITE STATE INSURANCE COMPANY	0.1%	\$409,293	\$466,519	\$288,414	\$527,168	113.0%
CATERPILLAR INSURANCE COMPANY	0.1%	\$403,608	\$314,250	\$296,203	\$289,702	92.2%
TRAVELERS PERSONAL INSURANCE COMPANY	0.1%	\$398,531	\$382,950	\$71,476	\$69,334	18.1%
CHARTER OAK FIRE INSURANCE CO THE	0.1%	\$394,440	\$462,559	\$298,065	\$-28,351	(6.1%)
FCCI INSURANCE COMPANY	0.1%	\$370,780	\$395,352	\$70,300	\$71,207	18.0%
U S SPECIALTY INSURANCE COMPANY	0.1%	\$369,779	\$345,155	\$200,051	\$36,529	10.6%
GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.1%	\$362,755	\$424,669	\$58,529	\$83,871	19.7%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.1%	\$345,995	\$349,680	\$147,544	\$83,992	24.0%
AMERICAN RELIABLE INSURANCE COMPANY	0.1%	\$343,844	\$338,980	\$150,971	\$137,813	40.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
OHIO INDEMNITY COMPANY	0.1%	\$342,893	\$325,224	\$107,972	\$110,825	34.1%
SECURA INSURANCE COMPANY	0.1%	\$329,053	\$297,148	\$80,890	\$48,360	16.3%
HDI GLOBAL INSURANCE COMPANY	0.1%	\$324,798	\$175,528	\$184,468	\$200,219	114.1%
CINCINNATI INDEMNITY COMPANY INC	0.1%	\$322,105	\$295,734	\$188,577	\$287,093	97.1%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.1%	\$319,160	\$282,717	\$153,665	\$160,303	56.7%
FIREMANS FUND INSURANCE COMPANY	0.1%	\$316,860	\$295,764	\$480,720	\$-303,239	(102.5%)
UNITED STATES LIABILITY INSURANCE COMPANY	0.1%	\$316,197	\$303,802	\$102,273	\$99,167	32.6%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0.1%	\$315,853	\$321,342	\$0	\$2,380	0.7%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	0.1%	\$314,507	\$305,412	\$0	\$-36,972	(12.1%)
LIBERTY MUTUAL INSURANCE COMPANY	0.1%	\$314,377	\$383,914	\$210,192	\$206,891	53.9%
FEDERATED RESERVE INSURANCE COMPANY	0.1%	\$308,951	\$284,855	\$22,764	\$28,489	10.0%
NATIONAL INDEMNITY COMPANY	0.1%	\$296,081	\$278,202	\$71,799	\$31,891	11.5%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.1%	\$289,563	\$322,078	\$37,436	\$42,530	13.2%
COUNTRY MUTUAL INSURANCE COMPANY	0.1%	\$288,583	\$308,940	\$36,980	\$33,462	10.8%
CLEAR BLUE INSURANCE COMPANY	0.1%	\$283,283	\$295,010	\$3,014	\$114,728	38.9%
INCLINE CASUALTY COMPANY	0.0%	\$271,408	\$90,668	\$18,076	\$16,860	18.6%
EMPIRE FIRE AND MARINE INSURANCE CO	0.0%	\$268,567	\$274,694	\$0	\$5,657	2.1%
THE NORTH RIVER INSURANCE COMPANY	0.0%	\$267,320	\$267,055	\$128,188	\$140,983	52.8%
NAVIGATORS INSURANCE COMPANY	0.0%	\$260,355	\$278,773	\$65,041	\$10,215	3.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.0%	\$256,999	\$402,476	\$137,438	\$134,265	33.4%
ACCREDITED SURETY AND CASUALTY COMPANY INC	0.0%	\$245,750	\$237,293	\$62,467	\$150,046	63.2%
ASCOT INSURANCE COMPANY	0.0%	\$244,687	\$143,182	\$0	\$487,499	340.5%
INSURANCE COMPANY OF THE WEST	0.0%	\$237,049	\$198,700	\$0	\$0	0.0%
LANCER INSURANCE COMPANY	0.0%	\$236,208	\$272,212	\$88,691	\$105,144	38.6%
ALLSTATE INSURANCE COMPANY	0.0%	\$229,164	\$239,403	\$27,441	\$32,360	13.5%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.0%	\$225,912	\$191,791	\$103,302	\$133,801	69.8%
TRAVELERS INDEMNITY COMPANY	0.0%	\$220,848	\$215,849	\$-3,749	\$19,976	9.3%
VIGILANT INSURANCE COMPANY	0.0%	\$218,745	\$196,011	\$11,287	\$84,191	43.0%
RSUI INDEMNITY COMPANY	0.0%	\$215,143	\$209,439	\$0	\$2,413	1.2%
WEST AMERICAN INSURANCE COMPANY	0.0%	\$212,270	\$210,660	\$256,565	\$273,916	130.0%
PACIFIC INDEMNITY COMPANY	0.0%	\$211,651	\$218,667	\$21,539	\$19,434	8.9%
AMERICAN STRATEGIC INSURANCE CORP	0.0%	\$208,045	\$191,750	\$13,899	\$5,987	3.1%
MID-CONTINENT CASUALTY COMPANY	0.0%	\$206,457	\$206,270	\$41,626	\$44,898	21.8%
TECHNOLOGY INSURANCE COMPANY	0.0%	\$202,135	\$218,147	\$6,587	\$12,866	5.9%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.0%	\$199,750	\$178,175	\$6,142	\$68,061	38.2%
COLUMBIA MUTUAL INSURANCE COMPANY	0.0%	\$196,866	\$212,807	\$66,671	\$67,719	31.8%
HARLEYSVILLE INSURANCE COMPANY	0.0%	\$196,156	\$160,864	\$131,762	\$145,882	90.7%
GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.0%	\$193,468	\$193,218	\$36,675	\$57,409	29.7%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$181,790	\$180,154	\$5,710	\$89,217	49.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL TRUST INSURANCE COMPANY	0.0%	\$178,343	\$134,695	\$128,817	\$127,984	95.0%
COLONY SPECIALTY INSURANCE COMPANY	0.0%	\$171,632	\$377,276	\$329,811	\$286,911	76.0%
BITCO NATIONAL INSURANCE COMPANY	0.0%	\$168,297	\$192,093	\$150,914	\$38,597	20.1%
WESCO INSURANCE COMPANY	0.0%	\$162,807	\$114,382	\$154,760	\$85,739	75.0%
HISCOX INSURANCE COMPANY INC	0.0%	\$158,085	\$206,121	\$212,781	\$-26,699	(13.0%)
INTEGON INDEMNITY CORPORATION	0.0%	\$155,649	\$46,677	\$0	\$11,146	23.9%
NATIONAL AMERICAN INSURANCE COMPANY	0.0%	\$152,459	\$110,039	\$43,991	\$53,958	49.0%
SPINNAKER INSURANCE COMPANY	0.0%	\$151,191	\$122,003	\$20,168	\$53,108	43.5%
SENTRY INSURANCE COMPANY	0.0%	\$144,262	\$133,576	\$63,004	\$56,144	42.0%
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.0%	\$141,216	\$51,975	\$5,637	\$7,922	15.2%
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	0.0%	\$133,765	\$166,084	\$43,811	\$37,663	22.7%
AMCO INSURANCE COMPANY	0.0%	\$131,463	\$140,601	\$52,475	\$60,709	43.2%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.0%	\$128,029	\$119,162	\$0	\$0	0.0%
TOKIO MARINE AMERICA INSURANCE COMPANY	0.0%	\$126,905	\$129,855	\$95,710	\$70,813	54.5%
NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.0%	\$126,197	\$92,175	\$4,877	\$23,370	25.4%
TRAVELERS HOME AND MARINE INSURANCE COMPANY THE	0.0%	\$126,115	\$138,274	\$27,774	\$22,957	16.6%
GLENCAR INSURANCE COMPANY	0.0%	\$124,720	\$81,176	\$10,532	\$26,887	33.1%
ELECTRIC INSURANCE COMPANY	0.0%	\$124,123	\$133,414	\$54,140	\$54,140	40.6%
PROTECTIVE INSURANCE COMPANY	0.0%	\$121,880	\$154,464	\$78,472	\$101,187	65.5%
ENCOMPASS INDEMNITY COMPANY	0.0%	\$121,607	\$136,510	\$43,315	\$50,621	37.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.0%	\$120,882	\$121,683	\$0	\$7,132	5.9%
NATIONWIDE GENERAL INSURANCE COMPANY	0.0%	\$120,799	\$94,336	\$29,850	\$34,342	36.4%
SWISS RE CORPORATE SOLUTIONS ELITE INSURANCE CORPORATION	0.0%	\$118,837	\$217,023	\$764,933	\$501,041	230.9%
BERKLEY CASUALTY COMPANY	0.0%	\$118,645	\$88,135	\$0	\$0	0.0%
IMPERIUM INSURANCE COMPANY	0.0%	\$118,366	\$107,525	\$100,588	\$131,989	122.8%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	0.0%	\$109,754	\$173,250	\$13,611	\$137,277	79.2%
AVEMCO INSURANCE COMPANY	0.0%	\$95,389	\$94,897	\$137,500	\$69,111	72.8%
GREENWICH INSURANCE COMPANY	0.0%	\$95,061	\$117,226	\$17,141	\$-47,471	(40.5%)
ALLSTATE INDEMNITY COMPANY	0.0%	\$87,239	\$98,000	\$53,215	\$52,576	53.6%
SENECA INSURANCE COMPANY INC	0.0%	\$84,464	\$81,880	\$72,325	\$-20,783	(25.4%)
VAULT RECIPROCAL EXCHANGE	0.0%	\$80,262	\$118,790	\$0	\$0	0.0%
MID CENTURY INSURANCE COMPANY	0.0%	\$73,825	\$81,209	\$16,178	\$20,199	24.9%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.0%	\$72,288	\$90,673	\$0	\$12,464	13.7%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.0%	\$72,159	\$39,681	\$0	\$-2,166	(5.5%)
CENTURION CASUALTY COMPANY	0.0%	\$71,892	\$55,316	\$2,355	\$23,972	43.3%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.0%	\$71,742	\$70,795	\$792,817	\$374,391	528.8%
WILSHIRE INSURANCE COMPANY	0.0%	\$66,808	\$69,185	\$0	\$-9,919	(14.3%)
GENERAL INSURANCE COMPANY OF AMERICA	0.0%	\$65,166	\$62,649	\$46,155	\$49,026	78.3%
PALOMAR SPECIALTY INSURANCE COMPANY	0.0%	\$64,648	\$55,822	\$19,542	\$8,302	14.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL SPECIALTY INSURANCE COMPANY	0.0%	\$64,616	\$48,616	\$37,447	\$-38,553	(79.3%)
ECONOMY PREFERRED INSURANCE COMPANY	0.0%	\$62,604	\$73,892	\$8,000	\$9,628	13.0%
FIRE INSURANCE EXCHANGE	0.0%	\$62,455	\$71,057	\$16,451	\$19,702	27.7%
FARMERS PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$62,139	\$80,235	\$17,319	\$18,216	22.7%
ARMED FORCES INSURANCE EXCHANGE	0.0%	\$61,795	\$61,878	\$35,407	\$34,834	56.3%
FALLS LAKE NATIONAL INSURANCE COMPANY	0.0%	\$57,472	\$84,977	\$12,414	\$3,710	4.4%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.0%	\$55,953	\$61,835	\$33,471	\$39,594	64.0%
SECURA SUPREME INSURANCE COMPANY	0.0%	\$55,602	\$50,909	\$22,349	\$23,481	46.1%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.0%	\$55,337	\$58,735	\$424	\$2,376	4.0%
VALLEY FORGE INSURANCE COMPANY	0.0%	\$53,103	\$41,464	\$0	\$20,263	48.9%
ROCK RIDGE INSURANCE COMPANY	0.0%	\$52,592	\$48,928	\$0	\$1,960	4.0%
JM SPECIALTY INSURANCE COMPANY	0.0%	\$52,481	\$50,032	\$9,482	\$15,690	31.4%
STANDARD FIRE INSURANCE COMPANY	0.0%	\$51,753	\$54,197	\$6,990	\$15,816	29.2%
T.H.E. INSURANCE COMPANY	0.0%	\$50,424	\$70,253	\$0	\$250	0.4%
OBSIDIAN INSURANCE COMPANY	0.0%	\$50,228	\$27,282	\$12,269	\$12,694	46.5%
TRISURA INSURANCE COMPANY	0.0%	\$49,273	\$16,130	\$23,278	\$38,232	237.0%
CONTINENTAL WESTERN INSURANCE COMPANY	0.0%	\$48,227	\$46,976	\$0	\$427	0.9%
COUNTRY PREFERRED INSURANCE COMPANY	0.0%	\$47,529	\$34,369	\$28,477	\$28,721	83.6%
GREAT DIVIDE INSURANCE COMPANY	0.0%	\$46,177	\$136,150	\$582,528	\$601,586	441.9%
TRUMBULL INSURANCE COMPANY	0.0%	\$45,087	\$45,898	\$365	\$320	0.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNITED WISCONSIN INSURANCE COMPANY	0.0%	\$43,288	\$8,344	\$11,569	\$13,232	158.6%
STARSTONE NATIONAL INSURANCE COMPANY	0.0%	\$43,018	\$37,540	\$0	\$512	1.4%
ECONOMY PREMIER ASSURANCE COMPANY	0.0%	\$38,414	\$38,381	\$7,085	\$7,837	20.4%
VANLINER INSURANCE COMPANY	0.0%	\$37,862	\$46,546	\$940	\$1,836	3.9%
FIRST FINANCIAL INSURANCE COMPANY	0.0%	\$36,570	\$18,937	\$0	\$21,207	112.0%
CHURCH MUTUAL INSURANCE COMPANY S.I.	0.0%	\$36,128	\$44,072	\$0	\$2,575	5.8%
FLORISTS' MUTUAL INSURANCE COMPANY	0.0%	\$35,319	\$42,603	\$3,660	\$1,882	4.4%
AMICA MUTUAL INSURANCE COMPANY	0.0%	\$34,898	\$36,002	\$650	\$650	1.8%
GREAT AMERICAN SECURITY INSURANCE COMPANY	0.0%	\$33,838	\$42,453	\$0	\$11,694	27.5%
KEYSTONE NATIONAL INSURANCE COMPANY	0.0%	\$31,297	\$26,887	\$122,357	\$116,857	434.6%
LITITZ MUTUAL INSURANCE COMPANY	0.0%	\$30,614	\$27,323	\$13,080	\$13,108	48.0%
AMERICAN FAMILY HOME INSURANCE COMPANY	0.0%	\$28,828	\$28,077	\$0	\$187	0.7%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.0%	\$25,422	\$21,900	\$0	\$228	1.0%
EVEREST NATIONAL INSURANCE COMPANY	0.0%	\$25,263	\$37,802	\$0	\$11,206	29.6%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.0%	\$21,970	\$19,945	\$0	\$281	1.4%
HUDSON INSURANCE COMPANY	0.0%	\$21,896	\$22,922	\$0	\$-33,281	(145.2%)
PLATEAU CASUALTY INSURANCE COMPANY	0.0%	\$20,884	\$20,884	\$0	\$-1,642	(7.9%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$20,315	\$26,734	\$0	\$359	1.3%
MONROE GUARANTY INSURANCE COMPANY	0.0%	\$20,112	\$5,771	\$0	\$-6	(0.1%)
LIBERTY INSURANCE CORPORATION	0.0%	\$19,528	\$21,478	\$225	\$5,181	24.1%
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION	0.0%	\$18,510	\$15,982	\$0	\$814	5.1%
TRUCK INSURANCE EXCHANGE	0.0%	\$18,440	\$16,778	\$49,999	\$51,104	304.6%
PRAETORIAN INSURANCE COMPANY	0.0%	\$18,259	\$50,946	\$183,946	\$217,448	426.8%
ACADIA INSURANCE COMPANY	0.0%	\$16,676	\$6,428	\$0	\$110	1.7%
PEERLESS INDEMNITY INSURANCE COMPANY	0.0%	\$15,296	\$12,089	\$0	\$232	1.9%
GREAT PLAINS CASUALTY INC	0.0%	\$15,080	\$9,216	\$0	\$3,688	40.0%
BEAZLEY INSURANCE COMPANY INC	0.0%	\$14,901	\$14,901	\$50,000	\$65,210	437.6%
MIDDLESEX INSURANCE COMPANY	0.0%	\$14,089	\$13,722	\$0	\$4,586	33.4%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.0%	\$13,615	\$15,015	\$11,582	\$13,915	92.7%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0%	\$12,026	\$17,716	\$15,150	\$16,310	92.1%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0.0%	\$11,619	\$9,730	\$0	\$2	0.0%
STILLWATER INSURANCE COMPANY	0.0%	\$11,394	\$12,061	\$0	\$0	0.0%
GRINNELL SELECT INSURANCE COMPANY	0.0%	\$11,379	\$11,849	\$0	\$0	0.0%
FIDELITY AND GUARANTY INSURANCE COMPANY	0.0%	\$10,489	\$7,706	\$0	\$52	0.7%
TEACHERS INSURANCE COMPANY	0.0%	\$10,300	\$10,958	\$0	\$-433	(4.0%)
MITSUI SUMITOMO INSURANCE USA INC	0.0%	\$10,028	\$10,028	\$30,000	\$8,566	85.4%
SAGAMORE INSURANCE COMPANY	0.0%	\$9,235	\$2,624	\$0	\$200	7.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERISURE MUTUAL INSURANCE COMPANY	0.0%	\$8,900	\$10,109	\$0	\$-1,084	(10.7%)
LM INSURANCE CORPORATION	0.0%	\$8,746	\$10,339	\$0	\$-123	(1.2%)
ILLINOIS NATIONAL INSURANCE COMPANY	0.0%	\$7,578	\$15,330	\$4,500	\$-4,284	(27.9%)
CIMARRON INSURANCE COMPANY INC	0.0%	\$7,513	\$2,171	\$661	\$1,363	62.8%
HORACE MANN INSURANCE COMPANY	0.0%	\$7,431	\$7,502	\$0	\$-264	(3.5%)
TWIN CITY FIRE INSURANCE COMPANY	0.0%	\$7,056	\$6,765	\$0	\$-94	(1.4%)
CUMIS INSURANCE SOCIETY INC	0.0%	\$6,481	\$42,695	\$25,155	\$25,344	59.4%
AMTRUST INSURANCE COMPANY	0.0%	\$6,446	\$2,012	\$0	\$38	1.9%
BRANCH INSURANCE EXCHANGE	0.0%	\$6,361	\$6,350	\$0	\$0	0.0%
CONTRACTORS BONDING & INSURANCE COMPANY	0.0%	\$6,270	\$6,069	\$0	\$422	7.0%
SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$6,098	\$883	\$0	\$111	12.6%
GUIDEONE INSURANCE COMPANY	0.0%	\$5,822	\$10,893	\$0	\$0	0.0%
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.0%	\$5,712	\$8,412	\$25,500	\$23,580	280.3%
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	0.0%	\$5,439	\$6,781	\$0	\$0	0.0%
UNION INSURANCE COMPANY	0.0%	\$5,099	\$11,827	\$0	\$-87	(0.7%)
CONTINENTAL INDEMNITY COMPANY	0.0%	\$4,917	\$3,170	\$0	\$108	3.4%
GRINNELL COMPASS INC	0.0%	\$4,659	\$4,067	\$0	\$0	0.0%
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$4,493	\$4,790	\$0	\$-551	(11.5%)
PACIFIC EMPLOYERS INSURANCE COMPANY	0.0%	\$4,254	\$4,249	\$0	\$-800	(18.8%)
SCOTTSDALE INDEMNITY COMPANY	0.0%	\$3,878	\$7,058	\$0	\$-361	(5.1%)
AMERICAN FIRE & CASUALTY COMPANY	0.0%	\$3,648	\$3,629	\$32,819	\$32,819	904.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CAROLINA CASUALTY INSURANCE COMPANY	0.0%	\$3,636	\$16,271	\$0	\$0	0.0%
MASSACHUSETTS BAY INSURANCE COMPANY	0.0%	\$3,564	\$2,900	\$0	\$93	3.2%
AUTOMOBILE INS CO OF HARTFORD CT	0.0%	\$3,457	\$3,657	\$0	\$-77	(2.1%)
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.0%	\$3,356	\$3,179	\$0	\$54	1.7%
UNITRIN SAFEGUARD INSURANCE COMPANY	0.0%	\$2,940	\$6,934	\$7,510	\$6,114	88.2%
TOWER HILL PRIME INSURANCE COMPANY	0.0%	\$2,872	\$2,111	\$0	\$0	0.0%
CITIZENS INSURANCE COMPANY OF AMERICA	0.0%	\$2,848	\$2,069	\$0	\$359	17.4%
MUTUALAID EXCHANGE	0.0%	\$2,819	\$8,886	\$0	\$-18	(0.2%)
HARTFORD CASUALTY INSURANCE CO	0.0%	\$2,800	\$2,974	\$0	\$-23	(0.8%)
INTREPID INSURANCE COMPANY	0.0%	\$2,700	\$806	\$0	\$0	0.0%
EVERETT CASH MUTUAL INSURANCE CO.	0.0%	\$2,611	\$2,611	\$0	\$9,320	357.0%
WESTFIELD INSURANCE COMPANY	0.0%	\$2,362	\$3,309	\$0	\$-98	(3.0%)
ESURANCE INSURANCE COMPANY	0.0%	\$2,359	\$2,607	\$0	\$-549	(21.1%)
HANOVER AMERICAN INSURANCE COMPANY THE	0.0%	\$2,261	\$1,470	\$0	\$333	22.7%
ENCOMPASS INSURANCE COMPANY OF AMERICA	0.0%	\$2,217	\$2,268	\$0	\$40	1.8%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0%	\$2,181	\$9,888	\$0	\$-18,941	(191.6%)
VERLAN FIRE INSURANCE COMPANY	0.0%	\$1,495	\$1,414	\$0	\$3,502	247.7%
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY	0.0%	\$1,370	\$1,272	\$0	\$0	0.0%
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	0.0%	\$1,363	\$268	\$0	\$21	7.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN HOME ASSURANCE COMPANY	0.0%	\$1,069	\$1,066	\$0	\$42	3.9%
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.0%	\$615	\$146	\$0	\$-11	(7.5%)
TNUS INSURANCE COMPANY	0.0%	\$489	\$489	\$0	\$0	0.0%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.0%	\$457	\$27,139	\$-3,635	\$-30,562	(112.6%)
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.0%	\$451	\$544	\$0	\$-71	(13.1%)
OHIO SECURITY INSURANCE COMPANY	0.0%	\$375	\$375	\$10,182	\$13,119	3498.4%
CRUM & FORSTER INDEMNITY COMPANY	0.0%	\$343	\$-899	\$0	\$-7	0.8%
THE FIDELITY AND DEPOSIT COMPANY OF MARYLAND	0.0%	\$329	\$357	\$0	\$-3	(0.8%)
GEICO MARINE INSURANCE COMPANY	0.0%	\$315	\$688	\$40	\$71	10.3%
LIO INSURANCE COMPANY	0.0%	\$278	\$213	\$0	\$42	19.7%
AEGIS SECURITY INSURANCE COMPANY	0.0%	\$258	\$199	\$0	\$0	0.0%
QBE INSURANCE CORPORATION	0.0%	\$227	\$227	\$-18,941	\$-129,130	(56885.5%)
DIGITAL ADVANTAGE INSURANCE COMPANY	0.0%	\$215	\$347	\$0	\$178	51.3%
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.0%	\$6	\$267	\$0	\$0	0.0%
STONINGTON INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-237	-
KEMPER INDEPENDENCE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-11	-
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.0%	\$0	\$3	\$0	\$0	0.0%
TRANSAMERICA CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-7	-
SENTINEL INSURANCE COMPANY LTD	0.0%	\$0	\$874	\$0	\$17	1.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SOMPO AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1,735	-
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$14,310	\$9,923	-
AMERISURE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1	-
AXIS REINSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-14	-
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.0%	\$0	\$0	\$0	\$-23	-
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.0%	\$0	\$0	\$0	\$-20,891	-
TRANSPORTATION INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-11,833	-
PINNACLE NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-18	-
THE PIE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$515,702	-
HARTFORD ACCIDENT & INDEMNITY CO	0.0%	\$0	\$0	\$0	\$26	-
INSURANCE COMPANY OF NORTH AMERICA	0.0%	\$0	\$0	\$0	\$-26	-
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-2,058	-
WATFORD INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-6,536	-
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.0%	\$0	\$0	\$0	\$-1	-
UNITED STATES FIDELITY & GUARANTY COMPANY	0.0%	\$0	\$0	\$0	\$3,048	-
UNITRIN PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-11	-
MILFORD CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-38	-
PENN AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TRAVCO PERSONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1,086	-
COLISEUM REINSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1,697	-
PROGRESSIVE PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-9	-
ALPHA PROPERTY & CASUALTY INSURANCE CO	0.0%	\$0	\$3	\$0	\$0	0.0%
WESTPORT INSURANCE CORPORATION	0.0%	\$0	\$8,949	\$0	\$-4,827	(53.9%)
COLORADO CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-3,644	-
AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-75	-
DIAMOND STATE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1,042	-
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$230	-
DEPOSITORS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$1	-
CALIFORNIA CASUALTY INSURANCE COMPANY	(0.0%)	\$-81	\$1,061	\$0	\$0	0.0%
GENERAL CASUALTY COMPANY OF WISCONSIN	(0.0%)	\$-263	\$39,883	\$0	\$-9,422	(23.6%)
AUSTIN MUTUAL INSURANCE COMPANY	(0.0%)	\$-279	\$44,321	\$-47,398	\$-62,067	(140.0%)
TRIANGLE INSURANCE COMPANY INC	(0.0%)	\$-712	\$9,117	\$0	\$-4,000	(43.9%)
REGENT INSURANCE COMPANY	(0.0%)	\$-1,826	\$3,028	\$0	\$-14,764	(487.6%)
CONTINENTAL INSURANCE COMPANY THE	(0.0%)	\$-6,246	\$119,742	\$61,245	\$-287,248	(239.9%)
TOTAL	100.0%	\$557,995,662	\$541,420,167	\$246,557,391	\$217,795,564	40.2%

FINANCIAL GUARANTY

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ASSURED GUARANTY CORP	78.8%	\$3,300,000	\$3,553,955	\$0	\$0	0.0%
BUILD AMERICA MUTUAL ASSURANCE COMPANY	13.5%	\$566,151	\$76,603	\$0	\$0	0.0%
ASSURED GUARANTY MUNICIPAL CORP	7.7%	\$321,733	\$462,834	\$0	\$0	0.0%
MBIA INSURANCE CORPORATION	0.0%	\$0	\$162,701	\$0	\$0	0.0%
AMBAC ASSURANCE CORPORATION	0.0%	\$0	\$192,236	\$0	\$0	0.0%
NATIONAL PUBLIC FINANCE GUARANTEE CORPORATION	0.0%	\$0	\$11,964	\$0	\$0	0.0%
TOTAL	100.0%	\$4,187,884	\$4,460,293	\$0	\$0	0.0%

MEDICAL MALPRACTICE: PHYSICIANS & SURGEONS

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MEDICAL LIABILITY ALLIANCE	23.1%	\$18,550,811	\$18,311,569	\$7,447,974	\$4,399,032	24.0%
MEDICAL PROTECTIVE COMPANY	17.7%	\$14,208,778	\$13,384,087	\$4,102,000	\$9,695,215	72.4%
DOCTORS COMPANY AN INTERINS EXCHANGE	8.6%	\$6,866,391	\$7,508,835	\$6,050,000	\$7,750,398	103.2%
NORCAL INSURANCE COMPANY	8.0%	\$6,403,756	\$7,093,726	\$6,069,862	\$-3,911,484	(55.1%)
PROASSURANCE INDEMNITY COMPANY INC	7.2%	\$5,735,939	\$7,393,775	\$4,501,399	\$3,548,808	48.0%
MMIC INSURANCE INC	5.8%	\$4,673,065	\$4,478,287	\$1,969,268	\$1,969,268	44.0%
KEYSTONE MUTUAL INSURANCE COMPANY	5.4%	\$4,305,392	\$4,107,594	\$1,425,000	\$1,752,437	42.7%
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	3.9%	\$3,132,923	\$3,118,720	\$872,500	\$1,067,984	34.2%
ISMIE MUTUAL INSURANCE COMPANY	3.7%	\$2,934,666	\$2,783,862	\$2,300,000	\$3,397,731	122.1%
MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA	3.2%	\$2,598,157	\$2,017,574	\$0	\$446,294	22.1%
PREFERRED PHYSICIANS MEDICAL RISK RETENTION GROUP A MUTUAL INSURANCE COMPANY	2.6%	\$2,099,528	\$2,175,804	\$0	\$-74,115	(3.4%)
MAG MUTUAL INSURANCE COMPANY	2.4%	\$1,956,982	\$1,697,159	\$0	\$574,079	33.8%
PHYSICIANS INSURANCE MUTUAL	2.0%	\$1,640,645	\$1,672,998	\$150,000	\$655,000	39.2%
DOCTORS DIRECT INSURANCE INC	1.5%	\$1,186,562	\$1,331,246	\$275,000	\$450,612	33.8%
LIBERTY INSURANCE UNDERWRITERS INC	1.2%	\$1,000,305	\$999,542	\$175,000	\$31,179	3.1%
PROSELECT INSURANCE COMPANY	1.0%	\$803,864	\$729,993	\$0	\$-227,495	(31.2%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY	0.7%	\$582,848	\$586,297	\$150,000	\$-19,081	(3.3%)
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.5%	\$424,526	\$827,839	\$296,250	\$-494,580	(59.7%)
ASPEN AMERICAN INSURANCE COMPANY	0.4%	\$332,579	\$315,927	\$-793	\$181,315	57.4%
ALLIED WORLD INSURANCE COMPANY	0.4%	\$322,349	\$328,669	\$0	\$-9,040	(2.8%)
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	0.3%	\$262,539	\$276,883	\$2,150,000	\$956,592	345.5%
AMERICAN HOME ASSURANCE COMPANY	0.1%	\$65,456	\$64,956	\$0	\$84,255	129.7%
MEDMAL DIRECT INSURANCE COMPANY	0.1%	\$63,509	\$58,509	\$0	\$87	0.1%
BEAZLEY INSURANCE COMPANY INC	0.0%	\$29,057	\$26,310	\$0	\$6,234	23.7%
CINCINNATI INSURANCE COMPANY THE	0.0%	\$13,946	\$10,629	\$0	\$0	0.0%
CONTINENTAL INSURANCE COMPANY THE	0.0%	\$10,301	\$9,786	\$0	\$4,557	46.6%
CONTINENTAL CASUALTY COMPANY	0.0%	\$9,838	\$4,462	\$82,643	\$95,367	2137.3%
GENERAL INSURANCE COMPANY OF AMERICA	0.0%	\$4,882	\$4,879	\$0	\$2,549	52.2%
STATE VOLUNTEER MUTUAL INSURANCE COMPANY	0.0%	\$3,319	\$1,106	\$0	\$-11,652	(1053.5%)
KAMMCO CASUALTY COMPANY INC	0.0%	\$1,445	\$845	\$0	\$-986,000	(116686%)
MEDICUS INSURANCE COMPANY	0.0%	\$0	\$0	\$300,000	\$-531,697	-
ZURICH AMERICAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$18,389	-
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-356	-
MID CENTURY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$421	-
TRUCK INSURANCE EXCHANGE	0.0%	\$0	\$0	\$0	\$110	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ACE AMERICAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-31	-
GRANITE STATE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-38,393	-
ATLANTIC SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-2,110	-
EXECUTIVE RISK INDEMNITY INC	0.0%	\$0	\$0	\$0	\$30,762	-
QBE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$-2,316	-
PREFERRED PROFESSIONAL INSURANCE COMPANY	(0.0%)	\$-3,767	\$-3,767	\$0	\$1,865	(49.5%)
TOTAL	100.0%	\$80,220,591	\$81,318,101	\$38,316,103	\$30,812,190	37.9%

MEDICAL MALPRACTICE: DENTISTS

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MEDICAL PROTECTIVE COMPANY	83.1%	\$5,566,067	\$5,302,117	\$968,000	\$1,475,290	27.8%
MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA	6.5%	\$435,128	\$288,255	\$0	\$122,431	42.5%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	3.0%	\$201,824	\$175,996	\$0	\$125,008	71.0%
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	2.0%	\$136,979	\$146,817	\$0	\$-53,866	(36.7%)
PROASSURANCE INDEMNITY COMPANY INC	1.9%	\$128,359	\$202,615	\$184,470	\$-2,345,354	(1157.5%)
CINCINNATI INSURANCE COMPANY THE	1.5%	\$98,846	\$97,272	\$0	\$-1,562	(1.6%)
FORTRESS INSURANCE COMPANY	0.9%	\$62,180	\$67,923	\$0	\$-31,416	(46.3%)
CINCINNATI CASUALTY COMPANY THE	0.8%	\$51,787	\$43,837	\$0	\$-1,369	(3.1%)
STATE FARM FIRE AND CASUALTY COMPANY	0.1%	\$6,882	\$6,364	\$0	\$1,324	20.8%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.1%	\$6,801	\$6,251	\$0	\$2,500	40.0%
CINCINNATI INDEMNITY COMPANY INC	0.1%	\$3,985	\$4,074	\$0	\$0	0.0%
TOTAL	100.0%	\$6,698,838	\$6,341,521	\$1,152,470	\$-707,014	(11.1%)

MEDICAL MALPRACTICE: NURSES

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	65.5%	\$1,216,956	\$821,900	\$831,250	\$446,252	54.3%
PROASSURANCE INDEMNITY COMPANY INC	16.5%	\$307,119	\$484,790	\$0	\$2,043,768	421.6%
PREFERRED PHYSICIANS MEDICAL RISK RETENTION GROUP A MUTUAL INSURANCE COMPANY	14.9%	\$276,692	\$255,098	\$0	\$-9,768	(3.8%)
STATE FARM FIRE AND CASUALTY COMPANY	1.7%	\$31,246	\$31,203	\$0	\$0	0.0%
CINCINNATI INSURANCE COMPANY THE	0.6%	\$11,502	\$14,213	\$0	\$0	0.0%
PROSELECT INSURANCE COMPANY	0.6%	\$11,221	\$12,148	\$0	\$39,496	325.1%
HARTFORD FIRE INSURANCE COMPANY	0.2%	\$3,010	\$2,325	\$0	\$0	0.0%
HUDSON INSURANCE COMPANY	0.0%	\$0	\$99	\$0	\$-2,274	(2297.0%)
TOTAL	100.0%	\$1,857,746	\$1,621,776	\$831,250	\$2,517,474	155.2%

MEDICAL MALPRACTICE: HOSPITALS

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MISSOURI HOSPITAL PLAN	95.8%	\$52,946,696	\$53,531,424	\$10,180,922	\$12,271,249	22.9%
HEALTH CARE INDEMNITY INC	3.6%	\$2,005,644	\$2,005,644	\$0	\$-33,039	(1.6%)
MEDICAL LIABILITY ALLIANCE	0.4%	\$246,241	\$229,541	\$57,500	\$927,149	403.9%
CONTINENTAL CASUALTY COMPANY	0.1%	\$61,953	\$61,953	\$36,000	\$354,518	572.2%
PROASSURANCE INDEMNITY COMPANY INC	0.0%	\$6,293	\$6,284	\$0	\$-48,140	(766.1%)
ACE AMERICAN INSURANCE COMPANY	0.0%	\$4,144	\$18,552	\$0	\$141,098	760.6%
MEDICAL PROTECTIVE COMPANY	0.0%	\$0	\$0	\$0	\$110,202	-
ZURICH AMERICAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$18,196	-
AMERICAN ALTERNATIVE INSURANCE CORPORATION	(0.0%)	\$-3,071	\$-307	\$0	\$-8,361	2723.5%
TOTAL	100.0%	\$55,267,900	\$55,853,091	\$10,274,422	\$13,732,872	24.6%

MEDICAL MALPRACTICE: MANAGED CARE

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ATLANTIC SPECIALTY INSURANCE COMPANY	–	\$0	\$0	\$0	\$–797	–
TOTAL	100.0%	\$0	\$0	\$0	\$–797	–

MEDICAL MALPRACTICE: OTHER

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NCMIC INSURANCE COMPANY	22.3%	\$1,845,572	\$1,778,408	\$1,225,000	\$944,523	53.1%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	22.1%	\$1,832,282	\$2,201,801	\$80,370	\$572,749	26.0%
MEDICAL LIABILITY ALLIANCE	14.4%	\$1,194,324	\$1,107,576	\$425,000	\$861,293	77.8%
PHARMACISTS MUTUAL INSURANCE COMPANY	12.4%	\$1,022,216	\$986,895	\$127,398	\$258,478	26.2%
CHURCH MUTUAL INSURANCE COMPANY S.I.	7.7%	\$636,305	\$549,669	\$0	\$86,549	15.7%
ACE AMERICAN INSURANCE COMPANY	6.6%	\$544,373	\$543,564	\$0	\$74,573	13.7%
PROASSURANCE INSURANCE COMPANY OF AMERICA	4.8%	\$398,178	\$406,481	\$792,532	\$726,129	178.6%
PREFERRED PROFESSIONAL INSURANCE COMPANY	2.8%	\$227,991	\$266,689	\$110,000	\$522,788	196.0%
GREAT DIVIDE INSURANCE COMPANY	2.3%	\$193,651	\$193,414	\$0	\$159,790	82.6%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	1.9%	\$155,967	\$137,822	\$0	\$113,438	82.3%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.0%	\$82,585	\$66,830	\$0	\$-255,354	(382.1%)
HARTFORD FIRE INSURANCE COMPANY	0.7%	\$54,006	\$50,415	\$0	\$0	0.0%
CINCINNATI INSURANCE COMPANY THE	0.5%	\$43,754	\$47,669	\$0	\$-16,448	(34.5%)
CINCINNATI CASUALTY COMPANY THE	0.3%	\$28,513	\$29,018	\$0	\$-5,000	(17.2%)
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	0.1%	\$5,701	\$7,042	\$0	\$29,585	420.1%
GENERAL INSURANCE COMPANY OF AMERICA	0.0%	\$3,224	\$2,533	\$0	\$1,323	52.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.0%	\$1,967	\$1,742	\$0	\$363	20.8%
HEALTH CARE INDEMNITY INC	0.0%	\$1,550	\$1,550	\$0	\$1,240	80.0%
CAMPMED CASUALTY & INDEMNITY COMPANY INC	0.0%	\$495	\$495	\$0	\$-2,517	(508.5%)
CINCINNATI INDEMNITY COMPANY INC	0.0%	\$1	\$3	\$0	\$-1,056	(35200.0%)
EVEREST NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$8,744	-
CAPITOL INDEMNITY CORPORATION	0.0%	\$0	\$0	\$0	\$-1,309	-
GREAT AMERICAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1	-
AMCO INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-6	-
CONTINENTAL CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$5,774	-
UNITED STATES FIRE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$34	-
TRUCK INSURANCE EXCHANGE	0.0%	\$0	\$0	\$0	\$2	-
FREEDOM SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-376	-
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-120,166	-
ST PAUL GUARDIAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-48	-
ST PAUL MERCURY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-32,237	-
TRAVELERS INDEMNITY COMPANY	0.0%	\$0	\$0	\$0	\$-8	-
GREAT AMERICAN ASSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-32	-
DEPOSITORS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-26	-
TOTAL	100.0%	\$8,272,655	\$8,379,616	\$2,760,300	\$3,932,791	46.9%

TOTAL MEDICAL MALPRACTICE

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MISSOURI HOSPITAL PLAN	34.8%	\$52,946,696	\$53,531,424	\$10,180,922	\$12,271,249	22.9%
MEDICAL LIABILITY ALLIANCE	13.1%	\$19,991,376	\$19,648,686	\$7,930,474	\$6,187,474	31.5%
MEDICAL PROTECTIVE COMPANY	13.0%	\$19,774,845	\$18,686,204	\$5,070,000	\$11,280,707	60.4%
DOCTORS COMPANY AN INTERINS EXCHANGE	4.5%	\$6,866,391	\$7,508,835	\$6,050,000	\$7,750,398	103.2%
NORCAL INSURANCE COMPANY	4.2%	\$6,403,756	\$7,093,726	\$6,069,862	\$-3,911,484	(55.1%)
PROASSURANCE INDEMNITY COMPANY INC	4.1%	\$6,177,710	\$8,087,464	\$4,685,869	\$3,199,082	39.6%
MMIC INSURANCE INC	3.1%	\$4,673,065	\$4,478,287	\$1,969,268	\$1,969,268	44.0%
KEYSTONE MUTUAL INSURANCE COMPANY	2.8%	\$4,305,392	\$4,107,594	\$1,425,000	\$1,752,437	42.7%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	2.1%	\$3,251,062	\$3,199,697	\$911,620	\$1,144,009	35.8%
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	2.1%	\$3,132,923	\$3,118,720	\$872,500	\$1,067,984	34.2%
MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA	2.0%	\$3,033,285	\$2,305,829	\$0	\$568,725	24.7%
ISMIE MUTUAL INSURANCE COMPANY	1.9%	\$2,934,666	\$2,783,862	\$2,300,000	\$3,397,731	122.1%
PREFERRED PHYSICIANS MEDICAL RISK RETENTION GROUP A MUTUAL INSURANCE COMPANY	1.6%	\$2,376,220	\$2,430,902	\$0	\$-83,883	(3.5%)
HEALTH CARE INDEMNITY INC	1.3%	\$2,007,194	\$2,007,194	\$0	\$-31,799	(1.6%)
MAG MUTUAL INSURANCE COMPANY	1.3%	\$1,956,982	\$1,697,159	\$0	\$574,079	33.8%
NCMIC INSURANCE COMPANY	1.2%	\$1,845,572	\$1,778,408	\$1,225,000	\$944,523	53.1%
PHYSICIANS INSURANCE MUTUAL	1.1%	\$1,640,645	\$1,672,998	\$150,000	\$655,000	39.2%
DOCTORS DIRECT INSURANCE INC	0.8%	\$1,186,562	\$1,331,246	\$275,000	\$450,612	33.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PHARMACISTS MUTUAL INSURANCE COMPANY	0.7%	\$1,029,017	\$993,146	\$127,398	\$260,978	26.3%
LIBERTY INSURANCE UNDERWRITERS INC	0.7%	\$1,000,305	\$999,542	\$175,000	\$31,179	3.1%
PROSELECT INSURANCE COMPANY	0.5%	\$815,085	\$742,141	\$0	\$-187,999	(25.3%)
CHURCH MUTUAL INSURANCE COMPANY S.I.	0.4%	\$636,305	\$549,669	\$0	\$86,549	15.7%
FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY	0.4%	\$582,848	\$586,297	\$150,000	\$-19,081	(3.3%)
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.4%	\$561,505	\$974,656	\$296,250	\$-548,446	(56.3%)
ACE AMERICAN INSURANCE COMPANY	0.4%	\$548,517	\$562,116	\$0	\$215,640	38.4%
PROASSURANCE INSURANCE COMPANY OF AMERICA	0.3%	\$398,178	\$406,481	\$792,532	\$726,129	178.6%
ASPEN AMERICAN INSURANCE COMPANY	0.2%	\$332,579	\$315,927	\$-793	\$181,315	57.4%
ALLIED WORLD INSURANCE COMPANY	0.2%	\$322,349	\$328,669	\$0	\$-9,040	(2.8%)
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	0.2%	\$268,240	\$283,925	\$2,150,000	\$986,177	347.3%
PREFERRED PROFESSIONAL INSURANCE COMPANY	0.1%	\$224,224	\$262,922	\$110,000	\$524,653	199.5%
GREAT DIVIDE INSURANCE COMPANY	0.1%	\$193,651	\$193,414	\$0	\$159,790	82.6%
CINCINNATI INSURANCE COMPANY THE	0.1%	\$168,048	\$169,783	\$0	\$-18,010	(10.6%)
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.1%	\$155,967	\$137,822	\$0	\$113,438	82.3%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.1%	\$82,585	\$66,830	\$0	\$-255,354	(382.1%)
CINCINNATI CASUALTY COMPANY THE	0.1%	\$80,300	\$72,855	\$0	\$-6,369	(8.7%)
CONTINENTAL CASUALTY COMPANY	0.0%	\$71,791	\$66,415	\$118,643	\$455,659	686.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN HOME ASSURANCE COMPANY	0.0%	\$65,456	\$64,956	\$0	\$84,255	129.7%
MEDMAL DIRECT INSURANCE COMPANY	0.0%	\$63,509	\$58,509	\$0	\$87	0.1%
FORTRESS INSURANCE COMPANY	0.0%	\$62,180	\$67,923	\$0	\$-31,416	(46.3%)
HARTFORD FIRE INSURANCE COMPANY	0.0%	\$57,016	\$52,740	\$0	\$0	0.0%
STATE FARM FIRE AND CASUALTY COMPANY	0.0%	\$38,128	\$37,567	\$0	\$1,324	3.5%
BEAZLEY INSURANCE COMPANY INC	0.0%	\$29,057	\$26,310	\$0	\$6,234	23.7%
CONTINENTAL INSURANCE COMPANY THE	0.0%	\$10,301	\$9,786	\$0	\$4,557	46.6%
GENERAL INSURANCE COMPANY OF AMERICA	0.0%	\$8,106	\$7,412	\$0	\$3,872	52.2%
CINCINNATI INDEMNITY COMPANY INC	0.0%	\$3,986	\$4,077	\$0	\$-1,056	(25.9%)
STATE VOLUNTEER MUTUAL INSURANCE COMPANY	0.0%	\$3,319	\$1,106	\$0	\$-11,652	(1053.5%)
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.0%	\$1,967	\$1,742	\$0	\$363	20.8%
KAMMCO CASUALTY COMPANY INC	0.0%	\$1,445	\$845	\$0	\$-986,000	(116686%)
CAMPMED CASUALTY & INDEMNITY COMPANY INC	0.0%	\$495	\$495	\$0	\$-2,517	(508.5%)
EVEREST NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$8,744	-
CAPITOL INDEMNITY CORPORATION	0.0%	\$0	\$0	\$0	\$-1,309	-
MEDICUS INSURANCE COMPANY	0.0%	\$0	\$0	\$300,000	\$-531,697	-
ZURICH AMERICAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$36,585	-
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-356	-
GREAT AMERICAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMCO INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-6	-
UNITED STATES FIRE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$34	-
MID CENTURY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$421	-
TRUCK INSURANCE EXCHANGE	0.0%	\$0	\$0	\$0	\$112	-
FREEDOM SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-376	-
GRANITE STATE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-38,393	-
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-120,166	-
ST PAUL GUARDIAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-48	-
ST PAUL MERCURY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-32,237	-
HUDSON INSURANCE COMPANY	0.0%	\$0	\$99	\$0	\$-2,274	(2297.0%)
TRAVELERS INDEMNITY COMPANY	0.0%	\$0	\$0	\$0	\$-8	-
GREAT AMERICAN ASSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-32	-
ATLANTIC SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-2,907	-
EXECUTIVE RISK INDEMNITY INC	0.0%	\$0	\$0	\$0	\$30,762	-
QBE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$-2,316	-
DEPOSITORS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-26	-
AMERICAN ALTERNATIVE INSURANCE CORPORATION	(0.0%)	\$-3,071	\$-307	\$0	\$-8,361	2723.5%
TOTAL	100.0%	\$152,317,730	\$153,514,105	\$53,334,545	\$50,287,516	32.8%

EARTHQUAKE

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STATE FARM FIRE AND CASUALTY COMPANY	27.0%	\$38,441,196	\$38,020,383	\$0	\$0	0.0%
FACTORY MUTUAL INSURANCE COMPANY	8.9%	\$12,709,371	\$11,525,299	\$0	\$0	0.0%
AUTO CLUB FAMILY INSURANCE COMPANY	6.1%	\$8,752,691	\$8,149,618	\$0	\$0	0.0%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	4.9%	\$7,038,051	\$7,492,151	\$0	\$0	0.0%
PALOMAR SPECIALTY INSURANCE COMPANY	4.8%	\$6,775,696	\$7,850,105	\$0	\$-36,771	(0.5%)
SHELTER MUTUAL INSURANCE COMPANY	3.1%	\$4,351,132	\$4,213,151	\$0	\$287	0.0%
AFFILIATED FM INSURANCE COMPANY	2.8%	\$3,941,259	\$4,056,139	\$0	\$0	0.0%
AMERICAN FAMILY INSURANCE COMPANY	2.7%	\$3,909,648	\$3,700,098	\$0	\$0	0.0%
FARMERS INSURANCE EXCHANGE	2.0%	\$2,912,635	\$3,278,934	\$0	\$-684	(0.0%)
SAFECO INSURANCE COMPANY OF AMERICA	2.0%	\$2,861,190	\$3,235,203	\$0	\$187,125	5.8%
TRAVELERS INDEMNITY COMPANY	1.9%	\$2,698,525	\$2,822,998	\$0	\$22	0.0%
AMERICAN ECONOMY INSURANCE COMPANY	1.8%	\$2,584,129	\$2,765,057	\$0	\$164,663	6.0%
CINCINNATI CASUALTY COMPANY THE	1.5%	\$2,150,382	\$1,523,147	\$0	\$0	0.0%
UNITED SERVICES AUTOMOBILE ASSOCIATION	1.5%	\$2,126,391	\$2,131,943	\$934	\$-1,349	(0.1%)
EMPLOYERS INSURANCE COMPANY OF WAUSAU	1.3%	\$1,848,501	\$1,757,167	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SWISS RE CORPORATE SOLUTIONS ELITE INSURANCE CORPORATION	1.2%	\$1,743,775	\$1,568,890	\$0	\$0	0.0%
AUTO OWNERS INSURANCE COMPANY	1.0%	\$1,450,216	\$1,404,553	\$0	\$0	0.0%
BANKERS STANDARD INSURANCE COMPANY	0.9%	\$1,352,073	\$1,405,512	\$0	\$51	0.0%
ZURICH AMERICAN INSURANCE COMPANY	0.9%	\$1,340,334	\$1,321,059	\$0	\$1,100	0.1%
USAA CASUALTY INSURANCE COMPANY	0.9%	\$1,313,490	\$1,284,859	\$69	\$-1,540	(0.1%)
CINCINNATI INSURANCE COMPANY THE	0.9%	\$1,268,906	\$1,259,369	\$0	\$0	0.0%
CRESTBROOK INSURANCE COMPANY	0.9%	\$1,259,219	\$1,377,179	\$0	\$0	0.0%
INSURANCE COMPANY OF THE WEST	0.9%	\$1,244,563	\$1,101,454	\$0	\$0	0.0%
AIG PROPERTY CASUALTY COMPANY	0.8%	\$1,161,375	\$1,153,831	\$0	\$1,858	0.2%
GREAT NORTHERN INSURANCE COMPANY	0.7%	\$983,276	\$934,983	\$0	\$3	0.0%
RSUI INDEMNITY COMPANY	0.7%	\$967,474	\$987,843	\$0	\$0	0.0%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.7%	\$948,776	\$871,454	\$0	\$-190	(0.0%)
XL INSURANCE AMERICA INC	0.6%	\$879,487	\$744,709	\$0	\$9,071	1.2%
AMERICAN MODERN PROPERTY AND CASUALTY INSURANCE COMPANY	0.6%	\$878,851	\$871,837	\$0	\$2,454	0.3%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.6%	\$874,216	\$941,606	\$0	\$0	0.0%
TRAVELERS HOME AND MARINE INSURANCE COMPANY THE	0.6%	\$833,699	\$870,233	\$0	\$383	0.0%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.6%	\$800,089	\$889,758	\$0	\$71,044	8.0%
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.5%	\$770,197	\$1,177,359	\$0	\$85,820	7.3%
CHUBB NATIONAL INSURANCE COMPANY	0.5%	\$716,604	\$700,962	\$0	\$177	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CONTINENTAL CASUALTY COMPANY	0.5%	\$671,232	\$783,892	\$0	\$-266,486	(34.0%)
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.5%	\$670,714	\$679,239	\$0	\$0	0.0%
BROTHERHOOD MUTUAL INSURANCE CO	0.5%	\$653,694	\$615,668	\$0	\$0	0.0%
AMCO INSURANCE COMPANY	0.5%	\$646,407	\$587,230	\$0	\$20,975	3.6%
USAA GENERAL INDEMNITY COMPANY	0.4%	\$633,790	\$611,994	\$213	\$2,711	0.4%
FEDERATED MUTUAL INSURANCE COMPANY	0.4%	\$633,118	\$542,015	\$0	\$0	0.0%
STANDARD FIRE INSURANCE COMPANY	0.4%	\$565,179	\$566,473	\$0	\$83	0.0%
OWNERS INSURANCE COMPANY	0.4%	\$563,851	\$496,796	\$0	\$10,600	2.1%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.4%	\$561,726	\$521,859	\$0	\$-33,857	(6.5%)
TRAVELERS PERSONAL INSURANCE COMPANY	0.4%	\$534,926	\$561,591	\$0	\$183	0.0%
GUIDEONE INSURANCE COMPANY	0.4%	\$512,967	\$446,304	\$0	\$11,514	2.6%
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.3%	\$478,327	\$204,216	\$0	\$17,428	8.5%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0.3%	\$425,217	\$465,549	\$0	\$417	0.1%
SECURA SUPREME INSURANCE COMPANY	0.3%	\$420,402	\$388,597	\$0	\$18,008	4.6%
NATIONWIDE GENERAL INSURANCE COMPANY	0.3%	\$415,967	\$393,107	\$0	\$28,687	7.3%
COUNTRY MUTUAL INSURANCE COMPANY	0.3%	\$384,900	\$389,322	\$0	\$-87	(0.0%)
MID CENTURY INSURANCE COMPANY	0.2%	\$352,045	\$372,298	\$0	\$-1,104	(0.3%)
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	0.2%	\$342,474	\$411,846	\$0	\$13,024	3.2%
WEST BEND INSURANCE COMPANY	0.2%	\$329,206	\$295,760	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	0.2%	\$324,171	\$316,457	\$0	\$-8	(0.0%)
COLUMBIA MUTUAL INSURANCE COMPANY	0.2%	\$315,693	\$327,011	\$0	\$0	0.0%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.2%	\$285,079	\$320,462	\$0	\$2,444	0.8%
GRINNELL MUTUAL REINSURANCE COMPANY	0.2%	\$268,630	\$328,949	\$0	\$0	0.0%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.2%	\$255,561	\$253,447	\$0	\$-5,000	(2.0%)
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	0.2%	\$254,328	\$239,958	\$0	\$-2,321	(1.0%)
FEDERATED SERVICE INSURANCE COMPANY	0.2%	\$248,318	\$325,314	\$0	\$0	0.0%
AMICA MUTUAL INSURANCE COMPANY	0.2%	\$242,045	\$241,438	\$0	\$0	0.0%
SECURA INSURANCE COMPANY	0.2%	\$235,196	\$228,372	\$0	\$9,239	4.0%
NATIONWIDE ASSURANCE COMPANY	0.2%	\$234,897	\$288,406	\$0	\$0	0.0%
FIRE INSURANCE EXCHANGE	0.2%	\$221,143	\$241,546	\$0	\$2	0.0%
ACE AMERICAN INSURANCE COMPANY	0.2%	\$216,344	\$283,539	\$0	\$0	0.0%
TRANSPORTATION INSURANCE COMPANY	0.1%	\$194,710	\$157,581	\$0	\$-2,726	(1.7%)
PACIFIC INDEMNITY COMPANY	0.1%	\$192,216	\$191,043	\$0	\$19	0.0%
UNITED FIRE AND CASUALTY COMPANY	0.1%	\$179,690	\$173,881	\$0	\$3,657	2.1%
VIGILANT INSURANCE COMPANY	0.1%	\$172,910	\$166,054	\$0	\$0	0.0%
ECONOMY PREMIER ASSURANCE COMPANY	0.1%	\$171,997	\$178,800	\$0	\$0	0.0%
STAR INSURANCE COMPANY	0.1%	\$158,131	\$175,328	\$0	\$0	0.0%
ECONOMY PREFERRED INSURANCE COMPANY	0.1%	\$148,554	\$165,965	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.1%	\$143,428	\$151,187	\$0	\$0	0.0%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.1%	\$136,920	\$108,585	\$0	\$0	0.0%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	0.1%	\$134,786	\$129,130	\$0	\$0	0.0%
LITITZ MUTUAL INSURANCE COMPANY	0.1%	\$133,685	\$126,849	\$0	\$0	0.0%
FIREMANS FUND INSURANCE COMPANY	0.1%	\$132,238	\$156,328	\$0	\$720	0.5%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.1%	\$129,706	\$125,897	\$0	\$0	0.0%
SELECTIVE INSURANCE COMPANY OF AMERICA	0.1%	\$120,875	\$117,331	\$0	\$0	0.0%
FEDERAL INSURANCE COMPANY	0.1%	\$117,373	\$111,206	\$0	\$-28	(0.0%)
CONTINENTAL INSURANCE COMPANY THE	0.1%	\$116,871	\$136,979	\$0	\$6,791	5.0%
EXECUTIVE RISK INDEMNITY INC	0.1%	\$114,909	\$23,676	\$0	\$0	0.0%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.1%	\$111,879	\$151,108	\$0	\$0	0.0%
DEPOSITORS INSURANCE COMPANY	0.1%	\$110,392	\$192,248	\$0	\$0	0.0%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.1%	\$109,453	\$105,922	\$0	\$-1,742	(1.6%)
TRUMBULL INSURANCE COMPANY	0.1%	\$103,272	\$114,577	\$0	\$0	0.0%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.1%	\$102,012	\$97,663	\$0	\$1,882	1.9%
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION	0.1%	\$97,495	\$58,675	\$0	\$0	0.0%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.1%	\$95,750	\$84,472	\$0	\$0	0.0%
AUTOMOBILE INS CO OF HARTFORD CT	0.1%	\$89,276	\$87,078	\$0	\$2	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.1%	\$81,375	\$54,403	\$0	\$306	0.6%
EMCASCO INSURANCE COMPANY	0.1%	\$78,959	\$67,297	\$0	\$1,699	2.5%
FARMERS PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$78,623	\$94,871	\$0	\$0	0.0%
GUIDEONE ELITE INSURANCE COMPANY	0.1%	\$77,919	\$67,245	\$0	\$-188	(0.3%)
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.1%	\$76,845	\$77,336	\$0	\$0	0.0%
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	0.1%	\$72,528	\$47,894	\$0	\$5,090	10.6%
COUNTRY PREFERRED INSURANCE COMPANY	0.0%	\$70,163	\$49,129	\$0	\$319	0.6%
TEACHERS INSURANCE COMPANY	0.0%	\$69,111	\$70,473	\$0	\$0	0.0%
STILLWATER INSURANCE COMPANY	0.0%	\$63,795	\$74,201	\$0	\$0	0.0%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.0%	\$62,747	\$67,035	\$0	\$0	0.0%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.0%	\$60,757	\$35,080	\$0	\$19,641	56.0%
GREAT AMERICAN INSURANCE COMPANY	0.0%	\$60,108	\$56,064	\$65,137	\$62,882	112.2%
FEDERATED RESERVE INSURANCE COMPANY	0.0%	\$59,993	\$43,311	\$0	\$0	0.0%
GUIDEONE SPECIALTY INSURANCE COMPANY	0.0%	\$58,659	\$83,453	\$0	\$-1,745	(2.1%)
AMGUARD INSURANCE COMPANY	0.0%	\$58,069	\$49,097	\$0	\$0	0.0%
CITIZENS INSURANCE COMPANY OF AMERICA	0.0%	\$51,746	\$60,723	\$0	\$-863	(1.4%)
SENTRY INSURANCE COMPANY	0.0%	\$51,221	\$50,635	\$0	\$-4,403	(8.7%)
CHURCH MUTUAL INSURANCE COMPANY S.I.	0.0%	\$49,185	\$60,374	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
THE FIDELITY AND DEPOSIT COMPANY OF MARYLAND	0.0%	\$48,847	\$38,282	\$0	\$0	0.0%
ADDISON INSURANCE COMPANY	0.0%	\$48,709	\$49,428	\$0	\$1,488	3.0%
VERLAN FIRE INSURANCE COMPANY	0.0%	\$48,604	\$51,429	\$0	\$121	0.2%
HORACE MANN INSURANCE COMPANY	0.0%	\$46,393	\$46,923	\$0	\$0	0.0%
VALLEY FORGE INSURANCE COMPANY	0.0%	\$43,465	\$72,577	\$0	\$133	0.2%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0.0%	\$37,000	\$29,852	\$0	\$13	0.0%
UNION INSURANCE COMPANY OF PROVIDENCE	0.0%	\$35,506	\$36,704	\$0	\$960	2.6%
MASSACHUSETTS BAY INSURANCE COMPANY	0.0%	\$35,371	\$22,713	\$0	\$67	0.3%
OHIO SECURITY INSURANCE COMPANY	0.0%	\$32,511	\$32,271	\$0	\$0	0.0%
TRUCK INSURANCE EXCHANGE	0.0%	\$32,494	\$29,738	\$0	\$-1,639	(5.5%)
TWIN CITY FIRE INSURANCE COMPANY	0.0%	\$31,593	\$31,266	\$0	\$-142	(0.5%)
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$30,459	\$30,174	\$0	\$43	0.1%
PEERLESS INDEMNITY INSURANCE COMPANY	0.0%	\$26,560	\$22,286	\$0	\$919	4.1%
HANOVER INSURANCE COMPANY THE	0.0%	\$26,110	\$24,332	\$0	\$-85	(0.3%)
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$23,501	\$28,494	\$0	\$0	0.0%
SHELTER GENERAL INSURANCE COMPANY	0.0%	\$23,442	\$22,176	\$0	\$0	0.0%
ATLANTIC SPECIALTY INSURANCE COMPANY	0.0%	\$23,229	\$23,402	\$0	\$0	0.0%
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$23,091	\$20,022	\$0	\$0	0.0%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.0%	\$22,988	\$8,781	\$0	\$1,555	17.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.0%	\$22,532	\$17,850	\$0	\$0	0.0%
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	0.0%	\$22,286	\$31,108	\$0	\$0	0.0%
ARMED FORCES INSURANCE EXCHANGE	0.0%	\$21,959	\$15,958	\$0	\$0	0.0%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.0%	\$21,854	\$23,891	\$0	\$-256	(1.1%)
LM INSURANCE CORPORATION	0.0%	\$20,785	\$23,309	\$0	\$728	3.1%
COLUMBIA NATIONAL INSURANCE COMPANY	0.0%	\$18,555	\$16,409	\$0	\$0	0.0%
ARCH INSURANCE COMPANY	0.0%	\$18,527	\$26,236	\$0	\$0	0.0%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.0%	\$18,124	\$22,132	\$0	\$-64	(0.3%)
NEW HAMPSHIRE INSURANCE COMPANY	0.0%	\$18,021	\$9,112	\$0	\$-2,438	(26.8%)
AMERICAN FIRE & CASUALTY COMPANY	0.0%	\$16,692	\$18,258	\$0	\$0	0.0%
HOMESITE INSURANCE COMPANY OF THE MIDWEST	0.0%	\$14,446	\$10,571	\$0	\$1,280	12.1%
CHUBB INDEMNITY INSURANCE COMPANY	0.0%	\$14,384	\$3,007	\$0	\$0	0.0%
GENERAL CASUALTY COMPANY OF WISCONSIN	0.0%	\$11,872	\$20,817	\$0	\$1,688	8.1%
CINCINNATI INDEMNITY COMPANY INC	0.0%	\$11,833	\$22,609	\$0	\$0	0.0%
CHARTER OAK FIRE INSURANCE CO THE	0.0%	\$11,524	\$11,715	\$0	\$-11	(0.1%)
FCCI INSURANCE COMPANY	0.0%	\$11,484	\$13,964	\$0	\$-805	(5.8%)
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.0%	\$11,317	\$3,512	\$0	\$1,166	33.2%
AXIS INSURANCE COMPANY	0.0%	\$11,095	\$22,294	\$0	\$-1,570	(7.0%)
OHIO CASUALTY INSURANCE COMPANY	0.0%	\$8,213	\$8,308	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$7,372	\$5,286	\$0	\$11	0.2%
HARLEYSVILLE INSURANCE COMPANY	0.0%	\$7,213	\$7,344	\$0	\$0	0.0%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.0%	\$6,975	\$4,620	\$0	\$97	2.1%
SENTRY SELECT INSURANCE COMPANY	0.0%	\$6,445	\$10,353	\$0	\$-1,980	(19.1%)
AMERICAN ZURICH INSURANCE COMPANY	0.0%	\$6,163	\$5,950	\$0	\$0	0.0%
HANOVER AMERICAN INSURANCE COMPANY THE	0.0%	\$6,097	\$7,148	\$0	\$-97	(1.4%)
LIBERTY INSURANCE CORPORATION	0.0%	\$5,635	\$5,720	\$0	\$182	3.2%
SHELTER REINSURANCE COMPANY	0.0%	\$5,000	\$5,000	\$0	\$0	0.0%
ALLIED INSURANCE COMPANY OF AMERICA	0.0%	\$4,899	\$13,014	\$0	\$0	0.0%
WESCO INSURANCE COMPANY	0.0%	\$3,239	\$3,744	\$0	\$61	1.6%
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$3,186	\$3,501	\$0	\$106	3.0%
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$2,556	\$6,355	\$0	\$0	0.0%
TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.0%	\$2,213	\$1,842	\$0	\$425	23.1%
GRANITE STATE INSURANCE COMPANY	0.0%	\$2,181	\$1,492	\$0	\$-1,690	(113.3%)
WEST AMERICAN INSURANCE COMPANY	0.0%	\$2,170	\$3,185	\$0	\$0	0.0%
FIDELITY AND GUARANTY INSURANCE COMPANY	0.0%	\$2,129	\$1,904	\$0	\$270	14.2%
NATIONAL TRUST INSURANCE COMPANY	0.0%	\$1,892	\$5,447	\$0	\$-346	(6.4%)
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.0%	\$1,521	\$2,743	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PACIFIC EMPLOYERS INSURANCE COMPANY	0.0%	\$1,514	\$2,790	\$0	\$0	0.0%
ASPEN AMERICAN INSURANCE COMPANY	0.0%	\$1,452	\$1,501	\$0	\$-48	(3.2%)
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.0%	\$1,353	\$1,792	\$0	\$129	7.2%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.0%	\$1,313	\$1,313	\$0	\$15	1.1%
BERKLEY REGIONAL INSURANCE COMPANY	0.0%	\$1,299	\$699	\$0	\$0	0.0%
BITCO GENERAL INSURANCE CORPORATION	0.0%	\$1,247	\$1,670	\$0	\$0	0.0%
GREAT AMERICAN ASSURANCE COMPANY	0.0%	\$1,048	\$1,023	\$0	\$-54	(5.3%)
AMTRUST INSURANCE COMPANY	0.0%	\$944	\$942	\$0	\$7	0.7%
HARTFORD FIRE INSURANCE COMPANY	0.0%	\$864	\$1,248	\$0	\$-5	(0.4%)
FLORISTS' MUTUAL INSURANCE COMPANY	0.0%	\$861	\$1,017	\$0	\$-161	(15.8%)
WESTCHESTER FIRE INSURANCE COMPANY	0.0%	\$779	\$1,639	\$0	\$0	0.0%
HARTFORD CASUALTY INSURANCE CO	0.0%	\$687	\$3,508	\$0	\$8	0.2%
STATE NATIONAL INSURANCE COMPANY INC	0.0%	\$685	\$685	\$0	\$0	0.0%
LYNDON SOUTHERN INSURANCE COMPANY	0.0%	\$616	\$1,729	\$0	\$1,055	61.0%
WESTFIELD NATIONAL INSURANCE COMPANY	0.0%	\$613	\$793	\$0	\$0	0.0%
KEYSTONE NATIONAL INSURANCE COMPANY	0.0%	\$609	\$511	\$0	\$0	0.0%
EMC PROPERTY & CASUALTY COMPANY	0.0%	\$598	\$592	\$0	\$40	6.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.0%	\$449	\$505	\$0	\$3	0.6%
MIDDLESEX INSURANCE COMPANY	0.0%	\$364	\$218	\$0	\$55	25.2%
STARNET INSURANCE COMPANY	0.0%	\$345	\$173	\$0	\$0	0.0%
PHOENIX INSURANCE COMPANY THE	0.0%	\$338	\$338	\$0	\$13	3.8%
REGENT INSURANCE COMPANY	0.0%	\$202	\$2,772	\$0	\$-6,929	(250.0%)
AUSTIN MUTUAL INSURANCE COMPANY	0.0%	\$196	\$2,727	\$0	\$0	0.0%
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.0%	\$157	\$5	\$0	\$0	0.0%
OHIO FARMERS INSURANCE COMPANY	0.0%	\$110	\$37	\$0	\$0	0.0%
RLI INSURANCE COMPANY	0.0%	\$31	\$25	\$0	\$0	0.0%
ALLSTATE INSURANCE COMPANY	0.0%	\$17	\$15	\$0	\$0	0.0%
BERKLEY NATIONAL INSURANCE COMPANY	0.0%	\$16	\$4	\$0	\$0	0.0%
WESTFIELD INSURANCE COMPANY	0.0%	\$7	\$7	\$0	\$0	0.0%
KEMPER INDEPENDENCE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-170	-
SOMPO AMERICA INSURANCE COMPANY	0.0%	\$0	\$10,386	\$0	\$212	2.0%
MUTUALAID EXCHANGE	0.0%	\$0	\$616	\$0	\$0	0.0%
NATIONAL CASUALTY COMPANY	0.0%	\$0	\$1,071	\$0	\$256	23.9%
SCOTTSDALE INDEMNITY COMPANY	0.0%	\$0	\$0	\$0	\$-17	-
AMSHIELD INSURANCE COMPANY	0.0%	\$0	\$18	\$0	\$0	0.0%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$23	-
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$99	-
AXIS REINSURANCE COMPANY	0.0%	\$0	\$1,029	\$0	\$21	2.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
THE NORTH RIVER INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$6	–
GREENWICH INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$29	–
HARTFORD ACCIDENT & INDEMNITY CO	0.0%	\$0	\$0	\$0	\$100	–
AMERICAN MODERN HOME INSURANCE CO	0.0%	\$0	\$0	\$0	\$–232	–
UNITRIN PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–28	–
HARCO NATIONAL INSURANCE COMPANY	0.0%	\$0	\$75	\$0	\$–5,000	(6666.7%)
BLACKBOARD INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–42	–
PRAETORIAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–127	–
QBE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$–969	–
FOREMOST SIGNATURE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–8	–
GUIDEONE AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$2	–
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	(0.0%)	\$–19	\$158	\$0	\$0	0.0%
MONROE GUARANTY INSURANCE COMPANY	(0.0%)	\$–28	\$–28	\$0	\$0	0.0%
SENTINEL INSURANCE COMPANY LTD	(0.0%)	\$–31	\$4,589	\$0	\$6	0.1%
TOTAL	100.0%	\$142,326,193	\$141,598,432	\$66,353	\$389,768	0.3%

ALL ACCIDENT & HEALTH

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ANTHEM INSURANCE COMPANIES INC	32.9%	\$203,127,348	\$195,596,120	\$168,704,577	\$172,627,607	88.3%
VISION SERVICE PLAN INSURANCE COMPANY	25.6%	\$157,961,985	\$157,961,985	\$85,261,801	\$85,562,358	54.2%
MEDICA INSURANCE COMPANY	13.4%	\$82,928,412	\$82,928,412	\$70,143,169	\$61,047,310	73.6%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	4.7%	\$29,230,987	\$29,468,178	\$25,074,956	\$28,032,825	95.1%
UNITED STATES FIRE INSURANCE COMPANY	4.0%	\$24,520,998	\$24,520,998	\$9,388,516	\$13,675,864	55.8%
BEAZLEY INSURANCE COMPANY INC	3.6%	\$22,249,293	\$22,249,293	\$9,209,533	\$9,192,739	41.3%
QBE INSURANCE CORPORATION	3.5%	\$21,359,774	\$21,075,915	\$12,013,141	\$18,567,182	88.1%
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION	2.1%	\$13,020,782	\$13,107,884	\$10,079,577	\$11,365,493	86.7%
SIRIUSPOINT AMERICA INSURANCE COMPANY	1.4%	\$8,376,945	\$9,397,193	\$3,885,144	\$4,433,397	47.2%
ZURICH AMERICAN INSURANCE COMPANY	1.0%	\$6,030,284	\$5,821,918	\$3,941,617	\$3,968,799	68.2%
CONTINENTAL CASUALTY COMPANY	1.0%	\$5,930,209	\$5,994,096	\$17,838,268	\$21,139,956	352.7%
THE NORTH RIVER INSURANCE COMPANY	0.8%	\$4,674,914	\$4,674,914	\$2,895,095	\$4,286,044	91.7%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.6%	\$4,008,384	\$4,008,384	\$2,993,917	\$3,704,706	92.4%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.6%	\$3,906,784	\$4,095,304	\$3,330,964	\$3,675,000	89.7%
BCS INSURANCE COMPANY	0.6%	\$3,886,074	\$3,891,219	\$2,962,768	\$2,901,500	74.6%
PARTNERRE AMERICA INSURANCE COMPANY	0.6%	\$3,812,688	\$3,812,688	\$1,878,687	\$2,580,811	67.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.4%	\$2,739,639	\$2,943,751	\$1,289,499	\$1,093,574	37.1%
GREAT MIDWEST INSURANCE COMPANY	0.4%	\$2,588,160	\$2,588,160	\$2,655,246	\$1,384,299	53.5%
FEDERAL INSURANCE COMPANY	0.4%	\$2,396,094	\$2,364,907	\$114,449	\$173,104	7.3%
IRONSHORE INDEMNITY INC	0.4%	\$2,385,840	\$2,073,146	\$563,987	\$1,545,323	74.5%
EVEREST REINSURANCE COMPANY	0.4%	\$2,374,118	\$2,440,009	\$1,784,349	\$1,881,816	77.1%
GREAT AMERICAN INSURANCE COMPANY	0.3%	\$1,735,130	\$1,942,320	\$1,281,065	\$734,053	37.8%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.2%	\$1,397,975	\$1,136,298	\$370,649	\$611,869	53.8%
GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.2%	\$1,142,812	\$1,264,426	\$330,205	\$852,274	67.4%
AXIS INSURANCE COMPANY	0.2%	\$1,109,644	\$1,074,644	\$193,486	\$248,976	23.2%
ACE AMERICAN INSURANCE COMPANY	0.2%	\$1,071,611	\$1,145,834	\$327,392	\$332,484	29.0%
BENCHMARK INSURANCE COMPANY	0.1%	\$777,899	\$777,899	\$294,961	\$631,360	81.2%
INDEPENDENCE AMERICAN INSURANCE COMPANY	0.1%	\$621,288	\$623,464	\$156,854	\$-112,222	(18.0%)
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.1%	\$502,632	\$497,240	\$45,152	\$-42,724	(8.6%)
CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.1%	\$480,411	\$480,496	\$9,472	\$8,272	1.7%
HARTFORD FIRE INSURANCE COMPANY	0.1%	\$381,626	\$287,219	\$0	\$51,723	18.0%
ATLANTIC SPECIALTY INSURANCE COMPANY	0.1%	\$318,880	\$329,891	\$179,303	\$-20,137	(6.1%)
AMEX ASSURANCE COMPANY	0.0%	\$276,344	\$277,126	\$21,199	\$42,962	15.5%
ARCH INSURANCE COMPANY	0.0%	\$139,600	\$134,662	\$6,482	\$-40,842	(30.3%)
STARR INDEMNITY & LIABILITY COMPANY	0.0%	\$138,645	\$191,644	\$127,223	\$-11,332	(5.9%)
MARKEL INSURANCE COMPANY	0.0%	\$131,621	\$135,798	\$19,644	\$81,455	60.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
WESCO INSURANCE COMPANY	0.0%	\$92,599	\$135,077	\$86,782	\$112,434	83.2%
WESTPORT INSURANCE CORPORATION	0.0%	\$25,770	\$29,110	\$152,090	\$-15,857	(54.5%)
SENTRY INSURANCE COMPANY	0.0%	\$21,312	\$-196,883	\$75,426	\$105,210	(53.4%)
GREAT NORTHERN INSURANCE COMPANY	0.0%	\$14,485	\$13,965	\$0	\$-2,502	(17.9%)
TRANSAMERICA CASUALTY INSURANCE COMPANY	0.0%	\$10,856	\$10,855	\$141	\$-363	(3.3%)
UNITED SECURITY INSURANCE COMPANY	0.0%	\$6,828	\$6,735	\$0	\$-95	(1.4%)
ASPEN AMERICAN INSURANCE COMPANY	0.0%	\$6,370	\$6,370	\$4,054	\$1,672,644	26258.1%
ASSURANCEAMERICA INSURANCE COMPANY	0.0%	\$4,604	\$5,511	\$0	\$0	0.0%
LIBERTY INSURANCE UNDERWRITERS INC	0.0%	\$1,801	\$1,800	\$0	\$-7,263,539	(403530%)
AMERICAN HOME ASSURANCE COMPANY	0.0%	\$1,650	\$1,647	\$0	\$-153	(9.3%)
AEGIS SECURITY INSURANCE COMPANY	0.0%	\$1,538	\$8,434	\$4,217	\$4,217	50.0%
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.0%	\$729	\$729	\$0	\$0	0.0%
NATIONAL CASUALTY COMPANY	0.0%	\$492	\$513	\$0	\$0	0.0%
VIGILANT INSURANCE COMPANY	0.0%	\$400	\$400	\$0	\$-68	(17.0%)
GOVERNMENT EMPLOYEES INSURANCE CO	0.0%	\$122	\$122	\$0	\$4	3.3%
FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.0%	\$120	\$140	\$0	\$0	0.0%
21ST CENTURY PREMIER INSURANCE COMPANY	0.0%	\$99	\$101	\$8	\$7	6.9%
CATERPILLAR INSURANCE COMPANY	0.0%	\$0	\$0	\$3,336,629	\$-3,780,838	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$-250	\$-6,407	-
CATLIN INSURANCE COMPANY INC	0.0%	\$0	\$0	\$1,790	\$-78,438	-
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$87	-
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.0%	\$0	\$0	\$15,600	\$8,596	-
GREENWICH INSURANCE COMPANY	0.0%	\$0	\$208,801	\$4,521,694	\$15,499,665	7423.2%
TRAVELERS INDEMNITY COMPANY	0.0%	\$0	\$95	\$0	\$0	0.0%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.0%	\$0	\$0	\$0	\$-12,551	-
INTEGON NATIONAL INSURANCE COMPANY	(0.0%)	\$-14,341	\$-14,341	\$212,939	\$-553,513	3859.7%
NATIONWIDE MUTUAL INSURANCE COMPANY	(0.0%)	\$-71,812	\$131,186	\$1,595,048	\$993,016	757.0%
TOTAL	100.0%	\$617,839,452	\$611,663,802	\$449,378,515	\$462,889,434	75.7%

DIRECT WORKERS' COMPENSATION

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MISSOURI EMPLOYERS MUTUAL INSURANCE COMPANY	20.5%	\$220,117,972	\$218,691,099	\$104,200,958	\$104,318,337	47.7%
ZURICH AMERICAN INSURANCE COMPANY	3.8%	\$40,805,273	\$40,810,291	\$20,871,406	\$29,734,628	72.9%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	3.1%	\$33,263,991	\$33,369,949	\$17,097,248	\$20,414,866	61.2%
ACCIDENT FUND INSURANCE COMPANY OF AMERICA	2.1%	\$22,862,116	\$23,757,093	\$14,327,131	\$8,894,530	37.4%
MIDWEST BUILDERS' CASUALTY MUTUAL COMPANY	2.0%	\$21,030,893	\$21,523,300	\$11,099,895	\$15,534,254	72.2%
ACUITY A MUTUAL INSURANCE COMPANY	1.7%	\$17,812,150	\$16,520,661	\$7,616,637	\$6,620,664	40.1%
OLD REPUBLIC INSURANCE COMPANY	1.5%	\$15,902,414	\$15,636,167	\$8,820,727	\$3,880,670	24.8%
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	1.4%	\$14,712,916	\$13,196,196	\$3,840,694	\$8,362,650	63.4%
HARTFORD UNDERWRITERS INSURANCE COMPANY	1.3%	\$14,049,553	\$13,609,061	\$6,147,120	\$12,925,593	95.0%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	1.3%	\$13,902,788	\$15,622,225	\$2,759,096	\$3,860,090	24.7%
FEDERATED MUTUAL INSURANCE COMPANY	1.3%	\$13,817,181	\$15,278,104	\$5,832,492	\$6,744,689	44.1%
PHOENIX INSURANCE COMPANY THE	1.1%	\$12,052,783	\$12,045,483	\$3,829,172	\$3,970,688	33.0%
ACCIDENT FUND GENERAL INSURANCE COMPANY	1.1%	\$11,928,254	\$11,523,534	\$6,248,655	\$3,499,765	30.4%
HARTFORD CASUALTY INSURANCE CO	1.1%	\$11,712,203	\$12,108,267	\$4,920,136	\$8,439,551	69.7%
INSURANCE COMPANY OF THE WEST	1.0%	\$11,082,966	\$11,593,993	\$4,489,757	\$7,174,259	61.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
EMPLOYERS PREFERRED INSURANCE COMPANY	1.0%	\$10,565,465	\$9,638,310	\$9,791,543	\$14,787,039	153.4%
WESCO INSURANCE COMPANY	1.0%	\$10,525,809	\$1,104,636	\$5,042,736	\$7,195,979	651.4%
ARCH INSURANCE COMPANY	0.9%	\$9,968,551	\$8,906,519	\$3,045,494	\$4,688,434	52.6%
ACE AMERICAN INSURANCE COMPANY	0.9%	\$9,739,229	\$9,554,238	\$2,612,580	\$644,855	6.7%
ACCIDENT FUND NATIONAL INSURANCE COMPANY	0.9%	\$9,537,357	\$10,462,607	\$8,187,683	\$8,271,568	79.1%
VANLINER INSURANCE COMPANY	0.8%	\$9,088,825	\$9,652,247	\$4,504,914	\$6,611,601	68.5%
TECHNOLOGY INSURANCE COMPANY	0.8%	\$8,930,955	\$10,035,455	\$6,245,284	\$3,520,160	35.1%
STANDARD FIRE INSURANCE COMPANY	0.8%	\$8,882,636	\$8,683,411	\$4,988,984	\$6,456,779	74.4%
TRUMBULL INSURANCE COMPANY	0.8%	\$8,519,981	\$8,249,286	\$4,330,250	\$2,889,366	35.0%
FIRSTCOMP INSURANCE COMPANY	0.8%	\$8,361,829	\$8,113,640	\$3,007,313	\$1,957,303	24.1%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.7%	\$8,001,338	\$7,419,748	\$1,970,569	\$8,369,348	112.8%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.7%	\$7,773,749	\$9,010,587	\$10,545,032	\$5,279,350	58.6%
FARMINGTON CASUALTY COMPANY	0.7%	\$7,147,298	\$6,955,019	\$4,518,464	\$5,848,072	84.1%
STARR INDEMNITY & LIABILITY COMPANY	0.7%	\$7,079,195	\$7,186,947	\$1,793,097	\$-1,650,839	(23.0%)
AMERICAN ZURICH INSURANCE COMPANY	0.6%	\$6,811,303	\$6,916,034	\$2,811,320	\$-671,346	(9.7%)
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.6%	\$6,739,820	\$5,626,658	\$3,489,677	\$2,249,021	40.0%
STONEWOOD INSURANCE COMPANY	0.6%	\$6,723,315	\$7,376,103	\$4,699,884	\$5,888,870	79.8%
CINCINNATI CASUALTY COMPANY THE	0.6%	\$6,699,890	\$7,311,716	\$3,043,760	\$2,643,290	36.2%
TRAVELERS INDEMNITY COMPANY	0.6%	\$6,627,651	\$6,583,813	\$2,973,911	\$-320,304	(4.9%)
BENCHMARK INSURANCE COMPANY	0.6%	\$6,457,034	\$5,866,884	\$2,468,038	\$3,142,089	53.6%
ARCH INDEMNITY INSURANCE COMPANY	0.6%	\$6,444,729	\$6,326,752	\$753,068	\$2,486,986	39.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CINCINNATI INDEMNITY COMPANY INC	0.6%	\$6,429,688	\$6,849,359	\$2,146,130	\$1,537,407	22.4%
MARKEL INSURANCE COMPANY	0.6%	\$6,396,316	\$6,419,313	\$1,971,438	\$2,409,424	37.5%
SIRIUSPOINT AMERICA INSURANCE COMPANY	0.6%	\$6,078,874	\$5,979,187	\$2,553,936	\$1,695,644	28.4%
FIRST DAKOTA INDEMNITY COMPANY	0.6%	\$6,024,004	\$5,977,903	\$3,191,230	\$2,926,973	49.0%
HARTFORD ACCIDENT & INDEMNITY CO	0.6%	\$5,958,420	\$5,799,499	\$2,683,951	\$2,497,091	43.1%
AMTRUST INSURANCE COMPANY	0.5%	\$5,867,331	\$4,534,784	\$1,666,878	\$2,318,290	51.1%
DAKOTA TRUCK UNDERWRITERS	0.5%	\$5,727,291	\$5,528,965	\$3,037,274	\$2,071,128	37.5%
SECURA INSURANCE COMPANY	0.5%	\$5,462,961	\$5,413,515	\$2,447,544	\$893,835	16.5%
SERVICE AMERICAN INDEMNITY COMPANY	0.5%	\$5,295,666	\$5,160,141	\$1,780,951	\$2,462,444	47.7%
AIU INSURANCE COMPANY	0.5%	\$5,270,495	\$5,213,129	\$146,152	\$977,430	18.7%
SENTRY CASUALTY COMPANY	0.5%	\$5,104,033	\$5,379,228	\$678,845	\$2,058,546	38.3%
OHIO SECURITY INSURANCE COMPANY	0.5%	\$5,074,402	\$5,528,016	\$1,286,979	\$3,530,458	63.9%
NUTMEG INSURANCE COMPANY	0.5%	\$4,994,376	\$4,354,741	\$1,662,255	\$3,513,820	80.7%
CAROLINA CASUALTY INSURANCE COMPANY	0.5%	\$4,921,859	\$4,406,882	\$2,514,587	\$2,146,905	48.7%
AMERISURE MUTUAL INSURANCE COMPANY	0.5%	\$4,869,864	\$4,015,144	\$2,184,913	\$314,957	7.8%
QBE INSURANCE CORPORATION	0.4%	\$4,805,924	\$4,018,234	\$1,047,645	\$1,534,171	38.2%
AMERISURE INSURANCE COMPANY	0.4%	\$4,784,963	\$4,602,036	\$3,830,739	\$3,492,507	75.9%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	0.4%	\$4,758,686	\$4,358,827	\$1,601,321	\$1,821,790	41.8%
STATE FARM FIRE AND CASUALTY COMPANY	0.4%	\$4,726,477	\$4,575,933	\$3,508,806	\$3,596,894	78.6%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.4%	\$4,725,637	\$5,257,445	\$690,347	\$-664,748	(12.6%)
SAFETY NATIONAL CASUALTY CORPORATION	0.4%	\$4,711,386	\$4,561,464	\$349,860	\$-1,544,402	(33.9%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
BITCO GENERAL INSURANCE CORPORATION	0.4%	\$4,649,867	\$4,656,822	\$3,634,013	\$1,411,570	30.3%
FEDERAL INSURANCE COMPANY	0.4%	\$4,543,296	\$4,101,274	\$1,742,003	\$925,751	22.6%
SENTINEL INSURANCE COMPANY LTD	0.4%	\$4,541,125	\$4,555,814	\$2,008,344	\$2,103,727	46.2%
XL SPECIALTY INSURANCE COMPANY	0.4%	\$4,408,418	\$4,057,470	\$752,969	\$946,181	23.3%
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	0.4%	\$4,329,244	\$3,841,619	\$979,983	\$2,016,093	52.5%
LM INSURANCE CORPORATION	0.4%	\$4,323,414	\$42,096,450	\$2,394,422	\$505,042	1.2%
GRINNELL MUTUAL REINSURANCE COMPANY	0.4%	\$4,285,338	\$4,615,658	\$1,125,608	\$1,678,838	36.4%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.4%	\$4,268,120	\$4,553,878	\$4,304,013	\$-916,354	(20.1%)
STONETRUST COMMERCIAL INSURANCE COMPANY	0.4%	\$4,128,964	\$3,832,369	\$1,016,335	\$1,966,080	51.3%
LIBERTY INSURANCE CORPORATION	0.4%	\$4,073,634	\$4,644,736	\$3,558,055	\$4,259,058	91.7%
SENTRY INSURANCE COMPANY	0.4%	\$3,950,309	\$3,547,918	\$1,532,076	\$1,731,939	48.8%
SECURA SUPREME INSURANCE COMPANY	0.4%	\$3,918,885	\$3,730,208	\$4,237,589	\$11,397,743	305.6%
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.4%	\$3,799,153	\$3,487,297	\$827,212	\$2,674,704	76.7%
CHURCH MUTUAL INSURANCE COMPANY S.I.	0.4%	\$3,793,032	\$4,116,008	\$1,559,941	\$2,426,807	59.0%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.4%	\$3,769,805	\$3,293,780	\$4,703,960	\$3,332,527	101.2%
OWNERS INSURANCE COMPANY	0.3%	\$3,724,796	\$3,839,576	\$2,101,461	\$-361,770	(9.4%)
FEDERATED RESERVE INSURANCE COMPANY	0.3%	\$3,723,185	\$3,365,369	\$1,068,278	\$1,488,349	44.2%
NEW HAMPSHIRE INSURANCE COMPANY	0.3%	\$3,703,888	\$3,750,810	\$3,378,288	\$9,384,748	250.2%
MIDVALE INDEMNITY COMPANY	0.3%	\$3,399,097	\$3,466,131	\$869,321	\$1,922,589	55.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.3%	\$3,393,312	\$3,255,803	\$1,305,268	\$1,547,592	47.5%
CHUBB INDEMNITY INSURANCE COMPANY	0.3%	\$3,355,307	\$3,341,293	\$1,757,982	\$1,687,891	50.5%
UTAH BUSINESS INSURANCE COMPANY INC	0.3%	\$3,323,801	\$3,323,801	\$1,617,520	\$-126,136	(3.8%)
BEARING MIDWEST CASUALTY COMPANY	0.3%	\$3,260,231	\$3,229,565	\$1,182,648	\$1,669,139	51.7%
TRAVELERS CASUALTY AND SURETY COMPANY	0.3%	\$3,259,768	\$3,341,924	\$2,401,468	\$962,619	28.8%
MARKEL AMERICAN INSURANCE COMPANY	0.3%	\$3,252,536	\$3,125,080	\$1,634,008	\$2,763,111	88.4%
TWIN CITY FIRE INSURANCE COMPANY	0.3%	\$3,215,966	\$3,199,849	\$1,175,498	\$1,646,018	51.4%
PRAETORIAN INSURANCE COMPANY	0.3%	\$3,179,559	\$3,110,537	\$2,798,504	\$7,572,698	243.5%
EMCASCO INSURANCE COMPANY	0.3%	\$3,172,173	\$3,108,598	\$1,657,819	\$3,990,991	128.4%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.3%	\$3,130,945	\$3,094,258	\$392,803	\$1,589,405	51.4%
AMGUARD INSURANCE COMPANY	0.3%	\$2,955,762	\$2,964,807	\$3,122,375	\$3,456,409	116.6%
AUTO OWNERS INSURANCE COMPANY	0.3%	\$2,894,771	\$2,725,913	\$784,771	\$-77,225	(2.8%)
UNITED WISCONSIN INSURANCE COMPANY	0.3%	\$2,888,117	\$2,474,406	\$830,969	\$1,825,683	73.8%
HARTFORD FIRE INSURANCE COMPANY	0.3%	\$2,852,314	\$3,224,426	\$1,931,347	\$6,345,580	196.8%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.3%	\$2,825,072	\$2,943,692	\$1,129,700	\$3,377,559	114.7%
HORIZON MIDWEST CASUALTY COMPANY	0.3%	\$2,767,535	\$2,324,717	\$918,474	\$662,221	28.5%
VALLEY FORGE INSURANCE COMPANY	0.2%	\$2,663,925	\$2,869,228	\$1,903,445	\$64,610	2.3%
GREAT WEST CASUALTY COMPANY	0.2%	\$2,656,938	\$2,626,856	\$552,849	\$788,707	30.0%
FIRST LIBERTY INSURANCE CORP THE	0.2%	\$2,624,293	\$2,845,758	\$1,281,084	\$1,906,480	67.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CONTINENTAL CASUALTY COMPANY	0.2%	\$2,592,855	\$2,593,967	\$2,457,211	\$7,746,333	298.6%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.2%	\$2,592,680	\$2,208,023	\$539,813	\$-137,728	(6.2%)
CONTINENTAL INSURANCE COMPANY THE	0.2%	\$2,468,979	\$2,185,809	\$1,823,686	\$1,079,248	49.4%
REDWOOD FIRE AND CASUALTY INSURANCE COMPANY	0.2%	\$2,356,736	\$2,163,849	\$1,046,455	\$-311	(0.0%)
BERKLEY CASUALTY COMPANY	0.2%	\$2,351,440	\$2,302,000	\$531,985	\$820,604	35.6%
AMERISURE PARTNERS INSURANCE COMPANY	0.2%	\$2,334,151	\$2,126,359	\$1,882,331	\$1,322,354	62.2%
UNITED FIRE AND CASUALTY COMPANY	0.2%	\$2,333,379	\$2,074,446	\$2,584,357	\$2,467,786	119.0%
WEST BEND INSURANCE COMPANY	0.2%	\$2,302,242	\$2,144,611	\$565,597	\$910,887	42.5%
CLEAR SPRING PROPERTY AND CASUALTY COMPANY	0.2%	\$2,290,635	\$2,347,094	\$819,765	\$1,461,011	62.2%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE COMPANY	0.2%	\$2,278,766	\$2,760,405	\$1,212,677	\$63,361	2.3%
GREAT DIVIDE INSURANCE COMPANY	0.2%	\$2,278,517	\$2,127,578	\$1,208,931	\$1,017,724	47.8%
PINNACLEPOINT INSURANCE COMPANY	0.2%	\$2,255,903	\$2,417,229	\$855,555	\$1,641,357	67.9%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.2%	\$2,234,481	\$2,142,695	\$2,437,657	\$-109,731	(5.1%)
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.2%	\$2,151,256	\$1,960,738	\$1,121,076	\$-11,370	(0.6%)
XL INSURANCE AMERICA INC	0.2%	\$2,125,608	\$1,814,299	\$267,778	\$665,035	36.7%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.2%	\$2,118,597	\$2,121,356	\$815,036	\$359,718	17.0%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.2%	\$2,061,596	\$2,283,725	\$2,309,415	\$2,147,365	94.0%
EXPLORER INSURANCE COMPANY	0.2%	\$2,053,020	\$961,715	\$84,174	\$651,154	67.7%
MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.2%	\$1,992,707	\$1,522,714	\$544,170	\$855,047	56.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0.2%	\$1,972,411	\$1,925,580	\$3,215,216	\$-17,494	(0.9%)
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.2%	\$1,946,805	\$2,287,697	\$1,563,934	\$3,935,212	172.0%
ZENITH INSURANCE COMPANY	0.2%	\$1,878,777	\$1,881,933	\$709,206	\$7,164	0.4%
NORMANDY INSURANCE COMPANY	0.2%	\$1,875,427	\$1,764,297	\$569,087	\$735,967	41.7%
FCCI INSURANCE COMPANY	0.2%	\$1,862,036	\$2,052,925	\$1,426,614	\$905,705	44.1%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.2%	\$1,844,057	\$1,736,967	\$3,690,739	\$2,872,783	165.4%
CINCINNATI INSURANCE COMPANY THE	0.2%	\$1,814,178	\$2,375,352	\$1,154,895	\$2,716,888	114.4%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.2%	\$1,806,749	\$1,500,149	\$287,378	\$84,529	5.6%
TRANSPORTATION INSURANCE COMPANY	0.2%	\$1,787,078	\$1,585,339	\$832,518	\$-5,071,341	(319.9%)
EMPLOYERS ASSURANCE COMPANY	0.2%	\$1,784,047	\$1,698,382	\$1,023,983	\$591,858	34.8%
STARSTONE NATIONAL INSURANCE COMPANY	0.2%	\$1,776,558	\$1,732,959	\$706,885	\$1,161,879	67.0%
STARR SPECIALTY INSURANCE COMPANY	0.2%	\$1,752,618	\$1,782,915	\$248,928	\$563,194	31.6%
MILFORD CASUALTY INSURANCE COMPANY	0.2%	\$1,727,361	\$1,502,440	\$418,840	\$532,554	35.4%
TRIUMPHE CASUALTY COMPANY	0.2%	\$1,724,302	\$1,507,670	\$948,708	\$1,841,703	122.2%
HOME-OWNERS INSURANCE COMPANY	0.2%	\$1,706,687	\$1,416,510	\$1,179,058	\$1,279,029	90.3%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.2%	\$1,697,276	\$1,587,511	\$654,774	\$146,629	9.2%
SUNZ INSURANCE COMPANY	0.2%	\$1,663,714	\$1,663,714	\$81,695	\$389,587	23.4%
NATIONAL INTERSTATE INSURANCE COMPANY	0.2%	\$1,659,976	\$1,460,295	\$1,292,909	\$447,848	30.7%
UNION INSURANCE COMPANY OF PROVIDENCE	0.2%	\$1,622,493	\$1,837,522	\$1,439,790	\$2,040,512	111.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FIRE INSURANCE EXCHANGE	0.1%	\$1,598,996	\$1,572,506	\$431,601	\$550,733	35.0%
UNION INSURANCE COMPANY	0.1%	\$1,572,294	\$1,465,588	\$744,272	\$736,399	50.2%
PROTECTIVE INSURANCE COMPANY	0.1%	\$1,555,475	\$1,420,794	\$447,952	\$428,179	30.1%
NATIONAL SPECIALTY INSURANCE COMPANY	0.1%	\$1,551,458	\$2,060,458	\$884,104	\$1,880,104	91.2%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.1%	\$1,494,719	\$1,697,037	\$1,136,412	\$1,867,844	110.1%
MITSUI SUMITOMO INSURANCE USA INC	0.1%	\$1,462,043	\$1,562,171	\$347,081	\$503,812	32.3%
FEDERATED SERVICE INSURANCE COMPANY	0.1%	\$1,427,651	\$1,661,079	\$712,948	\$2,195,375	132.2%
BROTHERHOOD MUTUAL INSURANCE CO	0.1%	\$1,420,563	\$1,430,977	\$340,579	\$-249,147	(17.4%)
CHUBB NATIONAL INSURANCE COMPANY	0.1%	\$1,412,330	\$1,361,057	\$716,567	\$712,746	52.4%
AMERICAN COMPENSATION INSURANCE COMPANY	0.1%	\$1,409,212	\$1,581,266	\$401,819	\$1,221,930	77.3%
MIDDLESEX INSURANCE COMPANY	0.1%	\$1,375,187	\$1,497,083	\$897,365	\$1,010,820	67.5%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0.1%	\$1,372,304	\$1,186,353	\$329,679	\$832,110	70.1%
SENTRY SELECT INSURANCE COMPANY	0.1%	\$1,369,697	\$1,330,665	\$525,885	\$321,152	24.1%
BRICKSTREET MUTUAL INSURANCE COMPANY	0.1%	\$1,367,953	\$1,205,494	\$429,991	\$528,370	43.8%
ARGONAUT INSURANCE COMPANY	0.1%	\$1,362,263	\$1,456,688	\$354,011	\$402,550	27.6%
KEY RISK INSURANCE COMPANY	0.1%	\$1,353,360	\$1,378,327	\$949,808	\$1,206,689	87.5%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.1%	\$1,348,986	\$1,394,922	\$1,231,329	\$776,041	55.6%
BANKERS STANDARD INSURANCE COMPANY	0.1%	\$1,347,646	\$1,389,804	\$430,788	\$787,954	56.7%
NATIONAL TRUST INSURANCE COMPANY	0.1%	\$1,345,959	\$1,325,758	\$877,893	\$892,370	67.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
THE NORTH RIVER INSURANCE COMPANY	0.1%	\$1,337,825	\$1,182,156	\$209,716	\$782,339	66.2%
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.1%	\$1,301,937	\$1,210,816	\$182,199	\$319,765	26.4%
CHARTER OAK FIRE INSURANCE CO THE	0.1%	\$1,296,550	\$1,402,432	\$1,009,572	\$782,787	55.8%
GRANITE STATE INSURANCE COMPANY	0.1%	\$1,269,556	\$1,372,765	\$488,009	\$2,866,085	208.8%
WELLFLEET NEW YORK INSURANCE COMPANY	0.1%	\$1,258,973	\$889,859	\$183,583	\$804,384	90.4%
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.1%	\$1,251,355	\$1,218,159	\$1,204,232	\$509,316	41.8%
AMCO INSURANCE COMPANY	0.1%	\$1,206,696	\$1,403,395	\$872,358	\$895,814	63.8%
MIDWEST FAMILY ADVANTAGE INSURANCE COMPANY	0.1%	\$1,198,081	\$972,524	\$428,757	\$497,216	51.1%
INTREPID INSURANCE COMPANY	0.1%	\$1,169,489	\$1,221,198	\$998,922	\$1,318,979	108.0%
DEPOSITORS INSURANCE COMPANY	0.1%	\$1,161,919	\$1,619,944	\$1,289,087	\$734,538	45.3%
PREMIER GROUP INSURANCE COMPANY	0.1%	\$1,161,095	\$1,161,095	\$303,741	\$305,042	26.3%
NATIONAL CASUALTY COMPANY	0.1%	\$1,126,620	\$953,741	\$122,565	\$203,323	21.3%
THE PIE INSURANCE COMPANY	0.1%	\$1,100,951	\$197,406	\$394,550	\$444,242	225.0%
7710 INSURANCE COMPANY	0.1%	\$1,081,669	\$1,025,227	\$1,068,571	\$578,484	56.4%
STATE NATIONAL INSURANCE COMPANY INC	0.1%	\$1,074,633	\$1,068,633	\$338,860	\$665,860	62.3%
EVEREST PREMIER INSURANCE COMPANY	0.1%	\$1,042,571	\$970,496	\$230,846	\$582,472	60.0%
EVEREST NATIONAL INSURANCE COMPANY	0.1%	\$1,041,869	\$1,090,138	\$716,877	\$637,383	58.5%
NORGUARD INSURANCE COMPANY	0.1%	\$1,020,701	\$1,094,467	\$92,365	\$98,316	9.0%
SELECTIVE INSURANCE COMPANY OF AMERICA	0.1%	\$1,020,517	\$911,953	\$672,095	\$541,037	59.3%
PLAZA INSURANCE COMPANY	0.1%	\$984,439	\$944,478	\$157,121	\$437,671	46.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STARNET INSURANCE COMPANY	0.1%	\$976,254	\$1,320,433	\$1,304,544	\$1,517,429	114.9%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.1%	\$974,815	\$862,012	\$253,666	\$463,366	53.8%
ACCIDENT INSURANCE COMPANY INC	0.1%	\$971,555	\$338,269	\$1,472,170	\$457,700	135.3%
EVEREST DENALI INSURANCE COMPANY	0.1%	\$959,979	\$919,356	\$342,909	\$414,806	45.1%
BITCO NATIONAL INSURANCE COMPANY	0.1%	\$953,743	\$994,070	\$558,300	\$-180,136	(18.1%)
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.1%	\$949,206	\$708,865	\$287,510	\$567,410	80.0%
MONROE GUARANTY INSURANCE COMPANY	0.1%	\$940,541	\$930,009	\$216,115	\$-41,014	(4.4%)
TRUCK INSURANCE EXCHANGE	0.1%	\$809,380	\$818,152	\$382,051	\$-218,466	(26.7%)
NORTHSTONE INSURANCE COMPANY	0.1%	\$803,529	\$822,275	\$150,001	\$266,264	32.4%
SOMPO AMERICA INSURANCE COMPANY	0.1%	\$801,152	\$825,144	\$835,702	\$540,397	65.5%
GUIDEONE INSURANCE COMPANY	0.1%	\$799,196	\$867,219	\$553,041	\$640,485	73.9%
AMERICAN FIRE & CASUALTY COMPANY	0.1%	\$786,681	\$966,099	\$1,705,398	\$473,145	49.0%
NATIONAL AMERICAN INSURANCE COMPANY	0.1%	\$779,972	\$701,245	\$293,546	\$218,909	31.2%
SECURITY NATIONAL INSURANCE COMPANY	0.1%	\$771,525	\$784,473	\$641,141	\$1,081,521	137.9%
SOUTHERN INSURANCE COMPANY	0.1%	\$767,110	\$585,315	\$1,835,322	\$3,861,405	659.7%
HANOVER INSURANCE COMPANY THE	0.1%	\$753,485	\$736,920	\$61,595	\$-70,950	(9.6%)
PACIFIC INDEMNITY COMPANY	0.1%	\$750,149	\$1,004,383	\$501,642	\$718,142	71.5%
COLUMBIA MUTUAL INSURANCE COMPANY	0.1%	\$748,440	\$758,448	\$104,262	\$152,150	20.1%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.1%	\$747,546	\$757,453	\$2,470,384	\$644,956	85.1%
SEQUOIA INSURANCE COMPANY	0.1%	\$743,536	\$530,777	\$82,001	\$388,661	73.2%
MID CENTURY INSURANCE COMPANY	0.1%	\$720,659	\$779,047	\$331,273	\$804,935	103.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
OHIO CASUALTY INSURANCE COMPANY	0.1%	\$716,383	\$762,202	\$367,987	\$656,021	86.1%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.1%	\$708,492	\$784,651	\$336,275	\$583,276	74.3%
TRIANGLE INSURANCE COMPANY INC	0.1%	\$680,385	\$733,886	\$444,638	\$43,087	5.9%
MIDWEST INSURANCE COMPANY	0.1%	\$677,364	\$688,150	\$425,465	\$436,496	63.4%
SAFETY FIRST INSURANCE COMPANY	0.1%	\$673,582	\$672,840	\$218,433	\$782,521	116.3%
CONTINENTAL WESTERN INSURANCE COMPANY	0.1%	\$660,927	\$720,937	\$481,615	\$10,010	1.4%
SFM MUTUAL INSURANCE COMPANY	0.1%	\$659,815	\$732,510	\$327,908	\$234,045	32.0%
COMMERCE AND INDUSTRY INSURANCE CO	0.1%	\$647,159	\$552,516	\$1,266,193	\$8,665,321	1568.3%
WEST AMERICAN INSURANCE COMPANY	0.1%	\$644,211	\$632,517	\$132,752	\$387,853	61.3%
ACCREDITED SURETY AND CASUALTY COMPANY INC	0.1%	\$615,013	\$664,994	\$452	\$144,409	21.7%
GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.1%	\$600,675	\$683,285	\$121,409	\$227,443	33.3%
CITIZENS INSURANCE COMPANY OF AMERICA	0.1%	\$594,074	\$550,294	\$359,076	\$570,524	103.7%
WELLFLEET INSURANCE COMPANY	0.1%	\$592,113	\$382,319	\$218,534	\$725,287	189.7%
STAR INSURANCE COMPANY	0.1%	\$591,844	\$952,664	\$996,552	\$1,362,043	143.0%
HANOVER AMERICAN INSURANCE COMPANY THE	0.1%	\$590,704	\$627,577	\$288,361	\$336,564	53.6%
SOMPO AMERICA FIRE & MARINE INSURANCE COMPANY	0.1%	\$588,833	\$541,404	\$218,841	\$618,416	114.2%
FLORISTS' MUTUAL INSURANCE COMPANY	0.1%	\$577,830	\$510,910	\$506,877	\$-125,962	(24.7%)
CRESTBROOK INSURANCE COMPANY	0.1%	\$564,045	\$537,997	\$73,271	\$332,353	61.8%
ALASKA NATIONAL INSURANCE COMPANY	0.1%	\$547,468	\$210,208	\$69,276	\$248,031	118.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MASSACHUSETTS BAY INSURANCE COMPANY	0.1%	\$546,009	\$530,803	\$329,237	\$572,106	107.8%
VIGILANT INSURANCE COMPANY	0.1%	\$545,616	\$565,998	\$154,733	\$89,924	15.9%
REGENT INSURANCE COMPANY	0.1%	\$543,333	\$570,980	\$343,057	\$239,467	41.9%
CIMARRON INSURANCE COMPANY INC	0.1%	\$542,227	\$147,587	\$492,707	\$481,505	326.3%
WCF NATIONAL INSURANCE COMPANY	0.0%	\$532,305	\$622,687	\$143,866	\$260,710	41.9%
MERIDIAN SECURITY INSURANCE COMPANY	0.0%	\$524,887	\$627,003	\$233,852	\$355,102	56.6%
ZNAT INSURANCE COMPANY	0.0%	\$523,950	\$493,759	\$272,142	\$-718	(0.1%)
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0%	\$511,816	\$558,580	\$278,535	\$-179,334	(32.1%)
OBI NATIONAL INSURANCE COMPANY	0.0%	\$505,398	\$336,177	\$19,805	\$-10,542	(3.1%)
SUTTON NATIONAL INSURANCE COMPANY	0.0%	\$503,945	\$150,188	\$8,876	\$79,542	53.0%
EASTGUARD INSURANCE COMPANY	0.0%	\$498,099	\$590,756	\$547,276	\$105,714	17.9%
NORTH POINTE INSURANCE COMPANY	0.0%	\$493,856	\$401,289	\$93,632	\$55,920	13.9%
WORK FIRST CASUALTY COMPANY	0.0%	\$492,311	\$482,111	\$163,475	\$-543,445	(112.7%)
EXECUTIVE RISK INDEMNITY INC	0.0%	\$484,821	\$536,795	\$249,885	\$483,812	90.1%
TOKIO MARINE AMERICA INSURANCE COMPANY	0.0%	\$477,933	\$428,124	\$235,045	\$273,688	63.9%
RURAL TRUST INSURANCE COMPANY	0.0%	\$457,984	\$405,153	\$176,192	\$149,928	37.0%
CHEROKEE INSURANCE COMPANY	0.0%	\$455,823	\$455,875	\$760,677	\$-554,917	(121.7%)
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.0%	\$452,309	\$487,432	\$57,191	\$135,220	27.7%
UNITED STATES FIRE INSURANCE COMPANY	0.0%	\$448,952	\$701,934	\$365,330	\$-175,512	(25.0%)
AMFED NATIONAL INSURANCE COMPANY	0.0%	\$439,357	\$311,688	\$127,027	\$686,058	220.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
BLOOMINGTON COMPENSATION INSURANCE COMPANY	0.0%	\$434,110	\$472,999	\$251,968	\$180,049	38.1%
ATLANTIC SPECIALTY INSURANCE COMPANY	0.0%	\$429,574	\$486,961	\$677,882	\$82,747	17.0%
NATIONWIDE ASSURANCE COMPANY	0.0%	\$417,707	\$371,177	\$4,370	\$66,127	17.8%
AMERICAN FAMILY INSURANCE COMPANY	0.0%	\$417,669	\$526,524	\$617,413	\$1,384,697	263.0%
MEMIC INDEMNITY COMPANY	0.0%	\$411,875	\$300,518	\$60,463	\$80,654	26.8%
GUIDEONE ELITE INSURANCE COMPANY	0.0%	\$405,007	\$535,450	\$154,371	\$242,034	45.2%
EMC PROPERTY & CASUALTY COMPANY	0.0%	\$401,140	\$385,790	\$139,245	\$188,951	49.0%
GREAT AMERICAN ASSURANCE COMPANY	0.0%	\$399,393	\$255,350	\$70,669	\$38,271	15.0%
FALLS LAKE NATIONAL INSURANCE COMPANY	0.0%	\$397,018	\$233,151	\$22,429	\$117,400	50.4%
GUIDEONE SPECIALTY INSURANCE COMPANY	0.0%	\$392,799	\$487,867	\$30,264	\$114,217	23.4%
ILLINOIS CASUALTY COMPANY	0.0%	\$386,410	\$388,107	\$94,610	\$60,364	15.6%
CONTINENTAL INDEMNITY COMPANY	0.0%	\$383,471	\$383,471	\$1,232,807	\$-1,043,416	(272.1%)
GENERAL CASUALTY COMPANY OF WISCONSIN	0.0%	\$381,586	\$451,243	\$397,289	\$139,036	30.8%
GREAT NORTHERN INSURANCE COMPANY	0.0%	\$379,240	\$319,874	\$204,850	\$394,593	123.4%
ELECTRIC INSURANCE COMPANY	0.0%	\$374,472	\$374,472	\$86,862	\$-284,673	(76.0%)
SAGAMORE INSURANCE COMPANY	0.0%	\$355,933	\$354,651	\$98,971	\$-89,985	(25.4%)
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.0%	\$336,626	\$334,189	\$104,785	\$16,358	4.9%
CHIRON INSURANCE COMPANY	0.0%	\$335,599	\$244,469	\$104,530	\$211,317	86.4%
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$332,237	\$376,325	\$66,433	\$238,495	63.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.0%	\$313,319	\$336,816	\$134,313	\$222,989	66.2%
ACADIA INSURANCE COMPANY	0.0%	\$309,535	\$403,694	\$1,001,430	\$402,196	99.6%
GREAT AMERICAN INSURANCE COMPANY	0.0%	\$297,261	\$271,499	\$6,720	\$4,122	1.5%
STONETRUST PREMIER CASUALTY INSURANCE COMPANY	0.0%	\$295,760	\$257,865	\$24,736	\$136,081	52.8%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0.0%	\$283,336	\$260,517	\$46,730	\$-131,286	(50.4%)
OAK RIVER INSURANCE COMPANY	0.0%	\$280,565	\$157,901	\$122,842	\$-197,825	(125.3%)
FARMERS INSURANCE EXCHANGE	0.0%	\$253,479	\$292,928	\$53,034	\$-288,491	(98.5%)
SUMMITPOINT INSURANCE COMPANY	0.0%	\$251,607	\$235,604	\$44,454	\$77,950	33.1%
AMFED ADVANTAGE INSURANCE COMPANY	0.0%	\$245,366	\$104,080	\$3,840	\$6,437	6.2%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.0%	\$239,817	\$224,428	\$65,065	\$36,890	16.4%
IMPERIUM INSURANCE COMPANY	0.0%	\$238,508	\$226,211	\$95,516	\$-138,241	(61.1%)
PACIFIC EMPLOYERS INSURANCE COMPANY	0.0%	\$234,284	\$124,870	\$313,429	\$93,395	74.8%
AIG ASSURANCE COMPANY	0.0%	\$228,837	\$232,497	\$55,077	\$-165,225	(71.1%)
ACIG INSURANCE COMPANY	0.0%	\$224,312	\$224,312	\$0	\$-1,153,868	(514.4%)
NATIONWIDE GENERAL INSURANCE COMPANY	0.0%	\$219,173	\$243,935	\$27,619	\$110,825	45.4%
STONINGTON INSURANCE COMPANY	0.0%	\$218,107	\$163,041	\$88,251	\$98,731	60.6%
COUNTRY MUTUAL INSURANCE COMPANY	0.0%	\$210,951	\$127,309	\$0	\$7,212	5.7%
TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.0%	\$205,075	\$388,354	\$54,314	\$171,526	44.2%
EMPLOYERS COMPENSATION INSURANCE COMPANY	0.0%	\$198,460	\$218,697	\$17,302	\$-19,885	(9.1%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$197,011	\$135,076	\$65,560	\$879,986	651.5%
GREENWICH INSURANCE COMPANY	0.0%	\$196,689	\$167,654	\$2,384	\$40,247	24.0%
TRANS PACIFIC INSURANCE COMPANY	0.0%	\$195,128	\$187,832	\$79,632	\$261,449	139.2%
ADDISON INSURANCE COMPANY	0.0%	\$192,880	\$153,806	\$491,440	\$409,424	266.2%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.0%	\$190,726	\$235,558	\$31,282	\$111,300	47.2%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.0%	\$190,631	\$136,623	\$25,922	\$-3,230	(2.4%)
NOVA CASUALTY COMPANY	0.0%	\$186,933	\$306,232	\$56,416	\$-379,631	(124.0%)
AMERICAN SELECT INSURANCE COMPANY	0.0%	\$159,341	\$222,263	\$51,415	\$6,206	2.8%
AMERICAN HOME ASSURANCE COMPANY	0.0%	\$156,857	\$-9,806	\$677,041	\$-5,974,893	60931.0%
PREFERRED PROFESSIONAL INSURANCE COMPANY	0.0%	\$156,078	\$146,595	\$20,072	\$123,641	84.3%
COLUMBIA NATIONAL INSURANCE COMPANY	0.0%	\$152,301	\$156,596	\$684,749	\$778,329	497.0%
BERKLEY NATIONAL INSURANCE COMPANY	0.0%	\$142,962	\$138,226	\$64,524	\$21,106	15.3%
BERKLEY REGIONAL INSURANCE COMPANY	0.0%	\$142,760	\$140,524	\$85,482	\$41,468	29.5%
PENN MILLERS INSURANCE COMPANY	0.0%	\$142,285	\$133,303	\$105,838	\$-92,273	(69.2%)
EMPLOYERS INSURANCE COMPANY OF NEVADA	0.0%	\$139,288	\$128,882	\$6,042	\$5,159	4.0%
ROCKWOOD CASUALTY INSURANCE COMPANY	0.0%	\$137,954	\$136,736	\$10,974	\$34,846	25.5%
ARGONAUT-MIDWEST INSURANCE COMPANY	0.0%	\$120,774	\$120,131	\$34,448	\$51,571	42.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
WESTCHESTER FIRE INSURANCE COMPANY	0.0%	\$118,593	\$114,876	\$23,022	\$90,707	79.0%
AMFED CASUALTY INSURANCE COMPANY	0.0%	\$116,346	\$98,984	\$11,746	\$20,583	20.8%
FRANK WINSTON CRUM INSURANCE COMPANY	0.0%	\$115,609	\$85,903	\$2,000	\$-27,154	(31.6%)
WCF SELECT INSURANCE COMPANY	0.0%	\$107,002	\$49,379	\$15,089	\$-146,230	(296.1%)
SERVICE LLOYDS INSURANCE COMPANY	0.0%	\$106,939	\$83,701	\$85,621	\$170,153	203.3%
PRESCIENT NATIONAL INSURANCE COMPANY	0.0%	\$96,145	\$56,810	\$9,928	\$-7,659	(13.5%)
COREPOINTE INSURANCE COMPANY	0.0%	\$87,449	\$317,273	\$261,391	\$430,423	135.7%
AMERITRUST INSURANCE CORPORATION	0.0%	\$84,590	\$135,495	\$84,531	\$151,711	112.0%
ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY	0.0%	\$84,002	\$73,278	\$99,137	\$177,117	241.7%
HARLEYSVILLE INSURANCE COMPANY	0.0%	\$78,470	\$40,369	\$0	\$3,850	9.5%
CRUM & FORSTER INDEMNITY COMPANY	0.0%	\$65,744	\$72,210	\$0	\$5,671	7.9%
ALLIED EASTERN INDEMNITY COMPANY	0.0%	\$64,179	\$79,429	\$41,370	\$-21,515	(27.1%)
UTICA MUTUAL INSURANCE COMPANY	0.0%	\$63,822	\$72,992	\$7,468	\$-4,005	(5.5%)
INCLINE CASUALTY COMPANY	0.0%	\$59,419	\$45,438	\$0	\$575	1.3%
ASCOT INSURANCE COMPANY	0.0%	\$58,485	\$31,743	\$0	\$5,712	18.0%
EASTERN ADVANTAGE ASSURANCE COMPANY	0.0%	\$50,988	\$32,074	\$0	\$0	0.0%
WESTFIELD INSURANCE COMPANY	0.0%	\$46,320	\$37,648	\$9,430	\$164,475	436.9%
MIDSOUTH MUTUAL INSURANCE COMPANY	0.0%	\$45,791	\$42,704	\$0	\$6,437	15.1%
PARK NATIONAL INSURANCE COMPANY	0.0%	\$40,993	\$50,821	\$0	\$0	0.0%
TNUS INSURANCE COMPANY	0.0%	\$38,968	\$31,011	\$4,004	\$139,220	448.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
RLI INSURANCE COMPANY	0.0%	\$35,308	\$31,545	\$3,589	\$-1,572	(5.0%)
FIREMANS FUND INSURANCE COMPANY	0.0%	\$33,710	\$35,821	\$135,171	\$-116,735	(325.9%)
T.H.E. INSURANCE COMPANY	0.0%	\$32,601	\$33,617	\$0	\$-200,641	(596.8%)
RIVERPORT INSURANCE COMPANY	0.0%	\$31,829	\$26,620	\$42,093	\$-71,222	(267.6%)
MAG MUTUAL INSURANCE COMPANY	0.0%	\$25,614	\$19,416	\$56,187	\$-39,993	(206.0%)
GRAY INSURANCE COMPANY THE	0.0%	\$24,588	\$24,588	\$0	\$5,793	23.6%
EASTERN ALLIANCE INSURANCE COMPANY	0.0%	\$22,689	\$19,316	\$0	\$92,587	479.3%
AIG PROPERTY CASUALTY COMPANY	0.0%	\$21,801	\$19,163	\$46,402	\$-313,373	(1635.3%)
NATIONAL SURETY CORPORATION	0.0%	\$17,461	\$36,638	\$133,883	\$257,234	702.1%
FIDELITY AND GUARANTY INSURANCE COMPANY	0.0%	\$15,100	\$15,100	\$107,933	\$-290,242	(1922.1%)
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.0%	\$14,585	\$14,445	\$21,862	\$51,746	358.2%
SAMSUNG FIRE & MARINE INSURANCE CO LTD (US BRANCH)	0.0%	\$9,656	\$10,656	\$0	\$1,198	11.2%
HDI GLOBAL INSURANCE COMPANY	0.0%	\$8,542	\$8,639	\$7,500	\$-50,700	(586.9%)
OBI AMERICA INSURANCE COMPANY	0.0%	\$4,728	\$1,723	\$0	\$-2,202	(127.8%)
REPUBLIC INDEMNITY COMPANY OF AMERICA	0.0%	\$3,711	\$4,124	\$0	\$0	0.0%
REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	0.0%	\$2,387	\$2,488	\$0	\$0	0.0%
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY	0.0%	\$635	\$819	\$2,800	\$-278	(33.9%)
WESTFIELD SUPERIOR INSURANCE COMPANY	0.0%	\$312	\$259	\$0	\$79	30.5%
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.0%	\$115	\$-25,806	\$97,305	\$261,605	(1013.7%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
WESTFIELD NATIONAL INSURANCE COMPANY	0.0%	\$108	\$108	\$0	\$-268	(248.1%)
AMERICAN FAMILY HOME INSURANCE COMPANY	0.0%	\$26	\$47	\$0	\$-10,548	(22442.6%)
PETROLEUM CASUALTY COMPANY	0.0%	\$15	\$15	\$0	\$0	0.0%
CUMIS INSURANCE SOCIETY INC	0.0%	\$0	\$0	\$-479	\$-14,133	-
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	0.0%	\$0	\$0	\$0	\$-26,418	-
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-17	-
EVERGREEN NATIONAL INDEMNITY COMPANY	0.0%	\$0	\$0	\$59,620	\$18,562	-
AUSTIN MUTUAL INSURANCE COMPANY	0.0%	\$0	\$0	\$13,639	\$1,955	-
HDI GLOBAL SELECT INSURANCE COMPANY	0.0%	\$0	\$0	\$17,171	\$72,296	-
NGM INSURANCE COMPANY	0.0%	\$0	\$0	\$25	\$25	-
NATIONAL FARMERS UNION PROPERTY & CASUALTY COMPANY	0.0%	\$0	\$0	\$11,908	\$238,801	-
PEERLESS INDEMNITY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$7,949	-
ST PAUL PROTECTIVE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$5,415	-
AMERICAN ECONOMY INSURANCE COMPANY	0.0%	\$0	\$0	\$29,646	\$-93,121	-
AMERICAN STATES INSURANCE COMPANY	0.0%	\$0	\$0	\$90,009	\$-131,029	-
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$107,317	-
ARGONAUT GREAT CENTRAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$32	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TRINITY UNIVERSAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$166	–
CLARENDON NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$33,045	\$95,865	–
21ST CENTURY PREMIER INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–845	–
ESURANCE INSURANCE COMPANY OF NEW JERSEY	0.0%	\$0	\$0	\$2,104	\$0	–
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.0%	\$0	\$0	\$50,879	\$–8,614	–
INSURANCE COMPANY OF NORTH AMERICA	0.0%	\$0	\$–2,054	\$35,881	\$43,964	(2140.4%)
SHELTER MUTUAL INSURANCE COMPANY	0.0%	\$0	\$0	\$923,185	\$140,798	–
MIDWESTERN INDEMNITY COMPANY THE	0.0%	\$0	\$0	\$166,362	\$–455,933	–
NETHERLANDS INSURANCE COMPANY THE	0.0%	\$0	\$0	\$798,226	\$309,536	–
PEERLESS INSURANCE COMPANY	0.0%	\$0	\$0	\$–329	\$–110,624	–
ARROWOOD INDEMNITY COMPANY	0.0%	\$0	\$0	\$21,481	\$423	–
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$–17,941	–
GENERAL INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$14,537	\$–147,055	–
SAFECO INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$–127,826	–
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.0%	\$0	\$0	\$321,352	\$–77,259	–
ST PAUL GUARDIAN INSURANCE COMPANY	0.0%	\$0	\$0	\$58,264	\$–155,739	–

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ST PAUL MERCURY INSURANCE COMPANY	0.0%	\$0	\$0	\$141,002	\$-21,453	-
ALEA NORTH AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$21,931	\$-1,282	-
TIG INSURANCE COMPANY	0.0%	\$0	\$0	\$203,920	\$-117,451	-
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.0%	\$0	\$0	\$373,321	\$216,333	-
UNITED STATES FIDELITY & GUARANTY COMPANY	0.0%	\$0	\$0	\$23,683	\$-179,852	-
HARCO NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$1,179	\$-36,889	-
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION	0.0%	\$0	\$0	\$8,553	\$1,909	-
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$-3,538	-
COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	0.0%	\$0	\$0	\$3,076	\$208	-
21ST CENTURY CENTENNIAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-18,774	-
TRAVCO PERSONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$32,192	\$-84,656	-
HAWKEYE-SECURITY INSURANCE COMPANY	0.0%	\$0	\$0	\$654	\$-178,823	-
GENESIS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-40,000	-
THE FIDELITY AND DEPOSIT COMPANY OF MARYLAND	0.0%	\$0	\$6	\$1,012,871	\$1,843,295	3.072E7%
WESTPORT INSURANCE CORPORATION	0.0%	\$0	\$0	\$106,291	\$-20,498	-
TRAVELERS COMMERCIAL CASUALTY COMPANY	0.0%	\$0	\$0	\$1,817,099	\$10,061,497	-
PIONEER SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$1	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN BUSINESS & MERCANTILE INSURANCE MUTUAL INC	0.0%	\$0	\$0	\$5,886	\$1,146	–
VIRGINIA SURETY COMPANY INC	0.0%	\$0	\$0	\$84,992	\$610,021	–
UNIVERSAL UNDERWRITERS INS CO	0.0%	\$0	\$0	\$61,184	\$–63,728	–
FOREMOST SIGNATURE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–9,645	–
THE TRAVELERS CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$–2,543	–
COLORADO CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$4	–
DIAMOND STATE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–19	–
WAUSAU BUSINESS INSURANCE COMPANY	(0.0%)	\$–1	\$–11,443	\$0	\$8,261	(72.2%)
LIBERTY MUTUAL INSURANCE COMPANY	(0.0%)	\$–83	\$–5,704	\$753,293	\$309,604	(5427.8%)
OLD REPUBLIC GENERAL INSURANCE CORPORATION	(0.0%)	\$–21,260	\$–16,010	\$271,881	\$–1,309,288	8177.9%
ILLINOIS NATIONAL INSURANCE COMPANY	(0.0%)	\$–58,085	\$–58,085	\$48,100	\$–19,656	33.8%
DIAMOND INSURANCE COMPANY	(0.0%)	\$–91,074	\$–40,719	\$345,000	\$453,777	(1114.4%)
TOTAL	100.0%	\$1,076,010,989	\$1,092,798,745	\$536,415,073	\$574,501,132	52.6%

OTHER LIABILITY: BODILY INJURY & PROPERTY DAMAGE

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
LYNDON SOUTHERN INSURANCE COMPANY	9.1%	\$87,126,810	\$22,852,727	\$19,035,179	\$24,659,760	107.9%
CATERPILLAR INSURANCE COMPANY	6.7%	\$63,965,077	\$67,707,204	\$58,881,191	\$59,169,047	87.4%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	5.1%	\$48,261,915	\$43,650,304	\$11,657,474	\$23,274,917	53.3%
FEDERAL INSURANCE COMPANY	3.7%	\$35,640,583	\$35,987,969	\$10,972,916	\$14,066,911	39.1%
STATE FARM FIRE AND CASUALTY COMPANY	3.5%	\$33,648,968	\$31,287,275	\$39,531,014	\$60,615,026	193.7%
CINCINNATI INSURANCE COMPANY THE	2.7%	\$25,503,516	\$25,754,107	\$5,549,433	\$18,523,260	71.9%
ZURICH AMERICAN INSURANCE COMPANY	2.7%	\$25,364,242	\$25,595,663	\$18,529,066	\$17,890,743	69.9%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	2.5%	\$23,402,699	\$24,706,184	\$5,091,489	\$-9,214,634	(37.3%)
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	2.1%	\$19,655,561	\$18,447,907	\$6,329,909	\$5,804,951	31.5%
ACE AMERICAN INSURANCE COMPANY	2.1%	\$19,594,154	\$19,996,156	\$19,383,887	\$-641,970	(3.2%)
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	2.0%	\$18,997,182	\$18,580,955	\$9,704,314	\$16,316,569	87.8%
ACUITY A MUTUAL INSURANCE COMPANY	2.0%	\$18,991,992	\$15,560,875	\$8,901,077	\$21,104,837	135.6%
OLD REPUBLIC INSURANCE COMPANY	1.9%	\$18,200,959	\$17,799,113	\$4,428,953	\$5,896,789	33.1%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	1.9%	\$17,720,553	\$21,270,841	\$9,126,748	\$7,064,452	33.2%
WEST BEND INSURANCE COMPANY	1.8%	\$16,925,172	\$16,117,031	\$6,949,936	\$9,427,217	58.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PHILADELPHIA INDEMNITY INSURANCE COMPANY	1.4%	\$13,672,059	\$13,551,942	\$13,694,377	\$15,444,593	114.0%
SHELTER MUTUAL INSURANCE COMPANY	1.4%	\$12,950,476	\$12,548,014	\$13,019,387	\$15,629,648	124.6%
MARKEL AMERICAN INSURANCE COMPANY	1.3%	\$12,479,143	\$12,361,032	\$4,297,848	\$11,026,391	89.2%
ENDURANCE AMERICAN INSURANCE COMPANY	1.1%	\$10,510,958	\$10,247,586	\$4,258,858	\$9,407,718	91.8%
ARCH INSURANCE COMPANY	1.1%	\$10,423,695	\$10,087,173	\$2,994,279	\$9,352,884	92.7%
XL INSURANCE AMERICA INC	1.1%	\$10,384,150	\$10,891,200	\$0	\$3,460,905	31.8%
UNITED FIRE AND CASUALTY COMPANY	1.1%	\$10,047,174	\$9,816,845	\$13,432,915	\$10,851,035	110.5%
EVEREST NATIONAL INSURANCE COMPANY	1.0%	\$9,216,080	\$9,149,999	\$3,911,791	\$4,921,700	53.8%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	1.0%	\$9,085,776	\$8,910,664	\$2,863,744	\$3,922,556	44.0%
NAVIGATORS INSURANCE COMPANY	0.9%	\$8,658,463	\$9,380,868	\$7,889,047	\$-857,324	(9.1%)
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.9%	\$8,455,213	\$8,711,346	\$9,463,627	\$10,332,911	118.6%
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION	0.8%	\$7,305,697	\$7,530,579	\$195,872	\$1,423,280	18.9%
RSUI INDEMNITY COMPANY	0.7%	\$6,775,431	\$7,510,241	\$13,564,222	\$3,130,306	41.7%
FEDERATED MUTUAL INSURANCE COMPANY	0.7%	\$6,654,210	\$6,621,043	\$726,285	\$3,163,532	47.8%
CONTINENTAL CASUALTY COMPANY	0.7%	\$6,602,575	\$27,795,023	\$5,279,408	\$16,073,548	57.8%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.7%	\$6,591,155	\$6,439,108	\$1,566,819	\$5,277,827	82.0%
WESTCHESTER FIRE INSURANCE COMPANY	0.6%	\$5,994,695	\$6,785,257	\$522,808	\$5,570,474	82.1%
HISCOX INSURANCE COMPANY INC	0.6%	\$5,832,360	\$5,679,117	\$969,959	\$3,203,609	56.4%
SECURA INSURANCE COMPANY	0.6%	\$5,614,692	\$5,123,134	\$298,700	\$2,024,171	39.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
QBE INSURANCE CORPORATION	0.6%	\$5,554,058	\$4,661,945	\$3,379,929	\$3,543,336	76.0%
GREAT AMERICAN INSURANCE COMPANY	0.6%	\$5,474,253	\$4,500,982	\$8,921,723	\$7,161,951	159.1%
CUMIS INSURANCE SOCIETY INC	0.6%	\$5,364,209	\$5,397,580	\$2,721,832	\$2,877,017	53.3%
CINCINNATI CASUALTY COMPANY THE	0.5%	\$5,146,694	\$4,645,937	\$63,441	\$7,109,035	153.0%
NEXT INSURANCE US COMPANY	0.5%	\$4,907,573	\$4,373,214	\$922,122	\$2,316,163	53.0%
VIRGINIA SURETY COMPANY INC	0.5%	\$4,835,347	\$3,954,052	\$2,861,301	\$3,293,521	83.3%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.5%	\$4,818,863	\$4,755,362	\$10,666,720	\$2,599,323	54.7%
GREAT AMERICAN ASSURANCE COMPANY	0.5%	\$4,779,065	\$4,679,440	\$2,663	\$773,196	16.5%
BEAZLEY INSURANCE COMPANY INC	0.5%	\$4,571,669	\$3,906,834	\$489,796	\$1,203,325	30.8%
AMCO INSURANCE COMPANY	0.5%	\$4,553,418	\$5,670,669	\$13,551,034	\$14,881,524	262.4%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.5%	\$4,519,016	\$3,796,668	\$580,482	\$1,099,758	29.0%
GREAT AMERICAN SECURITY INSURANCE COMPANY	0.4%	\$4,290,234	\$5,607,763	\$269,655	\$1,029,711	18.4%
FARMERS INSURANCE EXCHANGE	0.4%	\$4,114,475	\$4,501,377	\$630,000	\$2,721,514	60.5%
EVEREST REINSURANCE COMPANY	0.4%	\$4,090,765	\$4,090,765	\$3,600,899	\$3,436,781	84.0%
FIREMANS FUND INSURANCE COMPANY	0.4%	\$4,008,006	\$4,197,483	\$40,498	\$445,112	10.6%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.4%	\$3,974,905	\$4,255,097	\$1,836,520	\$2,287,994	53.8%
NATIONAL INTERSTATE INSURANCE COMPANY	0.4%	\$3,935,719	\$3,966,108	\$1,220,435	\$2,574,449	64.9%
U S SPECIALTY INSURANCE COMPANY	0.4%	\$3,775,076	\$4,227,386	\$1,204,142	\$-5,635,173	(133.3%)
MIDVALE INDEMNITY COMPANY	0.4%	\$3,733,552	\$3,380,932	\$384,301	\$1,996,743	59.1%
SCOTTSDALE INDEMNITY COMPANY	0.4%	\$3,705,916	\$3,832,858	\$61,490	\$331,802	8.7%
ALLIED WORLD NATIONAL ASSURANCE COMPANY	0.4%	\$3,441,436	\$3,163,256	\$9,540,080	\$3,492,105	110.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SAFETY NATIONAL CASUALTY CORPORATION	0.4%	\$3,422,809	\$2,995,884	\$1,649,957	\$2,702,627	90.2%
ALLSTATE INDEMNITY COMPANY	0.4%	\$3,422,346	\$3,024,878	\$1,550,000	\$1,639,390	54.2%
ASPEN AMERICAN INSURANCE COMPANY	0.3%	\$3,304,406	\$3,139,670	\$11,596	\$1,448,969	46.2%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.3%	\$3,286,658	\$3,248,896	\$152,685	\$-153,277	(4.7%)
GRINNELL MUTUAL REINSURANCE COMPANY	0.3%	\$3,276,341	\$3,087,651	\$2,349,895	\$53,032	1.7%
UNITED STATES LIABILITY INSURANCE COMPANY	0.3%	\$3,197,939	\$2,913,822	\$1,628,471	\$1,657,390	56.9%
ENDURANCE ASSURANCE CORPORATION	0.3%	\$3,192,256	\$2,821,091	\$26,798	\$1,155,185	40.9%
MISSOURI HOSPITAL PLAN	0.3%	\$3,033,504	\$3,017,007	\$191,500	\$43,247	1.4%
AMERISURE MUTUAL INSURANCE COMPANY	0.3%	\$2,995,905	\$3,237,241	\$0	\$830,243	25.6%
TRAVELERS INDEMNITY COMPANY	0.3%	\$2,981,959	\$1,914,794	\$500,697	\$1,129,490	59.0%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.3%	\$2,970,448	\$3,027,786	\$842,260	\$1,810,209	59.8%
PHOENIX INSURANCE COMPANY THE	0.3%	\$2,935,197	\$2,853,520	\$719,947	\$1,205,742	42.3%
MARKEL INSURANCE COMPANY	0.3%	\$2,920,481	\$2,049,786	\$479,298	\$1,270,909	62.0%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.3%	\$2,792,625	\$2,551,732	\$831,668	\$2,017,712	79.1%
ATLANTIC SPECIALTY INSURANCE COMPANY	0.3%	\$2,781,432	\$2,838,068	\$2,335,443	\$3,708,318	130.7%
FREEDOM SPECIALTY INSURANCE COMPANY	0.3%	\$2,776,233	\$2,992,835	\$0	\$505,870	16.9%
THE NORTH RIVER INSURANCE COMPANY	0.3%	\$2,755,162	\$2,455,860	\$0	\$951,540	38.7%
AUTO OWNERS INSURANCE COMPANY	0.3%	\$2,708,786	\$2,365,544	\$829,173	\$1,053,348	44.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CRESTBROOK INSURANCE COMPANY	0.3%	\$2,666,024	\$2,858,952	\$345,000	\$1,685,766	59.0%
AMERICAN SECURITY INSURANCE COMPANY	0.3%	\$2,655,411	\$2,136,357	\$1,907,635	\$2,221,476	104.0%
BERKLEY NATIONAL INSURANCE COMPANY	0.3%	\$2,624,112	\$2,682,697	\$0	\$983,351	36.7%
PENN MILLERS INSURANCE COMPANY	0.3%	\$2,602,010	\$2,178,564	\$602,488	\$605,844	27.8%
ILLINOIS CASUALTY COMPANY	0.3%	\$2,500,188	\$2,501,826	\$1,388,500	\$1,836,517	73.4%
WESCO INSURANCE COMPANY	0.2%	\$2,333,683	\$2,639,265	\$72,857	\$861,021	32.6%
AUTOMOBILE INS CO OF HARTFORD CT	0.2%	\$2,312,952	\$2,210,568	\$2,850,000	\$2,544,315	115.1%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.2%	\$2,309,952	\$2,445,149	\$342,851	\$3,243,981	132.7%
AXIS INSURANCE COMPANY	0.2%	\$2,295,126	\$2,085,792	\$95,934	\$1,762,815	84.5%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	0.2%	\$2,293,715	\$2,119,775	\$416,753	\$561,055	26.5%
CHARTER OAK FIRE INSURANCE CO THE	0.2%	\$2,285,544	\$2,181,351	\$1,328,360	\$2,579,159	118.2%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.2%	\$2,223,405	\$2,139,118	\$271,116	\$641,525	30.0%
GREAT WEST CASUALTY COMPANY	0.2%	\$2,163,547	\$2,084,104	\$4,565,586	\$905,325	43.4%
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	0.2%	\$2,141,832	\$2,261,950	\$1,666,766	\$1,720,707	76.1%
SELECTIVE INSURANCE COMPANY OF AMERICA	0.2%	\$2,128,193	\$2,090,247	\$2,677,183	\$2,729,186	130.6%
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.2%	\$2,085,515	\$1,970,038	\$471,618	\$1,174,818	59.6%
PROGRESSIVE CASUALTY INSURANCE COMPANY	0.2%	\$2,073,383	\$2,065,653	\$197,016	\$1,041,804	50.4%
GREENWICH INSURANCE COMPANY	0.2%	\$2,070,417	\$2,149,798	\$9,102	\$2,798,189	130.2%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.2%	\$2,066,254	\$1,877,531	\$397,923	\$637,378	33.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
BERKLEY REGIONAL INSURANCE COMPANY	0.2%	\$2,032,525	\$1,224,872	\$0	\$490,132	40.0%
FEDERATED SERVICE INSURANCE COMPANY	0.2%	\$2,024,464	\$1,765,507	\$1,697,628	\$779,738	44.2%
ADDISON INSURANCE COMPANY	0.2%	\$2,003,741	\$2,064,952	\$555,957	\$-170,357	(8.2%)
HANOVER INSURANCE COMPANY THE	0.2%	\$2,001,529	\$1,815,632	\$553,977	\$1,281,084	70.6%
GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.2%	\$1,991,040	\$1,752,541	\$7,656	\$514,047	29.3%
SECURIAN CASUALTY COMPANY	0.2%	\$1,988,746	\$2,363,993	\$1,587,435	\$1,768,403	74.8%
STATE NATIONAL INSURANCE COMPANY INC	0.2%	\$1,944,174	\$1,870,174	\$273,544	\$3,262,544	174.5%
EMCASCO INSURANCE COMPANY	0.2%	\$1,940,970	\$2,006,663	\$1,286,220	\$1,077,037	53.7%
HARTFORD FIRE INSURANCE COMPANY	0.2%	\$1,909,397	\$1,890,677	\$1,883,587	\$-9,169,322	(485.0%)
ARGONAUT INSURANCE COMPANY	0.2%	\$1,862,292	\$2,234,813	\$815,210	\$2,290,994	102.5%
RLI INSURANCE COMPANY	0.2%	\$1,816,937	\$1,896,825	\$759,456	\$690,688	36.4%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.2%	\$1,768,651	\$1,879,895	\$841,151	\$76,837	4.1%
CINCINNATI INDEMNITY COMPANY INC	0.2%	\$1,692,072	\$1,474,492	\$571,804	\$920,172	62.4%
SPINNAKER INSURANCE COMPANY	0.2%	\$1,625,802	\$1,279,516	\$468,425	\$1,494,243	116.8%
BANKERS STANDARD INSURANCE COMPANY	0.2%	\$1,613,046	\$1,617,961	\$904,178	\$502,095	31.0%
LIBERTY INSURANCE UNDERWRITERS INC	0.2%	\$1,610,632	\$1,823,133	\$5,021,785	\$7,826,626	429.3%
STARR INDEMNITY & LIABILITY COMPANY	0.2%	\$1,589,340	\$1,397,260	\$90,225	\$-75,706	(5.4%)
UTICA MUTUAL INSURANCE COMPANY	0.2%	\$1,585,016	\$1,527,849	\$505,750	\$-782,905	(51.2%)
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.2%	\$1,532,964	\$1,508,240	\$361,618	\$537,476	35.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
BITCO GENERAL INSURANCE CORPORATION	0.2%	\$1,494,828	\$1,562,346	\$0	\$303,113	19.4%
NATIONAL CASUALTY COMPANY	0.2%	\$1,475,294	\$2,588,028	\$4,268,556	\$1,087,183	42.0%
STARSTONE NATIONAL INSURANCE COMPANY	0.2%	\$1,457,029	\$1,479,950	\$0	\$2,505,913	169.3%
SENTRY INSURANCE COMPANY	0.1%	\$1,411,763	\$1,270,163	\$590,361	\$1,834,782	144.5%
UNION INSURANCE COMPANY	0.1%	\$1,409,707	\$1,321,162	\$0	\$483,704	36.6%
PROTECTIVE INSURANCE COMPANY	0.1%	\$1,409,123	\$1,410,360	\$3,000,000	\$4,624,903	327.9%
AIG PROPERTY CASUALTY COMPANY	0.1%	\$1,361,360	\$1,369,713	\$1,043,840	\$1,269,628	92.7%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0.1%	\$1,336,567	\$1,303,419	\$834,810	\$736,000	56.5%
T.H.E. INSURANCE COMPANY	0.1%	\$1,294,594	\$1,216,925	\$57,096	\$-623,391	(51.2%)
IRONSHORE INDEMNITY INC	0.1%	\$1,253,486	\$1,251,013	\$0	\$839,986	67.1%
AMERICAN FAMILY INSURANCE COMPANY	0.1%	\$1,237,381	\$1,160,132	\$0	\$683,905	59.0%
OHIO SECURITY INSURANCE COMPANY	0.1%	\$1,237,164	\$1,227,343	\$144,894	\$68,267	5.6%
HDI GLOBAL INSURANCE COMPANY	0.1%	\$1,236,087	\$1,206,159	\$538,750	\$351,584	29.1%
OWNERS INSURANCE COMPANY	0.1%	\$1,197,384	\$1,089,214	\$571,238	\$468,150	43.0%
HUDSON INSURANCE COMPANY	0.1%	\$1,193,888	\$1,546,298	\$2,690,130	\$875,161	56.6%
SENTRY SELECT INSURANCE COMPANY	0.1%	\$1,165,205	\$1,183,823	\$207,295	\$613,516	51.8%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.1%	\$1,159,263	\$999,797	\$63,598	\$361,384	36.1%
FEDERATED RESERVE INSURANCE COMPANY	0.1%	\$1,122,111	\$1,034,636	\$227,621	\$183,044	17.7%
TWIN CITY FIRE INSURANCE COMPANY	0.1%	\$1,104,481	\$796,078	\$0	\$114,369	14.4%
LIBERTY INSURANCE CORPORATION	0.1%	\$1,101,812	\$1,084,669	\$59,931	\$-1,271,650	(117.2%)
USAA CASUALTY INSURANCE COMPANY	0.1%	\$1,096,090	\$995,625	\$19,250	\$1,330,512	133.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN MODERN PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$1,092,434	\$1,034,561	\$433,254	\$1,697,450	164.1%
NATIONWIDE ASSURANCE COMPANY	0.1%	\$1,080,330	\$954,179	\$26,081	\$408,981	42.9%
ACCREDITED SURETY AND CASUALTY COMPANY INC	0.1%	\$1,054,734	\$558,049	\$5,013	\$270,277	48.4%
PLATEAU CASUALTY INSURANCE COMPANY	0.1%	\$1,036,630	\$2,280,591	\$1,624,029	\$1,570,093	68.8%
UNIVERSAL UNDERWRITERS INS CO	0.1%	\$1,019,045	\$1,043,614	\$654,488	\$84,355	8.1%
CHURCH MUTUAL INSURANCE COMPANY S.I.	0.1%	\$1,007,353	\$950,654	\$0	\$100,051	10.5%
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.1%	\$990,336	\$902,796	\$64,148	\$482,875	53.5%
BROTHERHOOD MUTUAL INSURANCE CO	0.1%	\$960,131	\$953,079	\$5,155,000	\$7,306,820	766.7%
SAFECO INSURANCE COMPANY OF AMERICA	0.1%	\$925,686	\$6,931,247	\$3,081,014	\$463,286	6.7%
AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	0.1%	\$905,853	\$902,726	\$437,500	\$1,238,323	137.2%
NORTH POINTE INSURANCE COMPANY	0.1%	\$904,326	\$495,348	\$22,865	\$406,877	82.1%
STAR INSURANCE COMPANY	0.1%	\$888,229	\$963,419	\$54,221	\$62,938	6.5%
COUNTRY MUTUAL INSURANCE COMPANY	0.1%	\$880,758	\$809,899	\$374	\$-316,290	(39.1%)
ISMIE MUTUAL INSURANCE COMPANY	0.1%	\$863,538	\$767,704	\$0	\$280,980	36.6%
COLUMBIA MUTUAL INSURANCE COMPANY	0.1%	\$858,214	\$907,579	\$22,997	\$-155,179	(17.1%)
ACADIA INSURANCE COMPANY	0.1%	\$854,660	\$1,085,459	\$3,000,000	\$-103,824	(9.6%)
LANCER INSURANCE COMPANY	0.1%	\$846,508	\$793,798	\$-13,140	\$186,154	23.5%
VANLINER INSURANCE COMPANY	0.1%	\$836,652	\$1,050,432	\$203,466	\$-100,768	(9.6%)
CONTINENTAL WESTERN INSURANCE COMPANY	0.1%	\$819,540	\$547,271	\$2,018,561	\$2,024,338	369.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GUIDEONE INSURANCE COMPANY	0.1%	\$801,840	\$802,658	\$0	\$-174,732	(21.8%)
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.1%	\$788,052	\$877,654	\$1,360,939	\$1,403,634	159.9%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.1%	\$761,202	\$647,641	\$85,684	\$225,244	34.8%
MID-CONTINENT CASUALTY COMPANY	0.1%	\$746,651	\$756,290	\$89,158	\$2,017,609	266.8%
EVEREST PREMIER INSURANCE COMPANY	0.1%	\$744,959	\$693,012	\$65,218	\$319,428	46.1%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.1%	\$727,133	\$657,979	\$389,731	\$531,585	80.8%
GENESIS INSURANCE COMPANY	0.1%	\$725,625	\$713,189	\$0	\$387,000	54.3%
NATIONAL AMERICAN INSURANCE COMPANY	0.1%	\$723,244	\$638,958	\$65,311	\$166,131	26.0%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	0.1%	\$717,965	\$741,963	\$24,723	\$-9,786	(1.3%)
AMERICAN STRATEGIC INSURANCE CORP	0.1%	\$714,594	\$576,433	\$4,858	\$-78,757	(13.7%)
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.1%	\$711,887	\$610,655	\$0	\$3,767,789	617.0%
IMPERIUM INSURANCE COMPANY	0.1%	\$709,576	\$663,616	\$59,719	\$696,474	105.0%
EXECUTIVE RISK INDEMNITY INC	0.1%	\$706,259	\$731,935	\$270,000	\$266,500	36.4%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.1%	\$703,784	\$636,240	\$3,985,955	\$-248,347	(39.0%)
PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.1%	\$694,851	\$737,815	\$342,142	\$42,700	5.8%
NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.1%	\$691,442	\$566,347	\$0	\$152,265	26.9%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0.1%	\$646,415	\$606,683	\$318,754	\$1,107,803	182.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CONTINENTAL INSURANCE COMPANY THE	0.1%	\$619,199	\$602,498	\$247,198	\$291,253	48.3%
SECURA SUPREME INSURANCE COMPANY	0.1%	\$608,970	\$542,010	\$14,497	\$111,584	20.6%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE COMPANY	0.1%	\$590,968	\$597,992	\$161,675	\$-453,750	(75.9%)
ASSOCIATION CASUALTY INSURANCE COMPANY	0.1%	\$589,168	\$535,821	\$7,290	\$438,335	81.8%
NATIONAL SPECIALTY INSURANCE COMPANY	0.1%	\$578,336	\$723,336	\$421,214	\$3,179,214	439.5%
NOVA CASUALTY COMPANY	0.1%	\$564,890	\$566,800	\$23,476	\$153,304	27.0%
AMERICAN ZURICH INSURANCE COMPANY	0.1%	\$555,002	\$450,592	\$41,837	\$404,903	89.9%
UNITED STATES FIRE INSURANCE COMPANY	0.1%	\$553,888	\$308,553	\$2,918,171	\$4,580,438	1484.5%
HARTFORD CASUALTY INSURANCE CO	0.1%	\$549,014	\$501,775	\$22,370	\$3,006,908	599.3%
USAA GENERAL INDEMNITY COMPANY	0.1%	\$535,892	\$471,314	\$100,000	\$388,786	82.5%
VALLEY FORGE INSURANCE COMPANY	0.1%	\$526,338	\$258,704	\$211,619	\$194,952	75.4%
NATIONWIDE GENERAL INSURANCE COMPANY	0.1%	\$524,016	\$489,685	\$23,388	\$112,359	22.9%
AMGUARD INSURANCE COMPANY	0.1%	\$515,363	\$461,422	\$60,000	\$61,889	13.4%
HARTFORD ACCIDENT & INDEMNITY CO	0.1%	\$505,594	\$581,826	\$2,940	\$90,937	15.6%
TRAVELERS PERSONAL INSURANCE COMPANY	0.1%	\$504,635	\$489,476	\$0	\$239,878	49.0%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.1%	\$503,705	\$468,274	\$0	\$21,979	4.7%
FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY	0.1%	\$498,419	\$575,722	\$0	\$315,536	54.8%
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.1%	\$494,666	\$508,519	\$144,293	\$109,729	21.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PROGRESSIVE ADVANCED INSURANCE COMPANY	0.1%	\$493,498	\$455,227	\$67,156	\$114,972	25.3%
GOVERNMENT EMPLOYEES INSURANCE CO	0.1%	\$484,500	\$465,014	\$1,500,000	\$596,168	128.2%
CLEAR SPRING PROPERTY AND CASUALTY COMPANY	0.1%	\$484,213	\$479,164	\$33,658	\$123,344	25.7%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.1%	\$482,283	\$495,105	\$130,000	\$1,349,275	272.5%
GENERAL INSURANCE COMPANY OF AMERICA	0.0%	\$471,575	\$472,574	\$-1,250	\$793,179	167.8%
UNION INSURANCE COMPANY OF PROVIDENCE	0.0%	\$458,704	\$617,629	\$156,012	\$-81,846	(13.3%)
GREAT NORTHERN INSURANCE COMPANY	0.0%	\$454,052	\$426,909	\$0	\$-79,232	(18.6%)
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.0%	\$451,255	\$416,909	\$372,154	\$460,771	110.5%
FARMERS PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$450,511	\$531,594	\$0	\$149,930	28.2%
TRIANGLE INSURANCE COMPANY INC	0.0%	\$426,061	\$401,919	\$1,750,000	\$880,596	219.1%
CLEAR BLUE INSURANCE COMPANY	0.0%	\$421,865	\$398,742	\$-4,242	\$350,066	87.8%
BEAZLEY AMERICA INSURANCE COMPANY INC	0.0%	\$403,528	\$451,949	\$24,975	\$491,811	108.8%
INTEGON INDEMNITY CORPORATION	0.0%	\$389,675	\$114,537	\$0	\$0	0.0%
STRATFORD INSURANCE COMPANY	0.0%	\$389,387	\$374,577	\$238,526	\$4,603	1.2%
GREAT MIDWEST INSURANCE COMPANY	0.0%	\$388,294	\$469,813	\$25,000	\$-146,759	(31.2%)
TECHNOLOGY INSURANCE COMPANY	0.0%	\$381,936	\$345,157	\$0	\$163,901	47.5%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.0%	\$370,791	\$280,775	\$46,276	\$-313,912	(111.8%)
TOYOTA MOTOR INSURANCE COMPANY	0.0%	\$342,362	\$293,272	\$145,109	\$166,403	56.7%
BENCHMARK INSURANCE COMPANY	0.0%	\$341,051	\$315,163	\$0	\$-439,770	(139.5%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FIDELITY AND GUARANTY INSURANCE COMPANY	0.0%	\$334,340	\$282,174	\$63,409	\$106,359	37.7%
GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$333,862	\$306,247	\$41	\$140,404	45.8%
TRUCK INSURANCE EXCHANGE	0.0%	\$326,903	\$346,679	\$0	\$-116,385	(33.6%)
FLORISTS' MUTUAL INSURANCE COMPANY	0.0%	\$318,621	\$348,824	\$95,000	\$73,067	20.9%
AMERISURE INSURANCE COMPANY	0.0%	\$311,700	\$493,467	\$1,589,582	\$1,004,861	203.6%
ASCOT INSURANCE COMPANY	0.0%	\$310,150	\$195,655	\$0	\$82,861	42.4%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.0%	\$300,727	\$316,247	\$103,236	\$178,472	56.4%
FALLS LAKE NATIONAL INSURANCE COMPANY	0.0%	\$296,236	\$299,172	\$0	\$-232,077	(77.6%)
ENCOMPASS INDEMNITY COMPANY	0.0%	\$290,245	\$319,278	\$0	\$60,779	19.0%
EMC PROPERTY & CASUALTY COMPANY	0.0%	\$277,048	\$274,142	\$131,074	\$192,991	70.4%
PROGRESSIVE MAX INSURANCE COMPANY	0.0%	\$276,135	\$289,767	\$348,289	\$546,285	188.5%
ELECTRIC INSURANCE COMPANY	0.0%	\$275,095	\$306,566	\$0	\$74,702	24.4%
NORTHLAND INSURANCE COMPANY	0.0%	\$269,862	\$260,310	\$0	\$13,838	5.3%
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$269,461	\$278,111	\$0	\$22,911	8.2%
RURAL TRUST INSURANCE COMPANY	0.0%	\$267,017	\$241,804	\$-10,393	\$111,679	46.2%
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$260,170	\$219,210	\$0	\$85,204	38.9%
COMMERCE AND INDUSTRY INSURANCE CO	0.0%	\$260,084	\$143,273	\$0	\$736,668	514.2%
STONINGTON INSURANCE COMPANY	0.0%	\$253,098	\$217,609	\$8,500	\$46,803	21.5%
SENTRUITY CASUALTY COMPANY	0.0%	\$245,375	\$23,068	\$28,254	\$17,278	74.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
HARCO NATIONAL INSURANCE COMPANY	0.0%	\$245,273	\$194,198	\$0	\$37,289	19.2%
AMERICAN COMMERCE INSURANCE COMPANY	0.0%	\$232,468	\$232,468	\$0	\$0	0.0%
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$228,226	\$256,496	\$13,887	\$261,349	101.9%
DEPOSITORS INSURANCE COMPANY	0.0%	\$209,848	\$425,772	\$401,971	\$377,296	88.6%
SOMPO AMERICA INSURANCE COMPANY	0.0%	\$207,130	\$186,832	\$10,200	\$-175,864	(94.1%)
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.0%	\$200,302	\$189,393	\$63,228	\$157,144	83.0%
CHUBB NATIONAL INSURANCE COMPANY	0.0%	\$195,263	\$191,517	\$0	\$32,653	17.0%
OHIO CASUALTY INSURANCE COMPANY	0.0%	\$190,550	\$178,865	\$0	\$-88,726	(49.6%)
CAPITOL INDEMNITY CORPORATION	0.0%	\$190,372	\$295,641	\$195,000	\$-40,445	(13.7%)
AMICA MUTUAL INSURANCE COMPANY	0.0%	\$189,780	\$190,359	\$0	\$-130,237	(68.4%)
ARGONAUT GREAT CENTRAL INSURANCE COMPANY	0.0%	\$188,545	\$192,897	\$149,000	\$47,425	24.6%
FIRST GUARD INSURANCE COMPANY	0.0%	\$187,034	\$187,034	\$0	\$18,591	9.9%
CONTRACTORS BONDING & INSURANCE COMPANY	0.0%	\$186,856	\$179,159	\$5,676	\$83,697	46.7%
LM INSURANCE CORPORATION	0.0%	\$182,871	\$267,555	\$95,002	\$1,179,088	440.7%
TRANSPORTATION INSURANCE COMPANY	0.0%	\$181,813	\$91,812	\$98,600	\$58,736	64.0%
AMERICAN ECONOMY INSURANCE COMPANY	0.0%	\$174,986	\$165,016	\$0	\$-13,209	(8.0%)
CHEROKEE INSURANCE COMPANY	0.0%	\$174,427	\$168,575	\$0	\$-30,100	(17.9%)
FCCI INSURANCE COMPANY	0.0%	\$164,359	\$146,160	\$0	\$234,352	160.3%
FIRST LIBERTY INSURANCE CORP THE	0.0%	\$162,481	\$203,112	\$119,298	\$-79,212	(39.0%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
LITITZ MUTUAL INSURANCE COMPANY	0.0%	\$156,910	\$149,489	\$0	\$34,708	23.2%
CANAL INSURANCE COMPANY	0.0%	\$153,948	\$131,719	\$0	\$24,871	18.9%
MEDICAL PROTECTIVE COMPANY	0.0%	\$145,505	\$148,895	\$0	\$-36,087	(24.2%)
TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.0%	\$144,832	\$206,503	\$0	\$89,801	43.5%
GREAT DIVIDE INSURANCE COMPANY	0.0%	\$139,009	\$131,992	\$0	\$0	0.0%
PRAETORIAN INSURANCE COMPANY	0.0%	\$137,503	\$59,529	\$0	\$-2,914	(4.9%)
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.0%	\$136,248	\$158,066	\$0	\$7,919	5.0%
MIDDLESEX INSURANCE COMPANY	0.0%	\$135,968	\$111,090	\$6,872	\$306,554	276.0%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.0%	\$132,949	\$193,555	\$0	\$-86,290	(44.6%)
ALLIED WORLD INSURANCE COMPANY	0.0%	\$129,731	\$138,039	\$0	\$12,506	9.1%
GEICO GENERAL INSURANCE COMPANY	0.0%	\$128,536	\$111,842	\$0	\$33,837	30.3%
MITSUI SUMITOMO INSURANCE USA INC	0.0%	\$126,080	\$125,578	\$0	\$944	0.8%
SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$124,893	\$139,148	\$54,568	\$152,838	109.8%
MERCHANTS BONDING COMPANY (MUTUAL)	0.0%	\$124,493	\$126,408	\$0	\$6,958	5.5%
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$123,524	\$117,947	\$0	\$119,555	101.4%
NATIONAL TRUST INSURANCE COMPANY	0.0%	\$118,606	\$125,844	\$26,220	\$78,436	62.3%
WESTFIELD INSURANCE COMPANY	0.0%	\$118,132	\$119,018	\$1,009,557	\$-11,077	(9.3%)
THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY	0.0%	\$117,339	\$109,553	\$57,461	\$5,914	5.4%
TRAVELERS HOME AND MARINE INSURANCE COMPANY THE	0.0%	\$117,053	\$130,344	\$0	\$27,433	21.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
INTEGON NATIONAL INSURANCE COMPANY	0.0%	\$116,002	\$132,676	\$80,720	\$93,242	70.3%
ACCELERANT NATIONAL INSURANCE COMPANY	0.0%	\$114,210	\$51,751	\$0	\$20,877	40.3%
GREAT PLAINS CASUALTY INC	0.0%	\$107,017	\$64,042	\$2,640	\$51,744	80.8%
MONROE GUARANTY INSURANCE COMPANY	0.0%	\$106,131	\$105,560	\$0	\$38,943	36.9%
PROTECTIVE PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$106,054	\$152,829	\$90,755	\$67,760	44.3%
EVERETT CASH MUTUAL INSURANCE CO.	0.0%	\$101,781	\$102,034	\$0	\$7,254	7.1%
VIGILANT INSURANCE COMPANY	0.0%	\$100,400	\$93,979	\$0	\$17,226	18.3%
STILLWATER INSURANCE COMPANY	0.0%	\$96,358	\$88,013	\$0	\$93,925	106.7%
DIAMOND STATE INSURANCE COMPANY	0.0%	\$95,005	\$81,059	\$0	\$-49,960	(61.6%)
COREPOINTE INSURANCE COMPANY	0.0%	\$94,635	\$74,745	\$20,500	\$10,830	14.5%
STARNET INSURANCE COMPANY	0.0%	\$93,102	\$78,002	\$0	\$-839,111	(1075.8%)
ROCK RIDGE INSURANCE COMPANY	0.0%	\$92,174	\$91,558	\$0	\$11,266	12.3%
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.0%	\$91,053	\$148,531	\$0	\$0	0.0%
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.0%	\$90,203	\$23,834	\$0	\$-979	(4.1%)
UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.0%	\$88,449	\$77,290	\$0	\$54,645	70.7%
PACIFIC INDEMNITY COMPANY	0.0%	\$87,858	\$87,534	\$0	\$16,566	18.9%
RIVERPORT INSURANCE COMPANY	0.0%	\$87,077	\$85,626	\$0	\$54,169	63.3%
AMERICAN RELIABLE INSURANCE COMPANY	0.0%	\$84,601	\$99,972	\$10,300	\$53,329	53.3%
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY	0.0%	\$81,653	\$74,839	\$0	\$14,395	19.2%
SENTINEL INSURANCE COMPANY LTD	0.0%	\$81,070	\$95,222	\$0	\$2,604	2.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
VAULT RECIPROCAL EXCHANGE	0.0%	\$79,489	\$128,927	\$0	\$22,697	17.6%
BRANCH INSURANCE EXCHANGE	0.0%	\$78,492	\$73,177	\$0	\$35,250	48.2%
TOWER HILL PRIME INSURANCE COMPANY	0.0%	\$77,891	\$52,997	\$0	\$0	0.0%
CITIZENS INSURANCE COMPANY OF AMERICA	0.0%	\$75,707	\$61,280	\$2,868	\$-38,476	(62.8%)
SIRIUSPOINT AMERICA INSURANCE COMPANY	0.0%	\$74,872	\$33,982	\$0	\$18,892	55.6%
HARLEYSVILLE INSURANCE COMPANY	0.0%	\$73,484	\$81,302	\$10,684	\$29,136	35.8%
HOUSING ENTERPRISE INSURANCE COMPANY INC	0.0%	\$69,688	\$66,877	\$0	\$-10,794	(16.1%)
MID-CONTINENT ASSURANCE COMPANY	0.0%	\$69,612	\$59,762	\$0	\$0	0.0%
AXIS REINSURANCE COMPANY	0.0%	\$64,561	\$64,562	\$0	\$52,921	82.0%
STANDARD FIRE INSURANCE COMPANY	0.0%	\$63,930	\$63,648	\$0	\$3,319	5.2%
TRUMBULL INSURANCE COMPANY	0.0%	\$59,349	\$52,765	\$0	\$6,059	11.5%
TDC NATIONAL ASSURANCE COMPANY	0.0%	\$59,091	\$578,179	\$0	\$227,224	39.3%
MEDICAL LIABILITY ALLIANCE	0.0%	\$51,984	\$50,898	\$0	\$20,000	39.3%
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.0%	\$49,645	\$57,284	\$0	\$-126,659	(221.1%)
MADISON MUTUAL INSURANCE COMPANY	0.0%	\$49,158	\$38,004	\$0	\$0	0.0%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.0%	\$47,559	\$33,218	\$0	\$9,221	27.8%
AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.0%	\$47,154	\$44,146	\$0	\$33,543	76.0%
AMERICAN FAMILY HOME INSURANCE COMPANY	0.0%	\$44,426	\$44,587	\$0	\$8,578	19.2%
EVEREST DENALI INSURANCE COMPANY	0.0%	\$42,330	\$21,750	\$13,013	\$61,649	283.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TOKIO MARINE AMERICA INSURANCE COMPANY	0.0%	\$41,307	\$35,439	\$0	\$14,782	41.7%
AMERICAN INTER-FIDELITY EXCHANGE	0.0%	\$38,412	\$38,412	\$0	\$5,557	14.5%
HORACE MANN INSURANCE COMPANY	0.0%	\$37,318	\$35,766	\$2,500	\$-7,972	(22.3%)
CONTINENTAL INDEMNITY COMPANY	0.0%	\$37,050	\$37,853	\$0	\$24,968	66.0%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.0%	\$35,751	\$34,763	\$10,500	\$19,600	56.4%
DOCTORS COMPANY AN INTERINS EXCHANGE	0.0%	\$33,336	\$37,316	\$0	\$0	0.0%
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.0%	\$32,743	\$34,886	\$0	\$11,144	31.9%
CAROLINA CASUALTY INSURANCE COMPANY	0.0%	\$30,907	\$37,053	\$125,000	\$39,275	106.0%
COLUMBIA NATIONAL INSURANCE COMPANY	0.0%	\$29,135	\$25,295	\$0	\$196,718	777.7%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	0.0%	\$28,562	\$27,863	\$0	\$0	0.0%
U.S. INSURANCE COMPANY OF AMERICA	0.0%	\$27,010	\$20,399	\$0	\$10,850	53.2%
AMERICAN PROPERTY INSURANCE COMPANY	0.0%	\$25,927	\$25,071	\$0	\$0	0.0%
AMERICAN MODERN HOME INSURANCE CO	0.0%	\$25,816	\$25,329	\$18,042	\$4,272	16.9%
COLONIAL SURETY COMPANY	0.0%	\$25,478	\$34,879	\$0	\$-1,865	(5.3%)
MASSACHUSETTS BAY INSURANCE COMPANY	0.0%	\$24,447	\$112,951	\$-500	\$-98,641	(87.3%)
ECONOMY PREMIER ASSURANCE COMPANY	0.0%	\$24,032	\$24,901	\$1,260,000	\$2,003	8.0%
OBSIDIAN INSURANCE COMPANY	0.0%	\$23,550	\$23,433	\$0	\$5,240	22.4%
ARMED FORCES INSURANCE EXCHANGE	0.0%	\$23,127	\$22,717	\$331	\$8,005	35.2%
GRANITE STATE INSURANCE COMPANY	0.0%	\$22,693	\$20,517	\$239,835	\$-202,571	(987.3%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	0.0%	\$22,541	\$46,007	\$17,390	\$-66,264	(144.0%)
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.0%	\$20,851	\$11,497	\$10,000	\$401,507	3492.3%
CHUBB INDEMNITY INSURANCE COMPANY	0.0%	\$20,806	\$14,172	\$0	\$4,660	32.9%
GUIDEONE ELITE INSURANCE COMPANY	0.0%	\$20,374	\$13,523	\$125,000	\$-363,207	(2685.8%)
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.0%	\$19,614	\$21,434	\$0	\$768	3.6%
WEST AMERICAN INSURANCE COMPANY	0.0%	\$17,613	\$19,276	\$0	\$46,185	239.6%
ALLSTATE INSURANCE COMPANY	0.0%	\$17,076	\$17,831	\$0	\$1,510,065	8468.8%
WESTFIELD SELECT INSURANCE COMPANY	0.0%	\$16,500	\$5,500	\$0	\$3,760	68.4%
INTREPID INSURANCE COMPANY	0.0%	\$16,273	\$11,122	\$0	\$0	0.0%
OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	0.0%	\$16,051	\$15,225	\$0	\$32,830	215.6%
GENERAL CASUALTY COMPANY OF WISCONSIN	0.0%	\$15,678	\$996,137	\$675,878	\$548,939	55.1%
AMTRUST INSURANCE COMPANY	0.0%	\$15,628	\$18,044	\$0	\$-1,455	(8.1%)
AMERICAN FIRE & CASUALTY COMPANY	0.0%	\$15,269	\$4,971	\$0	\$27,723	557.7%
PACIFIC EMPLOYERS INSURANCE COMPANY	0.0%	\$15,030	\$15,652	\$1,071	\$-3,851	(24.6%)
KEYSTONE NATIONAL INSURANCE COMPANY	0.0%	\$14,975	\$11,587	\$0	\$0	0.0%
EMPIRE FIRE AND MARINE INSURANCE CO	0.0%	\$14,148	\$11,066	\$0	\$-85	(0.8%)
LIO INSURANCE COMPANY	0.0%	\$13,381	\$3,808	\$0	\$749	19.7%
BANKERS INSURANCE COMPANY	0.0%	\$12,572	\$10,405	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.0%	\$12,315	\$21,343	\$0	\$365	1.7%
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	0.0%	\$11,994	\$11,994	\$0	\$2,052,128	17109.6%
ST PAUL MERCURY INSURANCE COMPANY	0.0%	\$11,733	\$6,555	\$0	\$152,949	2333.3%
GUIDEONE SPECIALTY INSURANCE COMPANY	0.0%	\$10,974	\$10,849	\$0	\$-148,353	(1367.4%)
BERKLEY CASUALTY COMPANY	0.0%	\$10,763	\$7,614	\$0	\$362	4.8%
REGENT INSURANCE COMPANY	0.0%	\$10,335	\$28,577	\$257,708	\$76,627	268.1%
TRANSVERSE INSURANCE COMPANY	0.0%	\$9,243	\$4,236	\$0	\$505	11.9%
UNITRIN SAFEGUARD INSURANCE COMPANY	0.0%	\$9,105	\$15,132	\$0	\$-98	(0.6%)
AMERICAN SELECT INSURANCE COMPANY	0.0%	\$9,002	\$8,866	\$0	\$3,589	40.5%
WILSHIRE INSURANCE COMPANY	0.0%	\$8,733	\$8,816	\$0	\$2,203	25.0%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0%	\$8,594	\$17,524	\$0	\$-8,826	(50.4%)
WATFORD INSURANCE COMPANY	0.0%	\$8,109	\$9,182	\$0	\$-10,307	(112.3%)
UNITED WISCONSIN INSURANCE COMPANY	0.0%	\$7,632	\$3,421	\$11,392	\$128,883	3767.4%
DIGITAL ADVANTAGE INSURANCE COMPANY	0.0%	\$7,605	\$12,680	\$0	\$3,598	28.4%
HANOVER AMERICAN INSURANCE COMPANY THE	0.0%	\$6,552	\$5,092	\$1,000,000	\$872,869	17142.0%
FARMINGTON CASUALTY COMPANY	0.0%	\$6,549	\$1,028	\$0	\$-1,344	(130.7%)
SENECA INSURANCE COMPANY INC	0.0%	\$6,290	\$7,441	\$0	\$6,092	81.9%
GREYSTONE INSURANCE COMPANY	0.0%	\$6,150	\$5,330	\$0	\$2,665	50.0%
MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.0%	\$5,810	\$12,744	\$75,000	\$18,237	143.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AEGIS SECURITY INSURANCE COMPANY	0.0%	\$5,761	\$24,272	\$0	\$0	0.0%
OHIO FARMERS INSURANCE COMPANY	0.0%	\$5,355	\$1,785	\$0	\$2,931	164.2%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.0%	\$5,004	\$5,684	\$55	\$-56,121	(987.4%)
ST PAUL GUARDIAN INSURANCE COMPANY	0.0%	\$4,929	\$14,493	\$0	\$-2,855	(19.7%)
EVERSPAN INSURANCE COMPANY	0.0%	\$4,637	\$3,097	\$0	\$1,022	33.0%
FORGE INSURANCE COMPANY	0.0%	\$3,951	\$5,542	\$0	\$0	0.0%
TRISURA INSURANCE COMPANY	0.0%	\$3,844	\$2,849	\$0	\$722	25.3%
MILFORD CASUALTY INSURANCE COMPANY	0.0%	\$3,667	\$2,233	\$0	\$-959	(42.9%)
DEALERS ASSURANCE COMPANY	0.0%	\$3,504	\$4,953	\$1,623	\$2,864	57.8%
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$3,171	\$3,256	\$0	\$580	17.8%
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY	0.0%	\$2,927	\$2,801	\$0	\$0	0.0%
SAMSUNG FIRE & MARINE INSURANCE CO LTD (US BRANCH)	0.0%	\$2,839	\$7	\$0	\$2	28.6%
CRUM & FORSTER INDEMNITY COMPANY	0.0%	\$2,692	\$-4,571	\$0	\$4,271	(93.4%)
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	0.0%	\$2,250	\$2,441	\$0	\$0	0.0%
US UNDERWRITERS INSURANCE COMPANY	0.0%	\$2,212	\$2,236	\$0	\$9	0.4%
SAGAMORE INSURANCE COMPANY	0.0%	\$2,079	\$1,307	\$0	\$-4,000	(306.0%)
INCLINE CASUALTY COMPANY	0.0%	\$1,783	\$1,617	\$-35	\$180,707	11175.4%
WESTFIELD NATIONAL INSURANCE COMPANY	0.0%	\$1,582	\$1,405	\$0	\$-106	(7.5%)
NATIONAL INDEMNITY COMPANY	0.0%	\$1,556	\$13,282	\$0	\$121,853	917.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GUIDEONE AMERICA INSURANCE COMPANY	0.0%	\$1,427	\$2,398	\$0	\$-15,414	(642.8%)
COLISEUM REINSURANCE COMPANY	0.0%	\$1,000	\$1,000	\$0	\$-4,978	(497.8%)
CONCERT INSURANCE COMPANY	0.0%	\$950	\$102	\$0	\$5	4.9%
ENCOMPASS INSURANCE COMPANY OF AMERICA	0.0%	\$864	\$1,028	\$0	\$-1,501	(146.0%)
XL SPECIALTY INSURANCE COMPANY	0.0%	\$810	\$447	\$0	\$28,266,941	6323700%
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$652	\$674	\$0	\$-28,132	(4173.9%)
GENERALI U S BRANCH	0.0%	\$543	\$543	\$0	\$-7,685	(1415.3%)
MUTUALAID EXCHANGE	0.0%	\$457	\$1,444	\$0	\$-161	(11.1%)
GLENCAR INSURANCE COMPANY	0.0%	\$427	\$197	\$0	\$183	92.9%
PENN AMERICA INSURANCE COMPANY	0.0%	\$375	\$580	\$798	\$-446	(76.9%)
JEWELERS MUTUAL INSURANCE COMPANY SI	0.0%	\$294	\$400	\$0	\$-2	(0.5%)
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	0.0%	\$135	\$296	\$0	\$-48	(16.2%)
ALASKA NATIONAL INSURANCE COMPANY	0.0%	\$131	\$93	\$0	\$0	0.0%
TRANS PACIFIC INSURANCE COMPANY	0.0%	\$85	\$85	\$0	\$60	70.6%
MERIDIAN SECURITY INSURANCE COMPANY	0.0%	\$68	\$55	\$0	\$33	60.0%
ESURANCE INSURANCE COMPANY	0.0%	\$60	\$60	\$0	\$-9	(15.0%)
AMERISURE PARTNERS INSURANCE COMPANY	0.0%	\$5	\$5	\$0	\$-627	(12540.0%)
AFFILIATED FM INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$2,238	-
MUNICH REINSURANCE AMERICA INC	0.0%	\$0	\$0	\$0	\$-736,970	-
CIVIC PROPERTY & CASUALTY CO	0.0%	\$0	\$0	\$0	\$19	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$4	–
MAXUM CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$15,758	–
KEY RISK INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–19,654	–
CENSTAT CASUALTY COMPANY	0.0%	\$0	\$377	\$422	\$–96	(25.5%)
WESTERN SURETY COMPANY	0.0%	\$0	\$51,100	\$0	\$13,957	27.3%
UNIVERSAL SURETY OF AMERICA	0.0%	\$0	\$34,394	\$0	\$–2,742	(8.0%)
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$51,929	–
AXIS SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$5,431	–
NATIONAL FARMERS UNION PROPERTY & CASUALTY COMPANY	0.0%	\$0	\$9,924	\$0	\$0	0.0%
TOPA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$16,892	–
PEERLESS INDEMNITY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–5,764	–
TRAVELERS CASUALTY AND SURETY COMPANY	0.0%	\$0	\$0	\$1,576,888	\$–1,380,744	–
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$–1,541	–
FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.0%	\$0	\$0	\$135,714	\$69,286	–
ST PAUL PROTECTIVE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$15,895	–
CATLIN INSURANCE COMPANY INC	0.0%	\$0	\$0	\$325	\$122,712	–
AMERICAN STATES INSURANCE COMPANY	0.0%	\$0	\$0	\$2,066	\$–43,539	–
TRINITY UNIVERSAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$1,219	–
BITCO NATIONAL INSURANCE COMPANY	0.0%	\$0	\$233	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CLARENDON NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$2,145,452	\$2,145,452	–
SPARTA INSURANCE COMPANY	0.0%	\$0	\$0	\$7,376,650	\$4,076,650	–
21ST CENTURY PREMIER INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–2,696	–
WELLFLEET NEW YORK INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–130,167	–
PINNACLE NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$2,995	–
FACTORY MUTUAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$45,424	–
MID CENTURY INSURANCE COMPANY	0.0%	\$0	\$578	\$0	\$–6,418	(1110.4%)
NEW ENGLAND INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–1,405	–
THE PIE INSURANCE COMPANY	0.0%	\$0	\$0	\$177,276	\$1,671,628	–
WCF SELECT INSURANCE COMPANY	0.0%	\$0	\$0	\$68,400	\$–148,785	–
NATIONAL SURETY CORPORATION	0.0%	\$0	\$0	\$5,000,000	\$–9,305,393	–
GENERAL REINSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$–6,000	–
INSURANCE COMPANY OF NORTH AMERICA	0.0%	\$0	\$0	\$249,624	\$–4,113,642	–
MIDWESTERN INDEMNITY COMPANY THE	0.0%	\$0	\$0	\$0	\$–4,139	–
SURETY BONDING COMPANY OF AMERICA	0.0%	\$0	\$62	\$0	\$98	158.1%
NETHERLANDS INSURANCE COMPANY THE	0.0%	\$0	\$0	\$0	\$–13,843	–
PEERLESS INSURANCE COMPANY	0.0%	\$0	\$0	\$99,110	\$–11,795	–
ARROWOOD INDEMNITY COMPANY	0.0%	\$0	\$0	\$–356,387	\$49,090	–
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$190,547	–

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
BANTRY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-62	-
TIG INSURANCE COMPANY	0.0%	\$0	\$0	\$10,000,395	\$10,920,564	-
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.0%	\$0	\$0	\$0	\$18,407	-
UNITED STATES FIDELITY & GUARANTY COMPANY	0.0%	\$0	\$0	\$43,175	\$183,759	-
UNITRIN PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-56	-
YOSEMITE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-33,738	-
BLACKBOARD INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-22,634	-
SENTRY CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$-2,379	-
SWISS RE CORPORATE SOLUTIONS ELITE INSURANCE CORPORATION	0.0%	\$0	\$-1	\$54	\$-1,264,218	1.264E8%
FIRST COLONIAL INSURANCE COMPANY	0.0%	\$0	\$3	\$0	\$0	0.0%
PLAZA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$1,313	-
21ST CENTURY NORTH AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$21	-
TNUS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$141	-
PROASSURANCE INDEMNITY COMPANY INC	0.0%	\$0	\$0	\$0	\$-277	-
HALLMARK INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-126,100	-
COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	0.0%	\$0	\$0	\$0	\$5,783	-
OAK RIVER INSURANCE COMPANY	0.0%	\$0	\$23	\$20,000	\$-1,469	(6387.0%)
21ST CENTURY CENTENNIAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-39	-
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.0%	\$0	\$0	\$0	\$-195	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TRAVCO PERSONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$188	–
HAWKEYE–SECURITY INSURANCE COMPANY	0.0%	\$0	\$0	\$3,024	\$–1,586	–
COLONY SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–2,240	–
PROGRESSIVE PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$5	–
AMERICAN MODERN SELECT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–4,856	–
THE FIDELITY AND DEPOSIT COMPANY OF MARYLAND	0.0%	\$0	\$0	\$0	\$406	–
NUTMEG INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–24,782	–
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–4,011	–
FOREMOST SIGNATURE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–766	–
THE TRAVELERS CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$–2,475	–
COLORADO CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–7,276	–
ADMIRAL INDEMNITY COMPANY	0.0%	\$0	\$0	\$0	\$–1,109	–
GRAY INSURANCE COMPANY THE	(0.0%)	\$–5	\$–5	\$0	\$–4	80.0%
SOUTHERN INSURANCE COMPANY	(0.0%)	\$–11	\$–3	\$0	\$–161	5366.7%
KEMPER INDEPENDENCE INSURANCE COMPANY	(0.0%)	\$–14	\$593	\$0	\$–1,285	(216.7%)
HARTFORD INSURANCE COMPANY OF THE MIDWEST	(0.0%)	\$–30	\$–30	\$0	\$0	0.0%
AUSTIN MUTUAL INSURANCE COMPANY	(0.0%)	\$–820	\$157,628	\$–4,979	\$–115,372	(73.2%)
PARTNERRE AMERICA INSURANCE COMPANY	(0.0%)	\$–6,278	\$–6,278	\$0	\$–5,632	89.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ILLINOIS NATIONAL INSURANCE COMPANY	(0.0%)	\$-7,871	\$924	\$0	\$-40,449	(4377.6%)
NEW HAMPSHIRE INSURANCE COMPANY	(0.0%)	\$-22,354	\$-20,510	\$200,299	\$-30,451	148.5%
MIC PROPERTY AND CASUALTY INSURANCE CORPORATION	(0.0%)	\$-48,977	\$1,038,097	\$412,007	\$455,502	43.9%
OLD REPUBLIC GENERAL INSURANCE CORPORATION	(0.0%)	\$-114,949	\$-112,805	\$0	\$-261,525	231.8%
AMERICAN HOME ASSURANCE COMPANY	(0.1%)	\$-883,926	\$-883,926	\$653,011	\$129,672,282	(14670.0%)
WESTPORT INSURANCE CORPORATION	(0.3%)	\$-2,725,798	\$1,385,388	\$2,121,901	\$-2,418,797	(174.6%)
TOTAL	100.0%	\$953,838,068	\$911,168,509	\$533,567,079	\$764,031,910	83.9%

OTHER LIABILITY: WARRANTY & SERVICE CONTRACTS

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNIVERSAL UNDERWRITERS INS CO	45.5%	\$11,659,330	\$10,578,317	\$6,439,499	\$6,333,784	59.9%
CONTINENTAL CASUALTY COMPANY	16.0%	\$4,096,918	\$2,655,911	\$6,053,260	\$5,944,094	223.8%
PROSELECT INSURANCE COMPANY	11.7%	\$2,989,588	\$2,989,588	\$869,775	\$1,124,200	37.6%
MIDVALE INDEMNITY COMPANY	6.1%	\$1,564,068	\$1,418,353	\$0	\$406,320	28.6%
WESTFIELD INSURANCE COMPANY	3.5%	\$888,820	\$347,686	\$0	\$275,017	79.1%
ASCOT INSURANCE COMPANY	3.2%	\$829,350	\$794,751	\$0	\$234,648	29.5%
PROTECTIVE PROPERTY & CASUALTY INSURANCE COMPANY	2.9%	\$752,637	\$1,152,339	\$669,758	\$655,822	56.9%
SAFETY NATIONAL CASUALTY CORPORATION	2.5%	\$633,323	\$413,197	\$0	\$264,071	63.9%
NEW YORK MARINE & GENERAL INSURANCE COMPANY	1.5%	\$381,371	\$800,381	\$2,757,050	\$2,644,671	330.4%
DEALERS ASSURANCE COMPANY	0.8%	\$214,818	\$132,974	\$56,039	\$61,947	46.6%
HERITAGE INDEMNITY COMPANY	0.8%	\$210,923	\$393,566	\$433,035	\$421,308	107.0%
STARR INDEMNITY & LIABILITY COMPANY	0.8%	\$210,723	\$151,236	\$44,005	\$-17,851	(11.8%)
COURTESY INSURANCE COMPANY	0.8%	\$199,219	\$170,624	\$149,273	\$138,590	81.2%
NATIONAL CASUALTY COMPANY	0.7%	\$190,410	\$156,394	\$83,764	\$-90,602	(57.9%)
MIC PROPERTY AND CASUALTY INSURANCE CORPORATION	0.6%	\$157,973	\$158,662	\$163,766	\$156,463	98.6%
GREAT AMERICAN INSURANCE COMPANY	0.5%	\$137,550	\$329,663	\$2,625	\$-11,891	(3.6%)
PENN MILLERS INSURANCE COMPANY	0.4%	\$111,546	\$95,994	\$0	\$-9,018	(9.4%)
BCS INSURANCE COMPANY	0.4%	\$98,921	\$99,119	\$879,403	\$-96,389	(97.2%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FALLS LAKE NATIONAL INSURANCE COMPANY	0.4%	\$90,393	\$61,123	\$0	\$81,943	134.1%
PENNSYLVANIA INSURANCE COMPANY	0.3%	\$86,500	\$14,416	\$0	\$5,338	37.0%
LANDCAR CASUALTY COMPANY	0.2%	\$52,244	\$6,425	\$0	\$200	3.1%
WESCO INSURANCE COMPANY	0.2%	\$48,320	\$18,675,427	\$8,314,712	\$7,685,027	41.2%
AMERICAN MERCURY INSURANCE COMPANY	0.2%	\$44,775	\$35,093	\$8,527	\$3,344	9.5%
PACIFIC EMPLOYERS INSURANCE COMPANY	0.1%	\$18,454	\$28,353	\$0	\$-5,585	(19.7%)
JEFFERSON INSURANCE COMPANY	0.1%	\$16,676	\$2,533	\$10,235	\$12,062	476.2%
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.0%	\$0	\$0	\$294,353	\$294,353	-
GREAT AMERICAN ASSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-226	-
HAWKEYE-SECURITY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-262,052	-
VIRGINIA SURETY COMPANY INC	0.0%	\$0	\$-999	\$0	\$0	0.0%
TECHNOLOGY INSURANCE COMPANY	0.0%	\$0	\$0	\$1,133	\$1,133	-
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	(0.0%)	\$-225	\$5,535	\$0	\$-1,608	(29.1%)
HUDSON INSURANCE COMPANY	(0.0%)	\$-12,007	\$-901	\$0	\$-676	75.0%
FIRST COLONIAL INSURANCE COMPANY	(0.1%)	\$-25,384	\$2,106,299	\$2,049,351	\$2,008,161	95.3%
TOTAL	100.0%	\$25,647,234	\$43,772,059	\$29,279,563	\$28,256,598	64.6%

EXCESS WORKERS' COMPENSATION

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SAFETY NATIONAL CASUALTY CORPORATION	61.8%	\$15,686,793	\$15,571,883	\$4,283,195	\$-5,991,592	(38.5%)
LIBERTY MUTUAL FIRE INSURANCE COMPANY	14.2%	\$3,591,305	\$2,806,642	\$0	\$1,376,203	49.0%
ACE AMERICAN INSURANCE COMPANY	6.2%	\$1,582,578	\$1,938,149	\$217,595	\$1,043,244	53.8%
EVEREST NATIONAL INSURANCE COMPANY	5.2%	\$1,309,411	\$3,054,830	\$1,253,670	\$1,991,956	65.2%
GREAT AMERICAN INSURANCE COMPANY	3.1%	\$787,972	\$785,973	\$1,821,975	\$2,242,216	285.3%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	2.1%	\$541,317	\$548,977	\$29,259	\$561,587	102.3%
STAR INSURANCE COMPANY	1.5%	\$371,466	\$490,824	\$719,813	\$7,168,689	1460.5%
ARCH INSURANCE COMPANY	1.3%	\$326,627	\$329,609	\$41,788	\$-234,064	(71.0%)
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.1%	\$272,955	\$272,451	\$276,346	\$-160,469	(58.9%)
HARTFORD CASUALTY INSURANCE CO	0.8%	\$207,930	\$248,061	\$373,081	\$422,923	170.5%
ZURICH AMERICAN INSURANCE COMPANY	0.7%	\$169,168	\$125,035	\$0	\$-129,545	(103.6%)
STARR INDEMNITY & LIABILITY COMPANY	0.7%	\$167,146	\$181,283	\$0	\$-167,796	(92.6%)
OLD REPUBLIC INSURANCE COMPANY	0.5%	\$131,367	\$132,054	\$0	\$-288,736	(218.6%)
FEDERAL INSURANCE COMPANY	0.5%	\$124,881	\$123,036	\$0	\$43,957	35.7%
XL SPECIALTY INSURANCE COMPANY	0.3%	\$84,663	\$85,002	\$0	\$-62,841	(73.9%)
GRAY INSURANCE COMPANY THE	0.1%	\$22,980	\$24,730	\$0	\$-2,360	(9.5%)
EVEREST PREMIER INSURANCE COMPANY	0.0%	\$747	\$687	\$0	\$215	31.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.0%	\$0	\$0	\$789,418	\$153,144	–
TRAVELERS CASUALTY AND SURETY COMPANY	0.0%	\$0	\$0	\$50,183	\$52,306	–
ST PAUL PROTECTIVE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–707	–
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$4,930	–
PACIFIC INDEMNITY COMPANY	0.0%	\$0	\$0	\$0	\$–20	–
CONTINENTAL CASUALTY COMPANY	0.0%	\$0	\$0	\$2,670,586	\$989,372	–
GENERAL REINSURANCE CORPORATION	0.0%	\$0	\$0	\$–203,306	\$–380,798	–
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–3,039	–
ST PAUL MERCURY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–689	–
SENTRY INSURANCE COMPANY	0.0%	\$0	\$0	\$–281	\$–25,997	–
WESCO INSURANCE COMPANY	0.0%	\$0	\$0	\$25,309	\$–106,209	–
TIG INSURANCE COMPANY	0.0%	\$0	\$0	\$11,776	\$–136,741	–
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$4	–
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.0%	\$0	\$0	\$0	\$–2,869	–
UNITED STATES FIDELITY & GUARANTY COMPANY	0.0%	\$0	\$0	\$46,272	\$123,335	–
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–2,918	–
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$–36,420	–
REPWEST INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–345,006	–

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CONTINENTAL INSURANCE COMPANY THE	0.0%	\$0	\$0	\$0	\$827	–
FIDELITY AND GUARANTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–24	–
TRAVCO PERSONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$523,872	\$–38,746	–
PRAETORIAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$15,293	–
QBE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$–101	–
WESTPORT INSURANCE CORPORATION	0.0%	\$0	\$0	\$245,216	\$304,952	–
AMERICAN ZURICH INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–433	–
LIBERTY INSURANCE CORPORATION	0.0%	\$0	\$0	\$28,508	\$–347,438	–
LM INSURANCE CORPORATION	(0.0%)	\$–996	\$1,035	\$140,780	\$–912,155	(88130.9%)
TOTAL	100.0%	\$25,378,310	\$26,720,261	\$13,345,055	\$7,117,440	26.6%

PRODUCT LIABILITY

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNITED FIRE AND CASUALTY COMPANY	6.8%	\$3,370,656	\$3,344,873	\$3,299,953	\$1,129,977	33.8%
HARTFORD FIRE INSURANCE COMPANY	6.5%	\$3,218,121	\$3,212,107	\$120,100	\$936,262	29.1%
CINCINNATI INSURANCE COMPANY THE	4.5%	\$2,239,445	\$2,144,621	\$85,344	\$512,427	23.9%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	4.4%	\$2,193,465	\$2,949,038	\$125,000	\$8,610,310	292.0%
TWIN CITY FIRE INSURANCE COMPANY	3.9%	\$1,942,742	\$735,547	\$2,479	\$11,532	1.6%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	3.3%	\$1,627,371	\$1,094,594	\$1,000,000	\$-49,593	(4.5%)
EVEREST NATIONAL INSURANCE COMPANY	3.3%	\$1,618,347	\$1,578,786	\$0	\$248,809	15.8%
SECURA INSURANCE COMPANY	3.1%	\$1,522,390	\$1,504,307	\$299,446	\$856,975	57.0%
ACE AMERICAN INSURANCE COMPANY	2.9%	\$1,432,768	\$1,389,502	\$0	\$71,656	5.2%
FEDERAL INSURANCE COMPANY	2.8%	\$1,388,420	\$1,357,250	\$398,831	\$1,152,025	84.9%
FEDERATED MUTUAL INSURANCE COMPANY	2.8%	\$1,362,532	\$1,293,194	\$431,342	\$480,790	37.2%
GRINNELL MUTUAL REINSURANCE COMPANY	2.7%	\$1,349,947	\$1,300,260	\$5,412	\$468,317	36.0%
PENN MILLERS INSURANCE COMPANY	2.7%	\$1,344,148	\$1,105,479	\$0	\$157,752	14.3%
WEST BEND INSURANCE COMPANY	2.7%	\$1,312,307	\$1,175,561	\$461,464	\$313,491	26.7%
ARCH INSURANCE COMPANY	2.6%	\$1,299,109	\$1,207,820	\$0	\$523,061	43.3%
SENTRY INSURANCE COMPANY	2.5%	\$1,249,075	\$1,173,474	\$26,444	\$1,117,455	95.2%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	2.5%	\$1,235,630	\$1,436,738	\$26,606	\$462,152	32.2%
SECURA SUPREME INSURANCE COMPANY	2.1%	\$1,047,151	\$900,509	\$138,422	\$421,987	46.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ACUITY A MUTUAL INSURANCE COMPANY	2.0%	\$987,658	\$718,425	\$43,174	\$-218,636	(30.4%)
CONTINENTAL CASUALTY COMPANY	1.9%	\$926,156	\$671,575	\$0	\$245,246	36.5%
GREAT NORTHERN INSURANCE COMPANY	1.8%	\$911,810	\$911,648	\$48,435	\$-2,312,101	(253.6%)
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	1.8%	\$881,731	\$809,522	\$175,366	\$118,486	14.6%
ADDISON INSURANCE COMPANY	1.4%	\$672,764	\$710,095	\$244,150	\$615,653	86.7%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	1.3%	\$656,107	\$642,395	\$257,500	\$-518,157	(80.7%)
ZURICH AMERICAN INSURANCE COMPANY	1.2%	\$584,108	\$636,833	\$638,011	\$-3,447,572	(541.4%)
EMCASCO INSURANCE COMPANY	1.2%	\$572,806	\$476,431	\$28,896	\$485,965	102.0%
EMPLOYERS MUTUAL CASUALTY COMPANY	1.2%	\$569,226	\$456,579	\$0	\$789,208	172.9%
CINCINNATI CASUALTY COMPANY THE	1.1%	\$553,869	\$638,697	\$3,844	\$165,032	25.8%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	1.1%	\$530,761	\$507,158	\$0	\$284,409	56.1%
SELECTIVE INSURANCE COMPANY OF AMERICA	1.0%	\$507,245	\$536,947	\$224,417	\$421,889	78.6%
SENTRY SELECT INSURANCE COMPANY	1.0%	\$505,651	\$481,681	\$0	\$62,447	13.0%
MID-CONTINENT CASUALTY COMPANY	0.9%	\$463,211	\$465,659	\$46,279	\$591,376	127.0%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.9%	\$444,937	\$653,183	\$590,431	\$646,453	99.0%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.8%	\$380,570	\$419,317	\$453,549	\$106,213	25.3%
HDI GLOBAL INSURANCE COMPANY	0.8%	\$374,939	\$371,027	\$-27,812	\$427,821	115.3%
OHIO SECURITY INSURANCE COMPANY	0.8%	\$371,279	\$380,800	\$45,269	\$-129,391	(34.0%)
MEDMARC CASUALTY INSURANCE COMPANY	0.7%	\$360,797	\$354,510	\$0	\$-66,520	(18.8%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CRESTBROOK INSURANCE COMPANY	0.7%	\$338,354	\$295,693	\$0	\$159,976	54.1%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.7%	\$331,977	\$291,033	\$190,093	\$309,421	106.3%
STARR INDEMNITY & LIABILITY COMPANY	0.7%	\$331,177	\$233,468	\$20,000	\$-126,507	(54.2%)
PHOENIX INSURANCE COMPANY THE	0.7%	\$326,783	\$343,448	\$715,172	\$628,956	183.1%
TRAVELERS INDEMNITY COMPANY	0.6%	\$291,684	\$109,291	\$14,175	\$122,541	112.1%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.6%	\$289,995	\$214,188	\$22,846	\$-24,762	(11.6%)
COLUMBIA MUTUAL INSURANCE COMPANY	0.6%	\$281,035	\$296,287	\$53,123	\$138,657	46.8%
FEDERATED SERVICE INSURANCE COMPANY	0.6%	\$280,952	\$377,903	\$6,494	\$5,940	1.6%
FEDERATED RESERVE INSURANCE COMPANY	0.6%	\$276,269	\$232,761	\$0	\$1,056,728	454.0%
ELECTRIC INSURANCE COMPANY	0.6%	\$275,125	\$275,125	\$0	\$162,030	58.9%
AMCO INSURANCE COMPANY	0.5%	\$255,097	\$297,848	\$0	\$135,469	45.5%
HARTFORD ACCIDENT & INDEMNITY CO	0.4%	\$211,047	\$178,218	\$0	\$43,012	24.1%
LM INSURANCE CORPORATION	0.4%	\$190,611	\$235,164	\$0	\$282,061	119.9%
UNION INSURANCE COMPANY OF PROVIDENCE	0.4%	\$187,741	\$206,096	\$0	\$205,492	99.7%
SAFETY NATIONAL CASUALTY CORPORATION	0.4%	\$176,056	\$173,746	\$0	\$59,044	34.0%
LIBERTY INSURANCE CORPORATION	0.3%	\$169,265	\$142,456	\$0	\$44,790	31.4%
CINCINNATI INDEMNITY COMPANY INC	0.3%	\$164,595	\$137,532	\$1,250	\$-12,602	(9.2%)
NATIONAL AMERICAN INSURANCE COMPANY	0.3%	\$157,162	\$129,567	\$0	\$27,494	21.2%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.3%	\$156,690	\$165,852	\$700,000	\$287,347	173.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ATLANTIC SPECIALTY INSURANCE COMPANY	0.3%	\$151,717	\$189,352	\$0	\$6,325	3.3%
MITSUI SUMITOMO INSURANCE USA INC	0.3%	\$145,072	\$145,072	\$0	\$99,196	68.4%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.3%	\$144,050	\$144,001	\$46,001	\$153,309	106.5%
HANOVER INSURANCE COMPANY THE	0.3%	\$136,830	\$143,385	\$0	\$30,278	21.1%
THE NORTH RIVER INSURANCE COMPANY	0.2%	\$118,704	\$106,723	\$3,722	\$39,075	36.6%
TRANSPORTATION INSURANCE COMPANY	0.2%	\$107,157	\$48,657	\$0	\$-658,533	(1353.4%)
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.2%	\$103,929	\$85,078	\$150	\$50,224	59.0%
VALLEY FORGE INSURANCE COMPANY	0.2%	\$102,121	\$108,903	\$73,979	\$68,966	63.3%
FIDELITY AND GUARANTY INSURANCE COMPANY	0.2%	\$97,349	\$79,621	\$0	\$30,851	38.7%
HARTFORD CASUALTY INSURANCE CO	0.2%	\$94,160	\$84,922	\$0	\$23,470	27.6%
BERKLEY REGIONAL INSURANCE COMPANY	0.2%	\$92,596	\$48,403	\$0	\$24,600	50.8%
MID-CONTINENT ASSURANCE COMPANY	0.2%	\$91,692	\$85,574	\$770,000	\$1,060,294	1239.0%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.2%	\$86,510	\$104,174	\$0	\$20,333	19.5%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.2%	\$83,194	\$46,589	\$-91,200	\$42,373	91.0%
TRAVELERS CASUALTY AND SURETY COMPANY	0.2%	\$82,185	\$82,185	\$-348,502	\$-292,953	(356.5%)
SOMPO AMERICA INSURANCE COMPANY	0.2%	\$81,571	\$92,967	\$0	\$-10,557	(11.4%)
UNITED STATES LIABILITY INSURANCE COMPANY	0.2%	\$78,021	\$81,808	\$0	\$697	0.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.2%	\$76,475	\$79,310	\$15,000	\$38,426	48.5%
DEPOSITORS INSURANCE COMPANY	0.1%	\$73,014	\$113,064	\$0	\$43,802	38.7%
NORTH POINTE INSURANCE COMPANY	0.1%	\$71,603	\$29,107	\$0	\$32,013	110.0%
CHUBB INDEMNITY INSURANCE COMPANY	0.1%	\$68,067	\$44,339	\$0	\$9,265	20.9%
SHELTER MUTUAL INSURANCE COMPANY	0.1%	\$66,902	\$66,286	\$219,240	\$195,861	295.5%
BERKLEY NATIONAL INSURANCE COMPANY	0.1%	\$66,481	\$14,978	\$0	\$7,132	47.6%
AMERISURE MUTUAL INSURANCE COMPANY	0.1%	\$64,820	\$64,427	\$0	\$-107,986	(167.6%)
XL INSURANCE AMERICA INC	0.1%	\$64,706	\$62,097	\$0	\$-627,954	(1011.2%)
ACADIA INSURANCE COMPANY	0.1%	\$64,364	\$59,279	\$23,275	\$25,724	43.4%
AMERISURE INSURANCE COMPANY	0.1%	\$63,183	\$97,625	\$0	\$-76,542	(78.4%)
COUNTRY MUTUAL INSURANCE COMPANY	0.1%	\$62,463	\$55,589	\$8,000	\$-40,369	(72.6%)
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.1%	\$58,408	\$40,761	\$0	\$6,150	15.1%
CITIZENS INSURANCE COMPANY OF AMERICA	0.1%	\$57,783	\$51,945	\$0	\$-3,424	(6.6%)
CHARTER OAK FIRE INSURANCE CO THE	0.1%	\$52,403	\$45,260	\$0	\$-1,128,926	(2494.3%)
CONTINENTAL INSURANCE COMPANY THE	0.1%	\$50,033	\$33,093	\$0	\$-1,354,672	(4093.5%)
MASSACHUSETTS BAY INSURANCE COMPANY	0.1%	\$48,816	\$47,912	\$0	\$14	0.0%
NATIONAL CASUALTY COMPANY	0.1%	\$47,707	\$48,808	\$0	\$-7,950	(16.3%)
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.1%	\$43,085	\$44,327	\$0	\$11,228	25.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MONROE GUARANTY INSURANCE COMPANY	0.1%	\$42,936	\$40,157	\$0	\$7,900	19.7%
EMC PROPERTY & CASUALTY COMPANY	0.1%	\$31,470	\$20,722	\$0	\$4,130	19.9%
OHIO CASUALTY INSURANCE COMPANY	0.1%	\$28,264	\$25,909	\$0	\$-32,968	(127.2%)
AMGUARD INSURANCE COMPANY	0.1%	\$26,264	\$27,864	\$0	\$0	0.0%
TOKIO MARINE AMERICA INSURANCE COMPANY	0.1%	\$24,969	\$24,875	\$0	\$1,830	7.4%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.0%	\$22,555	\$18,518	\$0	\$16,372	88.4%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE COMPANY	0.0%	\$21,958	\$22,132	\$188,988	\$201,048	908.4%
FLORISTS' MUTUAL INSURANCE COMPANY	0.0%	\$19,409	\$21,507	\$0	\$4,116	19.1%
QBE INSURANCE CORPORATION	0.0%	\$18,299	\$12,997	\$0	\$-3,945	(30.4%)
MIDDLESEX INSURANCE COMPANY	0.0%	\$16,890	\$15,175	\$0	\$5,195	34.2%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.0%	\$16,769	\$13,703	\$0	\$-3,166	(23.1%)
PACIFIC INDEMNITY COMPANY	0.0%	\$15,000	\$14,993	\$0	\$1,549,957	10337.9%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.0%	\$14,570	\$13,985	\$0	\$3,797	27.2%
HARLEYSVILLE INSURANCE COMPANY	0.0%	\$14,527	\$13,580	\$0	\$2,229	16.4%
UNITED STATES FIRE INSURANCE COMPANY	0.0%	\$14,117	\$19,186	\$6,058	\$594,501	3098.6%
COLUMBIA NATIONAL INSURANCE COMPANY	0.0%	\$13,761	\$8,948	\$0	\$1,931	21.6%
MARKEL AMERICAN INSURANCE COMPANY	0.0%	\$11,513	\$2,737	\$0	\$549	20.1%
AMERICAN ZURICH INSURANCE COMPANY	0.0%	\$10,705	\$3,978	\$0	\$-1,551	(39.0%)
OLD REPUBLIC INSURANCE COMPANY	0.0%	\$8,755	\$9,774	\$2,500,000	\$2,639,298	27003.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MARKEL INSURANCE COMPANY	0.0%	\$7,748	\$5,837	\$0	\$1,373	23.5%
PACIFIC EMPLOYERS INSURANCE COMPANY	0.0%	\$7,004	\$7,434	\$-500	\$-930	(12.5%)
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.0%	\$6,986	\$5,309	\$0	\$-293	(5.5%)
CHUBB NATIONAL INSURANCE COMPANY	0.0%	\$6,536	\$3,597	\$0	\$829	23.0%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0.0%	\$6,210	\$5,501	\$2,000,000	\$-1,254,404	(22803.2%)
FIREMANS FUND INSURANCE COMPANY	0.0%	\$5,452	\$5,808	\$0	\$-177,576	(3057.4%)
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$5,287	\$12,539	\$31,923	\$133,786	1067.0%
OLD RELIABLE CASUALTY COMPANY	0.0%	\$4,759	\$4,657	\$0	\$0	0.0%
FIRST LIBERTY INSURANCE CORP THE	0.0%	\$4,632	\$4,543	\$0	\$-5,959	(131.2%)
GREAT DIVIDE INSURANCE COMPANY	0.0%	\$4,521	\$2,730	\$0	\$974	35.7%
STONINGTON INSURANCE COMPANY	0.0%	\$4,227	\$2,798	\$0	\$9,819	350.9%
UNION INSURANCE COMPANY	0.0%	\$4,125	\$2,587	\$0	\$-999	(38.6%)
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION	0.0%	\$3,830	\$3,597	\$0	\$24,773	688.7%
FCCI INSURANCE COMPANY	0.0%	\$3,820	\$7,093	\$0	\$-3,871	(54.6%)
AMTRUST INSURANCE COMPANY	0.0%	\$3,332	\$3,380	\$0	\$1,140	33.7%
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.0%	\$3,307	\$4,398	\$0	\$0	0.0%
WEST AMERICAN INSURANCE COMPANY	0.0%	\$3,249	\$4,634	\$0	\$14,343	309.5%
RIVERPORT INSURANCE COMPANY	0.0%	\$2,839	\$3,177	\$0	\$1,170	36.8%
RLI INSURANCE COMPANY	0.0%	\$2,815	\$2,229	\$0	\$297	13.3%
WESCO INSURANCE COMPANY	0.0%	\$1,724	\$815	\$0	\$109,698	13459.9%
VIGILANT INSURANCE COMPANY	0.0%	\$1,639	\$1,508	\$0	\$-68,121	(4517.3%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ST PAUL MERCURY INSURANCE COMPANY	0.0%	\$1,509	\$1,498	\$0	\$-15,455	(1031.7%)
GREAT AMERICAN ASSURANCE COMPANY	0.0%	\$1,434	\$1,211	\$0	\$261	21.6%
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.0%	\$1,314	\$879	\$0	\$33	3.8%
REGENT INSURANCE COMPANY	0.0%	\$1,170	\$1,213	\$0	\$3,029	249.7%
GREENWICH INSURANCE COMPANY	0.0%	\$1,165	\$1,159	\$0	\$-911,525	(78647.5%)
STANDARD FIRE INSURANCE COMPANY	0.0%	\$1,092	\$998	\$0	\$-1,212	(121.4%)
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.0%	\$1,028	\$792	\$0	\$151	19.1%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0.0%	\$980	\$942	\$0	\$21,738	2307.6%
ALLSTATE INSURANCE COMPANY	0.0%	\$921	\$889	\$30,376	\$-15,304	(1721.5%)
WESTFIELD INSURANCE COMPANY	0.0%	\$802	\$796	\$0	\$-232	(29.1%)
ARGONAUT-MIDWEST INSURANCE COMPANY	0.0%	\$513	\$513	\$0	\$949	185.0%
WESTCHESTER FIRE INSURANCE COMPANY	0.0%	\$484	\$3,676	\$0	\$-150,204	(4086.1%)
SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$482	\$406	\$-550	\$-80,373	(19796.3%)
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.0%	\$461	\$714	\$0	\$3,310	463.6%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.0%	\$343	\$188	\$0	\$26	13.8%
STATE NATIONAL INSURANCE COMPANY INC	0.0%	\$300	\$300	\$0	\$0	0.0%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.0%	\$238	\$2,545	\$0	\$-10,000	(392.9%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	0.0%	\$220	\$206	\$0	\$-457	(221.8%)
LITITZ MUTUAL INSURANCE COMPANY	0.0%	\$170	\$169	\$0	\$0	0.0%
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.0%	\$169	\$13	\$2,158,925	\$3,092,016	2.378E7%
HANOVER AMERICAN INSURANCE COMPANY THE	0.0%	\$161	\$105	\$0	\$-87	(82.9%)
NORTHLAND INSURANCE COMPANY	0.0%	\$158	\$158	\$0	\$-1,442	(912.7%)
EVEREST DENALI INSURANCE COMPANY	0.0%	\$89	\$54	\$0	\$6,389	11831.5%
STARNET INSURANCE COMPANY	0.0%	\$88	\$44	\$0	\$-3	(6.8%)
GRANITE STATE INSURANCE COMPANY	0.0%	\$56	\$51	\$-32	\$-106,632	(209082%)
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.0%	\$36	\$108	\$0	\$-90	(83.3%)
NATIONAL TRUST INSURANCE COMPANY	0.0%	\$14	\$108	\$0	\$-7,594	(7031.5%)
ST PAUL GUARDIAN INSURANCE COMPANY	0.0%	\$14	\$16	\$0	\$-3,446	(21537.5%)
AMERISURE PARTNERS INSURANCE COMPANY	0.0%	\$2	\$2	\$0	\$-14,925	(746250%)
FARMINGTON CASUALTY COMPANY	0.0%	\$2	\$1	\$0	\$-432	(43200.0%)
AFFILIATED FM INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1	-
MUNICH REINSURANCE AMERICA INC	0.0%	\$0	\$0	\$0	\$815,409	-
CAPITOL INDEMNITY CORPORATION	0.0%	\$0	\$0	\$0	\$-152,131	-
ENDURANCE AMERICAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$23,432	-
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	0.0%	\$0	\$0	\$20,000	\$-260,469	-
HDI GLOBAL SELECT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-216,040	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AXIS SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$11	–
GREAT AMERICAN INSURANCE COMPANY	0.0%	\$0	\$379	\$0	\$–1,930	(509.2%)
STAR INSURANCE COMPANY	0.0%	\$0	\$0	\$2,066	\$–1,166	–
TOPA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$69,601	–
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$6,232	–
AUTOMOBILE INS CO OF HARTFORD CT	0.0%	\$0	\$0	\$0	\$–361	–
SOUTHERN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–1	–
ST PAUL PROTECTIVE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–871	–
AMERICAN STATES INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–14	–
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$–5	–
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$–2,399	–
WELLFLEET NEW YORK INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$334,402	–
EMPIRE FIRE AND MARINE INSURANCE CO	0.0%	\$0	\$0	\$0	\$–137	–
FARMERS INSURANCE EXCHANGE	0.0%	\$0	\$0	\$0	\$–466	–
TRUCK INSURANCE EXCHANGE	0.0%	\$0	\$0	\$0	\$–329	–
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$2,088	–
THE PIE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$151,555	–
NATIONAL SURETY CORPORATION	0.0%	\$0	\$0	\$28,200	\$–148,579	–
GOVERNMENT EMPLOYEES INSURANCE CO	0.0%	\$0	\$0	\$0	\$1,334,361	–

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$199,170	\$-908,386	-
MIDWESTERN INDEMNITY COMPANY THE	0.0%	\$0	\$0	\$0	\$-56	-
ILLINOIS NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$8,432	-
AMERICAN FIRE & CASUALTY COMPANY	0.0%	\$0	\$700	\$0	\$-12,427	(1775.3%)
NETHERLANDS INSURANCE COMPANY THE	0.0%	\$0	\$0	\$0	\$-21	-
PEERLESS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1,682	-
ARWOOD INDEMNITY COMPANY	0.0%	\$0	\$0	\$24,428	\$399,431	-
TIG INSURANCE COMPANY	0.0%	\$0	\$0	\$56,759	\$-322,688	-
WATFORD INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-298	-
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.0%	\$0	\$0	\$0	\$-1,004	-
UNITED STATES FIDELITY & GUARANTY COMPANY	0.0%	\$0	\$0	\$4,295,000	\$5,704,231	-
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.0%	\$0	\$0	\$145,370	\$64,905	-
WAUSAU BUSINESS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-299	-
HARCO NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-3,492	-
MILFORD CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1,311	-
SWISS RE CORPORATE SOLUTIONS ELITE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$-7,479	-
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$-2,840	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CRUM & FORSTER INDEMNITY COMPANY	0.0%	\$0	\$-10,028	\$0	\$448	(4.5%)
FALLS LAKE NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1	-
PENN AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-21	-
OAK RIVER INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-27,414	-
TRAVCO PERSONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1,979	-
COLISEUM REINSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-4,037	-
MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1	-
COLONY SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-694	-
CONTRACTORS BONDING & INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-320	-
PRAETORIAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$4,727	-
AXIS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$14,374	-
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-17	-
XL SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$10	-
WESTPORT INSURANCE CORPORATION	0.0%	\$0	\$664	\$0	\$-1,993	(300.2%)
AIG ASSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1	-
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$362	-
UNIVERSAL UNDERWRITERS INS CO	0.0%	\$0	\$0	\$-8,565	\$-9,512	-
THE TRAVELERS CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$-91	-
DIAMOND STATE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-5	-
TECHNOLOGY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-491	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.0%	\$0	\$211	\$0	\$41	19.4%
GENERAL CASUALTY COMPANY OF WISCONSIN	(0.0%)	\$-57	\$4,118	\$0	\$7,503	182.2%
NATIONAL INDEMNITY COMPANY	(0.0%)	\$-115	\$1,414	\$0	\$-436	(30.8%)
EMPLOYERS INSURANCE COMPANY OF WAUSAU	(0.0%)	\$-189	\$-129	\$10,218	\$-50,367	39044.2%
AUSTIN MUTUAL INSURANCE COMPANY	(0.0%)	\$-477	\$96,428	\$-92	\$-6,630	(6.9%)
COMMERCE AND INDUSTRY INSURANCE CO	(0.0%)	\$-668	\$99,128	\$98,277	\$366,381	369.6%
CONTINENTAL WESTERN INSURANCE COMPANY	(0.0%)	\$-8,431	\$-214	\$0	\$-2,608	1218.7%
NEW HAMPSHIRE INSURANCE COMPANY	(0.0%)	\$-12,359	\$-12,386	\$0	\$756,092	(6104.4%)
EXECUTIVE RISK INDEMNITY INC	(0.1%)	\$-68,438	\$-64,709	\$0	\$-6,533	10.1%
AMERICAN HOME ASSURANCE COMPANY	(1.1%)	\$-566,815	\$-566,815	\$-572,224	\$-1,102,413	194.5%
TOTAL	100.0%	\$49,422,674	\$46,750,865	\$22,848,965	\$29,295,376	62.7%

PRIVATE AUTO LIABILITY: BODILY INJURY

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	18.0%	\$243,689,929	\$232,640,142	\$164,187,189	\$192,289,381	82.7%
PROGRESSIVE ADVANCED INSURANCE COMPANY	11.1%	\$150,130,645	\$142,302,404	\$45,412,399	\$66,228,079	46.5%
PROGRESSIVE CASUALTY INSURANCE COMPANY	8.1%	\$109,975,327	\$104,107,097	\$50,728,282	\$65,945,667	63.3%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	6.9%	\$93,502,418	\$95,475,090	\$32,293,224	\$18,438,169	19.3%
AMERICAN FAMILY INSURANCE COMPANY	5.2%	\$70,784,651	\$69,604,505	\$31,735,497	\$38,087,862	54.7%
GEICO CASUALTY COMPANY	4.6%	\$62,064,715	\$67,998,689	\$45,087,720	\$27,577,594	40.6%
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	4.4%	\$60,025,951	\$60,112,405	\$32,388,156	\$38,202,674	63.6%
SHELTER MUTUAL INSURANCE COMPANY	3.6%	\$49,079,636	\$49,009,163	\$41,360,006	\$45,498,763	92.8%
AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	3.5%	\$47,216,487	\$45,973,632	\$34,319,640	\$34,448,144	74.9%
STANDARD FIRE INSURANCE COMPANY	3.3%	\$44,148,385	\$41,616,332	\$21,126,250	\$30,910,547	74.3%
FARMERS INSURANCE COMPANY INC	3.0%	\$40,270,161	\$42,761,946	\$23,810,831	\$16,990,197	39.7%
SAFECO INSURANCE COMPANY OF ILLINOIS	2.9%	\$38,946,336	\$41,525,362	\$66,534,996	\$50,048,965	120.5%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	2.4%	\$33,061,300	\$32,122,810	\$18,681,628	\$21,450,657	66.8%
AUTO OWNERS INSURANCE COMPANY	1.4%	\$18,474,637	\$16,201,639	\$8,156,993	\$14,128,896	87.2%
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	1.2%	\$16,290,987	\$17,232,859	\$9,706,427	\$12,227,903	71.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNITED SERVICES AUTOMOBILE ASSOCIATION	1.1%	\$14,233,904	\$13,562,123	\$12,789,454	\$12,346,248	91.0%
STATE FARM FIRE AND CASUALTY COMPANY	1.0%	\$14,164,064	\$13,634,755	\$26,483,816	\$28,428,618	208.5%
USAA GENERAL INDEMNITY COMPANY	1.0%	\$13,689,188	\$12,933,588	\$7,667,574	\$7,562,282	58.5%
USAA CASUALTY INSURANCE COMPANY	1.0%	\$13,313,051	\$12,655,100	\$5,507,246	\$8,822,172	69.7%
NATIONWIDE GENERAL INSURANCE COMPANY	0.9%	\$11,535,939	\$10,964,276	\$6,812,899	\$9,251,705	84.4%
TRADERS INSURANCE COMPANY	0.8%	\$11,463,004	\$10,673,983	\$6,501,390	\$6,241,569	58.5%
ROOT INSURANCE COMPANY	0.8%	\$10,386,130	\$8,247,301	\$2,780,628	\$3,044,942	36.9%
INTEGON INDEMNITY CORPORATION	0.7%	\$10,054,444	\$3,306,421	\$82,040	\$968,838	29.3%
INTEGON NATIONAL INSURANCE COMPANY	0.7%	\$9,130,344	\$8,075,387	\$3,347,589	\$6,632,345	82.1%
ECONOMY FIRE & CASUALTY COMPANY	0.6%	\$8,032,007	\$9,080,473	\$4,787,316	\$8,905,931	98.1%
GEICO SECURE INSURANCE COMPANY	0.6%	\$8,004,667	\$6,053,784	\$720,258	\$4,318,371	71.3%
PERMANENT GENERAL ASSURANCE CORPORATION	0.6%	\$7,850,880	\$8,163,751	\$2,874,819	\$3,968,621	48.6%
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	0.5%	\$6,997,833	\$6,573,458	\$3,836,744	\$4,038,488	61.4%
GRINNELL SELECT INSURANCE COMPANY	0.5%	\$6,868,858	\$6,781,207	\$9,094,510	\$4,711,553	69.5%
VIKING INSURANCE COMPANY OF WISCONSIN	0.5%	\$6,766,478	\$6,638,475	\$5,110,141	\$4,912,503	74.0%
AMCO INSURANCE COMPANY	0.5%	\$6,672,031	\$6,961,479	\$5,582,591	\$3,383,707	48.6%
COUNTRY PREFERRED INSURANCE COMPANY	0.4%	\$5,770,868	\$5,626,652	\$2,745,224	\$4,724,866	84.0%
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.4%	\$5,382,465	\$5,378,402	\$3,547,367	\$2,058,595	38.3%
TWIN CITY FIRE INSURANCE COMPANY	0.4%	\$5,192,092	\$5,397,398	\$2,963,833	\$6,430,454	119.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GEICO GENERAL INSURANCE COMPANY	0.3%	\$4,699,732	\$4,692,355	\$1,291,413	\$2,416,062	51.5%
BRISTOL WEST INSURANCE COMPANY	0.3%	\$4,578,249	\$4,337,490	\$2,145,115	\$2,575,312	59.4%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.3%	\$4,079,888	\$4,097,569	\$1,820,925	\$2,551,057	62.3%
ACUITY A MUTUAL INSURANCE COMPANY	0.3%	\$4,063,465	\$2,899,971	\$2,247,178	\$2,945,392	101.6%
ESURANCE PROPERTY & CASUALTY INSURANCE COMPANY	0.3%	\$3,841,357	\$4,495,989	\$3,500,421	\$1,323,514	29.4%
ELECTRIC INSURANCE COMPANY	0.3%	\$3,555,032	\$3,704,087	\$1,982,772	\$2,094,792	56.6%
LM GENERAL INSURANCE COMPANY	0.2%	\$3,244,172	\$3,844,341	\$3,867,419	\$3,893,686	101.3%
CINCINNATI CASUALTY COMPANY THE	0.2%	\$3,049,603	\$2,060,362	\$332,010	\$1,310,705	63.6%
FIRST CHICAGO INSURANCE COMPANY	0.2%	\$2,732,243	\$2,467,551	\$2,373,320	\$3,996,700	162.0%
MGA INSURANCE COMPANY INC	0.2%	\$2,642,473	\$2,695,652	\$1,100,134	\$1,553,708	57.6%
AMERICAN ECONOMY INSURANCE COMPANY	0.2%	\$2,591,097	\$659,106	\$0	\$0	0.0%
ENCOMPASS INDEMNITY COMPANY	0.2%	\$2,503,716	\$2,522,237	\$1,707,483	\$2,474,416	98.1%
GRINNELL COMPASS INC	0.2%	\$2,461,278	\$2,190,821	\$1,694,329	\$3,721,690	169.9%
CRESTBROOK INSURANCE COMPANY	0.2%	\$2,387,755	\$2,482,920	\$1,911,497	\$1,108,538	44.6%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.2%	\$2,372,499	\$2,864,308	\$6,047,436	\$5,434,025	189.7%
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	0.2%	\$2,126,905	\$2,275,795	\$1,121,760	\$552,420	24.3%
COLUMBIA MUTUAL INSURANCE COMPANY	0.2%	\$2,088,638	\$2,203,363	\$2,415,226	\$1,839,266	83.5%
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	0.1%	\$2,001,676	\$1,727,079	\$261,729	\$3,562,369	206.3%
GOVERNMENT EMPLOYEES INSURANCE CO	0.1%	\$2,001,302	\$1,991,944	\$1,201,922	\$902,178	45.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$1,961,595	\$1,810,682	\$736,453	\$888,788	49.1%
CINCINNATI INSURANCE COMPANY THE	0.1%	\$1,890,691	\$1,909,539	\$1,179,880	\$1,700,750	89.1%
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.1%	\$1,844,856	\$1,851,219	\$2,062,888	\$796,014	43.0%
GEICO CHOICE INSURANCE COMPANY	0.1%	\$1,795,604	\$1,099,922	\$309,834	\$1,206,787	109.7%
COUNTRY MUTUAL INSURANCE COMPANY	0.1%	\$1,722,283	\$1,629,231	\$865,565	\$1,306,969	80.2%
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$1,547,902	\$1,597,954	\$1,188,301	\$1,390,871	87.0%
GEICO INDEMNITY COMPANY	0.1%	\$1,473,615	\$1,444,188	\$1,063,939	\$1,015,838	70.3%
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	0.1%	\$1,428,365	\$1,739,849	\$2,463,631	\$1,006,338	57.8%
BANKERS STANDARD INSURANCE COMPANY	0.1%	\$1,424,278	\$1,435,331	\$1,048,587	\$306,833	21.4%
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$1,413,033	\$1,392,834	\$961,287	\$1,373,911	98.6%
ESSENTIA INSURANCE COMPANY	0.1%	\$1,338,181	\$1,145,641	\$284,218	\$881,768	77.0%
MADISON MUTUAL INSURANCE COMPANY	0.1%	\$1,240,900	\$896,145	\$343,798	\$383,053	42.7%
AIG PROPERTY CASUALTY COMPANY	0.1%	\$1,097,994	\$1,083,532	\$878,643	\$376,824	34.8%
ALLSTATE INDEMNITY COMPANY	0.1%	\$1,097,330	\$1,016,871	\$1,608,938	\$1,458,420	143.4%
HAULERS INSURANCE COMPANY INC	0.1%	\$1,084,293	\$1,018,447	\$207,590	\$640,294	62.9%
GRINNELL MUTUAL REINSURANCE COMPANY	0.1%	\$1,048,825	\$1,029,107	\$1,343,107	\$757,828	73.6%
BRANCH INSURANCE EXCHANGE	0.1%	\$1,015,954	\$1,011,837	\$166,750	\$1,142,694	112.9%
AMICA MUTUAL INSURANCE COMPANY	0.1%	\$1,001,302	\$977,842	\$890,948	\$1,119,676	114.5%
TRUMBULL INSURANCE COMPANY	0.1%	\$978,540	\$903,749	\$1,239,626	\$970,480	107.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TEACHERS INSURANCE COMPANY	0.1%	\$928,479	\$812,322	\$485,188	\$686,615	84.5%
TRAVELERS HOME AND MARINE INSURANCE COMPANY THE	0.1%	\$905,952	\$1,043,199	\$675,294	\$338,599	32.5%
ALLSTATE INSURANCE COMPANY	0.1%	\$894,565	\$918,283	\$1,455,959	\$1,126,351	122.7%
CHUBB NATIONAL INSURANCE COMPANY	0.1%	\$813,351	\$814,946	\$353,406	\$1,119,531	137.4%
PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.1%	\$777,255	\$811,813	\$779,399	\$296,810	36.6%
NEW HORIZONS INSURANCE COMPANY OF MISSOURI	0.1%	\$706,363	\$665,055	\$325,105	\$614,383	92.4%
SECURA SUPREME INSURANCE COMPANY	0.1%	\$698,902	\$613,278	\$441,751	\$466,256	76.0%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.0%	\$626,326	\$640,064	\$406,914	\$903,244	141.1%
PROGRESSIVE MAX INSURANCE COMPANY	0.0%	\$524,232	\$549,551	\$534,899	\$605,238	110.1%
FARMERS PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$522,578	\$635,164	\$448,588	\$525,211	82.7%
TOGGLE INSURANCE COMPANY	0.0%	\$517,236	\$396,779	\$32,500	\$319,728	80.6%
INTEGON GENERAL INSURANCE CORPORATION	0.0%	\$514,383	\$395,300	\$17,600	\$45,617	11.5%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.0%	\$474,532	\$484,179	\$406,857	\$646,464	133.5%
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	0.0%	\$437,957	\$575,832	\$425,743	\$557,352	96.8%
NATIONAL GENERAL INSURANCE COMPANY	0.0%	\$396,136	\$426,925	\$1,042,870	\$-2,461,451	(576.6%)
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.0%	\$390,339	\$421,374	\$328,914	\$175,260	41.6%
COUNTRY CASUALTY INSURANCE COMPANY	0.0%	\$297,149	\$281,828	\$53,662	\$90,817	32.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.0%	\$285,287	\$233,478	\$61,292	\$35,303	15.1%
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$284,757	\$387,278	\$614,840	\$-760,781	(196.4%)
MERIDIAN SECURITY INSURANCE COMPANY	0.0%	\$267,530	\$277,046	\$164,467	\$337,892	122.0%
HORACE MANN INSURANCE COMPANY	0.0%	\$227,722	\$210,225	\$269,837	\$-5,472	(2.6%)
FEDERAL INSURANCE COMPANY	0.0%	\$221,397	\$216,320	\$103,500	\$121,262	56.1%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.0%	\$217,983	\$249,172	\$77,224	\$8,927	3.6%
SENTRY SELECT INSURANCE COMPANY	0.0%	\$207,275	\$178,545	\$25,000	\$278	0.2%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.0%	\$186,820	\$129,767	\$50,250	\$92,653	71.4%
AMERICAN FAMILY HOME INSURANCE COMPANY	0.0%	\$167,553	\$163,722	\$26,348	\$199,525	121.9%
ESURANCE INSURANCE COMPANY	0.0%	\$166,760	\$172,336	\$524,500	\$70,602	41.0%
CORNERSTONE NATIONAL INSURANCE COMPANY	0.0%	\$160,287	\$159,837	\$324,885	\$173,888	108.8%
ASSURANCEAMERICA INSURANCE COMPANY	0.0%	\$152,999	\$183,416	\$708,873	\$-242,399	(132.2%)
SENTINEL INSURANCE COMPANY LTD	0.0%	\$145,131	\$179,041	\$150,099	\$241,893	135.1%
EVERETT CASH MUTUAL INSURANCE CO.	0.0%	\$144,412	\$145,946	\$64,717	\$36,921	25.3%
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$140,601	\$129,564	\$38,906	\$41,079	31.7%
AMERICAN MODERN PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$130,479	\$126,133	\$125,471	\$-56,244	(44.6%)
UNITRIN SAFEGUARD INSURANCE COMPANY	0.0%	\$106,869	\$212,431	\$306,908	\$245,303	115.5%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$94,741	\$98,265	\$187,554	\$153,867	156.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ALLSTATE NORTH AMERICAN INSURANCE COMPANY	0.0%	\$92,741	\$7,754	\$0	\$0	0.0%
LM INSURANCE CORPORATION	0.0%	\$91,764	\$112,253	\$295,043	\$277,110	246.9%
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$89,813	\$90,035	\$5,000	\$39,740	44.1%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.0%	\$89,119	\$87,818	\$172,507	\$323,935	368.9%
MARKEL AMERICAN INSURANCE COMPANY	0.0%	\$73,670	\$78,098	\$80,687	\$64,203	82.2%
DAIRYLAND INSURANCE COMPANY	0.0%	\$60,242	\$62,831	\$31,000	\$8,450	13.4%
MIDVALE INDEMNITY COMPANY	0.0%	\$55,226	\$67,958	\$2,063	\$99,442	146.3%
ECONOMY PREMIER ASSURANCE COMPANY	0.0%	\$53,082	\$53,211	\$0	\$93,417	175.6%
SAFE AUTO INSURANCE COMPANY	0.0%	\$52,602	\$151,365	\$460,847	\$241,549	159.6%
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$51,131	\$55,217	\$0	\$-14,315	(25.9%)
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0%	\$37,167	\$34,021	\$26,500	\$35,543	104.5%
RIVERPORT INSURANCE COMPANY	0.0%	\$32,836	\$32,929	\$65,000	\$-48,896	(148.5%)
HARTFORD CASUALTY INSURANCE CO	0.0%	\$23,565	\$24,112	\$0	\$17,072	70.8%
FIRST LIBERTY INSURANCE CORP THE	0.0%	\$21,102	\$22,022	\$2,745	\$5,336	24.2%
NATIONAL GENERAL ASSURANCE COMPANY	0.0%	\$19,741	\$21,244	\$1,000	\$29,739	140.0%
FARMERS DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$19,507	\$20,946	\$4,500	\$9,209	44.0%
FARMERS CASUALTY INSURANCE COMPANY	0.0%	\$19,006	\$18,134	\$0	\$26,371	145.4%
FARMERS INSURANCE EXCHANGE	0.0%	\$18,752	\$2,645	\$0	\$595	22.5%
CHUBB INDEMNITY INSURANCE COMPANY	0.0%	\$18,316	\$4,414	\$0	\$1,996	45.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0%	\$14,926	\$44,717	\$15,000	\$520,644	1164.3%
MIC GENERAL INSURANCE CORPORATION	0.0%	\$11,326	\$11,958	\$0	\$-31,740	(265.4%)
NEW SOUTH INSURANCE COMPANY	0.0%	\$6,073	\$6,236	\$0	\$0	0.0%
ENCOMPASS INSURANCE COMPANY OF AMERICA	0.0%	\$5,693	\$6,684	\$0	\$1,599	23.9%
SECURA INSURANCE COMPANY	0.0%	\$3,353	\$3,470	\$0	\$0	0.0%
FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.0%	\$2,595	\$4,996	\$0	\$0	0.0%
XL SPECIALTY INSURANCE COMPANY	0.0%	\$2,069	\$2,091	\$0	\$175	8.4%
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.0%	\$1,149	\$2,407	\$0	\$-1,890	(78.5%)
MID CENTURY INSURANCE COMPANY	0.0%	\$774	\$408	\$0	\$11,762	2882.8%
SAFECO INSURANCE COMPANY OF AMERICA	0.0%	\$691	\$797	\$100,000	\$40,808	5120.2%
CLEARCOVER INSURANCE COMPANY	0.0%	\$551	\$119	\$0	\$0	0.0%
GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$283	\$283	\$66,500	\$52,747	18638.5%
HANOVER INSURANCE COMPANY THE	0.0%	\$37	\$248	\$0	\$-41	(16.5%)
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.0%	\$0	\$0	\$0	\$1,528	-
CONSUMERS INSURANCE USA INC	0.0%	\$0	\$0	\$0	\$155	-
KEMPER INDEPENDENCE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$204	-
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$44,569	-
TREXIS ONE INSURANCE CORPORATION	0.0%	\$0	\$0	\$177,390	\$18,512	-
TREXIS INSURANCE CORPORATION	0.0%	\$0	\$0	\$1,231,250	\$-918,867	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNITED FIRE AND CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$2,660	–
TRAVELERS CASUALTY AND SURETY COMPANY	0.0%	\$0	\$0	\$0	\$1	–
AMERICAN RELIABLE INSURANCE COMPANY	0.0%	\$0	\$0	\$–4,643	\$–4,643	–
HARTFORD FIRE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–665	–
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.0%	\$0	\$0	\$0	\$19,679	–
EMCASCO INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$70	–
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.0%	\$0	\$0	\$63,057	\$0	–
INFINITY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–521	–
HARTFORD ACCIDENT & INDEMNITY CO	0.0%	\$0	\$0	\$0	\$–1,226	–
MIDDLESEX INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$156	–
AMERICAN MODERN HOME INSURANCE CO	0.0%	\$0	\$0	\$–211	\$–521	–
IRONSHORE INDEMNITY INC	0.0%	\$0	\$0	\$0	\$–300	–
AMERICAN FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$52	–
OHIO CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$5	–
SENTRY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$2,989	–
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.0%	\$0	\$0	\$0	\$–47	–
UNITRIN PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$12,000	\$12,938	–
RESPONSE WORLDWIDE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–4	–
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$–956	\$–2,639	–
YOUNG AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$51,450	\$–87,393	–

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
EQUITY INSURANCE COMPANY	0.0%	\$0	\$0	\$1,089	\$49,095	–
CITIZENS INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$–40	–
MERASTAR INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–1,237	–
OWNERS INSURANCE COMPANY	0.0%	\$0	\$0	\$1,611,284	\$558,507	–
21ST CENTURY CENTENNIAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–7,500	–
EXECUTIVE RISK INDEMNITY INC	0.0%	\$0	\$0	\$0	\$12,849	–
HAWKEYE – SECURITY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$12,855	–
CHARTER INDEMNITY COMPANY	0.0%	\$0	\$0	\$0	\$1	–
PROGRESSIVE PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$592,500	\$281,789	–
ECONOMY PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$13,500	\$–4,173	–
ALPHA PROPERTY & CASUALTY INSURANCE CO	0.0%	\$0	\$0	\$0	\$44,569	–
AMERICAN MODERN SELECT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–36	–
AIG ASSURANCE COMPANY	0.0%	\$0	\$0	\$12,500	\$12,500	–
BENCHMARK INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–36,657	–
DEPOSITORS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$46,252	–
DIRECT GENERAL INSURANCE COMPANY	0.0%	\$0	\$0	\$106,500	\$167,313	–
VICTORIA FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$161	–
WEST AMERICAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$8,676	–
MASSACHUSETTS BAY INSURANCE COMPANY	(0.0%)	\$–5	\$–5	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PROGRESSIVE DIRECT INSURANCE COMPANY	(0.0%)	\$-39	\$-39	\$496,848	\$126,604	(324626%)
AMSHIELD INSURANCE COMPANY	(0.0%)	\$-62	\$318	\$0	\$-8,744	(2749.7%)
LIBERTY INSURANCE CORPORATION	(0.0%)	\$-86	\$66	\$0	\$4,610	6984.8%
RESPONSE INSURANCE COMPANY	(0.0%)	\$-126	\$2,391	\$250	\$-16,808	(703.0%)
SHELTER GENERAL INSURANCE COMPANY	(0.0%)	\$-999	\$7,798	\$397,000	\$-39,808	(510.5%)
NATIONAL GENERAL INSURANCE ONLINE INC	(0.0%)	\$-166,656	\$-177,189	\$31,555	\$10,223	(5.8%)
TOTAL	100.0%	\$1,351,131,700	\$1,313,402,123	\$812,790,824	\$875,068,047	66.6%

PRIVATE AUTO LIABILITY: PROPERTY DAMAGE

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	22.2%	\$222,706,234	\$212,617,765	\$148,221,480	\$154,969,495	72.9%
PROGRESSIVE CASUALTY INSURANCE COMPANY	9.7%	\$97,239,372	\$89,112,854	\$55,284,789	\$61,642,497	69.2%
PROGRESSIVE ADVANCED INSURANCE COMPANY	9.5%	\$95,762,339	\$88,599,342	\$64,482,569	\$72,252,212	81.5%
SHELTER MUTUAL INSURANCE COMPANY	7.8%	\$78,542,118	\$73,411,152	\$40,893,442	\$44,985,511	61.3%
GEICO CASUALTY COMPANY	4.6%	\$45,793,494	\$49,964,214	\$35,454,831	\$31,328,055	62.7%
AMERICAN FAMILY INSURANCE COMPANY	4.3%	\$43,602,386	\$41,153,200	\$30,496,024	\$32,742,016	79.6%
AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	4.3%	\$43,587,652	\$42,441,168	\$28,278,403	\$29,082,354	68.5%
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	3.5%	\$35,584,742	\$34,904,644	\$25,597,070	\$25,359,943	72.7%
SAFECO INSURANCE COMPANY OF ILLINOIS	2.8%	\$27,849,002	\$30,447,656	\$14,182	\$256,359	0.8%
FARMERS INSURANCE COMPANY INC	2.5%	\$24,773,228	\$26,020,165	\$17,307,936	\$16,402,295	63.0%
STANDARD FIRE INSURANCE COMPANY	2.1%	\$21,429,011	\$20,348,429	\$16,378,168	\$17,030,307	83.7%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	2.1%	\$21,058,139	\$19,678,520	\$22,182,063	\$24,118,400	122.6%
AUTO OWNERS INSURANCE COMPANY	1.6%	\$16,097,192	\$13,103,163	\$8,193,562	\$9,456,897	72.2%
STATE FARM FIRE AND CASUALTY COMPANY	1.4%	\$14,149,401	\$13,614,644	\$10,521,843	\$11,184,711	82.2%
TRADERS INSURANCE COMPANY	1.3%	\$12,668,201	\$11,705,334	\$7,275,945	\$7,311,088	62.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNITED SERVICES AUTOMOBILE ASSOCIATION	1.2%	\$12,108,501	\$11,665,387	\$8,289,560	\$9,281,293	79.6%
USAA CASUALTY INSURANCE COMPANY	1.1%	\$11,486,641	\$11,274,933	\$8,239,735	\$9,104,096	80.7%
GEICO SECURE INSURANCE COMPANY	1.1%	\$11,349,075	\$8,606,801	\$2,299,306	\$4,296,672	49.9%
USAA GENERAL INDEMNITY COMPANY	1.0%	\$9,741,959	\$9,327,792	\$7,081,436	\$7,925,356	85.0%
INTEGON NATIONAL INSURANCE COMPANY	0.8%	\$8,354,263	\$7,206,863	\$3,652,077	\$3,713,652	51.5%
PERMANENT GENERAL ASSURANCE CORPORATION	0.8%	\$8,000,502	\$7,514,447	\$4,428,542	\$5,126,773	68.2%
NATIONWIDE GENERAL INSURANCE COMPANY	0.7%	\$7,081,853	\$7,337,195	\$5,774,728	\$6,459,194	88.0%
CLEARCOVER INSURANCE COMPANY	0.7%	\$6,993,708	\$6,827,824	\$3,782,499	\$5,424,056	79.4%
VIKING INSURANCE COMPANY OF WISCONSIN	0.7%	\$6,690,208	\$6,357,440	\$3,696,568	\$3,612,600	56.8%
ECONOMY FIRE & CASUALTY COMPANY	0.6%	\$6,446,809	\$6,764,415	\$5,843,830	\$5,859,184	86.6%
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	0.6%	\$6,104,134	\$5,863,600	\$4,316,765	\$4,857,412	82.8%
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	0.6%	\$5,845,269	\$6,581,200	\$7,268,801	\$6,971,463	105.9%
BRISTOL WEST INSURANCE COMPANY	0.5%	\$5,215,480	\$4,824,022	\$2,900,653	\$3,087,489	64.0%
GRINNELL SELECT INSURANCE COMPANY	0.5%	\$4,741,668	\$4,709,453	\$695,257	\$101,775	2.2%
ROOT INSURANCE COMPANY	0.4%	\$4,472,035	\$3,667,066	\$2,558,957	\$2,943,395	80.3%
INTEGON INDEMNITY CORPORATION	0.4%	\$4,277,397	\$1,407,697	\$572,151	\$651,776	46.3%
COUNTRY PREFERRED INSURANCE COMPANY	0.4%	\$3,981,751	\$3,908,107	\$2,632,274	\$2,841,338	72.7%
AMCO INSURANCE COMPANY	0.4%	\$3,904,401	\$4,457,989	\$3,006,314	\$2,962,266	66.4%
LM GENERAL INSURANCE COMPANY	0.3%	\$3,494,308	\$4,019,020	\$1,870,200	\$1,428,632	35.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ACUITY A MUTUAL INSURANCE COMPANY	0.3%	\$3,290,941	\$2,496,704	\$1,599,522	\$1,881,126	75.3%
GEICO GENERAL INSURANCE COMPANY	0.3%	\$3,219,987	\$3,226,941	\$1,864,891	\$1,823,603	56.5%
TWIN CITY FIRE INSURANCE COMPANY	0.3%	\$3,216,603	\$3,260,524	\$2,605,984	\$2,755,341	84.5%
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.3%	\$3,187,517	\$3,425,727	\$1,988,214	\$2,042,336	59.6%
CINCINNATI CASUALTY COMPANY THE	0.3%	\$2,994,607	\$1,942,684	\$1,000,526	\$1,782,198	91.7%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.3%	\$2,936,007	\$2,851,262	\$2,018,206	\$2,181,448	76.5%
MGA INSURANCE COMPANY INC	0.3%	\$2,625,659	\$2,618,747	\$2,201,603	\$2,892,302	110.4%
GEICO CHOICE INSURANCE COMPANY	0.2%	\$2,485,383	\$1,540,167	\$490,710	\$975,662	63.3%
ESURANCE PROPERTY & CASUALTY INSURANCE COMPANY	0.2%	\$2,374,225	\$2,735,357	\$2,990,382	\$2,456,898	89.8%
COLUMBIA MUTUAL INSURANCE COMPANY	0.2%	\$2,249,330	\$2,373,240	\$1,997,516	\$1,579,965	66.6%
ENCOMPASS INDEMNITY COMPANY	0.2%	\$2,210,724	\$2,286,080	\$1,872,487	\$2,386,538	104.4%
FIRST CHICAGO INSURANCE COMPANY	0.2%	\$2,105,866	\$1,937,299	\$727,197	\$1,169,829	60.4%
GRINNELL COMPASS INC	0.2%	\$1,933,994	\$1,724,512	\$0	\$0	0.0%
CINCINNATI INSURANCE COMPANY THE	0.2%	\$1,875,682	\$1,852,109	\$1,059,345	\$1,134,395	61.2%
ELECTRIC INSURANCE COMPANY	0.2%	\$1,780,251	\$1,826,797	\$1,789,968	\$2,088,133	114.3%
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY	0.2%	\$1,707,634	\$1,573,369	\$936,417	\$1,257,905	79.9%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0.2%	\$1,705,483	\$1,680,853	\$1,038,764	\$1,408,973	83.8%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.1%	\$1,459,814	\$1,762,424	\$564,537	\$548,646	31.1%
AMERICAN ECONOMY INSURANCE COMPANY	0.1%	\$1,422,045	\$362,186	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$1,352,506	\$1,364,626	\$866,289	\$1,063,748	78.0%
GOVERNMENT EMPLOYEES INSURANCE CO	0.1%	\$1,324,907	\$1,324,641	\$909,203	\$842,869	63.6%
COUNTRY MUTUAL INSURANCE COMPANY	0.1%	\$1,310,702	\$1,236,544	\$827,179	\$960,948	77.7%
MADISON MUTUAL INSURANCE COMPANY	0.1%	\$1,288,992	\$930,875	\$549,545	\$612,293	65.8%
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.1%	\$1,252,532	\$1,315,902	\$875,953	\$878,140	66.7%
AMICA MUTUAL INSURANCE COMPANY	0.1%	\$1,138,318	\$1,105,879	\$886,895	\$817,238	73.9%
ALLSTATE INDEMNITY COMPANY	0.1%	\$1,112,093	\$1,030,157	\$853,685	\$742,234	72.1%
GEICO INDEMNITY COMPANY	0.1%	\$1,028,311	\$1,050,772	\$602,944	\$646,814	61.6%
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	0.1%	\$1,004,697	\$827,333	\$787,486	\$1,222,589	147.8%
SECURA SUPREME INSURANCE COMPANY	0.1%	\$918,906	\$798,813	\$734,119	\$831,227	104.1%
BRANCH INSURANCE EXCHANGE	0.1%	\$903,425	\$875,086	\$594,051	\$699,362	79.9%
HAULERS INSURANCE COMPANY INC	0.1%	\$885,290	\$831,529	\$933,465	\$887,252	106.7%
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$730,696	\$749,914	\$857,438	\$897,609	119.7%
ALLSTATE INSURANCE COMPANY	0.1%	\$703,687	\$722,981	\$926,287	\$918,964	127.1%
GRINNELL MUTUAL REINSURANCE COMPANY	0.1%	\$690,617	\$693,888	\$45,393	\$-17,130	(2.5%)
STILLWATER INSURANCE COMPANY	0.1%	\$689,057	\$697,025	\$694,003	\$1,003,400	144.0%
GREAT NORTHERN INSURANCE COMPANY	0.1%	\$677,548	\$641,938	\$480,581	\$416,997	65.0%
TRAVELERS HOME AND MARINE INSURANCE COMPANY THE	0.1%	\$662,703	\$762,070	\$544,543	\$498,339	65.4%
TOGGLE INSURANCE COMPANY	0.1%	\$658,427	\$505,931	\$237,610	\$393,724	77.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TEACHERS INSURANCE COMPANY	0.1%	\$582,887	\$569,903	\$500,702	\$494,868	86.8%
CRESTBROOK INSURANCE COMPANY	0.1%	\$582,240	\$627,949	\$441,739	\$422,702	67.3%
FARMERS PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$564,463	\$663,529	\$455,540	\$529,064	79.7%
ESSENTIA INSURANCE COMPANY	0.0%	\$470,488	\$387,170	\$96,052	\$297,994	77.0%
NEW HORIZONS INSURANCE COMPANY OF MISSOURI	0.0%	\$468,880	\$437,466	\$557,987	\$636,648	145.5%
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	0.0%	\$445,596	\$530,400	\$579,881	\$423,605	79.9%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.0%	\$432,942	\$451,400	\$241,052	\$272,418	60.3%
TRUMBULL INSURANCE COMPANY	0.0%	\$428,581	\$401,490	\$323,982	\$397,486	99.0%
PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.0%	\$417,165	\$430,228	\$97,038	\$105,388	24.5%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.0%	\$395,672	\$428,603	\$100,876	\$91,215	21.3%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.0%	\$359,895	\$357,711	\$337,081	\$377,632	105.6%
PROGRESSIVE MAX INSURANCE COMPANY	0.0%	\$295,637	\$306,843	\$73,227	\$59,402	19.4%
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	0.0%	\$281,223	\$304,288	\$131,098	\$101,908	33.5%
INTEGON GENERAL INSURANCE CORPORATION	0.0%	\$257,145	\$197,433	\$98,676	\$98,676	50.0%
COUNTRY CASUALTY INSURANCE COMPANY	0.0%	\$232,924	\$220,238	\$197,689	\$184,675	83.9%
VIGILANT INSURANCE COMPANY	0.0%	\$226,374	\$206,221	\$65,782	\$116,441	56.5%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.0%	\$214,191	\$150,454	\$40,136	\$44,036	29.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CORNERSTONE NATIONAL INSURANCE COMPANY	0.0%	\$192,934	\$195,559	\$154,135	\$82,497	42.2%
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$190,222	\$268,708	\$188,842	\$78,172	29.1%
NATIONAL GENERAL INSURANCE ONLINE INC	0.0%	\$187,512	\$201,082	\$12,866	\$11,366	5.7%
NATIONAL GENERAL INSURANCE COMPANY	0.0%	\$187,512	\$201,082	\$221,609	\$220,509	109.7%
HORACE MANN INSURANCE COMPANY	0.0%	\$160,600	\$161,929	\$188,986	\$167,651	103.5%
ASSURANCEAMERICA INSURANCE COMPANY	0.0%	\$153,970	\$177,032	\$171,863	\$171,819	97.1%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.0%	\$153,616	\$125,719	\$33,004	\$19,009	15.1%
VAULT RECIPROCAL EXCHANGE	0.0%	\$148,601	\$231,765	\$197,225	\$315,928	136.3%
MERIDIAN SECURITY INSURANCE COMPANY	0.0%	\$138,287	\$143,203	\$67,865	\$68,795	48.0%
PACIFIC INDEMNITY COMPANY	0.0%	\$136,253	\$135,508	\$22,498	\$93,722	69.2%
EVERETT CASH MUTUAL INSURANCE CO.	0.0%	\$122,934	\$124,240	\$55,092	\$31,430	25.3%
SENTINEL INSURANCE COMPANY LTD	0.0%	\$111,185	\$134,727	\$101,977	\$70,704	52.5%
NOBLR RECIPROCAL EXCHANGE	0.0%	\$110,445	\$79,168	\$36,703	\$128,301	162.1%
SENTRY SELECT INSURANCE COMPANY	0.0%	\$108,361	\$95,704	\$16,588	\$19,588	20.5%
AIG PROPERTY CASUALTY COMPANY	0.0%	\$107,241	\$111,010	\$45,022	\$43,522	39.2%
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$99,332	\$99,880	\$62,461	\$54,269	54.3%
LM INSURANCE CORPORATION	0.0%	\$94,036	\$113,697	\$40,793	\$23,582	20.7%
UNITRIN SAFEGUARD INSURANCE COMPANY	0.0%	\$83,321	\$170,915	\$19,313	\$19,313	11.3%
EXECUTIVE RISK INDEMNITY INC	0.0%	\$78,541	\$13,893	\$6,902	\$0	0.0%
ESURANCE INSURANCE COMPANY	0.0%	\$72,429	\$74,817	\$75,540	\$83,870	112.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$58,295	\$60,463	\$17,508	\$16,636	27.5%
ALLSTATE NORTH AMERICAN INSURANCE COMPANY	0.0%	\$51,961	\$4,342	\$0	\$0	0.0%
ECONOMY PREMIER ASSURANCE COMPANY	0.0%	\$40,394	\$40,771	\$92,840	\$94,762	232.4%
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$37,890	\$40,769	\$12,877	\$11,450	28.1%
SAFE AUTO INSURANCE COMPANY	0.0%	\$34,260	\$98,584	\$300,150	\$157,321	159.6%
DAIRYLAND INSURANCE COMPANY	0.0%	\$33,946	\$35,310	\$15,078	\$15,078	42.7%
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0%	\$32,353	\$29,761	\$6,231	\$7,264	24.4%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.0%	\$31,332	\$36,958	\$33,997	\$34,391	93.1%
MIDVALE INDEMNITY COMPANY	0.0%	\$26,002	\$30,899	\$24,058	\$30,099	97.4%
FIRST LIBERTY INSURANCE CORP THE	0.0%	\$23,650	\$24,491	\$0	\$4,745	19.4%
RIVERPORT INSURANCE COMPANY	0.0%	\$21,411	\$21,428	\$0	\$0	0.0%
FARMERS DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$17,915	\$19,203	\$26,368	\$19,050	99.2%
FARMERS CASUALTY INSURANCE COMPANY	0.0%	\$17,424	\$16,613	\$12,511	\$15,391	92.6%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0%	\$15,674	\$41,219	\$44,163	\$73,833	179.1%
HARTFORD CASUALTY INSURANCE CO	0.0%	\$12,121	\$12,131	\$1,110	\$0	0.0%
FARMERS INSURANCE EXCHANGE	0.0%	\$10,891	\$1,656	\$0	\$255	15.4%
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.0%	\$8,792	\$7,967	\$100	\$18,463	231.7%
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$8,288	\$8,594	\$7,796	\$7,110	82.7%
SPINNAKER INSURANCE COMPANY	0.0%	\$8,268	\$6,596	\$4,954	\$4,784	72.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL GENERAL ASSURANCE COMPANY	0.0%	\$7,087	\$7,653	\$6,443	\$6,443	84.2%
MIC GENERAL INSURANCE CORPORATION	0.0%	\$5,364	\$5,641	\$0	\$0	0.0%
NEW SOUTH INSURANCE COMPANY	0.0%	\$4,786	\$4,904	\$0	\$0	0.0%
SECURA INSURANCE COMPANY	0.0%	\$4,389	\$4,438	\$0	\$0	0.0%
ENCOMPASS INSURANCE COMPANY OF AMERICA	0.0%	\$3,111	\$3,890	\$0	\$769	19.8%
FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.0%	\$1,881	\$3,621	\$14,531	\$-92,547	(2555.8%)
XL SPECIALTY INSURANCE COMPANY	0.0%	\$782	\$801	\$0	\$158	19.7%
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.0%	\$651	\$1,520	\$0	\$203	13.4%
MID CENTURY INSURANCE COMPANY	0.0%	\$516	\$197	\$0	\$-99	(50.3%)
SAFECO INSURANCE COMPANY OF AMERICA	0.0%	\$461	\$532	\$0	\$27,205	5113.7%
HANOVER INSURANCE COMPANY THE	0.0%	\$14	\$90	\$0	\$2	2.2%
CONSUMERS INSURANCE USA INC	0.0%	\$0	\$0	\$-412	\$-412	-
TREXIS ONE INSURANCE CORPORATION	0.0%	\$0	\$0	\$39,670	\$18,070	-
TREXIS INSURANCE CORPORATION	0.0%	\$0	\$0	\$27,811	\$17,611	-
UNITED FIRE AND CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$1,816	-
GUIDEONE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-15,000	-
PROGRESSIVE DIRECT INSURANCE COMPANY	0.0%	\$0	\$0	\$826	\$-1,817	-
ZURICH AMERICAN INSURANCE COMPANY	0.0%	\$0	\$0	\$3,502	\$3,502	-
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.0%	\$0	\$0	\$26,972,803	\$28,371,257	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	0.0%	\$0	\$0	\$204,770	\$158,162	–
HARTFORD FIRE INSURANCE COMPANY	0.0%	\$0	\$0	\$581	\$1,953	–
FINANCIAL INDEMNITY COMPANY	0.0%	\$0	\$0	\$0	\$–11	–
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.0%	\$0	\$0	\$0	\$14,957	–
FEDERAL INSURANCE COMPANY	0.0%	\$0	\$0	\$60,100	\$61,120	–
EMPLOYERS MUTUAL CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$–123	–
FIREMANS FUND INSURANCE COMPANY	0.0%	\$0	\$0	\$–69	\$11,318	–
HARTFORD ACCIDENT & INDEMNITY CO	0.0%	\$0	\$0	\$0	\$–712	–
AMERICAN FAMILY HOME INSURANCE COMPANY	0.0%	\$0	\$0	\$2,973	\$0	–
GENERAL CASUALTY COMPANY OF WISCONSIN	0.0%	\$0	\$0	\$0	\$–2,022	–
REGENT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$965	–
BANTRY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$94	–
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.0%	\$0	\$0	\$0	\$47	–
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$1,712	–
YOUNG AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$–4,293	\$–4,293	–
NORTH POINTE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$100	–
CITIZENS INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$–3	–
OWNERS INSURANCE COMPANY	0.0%	\$0	\$0	\$71,955	\$67,633	–
COLISEUM REINSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–11	–
PRAETORIAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$375	–

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PROGRESSIVE PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$68,913	\$20,359	–
ECONOMY PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–207	–
QBE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$17,086	–
GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$25,000	\$–96,617	–
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–1	–
DEPOSITORS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$2	–
DIRECT GENERAL INSURANCE COMPANY	0.0%	\$0	\$0	\$12,017	\$12,017	–
VICTORIA FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$267	–
HARTFORD INSURANCE COMPANY OF THE MIDWEST	(0.0%)	\$–1	\$689	\$0	\$–3,523	(511.3%)
RESPONSE INSURANCE COMPANY	(0.0%)	\$–2	\$32	\$–256	\$–256	(800.0%)
AMSHIELD INSURANCE COMPANY	(0.0%)	\$–66	\$307	\$0	\$–8,448	(2751.8%)
LIBERTY INSURANCE CORPORATION	(0.0%)	\$–92	\$68	\$0	\$–568	(835.3%)
OMNI INDEMNITY COMPANY	(0.0%)	\$–322	\$1,190	\$1,371	\$–20,976	(1762.7%)
SHELTER GENERAL INSURANCE COMPANY	(0.0%)	\$–1,593	\$12,268	\$56,378	\$–5,653	(46.1%)
TOTAL	100.0%	\$1,004,059,107	\$958,502,947	\$663,667,075	\$704,883,218	73.5%

PRIVATE AUTO: MED PAY

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	24.3%	\$21,539,135	\$21,456,436	\$13,507,700	\$14,312,237	66.7%
PROGRESSIVE CASUALTY INSURANCE COMPANY	7.5%	\$6,604,166	\$6,190,440	\$3,460,651	\$3,674,957	59.4%
SHELTER MUTUAL INSURANCE COMPANY	6.8%	\$5,985,174	\$6,048,038	\$3,305,751	\$3,636,546	60.1%
AMERICAN FAMILY INSURANCE COMPANY	5.9%	\$5,226,641	\$5,237,168	\$3,467,982	\$3,630,704	69.3%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	5.4%	\$4,734,252	\$4,850,824	\$1,910,632	\$1,913,779	39.5%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	4.8%	\$4,217,719	\$4,084,251	\$2,489,479	\$2,656,806	65.1%
PROGRESSIVE ADVANCED INSURANCE COMPANY	4.1%	\$3,624,737	\$3,423,971	\$1,945,244	\$2,092,700	61.1%
UNITED SERVICES AUTOMOBILE ASSOCIATION	3.0%	\$2,624,557	\$2,598,492	\$1,473,565	\$1,440,455	55.4%
SAFECO INSURANCE COMPANY OF ILLINOIS	3.0%	\$2,618,777	\$2,937,879	\$9,278	\$167,719	5.7%
USAA GENERAL INDEMNITY COMPANY	2.9%	\$2,564,225	\$2,491,242	\$1,168,817	\$1,189,583	47.8%
USAA CASUALTY INSURANCE COMPANY	2.6%	\$2,330,566	\$2,263,465	\$1,097,978	\$1,066,378	47.1%
AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	2.6%	\$2,318,510	\$2,318,980	\$194,903	\$134,165	5.8%
FARMERS INSURANCE COMPANY INC	2.5%	\$2,203,825	\$2,498,767	\$1,515,382	\$1,156,786	46.3%
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	2.4%	\$2,151,511	\$2,236,542	\$2,304,826	\$1,998,450	89.4%
STANDARD FIRE INSURANCE COMPANY	2.2%	\$1,949,325	\$1,956,479	\$1,173,168	\$1,149,935	58.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GEICO CASUALTY COMPANY	2.0%	\$1,751,554	\$1,873,820	\$1,017,556	\$912,256	48.7%
AUTO OWNERS INSURANCE COMPANY	1.7%	\$1,494,805	\$1,392,859	\$768,813	\$833,009	59.8%
STATE FARM FIRE AND CASUALTY COMPANY	1.3%	\$1,190,380	\$1,174,457	\$1,290,535	\$1,547,640	131.8%
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	1.3%	\$1,133,834	\$1,104,159	\$606,240	\$473,908	42.9%
GRINNELL SELECT INSURANCE COMPANY	1.0%	\$848,463	\$842,863	\$516,612	\$407,676	48.4%
NATIONWIDE GENERAL INSURANCE COMPANY	0.8%	\$716,433	\$830,827	\$591,252	\$634,886	76.4%
ECONOMY FIRE & CASUALTY COMPANY	0.7%	\$628,602	\$649,195	\$496,000	\$428,489	66.0%
TWIN CITY FIRE INSURANCE COMPANY	0.6%	\$531,237	\$583,728	\$617,631	\$0	0.0%
ACUITY A MUTUAL INSURANCE COMPANY	0.5%	\$472,723	\$384,242	\$204,657	\$160,327	41.7%
COUNTRY PREFERRED INSURANCE COMPANY	0.5%	\$440,924	\$437,681	\$192,818	\$212,879	48.6%
AMCO INSURANCE COMPANY	0.5%	\$404,978	\$504,000	\$293,412	\$251,819	50.0%
GRINNELL COMPASS INC	0.4%	\$384,118	\$339,805	\$137,388	\$418,794	123.2%
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.4%	\$352,397	\$410,243	\$157,263	\$130,864	31.9%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.4%	\$334,180	\$335,911	\$123,697	\$183,741	54.7%
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	0.3%	\$261,690	\$279,447	\$50,829	\$43,164	15.4%
PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.3%	\$256,696	\$277,263	\$91,157	\$77,218	27.9%
GEICO INDEMNITY COMPANY	0.3%	\$255,828	\$274,015	\$106,068	\$111,290	40.6%
CINCINNATI INSURANCE COMPANY THE	0.3%	\$254,584	\$264,706	\$96,910	\$95,783	36.2%
LM GENERAL INSURANCE COMPANY	0.3%	\$246,379	\$309,910	\$0	\$-39,992	(12.9%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GEICO GENERAL INSURANCE COMPANY	0.3%	\$244,591	\$250,100	\$143,219	\$153,032	61.2%
ENCOMPASS INDEMNITY COMPANY	0.3%	\$235,331	\$265,287	\$215,647	\$169,487	63.9%
INTEGON NATIONAL INSURANCE COMPANY	0.3%	\$234,884	\$203,922	\$9,661	\$6,061	3.0%
CINCINNATI CASUALTY COMPANY THE	0.3%	\$234,238	\$162,633	\$71,038	\$177,307	109.0%
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	0.2%	\$218,661	\$230,966	\$90,247	\$91,537	39.6%
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY	0.2%	\$206,272	\$192,866	\$80,679	\$121,533	63.0%
COLUMBIA MUTUAL INSURANCE COMPANY	0.2%	\$200,816	\$222,909	\$248,981	\$196,712	88.2%
TRADERS INSURANCE COMPANY	0.2%	\$200,178	\$193,498	\$53,069	\$62,216	32.2%
AMICA MUTUAL INSURANCE COMPANY	0.2%	\$198,458	\$198,010	\$93,879	\$75,814	38.3%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.2%	\$181,958	\$219,649	\$126,478	\$115,162	52.4%
PROGRESSIVE MAX INSURANCE COMPANY	0.2%	\$170,034	\$184,425	\$53,325	\$61,788	33.5%
BRANCH INSURANCE EXCHANGE	0.2%	\$167,675	\$175,384	\$134,715	\$205,329	117.1%
ROOT INSURANCE COMPANY	0.2%	\$166,817	\$141,995	\$81,058	\$59,800	42.1%
CRESTBROOK INSURANCE COMPANY	0.2%	\$154,970	\$171,744	\$102,122	\$88,928	51.8%
GOVERNMENT EMPLOYEES INSURANCE CO	0.2%	\$140,124	\$143,051	\$100,119	\$116,053	81.1%
MADISON MUTUAL INSURANCE COMPANY	0.1%	\$128,377	\$92,710	\$83,433	\$92,959	100.3%
GRINNELL MUTUAL REINSURANCE COMPANY	0.1%	\$124,713	\$123,996	\$46,088	\$39,223	31.6%
COUNTRY MUTUAL INSURANCE COMPANY	0.1%	\$123,345	\$120,165	\$90,138	\$125,752	104.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ESURANCE PROPERTY & CASUALTY INSURANCE COMPANY	0.1%	\$120,832	\$133,982	\$208,832	\$163,100	121.7%
AMERICAN ECONOMY INSURANCE COMPANY	0.1%	\$118,509	\$29,974	\$0	\$0	0.0%
ESSENTIA INSURANCE COMPANY	0.1%	\$114,223	\$123,903	\$30,739	\$95,364	77.0%
BRISTOL WEST INSURANCE COMPANY	0.1%	\$111,601	\$101,866	\$35,945	\$36,793	36.1%
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.1%	\$110,669	\$122,666	\$49,546	\$39,763	32.4%
NEW HORIZONS INSURANCE COMPANY OF MISSOURI	0.1%	\$98,887	\$91,634	\$71,298	\$54,324	59.3%
TRAVELERS HOME AND MARINE INSURANCE COMPANY THE	0.1%	\$98,026	\$113,464	\$20,505	\$27,702	24.4%
ALLSTATE INSURANCE COMPANY	0.1%	\$97,755	\$100,473	\$80,973	\$87,464	87.1%
VIKING INSURANCE COMPANY OF WISCONSIN	0.1%	\$96,150	\$97,903	\$33,393	\$24,293	24.8%
SECURA SUPREME INSURANCE COMPANY	0.1%	\$95,563	\$86,804	\$26,431	\$116,493	134.2%
HAULERS INSURANCE COMPANY INC	0.1%	\$94,813	\$89,055	\$100,805	\$71,924	80.8%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.1%	\$93,001	\$101,735	\$52,416	\$0	0.0%
GEICO SECURE INSURANCE COMPANY	0.1%	\$88,760	\$67,786	\$81,708	\$97,364	143.6%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.1%	\$83,881	\$88,023	\$20,485	\$0	0.0%
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$80,876	\$93,105	\$41,052	\$55,012	59.1%
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	0.1%	\$79,142	\$67,948	\$17,865	\$0	0.0%
TEACHERS INSURANCE COMPANY	0.1%	\$70,915	\$66,202	\$78,996	\$84,838	128.2%
TRUMBULL INSURANCE COMPANY	0.1%	\$70,000	\$65,837	\$11,141	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONWIDE MUTUAL INSURANCE COMPANY	0.1%	\$61,669	\$69,620	\$8,626	\$13,875	19.9%
PERMANENT GENERAL ASSURANCE CORPORATION	0.1%	\$52,756	\$53,485	\$15,770	\$283,784	530.6%
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	0.1%	\$51,991	\$74,377	\$83,434	\$57,477	77.3%
MGA INSURANCE COMPANY INC	0.1%	\$49,330	\$46,831	\$116,006	\$177,336	378.7%
FARMERS PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$47,328	\$65,717	\$47,369	\$59,855	91.1%
AMERICAN MODERN PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$34,216	\$33,411	\$3,215	\$-1,441	(4.3%)
AIG PROPERTY CASUALTY COMPANY	0.0%	\$30,102	\$32,154	\$22,666	\$22,666	70.5%
FIRST CHICAGO INSURANCE COMPANY	0.0%	\$30,071	\$28,105	\$13,000	\$20,506	73.0%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.0%	\$30,021	\$36,471	\$0	\$-2,042	(5.6%)
AMERICAN FAMILY HOME INSURANCE COMPANY	0.0%	\$29,482	\$29,267	\$0	\$0	0.0%
TOGGLE INSURANCE COMPANY	0.0%	\$25,985	\$20,037	\$6,939	\$36,759	183.5%
NATIONAL GENERAL INSURANCE ONLINE INC	0.0%	\$23,193	\$24,864	\$0	\$0	0.0%
NATIONAL GENERAL INSURANCE COMPANY	0.0%	\$23,193	\$24,864	\$2,000	\$400	1.6%
ALLSTATE INDEMNITY COMPANY	0.0%	\$21,752	\$21,762	\$25,865	\$33,735	155.0%
CORNERSTONE NATIONAL INSURANCE COMPANY	0.0%	\$20,356	\$20,003	\$14,510	\$7,766	38.8%
HORACE MANN INSURANCE COMPANY	0.0%	\$20,179	\$20,034	\$18,909	\$14,507	72.4%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.0%	\$20,123	\$17,930	\$10,719	\$6,174	34.4%
COUNTRY CASUALTY INSURANCE COMPANY	0.0%	\$18,160	\$17,686	\$22,359	\$11,217	63.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MERIDIAN SECURITY INSURANCE COMPANY	0.0%	\$18,066	\$18,708	\$6,153	\$7,146	38.2%
GEICO CHOICE INSURANCE COMPANY	0.0%	\$16,801	\$10,543	\$11,870	\$15,424	146.3%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.0%	\$13,785	\$10,036	\$0	\$7,206	71.8%
INTEGON GENERAL INSURANCE CORPORATION	0.0%	\$13,482	\$9,664	\$0	\$0	0.0%
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$12,678	\$12,328	\$7,000	\$4,516	36.6%
EVERETT CASH MUTUAL INSURANCE CO.	0.0%	\$12,654	\$13,569	\$60	\$-13,012	(95.9%)
ESURANCE INSURANCE COMPANY	0.0%	\$11,601	\$12,113	\$11,464	\$16,927	139.7%
UNITRIN SAFEGUARD INSURANCE COMPANY	0.0%	\$10,736	\$21,235	\$25,342	\$22,111	104.1%
SENTINEL INSURANCE COMPANY LTD	0.0%	\$10,402	\$14,358	\$13,406	\$0	0.0%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$7,266	\$7,535	\$3,923	\$3,301	43.8%
LM INSURANCE CORPORATION	0.0%	\$6,714	\$8,543	\$0	\$-3,327	(38.9%)
MIDVALE INDEMNITY COMPANY	0.0%	\$6,358	\$7,554	\$10,906	\$15,770	208.8%
ECONOMY PREMIER ASSURANCE COMPANY	0.0%	\$6,303	\$6,378	\$-5,000	\$1,892	29.7%
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$5,905	\$6,279	\$5,000	\$5,000	79.6%
DAIRYLAND INSURANCE COMPANY	0.0%	\$4,726	\$4,982	\$-1,000	\$-1,000	(20.1%)
ASSURANCEAMERICA INSURANCE COMPANY	0.0%	\$3,167	\$3,674	\$207	\$207	5.6%
HARTFORD CASUALTY INSURANCE CO	0.0%	\$2,911	\$3,143	\$10,000	\$0	0.0%
FARMERS DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$2,904	\$3,082	\$7,301	\$8,381	271.9%
SENTRY SELECT INSURANCE COMPANY	0.0%	\$2,882	\$3,184	\$5,000	\$5,000	157.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FARMERS CASUALTY INSURANCE COMPANY	0.0%	\$2,738	\$2,616	\$0	\$821	31.4%
RIVERPORT INSURANCE COMPANY	0.0%	\$2,575	\$2,544	\$2,000	\$14,669	576.6%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.0%	\$2,289	\$2,354	\$1,000	\$694	29.5%
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	0.0%	\$2,181	\$4,680	\$0	\$-14,889	(318.1%)
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$2,181	\$4,680	\$0	\$-2,180	(46.6%)
MIC GENERAL INSURANCE CORPORATION	0.0%	\$1,445	\$1,569	\$0	\$0	0.0%
FIRST LIBERTY INSURANCE CORP THE	0.0%	\$1,316	\$1,550	\$0	\$0	0.0%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0%	\$1,286	\$3,740	\$20,000	\$11,727	313.6%
NATIONAL GENERAL ASSURANCE COMPANY	0.0%	\$1,254	\$1,373	\$0	\$0	0.0%
ALLSTATE NORTH AMERICAN INSURANCE COMPANY	0.0%	\$1,119	\$96	\$0	\$0	0.0%
SAFE AUTO INSURANCE COMPANY	0.0%	\$1,088	\$3,131	\$9,533	\$4,997	159.6%
XL SPECIALTY INSURANCE COMPANY	0.0%	\$740	\$747	\$0	\$15	2.0%
ENCOMPASS INSURANCE COMPANY OF AMERICA	0.0%	\$509	\$672	\$0	\$-75	(11.2%)
SECURA INSURANCE COMPANY	0.0%	\$415	\$432	\$0	\$0	0.0%
SAFECO INSURANCE COMPANY OF AMERICA	0.0%	\$273	\$347	\$0	\$17,740	5112.4%
NEW SOUTH INSURANCE COMPANY	0.0%	\$260	\$259	\$0	\$0	0.0%
FARMERS INSURANCE EXCHANGE	0.0%	\$223	\$-52	\$0	\$1	(1.9%)
FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.0%	\$159	\$306	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.0%	\$106	\$240	\$0	\$91	37.9%
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0%	\$54	\$39	\$0	\$0	0.0%
TREXIS INSURANCE CORPORATION	0.0%	\$0	\$0	\$5,335	\$-865	-
UNITED FIRE AND CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$-2,905	-
PROGRESSIVE DIRECT INSURANCE COMPANY	0.0%	\$0	\$0	\$2,202	\$-2,548	-
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.0%	\$0	\$0	\$0	\$2,030	-
MID CENTURY INSURANCE COMPANY	0.0%	\$0	\$0	\$190	\$188	-
SENTRY INSURANCE COMPANY	0.0%	\$0	\$0	\$-300	\$-300	-
YOUNG AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$-1,075	\$-1,075	-
OWNERS INSURANCE COMPANY	0.0%	\$0	\$0	\$13,346	\$-14,335	-
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0.0%	\$0	\$255	\$0	\$6,333	2483.5%
PROGRESSIVE PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$4,830	\$152	-
ECONOMY PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-11	-
VICTORIA FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$8	-
RESPONSE INSURANCE COMPANY	0.0%	\$0	\$89	\$0	\$0	0.0%
AMSHIELD INSURANCE COMPANY	(0.0%)	\$-4	\$32	\$0	\$-880	(2750.0%)
LIBERTY INSURANCE CORPORATION	(0.0%)	\$-16	\$12	\$0	\$0	0.0%
SHELTER GENERAL INSURANCE COMPANY	(0.0%)	\$-253	\$964	\$7,114	\$-713	(74.0%)
TOTAL	100.0%	\$88,489,156	\$88,643,976	\$49,757,414	\$50,874,884	57.4%

PRIVATE AUTO: UNINSURED MOTORIST

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	16.3%	\$46,620,741	\$44,176,741	\$37,978,830	\$39,547,375	89.5%
AMERICAN FAMILY INSURANCE COMPANY	6.7%	\$19,215,001	\$18,929,524	\$8,650,124	\$8,904,543	47.0%
FARMERS INSURANCE COMPANY INC	6.3%	\$18,010,708	\$18,673,559	\$10,967,399	\$9,339,724	50.0%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	6.1%	\$17,508,530	\$17,906,117	\$9,189,715	\$5,546,634	31.0%
PROGRESSIVE ADVANCED INSURANCE COMPANY	5.9%	\$16,882,116	\$15,596,174	\$10,632,149	\$12,535,066	80.4%
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	5.5%	\$15,809,217	\$15,363,266	\$14,698,996	\$19,135,157	124.6%
PROGRESSIVE CASUALTY INSURANCE COMPANY	5.4%	\$15,532,768	\$14,596,738	\$9,389,917	\$12,008,769	82.3%
AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	5.4%	\$15,471,859	\$13,763,809	\$15,581,898	\$21,565,332	156.7%
GEICO CASUALTY COMPANY	5.3%	\$15,071,399	\$16,211,388	\$12,180,451	\$9,232,665	57.0%
STANDARD FIRE INSURANCE COMPANY	4.5%	\$12,959,880	\$11,297,151	\$7,836,714	\$8,375,288	74.1%
SAFECO INSURANCE COMPANY OF ILLINOIS	3.4%	\$9,763,409	\$10,434,584	\$525,312	\$9,495,751	91.0%
SHELTER MUTUAL INSURANCE COMPANY	3.4%	\$9,684,215	\$9,261,635	\$6,225,035	\$6,847,953	73.9%
AUTO OWNERS INSURANCE COMPANY	2.3%	\$6,543,572	\$5,982,894	\$2,613,328	\$3,569,264	59.7%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	1.9%	\$5,440,776	\$5,266,571	\$1,955,168	\$4,165,895	79.1%
STATE FARM FIRE AND CASUALTY COMPANY	1.6%	\$4,637,368	\$4,141,153	\$4,018,740	\$4,479,676	108.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TRADERS INSURANCE COMPANY	1.2%	\$3,488,568	\$3,440,369	\$1,707,328	\$1,723,689	50.1%
USAA GENERAL INDEMNITY COMPANY	1.2%	\$3,339,092	\$3,172,516	\$2,113,737	\$3,317,803	104.6%
UNITED SERVICES AUTOMOBILE ASSOCIATION	1.1%	\$3,216,549	\$3,065,403	\$1,300,287	\$1,629,076	53.1%
USAA CASUALTY INSURANCE COMPANY	0.9%	\$2,528,703	\$2,376,114	\$1,064,068	\$1,565,005	65.9%
INTEGON NATIONAL INSURANCE COMPANY	0.9%	\$2,447,939	\$2,146,287	\$340,711	\$341,236	15.9%
ECONOMY FIRE & CASUALTY COMPANY	0.8%	\$2,229,479	\$2,311,189	\$1,852,709	\$3,664,993	158.6%
BRISTOL WEST INSURANCE COMPANY	0.7%	\$1,986,308	\$1,793,593	\$528,709	\$1,003,229	55.9%
GEICO SECURE INSURANCE COMPANY	0.7%	\$1,861,144	\$1,386,662	\$240,565	\$1,325,026	95.6%
ESURANCE PROPERTY & CASUALTY INSURANCE COMPANY	0.6%	\$1,839,606	\$2,027,811	\$1,850,966	\$1,646,657	81.2%
NATIONWIDE GENERAL INSURANCE COMPANY	0.6%	\$1,736,268	\$1,897,930	\$1,053,979	\$651,713	34.3%
COUNTRY PREFERRED INSURANCE COMPANY	0.6%	\$1,697,512	\$1,640,429	\$596,755	\$1,228,181	74.9%
TWIN CITY FIRE INSURANCE COMPANY	0.5%	\$1,570,225	\$1,584,019	\$1,416,192	\$0	0.0%
PERMANENT GENERAL ASSURANCE CORPORATION	0.5%	\$1,559,058	\$1,524,093	\$918,273	\$1,153,715	75.7%
ROOT INSURANCE COMPANY	0.5%	\$1,292,577	\$1,028,578	\$767,554	\$316,396	30.8%
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	0.5%	\$1,290,185	\$1,210,995	\$612,878	\$1,251,950	103.4%
GRINNELL SELECT INSURANCE COMPANY	0.4%	\$1,255,577	\$1,234,515	\$470,132	\$741,398	60.1%
VIKING INSURANCE COMPANY OF WISCONSIN	0.4%	\$1,098,870	\$1,151,309	\$546,813	\$535,593	46.5%
GEICO INDEMNITY COMPANY	0.4%	\$1,084,804	\$1,124,224	\$681,189	\$748,488	66.6%
FIRST CHICAGO INSURANCE COMPANY	0.4%	\$1,077,273	\$950,334	\$382,278	\$605,457	63.7%
CINCINNATI CASUALTY COMPANY THE	0.3%	\$967,852	\$667,609	\$0	\$20,000	3.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ESSENTIA INSURANCE COMPANY	0.3%	\$965,136	\$801,537	\$198,852	\$616,921	77.0%
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	0.3%	\$851,900	\$922,789	\$363,270	\$208,858	22.6%
AMCO INSURANCE COMPANY	0.3%	\$837,957	\$987,500	\$832,164	\$711,070	72.0%
GEICO GENERAL INSURANCE COMPANY	0.3%	\$768,740	\$793,356	\$499,947	\$209,514	26.4%
LM GENERAL INSURANCE COMPANY	0.3%	\$764,859	\$855,051	\$1,159,000	\$-1,832,756	(214.3%)
ENCOMPASS INDEMNITY COMPANY	0.2%	\$707,066	\$635,808	\$1,700,131	\$2,147,971	337.8%
PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.2%	\$667,004	\$698,022	\$642,999	\$934,379	133.9%
MGA INSURANCE COMPANY INC	0.2%	\$643,265	\$634,869	\$359,511	\$483,398	76.1%
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	0.2%	\$614,182	\$644,633	\$1,246,113	\$286,213	44.4%
GRINNELL COMPASS INC	0.2%	\$611,889	\$538,176	\$7,000	\$580,217	107.8%
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.2%	\$608,373	\$679,594	\$249,890	\$-24,449	(3.6%)
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	0.2%	\$595,706	\$501,547	\$169,305	\$0	0.0%
SECURA SUPREME INSURANCE COMPANY	0.2%	\$565,693	\$499,179	\$100,000	\$146,985	29.4%
ACUITY A MUTUAL INSURANCE COMPANY	0.2%	\$538,382	\$438,750	\$45,988	\$111,582	25.4%
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	0.2%	\$528,219	\$550,853	\$1,131,655	\$537,868	97.6%
AMERICAN ECONOMY INSURANCE COMPANY	0.2%	\$519,665	\$131,538	\$0	\$0	0.0%
COUNTRY MUTUAL INSURANCE COMPANY	0.2%	\$479,181	\$446,414	\$497,782	\$623,662	139.7%
PROGRESSIVE MAX INSURANCE COMPANY	0.2%	\$432,942	\$451,453	\$254,193	\$132,002	29.2%
GEICO CHOICE INSURANCE COMPANY	0.1%	\$407,744	\$245,113	\$97,817	\$611,157	249.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.1%	\$390,737	\$386,243	\$753,242	\$-49,539	(12.8%)
GOVERNMENT EMPLOYEES INSURANCE CO	0.1%	\$365,381	\$372,610	\$351,546	\$445,761	119.6%
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.1%	\$345,891	\$374,985	\$216,207	\$517,888	138.1%
COLUMBIA MUTUAL INSURANCE COMPANY	0.1%	\$337,390	\$356,017	\$598,973	\$187,488	52.7%
TRAVELERS HOME AND MARINE INSURANCE COMPANY THE	0.1%	\$294,983	\$339,643	\$98,889	\$111,940	33.0%
HAULERS INSURANCE COMPANY INC	0.1%	\$292,325	\$274,573	\$662,105	\$633,090	230.6%
MADISON MUTUAL INSURANCE COMPANY	0.1%	\$288,326	\$208,221	\$172,028	\$191,670	92.1%
ALLSTATE INDEMNITY COMPANY	0.1%	\$271,307	\$257,731	\$364,426	\$737,302	286.1%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.1%	\$269,057	\$324,785	\$0	\$0	0.0%
AMICA MUTUAL INSURANCE COMPANY	0.1%	\$249,981	\$246,831	\$52,500	\$61,587	25.0%
TOGGLE INSURANCE COMPANY	0.1%	\$244,548	\$179,475	\$30,256	\$217,240	121.0%
TRUMBULL INSURANCE COMPANY	0.1%	\$213,373	\$194,154	\$-1,697	\$0	0.0%
BRANCH INSURANCE EXCHANGE	0.1%	\$212,423	\$207,206	\$112,756	\$682,559	329.4%
ALLSTATE INSURANCE COMPANY	0.1%	\$205,930	\$211,076	\$165,036	\$162,342	76.9%
GRINNELL MUTUAL REINSURANCE COMPANY	0.1%	\$196,909	\$193,516	\$384,770	\$94,398	48.8%
FARMERS PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$193,823	\$241,391	\$558,585	\$120,140	49.8%
TEACHERS INSURANCE COMPANY	0.1%	\$191,784	\$139,517	\$23,697	\$138,870	99.5%
AIG PROPERTY CASUALTY COMPANY	0.1%	\$167,508	\$160,225	\$67,500	\$75,000	46.8%
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$158,679	\$146,429	\$196,358	\$484,059	330.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CRESTBROOK INSURANCE COMPANY	0.1%	\$147,117	\$153,857	\$26,500	\$325,435	211.5%
AMERICAN FAMILY HOME INSURANCE COMPANY	0.0%	\$96,963	\$91,845	\$0	\$0	0.0%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.0%	\$92,996	\$99,873	\$-1,235	\$10,843	10.9%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.0%	\$73,269	\$72,889	\$24,655	\$0	0.0%
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	0.0%	\$72,849	\$95,803	\$150,000	\$63,556	66.3%
SENTRY SELECT INSURANCE COMPANY	0.0%	\$70,643	\$68,530	\$50,350	\$40,350	58.9%
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	0.0%	\$70,265	\$95,021	\$66,727	\$-815,527	(858.3%)
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$70,265	\$95,021	\$40,000	\$635,908	669.2%
NEW HORIZONS INSURANCE COMPANY OF MISSOURI	0.0%	\$67,645	\$64,125	\$65,000	\$144,089	224.7%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.0%	\$63,591	\$52,549	\$128,500	\$74,013	140.8%
COUNTRY CASUALTY INSURANCE COMPANY	0.0%	\$63,047	\$58,102	\$0	\$-29,945	(51.5%)
NATIONWIDE MUTUAL INSURANCE COMPANY	0.0%	\$60,665	\$77,834	\$0	\$100,653	129.3%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.0%	\$60,393	\$63,182	\$124,539	\$0	0.0%
AMERICAN MODERN PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$58,645	\$57,621	\$0	\$0	0.0%
NATIONAL GENERAL INSURANCE ONLINE INC	0.0%	\$55,289	\$58,150	\$0	\$0	0.0%
NATIONAL GENERAL INSURANCE COMPANY	0.0%	\$55,289	\$58,150	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CORNERSTONE NATIONAL INSURANCE COMPANY	0.0%	\$50,832	\$50,616	\$56,228	\$20,518	40.5%
INTEGON GENERAL INSURANCE CORPORATION	0.0%	\$50,575	\$38,167	\$0	\$0	0.0%
HORACE MANN INSURANCE COMPANY	0.0%	\$48,065	\$38,208	\$1,350	\$23,492	61.5%
SENTINEL INSURANCE COMPANY LTD	0.0%	\$43,375	\$53,289	\$0	\$0	0.0%
EVERETT CASH MUTUAL INSURANCE CO.	0.0%	\$41,297	\$41,736	\$18,507	\$10,558	25.3%
ASSURANCEAMERICA INSURANCE COMPANY	0.0%	\$32,159	\$38,119	\$143,776	\$54,003	141.7%
ALLSTATE NORTH AMERICAN INSURANCE COMPANY	0.0%	\$31,970	\$2,671	\$0	\$0	0.0%
MERIDIAN SECURITY INSURANCE COMPANY	0.0%	\$30,698	\$31,786	\$6,606	\$17,970	56.5%
LM INSURANCE CORPORATION	0.0%	\$25,515	\$28,290	\$24,669	\$38,231	135.1%
UNITRIN SAFEGUARD INSURANCE COMPANY	0.0%	\$25,485	\$51,277	\$0	\$-25,000	(48.8%)
SAFE AUTO INSURANCE COMPANY	0.0%	\$24,677	\$71,010	\$216,199	\$113,319	159.6%
DAIRYLAND INSURANCE COMPANY	0.0%	\$24,186	\$25,591	\$-798	\$-798	(3.1%)
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$22,444	\$17,515	\$0	\$2,303	13.1%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.0%	\$21,320	\$15,296	\$0	\$20,589	134.6%
ECONOMY PREMIER ASSURANCE COMPANY	0.0%	\$19,966	\$20,055	\$0	\$-16,059	(80.1%)
ESURANCE INSURANCE COMPANY	0.0%	\$17,258	\$17,650	\$55,200	\$73,022	413.7%
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$16,006	\$17,390	\$0	\$0	0.0%
RIVERPORT INSURANCE COMPANY	0.0%	\$13,048	\$12,947	\$0	\$0	0.0%
MIDVALE INDEMNITY COMPANY	0.0%	\$11,596	\$13,069	\$15,000	\$21,159	161.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FARMERS INSURANCE EXCHANGE	0.0%	\$10,921	\$2,022	\$0	\$711	35.2%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$10,744	\$11,142	\$0	\$0	0.0%
CINCINNATI INSURANCE COMPANY THE	0.0%	\$7,370	\$7,870	\$0	\$0	0.0%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.0%	\$7,370	\$7,136	\$35,000	\$35,925	503.4%
HARTFORD CASUALTY INSURANCE CO	0.0%	\$6,942	\$6,836	\$0	\$0	0.0%
FIRST LIBERTY INSURANCE CORP THE	0.0%	\$5,875	\$5,947	\$-2,700	\$-3,230	(54.3%)
FARMERS DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$5,776	\$6,160	\$0	\$-6,075	(98.6%)
FARMERS CASUALTY INSURANCE COMPANY	0.0%	\$4,095	\$4,288	\$0	\$-3,103	(72.4%)
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0%	\$3,956	\$11,059	\$0	\$105,105	950.4%
NATIONAL GENERAL ASSURANCE COMPANY	0.0%	\$2,595	\$2,735	\$0	\$0	0.0%
ENCOMPASS INSURANCE COMPANY OF AMERICA	0.0%	\$2,359	\$2,234	\$0	\$952	42.6%
MIC GENERAL INSURANCE CORPORATION	0.0%	\$2,164	\$2,361	\$0	\$0	0.0%
SECURA INSURANCE COMPANY	0.0%	\$2,102	\$2,162	\$0	\$499	23.1%
XL SPECIALTY INSURANCE COMPANY	0.0%	\$759	\$782	\$0	\$13	1.7%
NEW SOUTH INSURANCE COMPANY	0.0%	\$705	\$740	\$0	\$0	0.0%
FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.0%	\$360	\$693	\$0	\$0	0.0%
SAFECO INSURANCE COMPANY OF AMERICA	0.0%	\$229	\$281	\$0	\$14,377	5116.4%
MID CENTURY INSURANCE COMPANY	0.0%	\$160	\$160	\$227	\$27	16.9%
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.0%	\$119	\$289	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
WESTCHESTER FIRE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-119,280	-
TREXIS ONE INSURANCE CORPORATION	0.0%	\$0	\$0	\$-38	\$-38	-
TREXIS INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$26,000	-
UNITED FIRE AND CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$346	-
PROGRESSIVE DIRECT INSURANCE COMPANY	0.0%	\$0	\$0	\$8,324	\$-26,531	-
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.0%	\$0	\$0	\$0	\$2,244	-
CONTINENTAL CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$4,902	-
EMPLOYERS MUTUAL CASUALTY COMPANY	0.0%	\$0	\$0	\$-50	\$-1,384	-
THE PIE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$68	-
INSURANCE COMPANY OF NORTH AMERICA	0.0%	\$0	\$-203	\$0	\$-203	100.0%
MIDWESTERN INDEMNITY COMPANY THE	0.0%	\$0	\$0	\$-200	\$2,427	-
SENTRY INSURANCE COMPANY	0.0%	\$0	\$0	\$-376	\$-376	-
BANTRY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-33	-
YOUNG AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$-1,070	\$-1,070	-
OWNERS INSURANCE COMPANY	0.0%	\$0	\$0	\$677,500	\$266,447	-
21ST CENTURY CENTENNIAL INSURANCE COMPANY	0.0%	\$0	\$0	\$-206	\$-206	-
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0.0%	\$0	\$34	\$0	\$0	0.0%
PROGRESSIVE PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$63,283	\$67,138	-
ECONOMY PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-9,343	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SAGAMORE INSURANCE COMPANY	0.0%	\$0	\$0	\$-585	\$-585	-
VICTORIA FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$3,501	\$0	-
AMSHIELD INSURANCE COMPANY	(0.0%)	\$-15	\$82	\$0	\$-2,247	(2740.2%)
LIBERTY INSURANCE CORPORATION	(0.0%)	\$-16	\$11	\$-200	\$-6,349	(57718.2%)
RESPONSE INSURANCE COMPANY	(0.0%)	\$-20	\$363	\$1,000	\$-8,097	(2230.6%)
SHELTER GENERAL INSURANCE COMPANY	(0.0%)	\$-538	\$3,074	\$150,505	\$-15,091	(490.9%)
TOTAL	100.0%	\$285,520,821	\$275,531,585	\$187,397,381	\$210,741,706	76.5%

PRIVATE AUTO: UNDERINSURED MOTORIST

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	38.3%	\$44,052,889	\$40,529,150	\$30,455,865	\$47,806,278	118.0%
PROGRESSIVE CASUALTY INSURANCE COMPANY	12.1%	\$13,897,301	\$12,026,444	\$3,107,862	\$4,673,266	38.9%
AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	6.7%	\$7,731,387	\$6,877,864	\$1,363,961	\$935,960	13.6%
SAFECO INSURANCE COMPANY OF ILLINOIS	6.7%	\$7,669,386	\$8,148,015	\$1,045,000	\$18,889,847	231.8%
PROGRESSIVE ADVANCED INSURANCE COMPANY	4.8%	\$5,545,995	\$5,297,175	\$1,935,920	\$3,245,863	61.3%
SHELTER MUTUAL INSURANCE COMPANY	4.5%	\$5,140,528	\$4,826,400	\$2,630,825	\$2,894,083	60.0%
STANDARD FIRE INSURANCE COMPANY	2.5%	\$2,861,911	\$2,471,548	\$4,026,127	\$4,104,775	166.1%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	2.1%	\$2,459,678	\$2,352,017	\$2,581,670	\$3,122,431	132.8%
GEICO CASUALTY COMPANY	2.1%	\$2,402,332	\$2,594,775	\$2,562,505	\$2,071,013	79.8%
STATE FARM FIRE AND CASUALTY COMPANY	1.6%	\$1,803,131	\$1,659,552	\$1,924,384	\$2,556,814	154.1%
UNITED SERVICES AUTOMOBILE ASSOCIATION	1.4%	\$1,635,435	\$1,554,949	\$2,795,453	\$4,822,662	310.1%
NATIONWIDE GENERAL INSURANCE COMPANY	1.4%	\$1,618,697	\$1,754,493	\$256,500	\$1,319,677	75.2%
ACUITY A MUTUAL INSURANCE COMPANY	1.3%	\$1,549,589	\$1,083,566	\$871,500	\$1,089,806	100.6%
COUNTRY PREFERRED INSURANCE COMPANY	1.2%	\$1,324,351	\$1,240,975	\$403,971	\$128,993	10.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
USAA GENERAL INDEMNITY COMPANY	1.0%	\$1,165,271	\$1,114,643	\$1,966,000	\$3,070,283	275.4%
CINCINNATI CASUALTY COMPANY THE	1.0%	\$1,153,917	\$799,216	\$100,000	\$638,136	79.8%
USAA CASUALTY INSURANCE COMPANY	1.0%	\$1,134,414	\$1,065,659	\$1,393,035	\$1,485,089	139.4%
GRINNELL COMPASS INC	0.9%	\$1,050,081	\$909,337	\$25,000	\$211,730	23.3%
GRINNELL SELECT INSURANCE COMPANY	0.8%	\$915,183	\$900,989	\$692,793	\$383,830	42.6%
LM GENERAL INSURANCE COMPANY	0.7%	\$855,506	\$952,959	\$1,993,436	\$2,482,731	260.5%
AMCO INSURANCE COMPANY	0.7%	\$853,898	\$1,003,351	\$1,224,617	\$290,783	29.0%
CINCINNATI INSURANCE COMPANY THE	0.7%	\$840,057	\$883,327	\$394,630	\$460,003	52.1%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.6%	\$663,270	\$655,461	\$739,115	\$-62,661	(9.6%)
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.6%	\$636,638	\$711,179	\$500,000	\$85,198	12.0%
AMERICAN ECONOMY INSURANCE COMPANY	0.4%	\$478,696	\$120,006	\$0	\$0	0.0%
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	0.4%	\$468,905	\$438,113	\$1,308,003	\$1,478,107	337.4%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.4%	\$423,906	\$511,758	\$343,542	\$32,859	6.4%
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY	0.3%	\$371,872	\$342,942	\$740,000	\$-351,224	(102.4%)
TWIN CITY FIRE INSURANCE COMPANY	0.3%	\$330,955	\$333,411	\$761,250	\$0	0.0%
COUNTRY MUTUAL INSURANCE COMPANY	0.2%	\$277,076	\$251,834	\$186,250	\$6,882	2.7%
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.2%	\$227,599	\$245,408	\$706,565	\$64,467	26.3%
COLUMBIA MUTUAL INSURANCE COMPANY	0.2%	\$227,273	\$236,363	\$475,800	\$239,280	101.2%
GEICO GENERAL INSURANCE COMPANY	0.2%	\$192,846	\$197,664	\$150,000	\$237,165	120.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CRESTBROOK INSURANCE COMPANY	0.2%	\$192,277	\$200,930	\$1,035,000	\$287,000	142.8%
ESSENTIA INSURANCE COMPANY	0.2%	\$181,757	\$149,094	\$36,988	\$114,753	77.0%
AMICA MUTUAL INSURANCE COMPANY	0.2%	\$173,186	\$171,081	\$15,000	\$8,250	4.8%
ROOT INSURANCE COMPANY	0.1%	\$159,810	\$141,457	\$105,000	\$-35,837	(25.3%)
PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.1%	\$142,824	\$151,022	\$290,000	\$258,392	171.1%
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	0.1%	\$142,776	\$120,097	\$92,333	\$0	0.0%
GEICO INDEMNITY COMPANY	0.1%	\$131,125	\$135,609	\$250,000	\$252,917	186.5%
GRINNELL MUTUAL REINSURANCE COMPANY	0.1%	\$122,959	\$120,946	\$0	\$-349	(0.3%)
TRAVELERS HOME AND MARINE INSURANCE COMPANY THE	0.1%	\$113,093	\$130,732	\$500,000	\$195,488	149.5%
TEACHERS INSURANCE COMPANY	0.1%	\$109,774	\$85,522	\$118,432	\$101,584	118.8%
GEICO SECURE INSURANCE COMPANY	0.1%	\$104,620	\$78,447	\$0	\$117,615	149.9%
MADISON MUTUAL INSURANCE COMPANY	0.1%	\$101,475	\$73,282	\$37,196	\$41,443	56.6%
AMERICAN FAMILY HOME INSURANCE COMPANY	0.1%	\$100,517	\$94,690	\$0	\$0	0.0%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.1%	\$99,829	\$119,742	\$0	\$68,747	57.4%
GOVERNMENT EMPLOYEES INSURANCE CO	0.1%	\$93,042	\$94,584	\$128,000	\$259,770	274.6%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.1%	\$80,151	\$85,186	\$37,500	\$54,475	63.9%
BRANCH INSURANCE EXCHANGE	0.1%	\$78,567	\$76,638	\$0	\$58,500	76.3%
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	0.1%	\$76,811	\$101,540	\$229,108	\$144,892	142.7%
INTEGON NATIONAL INSURANCE COMPANY	0.1%	\$69,502	\$59,827	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TRUMBULL INSURANCE COMPANY	0.0%	\$54,767	\$48,784	\$35,000	\$0	0.0%
MERIDIAN SECURITY INSURANCE COMPANY	0.0%	\$46,953	\$48,619	\$18,528	\$20,233	41.6%
EVERETT CASH MUTUAL INSURANCE CO.	0.0%	\$41,128	\$41,565	\$18,431	\$10,515	25.3%
MGA INSURANCE COMPANY INC	0.0%	\$40,422	\$41,562	\$0	\$0	0.0%
HAULERS INSURANCE COMPANY INC	0.0%	\$36,688	\$34,460	\$184,751	\$127,158	369.0%
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	0.0%	\$35,508	\$48,201	\$11,842	\$1,892,116	3925.5%
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$35,508	\$48,201	\$21,000	\$94,084	195.2%
PROGRESSIVE MAX INSURANCE COMPANY	0.0%	\$34,180	\$35,331	\$0	\$7,083	20.0%
NEW HORIZONS INSURANCE COMPANY OF MISSOURI	0.0%	\$29,393	\$27,386	\$75,940	\$-38,028	(138.9%)
HORACE MANN INSURANCE COMPANY	0.0%	\$28,077	\$24,040	\$100,000	\$-9,787	(40.7%)
LM INSURANCE CORPORATION	0.0%	\$25,486	\$28,384	\$77,000	\$-653,002	(2300.6%)
COUNTRY CASUALTY INSURANCE COMPANY	0.0%	\$24,380	\$22,249	\$0	\$6,107	27.4%
AMERICAN MODERN PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$23,369	\$23,096	\$0	\$0	0.0%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.0%	\$20,621	\$20,649	\$35,000	\$0	0.0%
INTEGON GENERAL INSURANCE CORPORATION	0.0%	\$19,394	\$14,368	\$0	\$0	0.0%
VIKING INSURANCE COMPANY OF WISCONSIN	0.0%	\$19,393	\$18,042	\$0	\$2,500	13.9%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$16,928	\$17,557	\$10,655	\$-6,407	(36.5%)
NATIONAL GENERAL INSURANCE ONLINE INC	0.0%	\$15,653	\$16,826	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL GENERAL INSURANCE COMPANY	0.0%	\$15,653	\$16,826	\$0	\$0	0.0%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.0%	\$14,895	\$10,710	\$0	\$0	0.0%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.0%	\$13,577	\$14,454	\$225,000	\$0	0.0%
RIVERPORT INSURANCE COMPANY	0.0%	\$12,477	\$12,349	\$0	\$0	0.0%
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$10,641	\$8,785	\$0	\$-1,686	(19.2%)
CORNERSTONE NATIONAL INSURANCE COMPANY	0.0%	\$10,014	\$9,954	\$49,049	\$26,254	263.8%
GEICO CHOICE INSURANCE COMPANY	0.0%	\$9,452	\$5,241	\$0	\$8,476	161.7%
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0%	\$8,286	\$7,727	\$50,000	\$64,588	835.9%
UNITRIN SAFEGUARD INSURANCE COMPANY	0.0%	\$7,712	\$15,314	\$41,100	\$-25,708	(167.9%)
FIRST LIBERTY INSURANCE CORP THE	0.0%	\$7,182	\$7,218	\$0	\$0	0.0%
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$6,065	\$6,632	\$0	\$0	0.0%
SENTINEL INSURANCE COMPANY LTD	0.0%	\$4,650	\$5,348	\$0	\$0	0.0%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0%	\$3,888	\$10,907	\$0	\$5,036	46.2%
SENTRY SELECT INSURANCE COMPANY	0.0%	\$3,543	\$3,793	\$0	\$0	0.0%
DAIRYLAND INSURANCE COMPANY	0.0%	\$2,669	\$2,596	\$0	\$0	0.0%
HARTFORD CASUALTY INSURANCE CO	0.0%	\$1,557	\$1,503	\$0	\$0	0.0%
FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.0%	\$446	\$859	\$0	\$0	0.0%
XL SPECIALTY INSURANCE COMPANY	0.0%	\$424	\$437	\$0	\$7	1.6%
MIC GENERAL INSURANCE CORPORATION	0.0%	\$352	\$383	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.0%	\$176	\$421	\$0	\$-2,738	(650.4%)
NEW SOUTH INSURANCE COMPANY	0.0%	\$66	\$64	\$0	\$0	0.0%
NATIONAL GENERAL ASSURANCE COMPANY	0.0%	\$36	\$36	\$0	\$0	0.0%
UNITED FIRE AND CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$764	-
AMSHIELD INSURANCE COMPANY	0.0%	\$0	\$32	\$0	\$-882	(2756.3%)
PROGRESSIVE DIRECT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-10,065	-
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.0%	\$0	\$0	\$0	\$5,116	-
SHELTER GENERAL INSURANCE COMPANY	0.0%	\$0	\$0	\$25,000	\$-2,507	-
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0.0%	\$0	\$110	\$-431	\$0	0.0%
PROGRESSIVE PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$16,667	\$9,222	-
VICTORIA FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$-661	-
RESPONSE INSURANCE COMPANY	0.0%	\$0	\$33	\$0	\$-36,388	(110267%)
LIBERTY INSURANCE CORPORATION	(0.0%)	\$-19	\$13	\$0	\$0	0.0%
TOTAL	100.0%	\$114,915,658	\$106,982,034	\$73,530,668	\$111,833,166	104.5%

PRIVATE AUTO: ACCIDENTAL DEATH & DISMEMBERMENT

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SHELTER MUTUAL INSURANCE COMPANY	30.9%	\$501,435	\$508,899	\$150,133	\$165,156	32.5%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	19.8%	\$322,506	\$325,881	\$100,000	\$91,538	28.1%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	18.5%	\$300,793	\$298,265	\$90,000	\$74,360	24.9%
AMERICAN FAMILY INSURANCE COMPANY	18.1%	\$294,625	\$285,265	\$85,000	\$79,575	27.9%
AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	4.9%	\$79,186	\$79,287	\$0	\$0	0.0%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	3.8%	\$62,107	\$60,974	\$2,000	\$217	0.4%
FARMERS INSURANCE COMPANY INC	0.9%	\$15,368	\$17,399	\$0	\$0	0.0%
NEW HORIZONS INSURANCE COMPANY OF MISSOURI	0.7%	\$11,360	\$10,153	\$0	\$0	0.0%
COUNTRY PREFERRED INSURANCE COMPANY	0.7%	\$11,059	\$10,923	\$0	\$0	0.0%
STATE FARM FIRE AND CASUALTY COMPANY	0.6%	\$9,256	\$8,600	\$0	\$0	0.0%
GRINNELL SELECT INSURANCE COMPANY	0.4%	\$7,255	\$7,718	\$0	\$0	0.0%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.2%	\$2,892	\$3,273	\$5,000	\$0	0.0%
COUNTRY MUTUAL INSURANCE COMPANY	0.1%	\$1,846	\$1,802	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	0.1%	\$1,730	\$2,192	\$0	\$-57	(2.6%)
SAFE AUTO INSURANCE COMPANY	0.1%	\$853	\$2,455	\$7,474	\$3,918	159.6%
SENTRY SELECT INSURANCE COMPANY	0.1%	\$846	\$1,021	\$0	\$0	0.0%
FIRST CHICAGO INSURANCE COMPANY	0.0%	\$620	\$389	\$0	\$0	0.0%
GRINNELL MUTUAL REINSURANCE COMPANY	0.0%	\$435	\$463	\$0	\$0	0.0%
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0%	\$232	\$114	\$0	\$0	0.0%
VIKING INSURANCE COMPANY OF WISCONSIN	0.0%	\$225	\$134	\$0	\$0	0.0%
COUNTRY CASUALTY INSURANCE COMPANY	0.0%	\$196	\$199	\$0	\$0	0.0%
MIDVALE INDEMNITY COMPANY	0.0%	\$74	\$84	\$0	\$0	0.0%
FARMERS INSURANCE EXCHANGE	0.0%	\$37	\$3	\$0	\$0	0.0%
DAIRYLAND INSURANCE COMPANY	0.0%	\$28	\$28	\$0	\$0	0.0%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0.0%	\$0	\$167	\$0	\$0	0.0%
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.0%	\$0	\$1	\$0	\$0	0.0%
TOTAL	100.0%	\$1,624,964	\$1,625,689	\$439,607	\$414,707	25.5%

COMMERCIAL AUTO LIABILITY: BODILY INJURY

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PROGRESSIVE CASUALTY INSURANCE COMPANY	12.1%	\$62,304,721	\$58,859,952	\$29,228,286	\$34,429,021	58.5%
ACUITY A MUTUAL INSURANCE COMPANY	6.1%	\$31,775,331	\$29,012,490	\$12,917,761	\$17,649,381	60.8%
GREAT WEST CASUALTY COMPANY	5.8%	\$30,061,430	\$28,092,004	\$16,909,264	\$10,974,058	39.1%
NORTHLAND INSURANCE COMPANY	3.5%	\$18,081,028	\$17,413,547	\$8,396,161	\$14,131,338	81.2%
ZURICH AMERICAN INSURANCE COMPANY	3.4%	\$17,495,967	\$17,007,860	\$14,613,700	\$11,438,331	67.3%
AUTO OWNERS INSURANCE COMPANY	2.6%	\$13,500,564	\$11,923,395	\$1,618,361	\$9,389,975	78.8%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	2.3%	\$11,748,951	\$11,293,010	\$5,655,293	\$5,764,535	51.0%
FEDERATED MUTUAL INSURANCE COMPANY	2.0%	\$10,570,834	\$10,482,776	\$2,965,732	\$7,463,664	71.2%
NATIONAL INTERSTATE INSURANCE COMPANY	1.9%	\$9,951,456	\$9,254,880	\$4,360,984	\$6,067,674	65.6%
ACE AMERICAN INSURANCE COMPANY	1.8%	\$9,154,953	\$9,933,542	\$2,528,124	\$13,994,432	140.9%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	1.7%	\$9,004,669	\$8,344,945	\$8,460,459	\$13,379,189	160.3%
ARCH INSURANCE COMPANY	1.6%	\$8,507,765	\$7,528,254	\$3,762,880	\$11,695,107	155.3%
SENTRY SELECT INSURANCE COMPANY	1.6%	\$8,376,571	\$8,832,027	\$4,475,578	\$5,211,275	59.0%
CINCINNATI INSURANCE COMPANY THE	1.5%	\$7,710,704	\$7,562,806	\$3,475,197	\$5,489,429	72.6%
CANAL INSURANCE COMPANY	1.5%	\$7,692,830	\$7,163,508	\$5,300,229	\$3,611,414	50.4%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.5%	\$7,681,497	\$7,480,690	\$12,843,306	\$10,017,027	133.9%
WEST BEND INSURANCE COMPANY	1.2%	\$6,451,332	\$5,714,745	\$2,228,260	\$5,701,984	99.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
OLD REPUBLIC INSURANCE COMPANY	1.2%	\$6,400,339	\$5,875,856	\$4,376,190	\$9,110,546	155.1%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	1.2%	\$6,352,878	\$5,694,858	\$3,329,574	\$6,060,799	106.4%
HARTFORD FIRE INSURANCE COMPANY	1.2%	\$6,238,058	\$6,971,187	\$1,034,923	\$7,626,018	109.4%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	1.0%	\$5,418,312	\$5,679,855	\$2,238,181	\$4,449,410	78.3%
SECURA INSURANCE COMPANY	0.9%	\$4,808,130	\$4,534,941	\$1,261,499	\$2,998,364	66.1%
UNITED FIRE AND CASUALTY COMPANY	0.9%	\$4,783,933	\$4,756,537	\$5,823,410	\$4,382,492	92.1%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.9%	\$4,417,336	\$4,307,220	\$947,689	\$784,885	18.2%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.9%	\$4,417,310	\$4,445,751	\$729,036	\$1,871,625	42.1%
UNION INSURANCE COMPANY	0.8%	\$4,366,036	\$3,981,382	\$1,048,150	\$2,812,131	70.6%
NATIONAL INDEMNITY COMPANY	0.8%	\$4,265,627	\$3,681,796	\$2,970,934	\$5,030,307	136.6%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.8%	\$4,196,055	\$3,610,290	\$1,014,266	\$336,580	9.3%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.8%	\$4,175,437	\$3,892,910	\$2,844,942	\$4,179,966	107.4%
FEDERATED SERVICE INSURANCE COMPANY	0.8%	\$4,072,782	\$3,963,556	\$665,688	\$1,342,329	33.9%
OHIO SECURITY INSURANCE COMPANY	0.8%	\$3,999,525	\$4,583,866	\$6,372,152	\$3,292,499	71.8%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	0.8%	\$3,965,692	\$3,799,687	\$1,735,690	\$1,967,313	51.8%
AMCO INSURANCE COMPANY	0.7%	\$3,839,293	\$3,656,066	\$1,017,023	\$1,759,425	48.1%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.7%	\$3,722,258	\$3,334,063	\$3,439,103	\$2,233,154	67.0%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.7%	\$3,713,853	\$3,644,330	\$1,377,971	\$4,165,340	114.3%
TRAVELERS INDEMNITY COMPANY	0.6%	\$3,355,265	\$3,066,955	\$2,464,922	\$3,308,108	107.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERISURE MUTUAL INSURANCE COMPANY	0.6%	\$3,248,274	\$2,720,961	\$877,863	\$1,254,908	46.1%
SHELTER GENERAL INSURANCE COMPANY	0.6%	\$3,022,683	\$2,901,345	\$1,728,792	\$2,653,580	91.5%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	0.6%	\$2,964,425	\$2,695,360	\$2,382,751	\$2,810,202	104.3%
NATIONWIDE ASSURANCE COMPANY	0.6%	\$2,963,132	\$2,646,924	\$45,853	\$1,775,809	67.1%
EMCASCO INSURANCE COMPANY	0.6%	\$2,894,965	\$2,834,524	\$390,590	\$-46,179	(1.6%)
CHARTER OAK FIRE INSURANCE CO THE	0.5%	\$2,803,100	\$2,727,142	\$2,750,944	\$2,370,485	86.9%
NATIONAL SPECIALTY INSURANCE COMPANY	0.5%	\$2,761,367	\$2,319,617	\$0	\$1,430,179	61.7%
CONTINENTAL WESTERN INSURANCE COMPANY	0.5%	\$2,674,792	\$2,051,430	\$1,908,536	\$502,685	24.5%
OWNERS INSURANCE COMPANY	0.5%	\$2,640,139	\$2,533,108	\$9,888,445	\$9,479,101	374.2%
STAR INSURANCE COMPANY	0.5%	\$2,593,226	\$2,529,015	\$677,203	\$300,006	11.9%
WESCO INSURANCE COMPANY	0.5%	\$2,570,328	\$5,091,658	\$3,115,977	\$5,032,286	98.8%
GREENWICH INSURANCE COMPANY	0.5%	\$2,486,792	\$2,214,117	\$3,426,603	\$1,365,626	61.7%
BITCO GENERAL INSURANCE CORPORATION	0.5%	\$2,467,008	\$2,518,349	\$485,889	\$1,847,362	73.4%
FARMERS INSURANCE EXCHANGE	0.5%	\$2,460,612	\$3,195,750	\$7,430,028	\$3,893,673	121.8%
GRINNELL MUTUAL REINSURANCE COMPANY	0.5%	\$2,359,210	\$2,312,509	\$2,810,326	\$3,373,444	145.9%
SECURA SUPREME INSURANCE COMPANY	0.4%	\$2,296,689	\$2,041,185	\$1,010,024	\$1,178,135	57.7%
FEDERATED RESERVE INSURANCE COMPANY	0.4%	\$2,288,087	\$2,106,833	\$29,696	\$545,508	25.9%
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	0.4%	\$2,223,264	\$2,089,250	\$1,597,915	\$1,993,009	95.4%
NAVIGATORS INSURANCE COMPANY	0.4%	\$2,221,770	\$1,420,404	\$611,416	\$687,988	48.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FEDERAL INSURANCE COMPANY	0.4%	\$2,215,740	\$2,043,695	\$1,272,582	\$1,134,792	55.5%
EMPIRE FIRE AND MARINE INSURANCE CO	0.4%	\$2,204,162	\$2,237,256	\$1,091,749	\$104,356	4.7%
SELECTIVE INSURANCE COMPANY OF AMERICA	0.4%	\$2,200,842	\$2,151,785	\$576,223	\$556,403	25.9%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.4%	\$2,170,162	\$2,174,254	\$986,869	\$2,532,295	116.5%
HARCO NATIONAL INSURANCE COMPANY	0.4%	\$2,155,185	\$1,619,147	\$2,160,877	\$2,669,997	164.9%
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.4%	\$2,109,647	\$2,086,631	\$437,119	\$2,894,265	138.7%
AMERISURE INSURANCE COMPANY	0.4%	\$2,075,850	\$1,972,645	\$1,987,916	\$1,806,978	91.6%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	0.4%	\$1,980,918	\$2,007,269	\$1,633,211	\$1,123,539	56.0%
ACADIA INSURANCE COMPANY	0.4%	\$1,958,035	\$2,525,950	\$996,756	\$973,759	38.6%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.4%	\$1,842,772	\$1,645,776	\$514,394	\$1,775,162	107.9%
STARR INDEMNITY & LIABILITY COMPANY	0.4%	\$1,826,344	\$1,771,627	\$436,890	\$-538,040	(30.4%)
SENTRY INSURANCE COMPANY	0.3%	\$1,808,587	\$1,844,690	\$3,953,947	\$902,613	48.9%
CHEROKEE INSURANCE COMPANY	0.3%	\$1,793,463	\$1,584,773	\$866,064	\$1,820,387	114.9%
VANTAPRO SPECIALTY INSURANCE COMPANY	0.3%	\$1,759,858	\$1,348,289	\$172,345	\$394,469	29.3%
AMERICAN INTER-FIDELITY EXCHANGE	0.3%	\$1,618,274	\$1,618,274	\$1,716,852	\$1,912,646	118.2%
BERKLEY CASUALTY COMPANY	0.3%	\$1,582,847	\$1,079,496	\$0	\$51,305	4.8%
TRUMBULL INSURANCE COMPANY	0.3%	\$1,568,925	\$1,381,763	\$1,627,942	\$903,639	65.4%
ATLANTIC SPECIALTY INSURANCE COMPANY	0.3%	\$1,564,709	\$1,459,363	\$990,033	\$810,697	55.6%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.3%	\$1,548,785	\$1,319,512	\$37,241	\$830,736	63.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NUTMEG INSURANCE COMPANY	0.3%	\$1,535,960	\$1,134,168	\$311,231	\$427,240	37.7%
GREAT NORTHERN INSURANCE COMPANY	0.3%	\$1,459,327	\$1,395,827	\$204,670	\$657,572	47.1%
TRUCK INSURANCE EXCHANGE	0.3%	\$1,388,284	\$1,386,600	\$2,744,913	\$1,279,055	92.2%
CINCINNATI INDEMNITY COMPANY INC	0.3%	\$1,385,051	\$1,297,280	\$184,450	\$341,141	26.3%
LANCER INSURANCE COMPANY	0.3%	\$1,370,427	\$1,563,726	\$298,596	\$1,662,621	106.3%
CONTINENTAL CASUALTY COMPANY	0.3%	\$1,357,137	\$881,836	\$115,545	\$847,030	96.1%
HARTFORD ACCIDENT & INDEMNITY CO	0.3%	\$1,348,294	\$1,316,878	\$313,746	\$647,027	49.1%
GENERAL INSURANCE COMPANY OF AMERICA	0.3%	\$1,345,103	\$1,092,476	\$99,051	\$759,248	69.5%
VALLEY FORGE INSURANCE COMPANY	0.3%	\$1,344,362	\$1,236,108	\$71,268	\$902,794	73.0%
PROTECTIVE INSURANCE COMPANY	0.3%	\$1,340,721	\$1,552,611	\$3,576,264	\$781,419	50.3%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.3%	\$1,331,974	\$1,080,129	\$1,259,094	\$1,050,694	97.3%
COLUMBIA MUTUAL INSURANCE COMPANY	0.3%	\$1,323,981	\$1,274,468	\$794,010	\$760,165	59.6%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.2%	\$1,275,217	\$3,132,959	\$2,469,618	\$1,727,426	55.1%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.2%	\$1,246,168	\$1,070,307	\$525,040	\$270,609	25.3%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.2%	\$1,235,307	\$1,232,803	\$1,189,128	\$1,468,640	119.1%
VANLINER INSURANCE COMPANY	0.2%	\$1,178,614	\$1,503,431	\$434,143	\$1,034,066	68.8%
CAROLINA CASUALTY INSURANCE COMPANY	0.2%	\$1,158,098	\$1,608,587	\$364,734	\$833,293	51.8%
FCCI INSURANCE COMPANY	0.2%	\$1,141,549	\$1,163,042	\$557,659	\$420,479	36.2%
NATIONWIDE GENERAL INSURANCE COMPANY	0.2%	\$1,099,156	\$1,221,106	\$81,785	\$658,925	54.0%
DEPOSITORS INSURANCE COMPANY	0.2%	\$1,065,353	\$1,551,377	\$1,670,842	\$1,503,628	96.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ADDISON INSURANCE COMPANY	0.2%	\$1,063,217	\$1,082,768	\$1,075,000	\$511,143	47.2%
COUNTRY MUTUAL INSURANCE COMPANY	0.2%	\$1,051,537	\$972,668	\$214,878	\$1,485,422	152.7%
TWIN CITY FIRE INSURANCE COMPANY	0.2%	\$1,044,846	\$1,110,958	\$36,941	\$111,716	10.1%
NATIONAL CASUALTY COMPANY	0.2%	\$1,019,780	\$2,088,231	\$2,131,704	\$1,621,807	77.7%
CHURCH MUTUAL INSURANCE COMPANY S.I.	0.2%	\$985,737	\$912,297	\$102,248	\$219,379	24.0%
CINCINNATI CASUALTY COMPANY THE	0.2%	\$985,593	\$1,059,475	\$203,052	\$360,059	34.0%
NATIONAL TRUST INSURANCE COMPANY	0.2%	\$897,820	\$854,382	\$699,538	\$1,640,215	192.0%
HARTFORD CASUALTY INSURANCE CO	0.2%	\$895,929	\$825,010	\$603,620	\$553,876	67.1%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.2%	\$889,550	\$970,465	\$1,313,819	\$1,253,962	129.2%
UNION INSURANCE COMPANY OF PROVIDENCE	0.2%	\$867,310	\$861,189	\$1,500	\$477,646	55.5%
OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	0.2%	\$852,120	\$847,144	\$92,763	\$178,741	21.1%
GREAT AMERICAN ASSURANCE COMPANY	0.2%	\$832,252	\$594,527	\$34,987	\$72,204	12.1%
ALLSTATE INSURANCE COMPANY	0.2%	\$829,130	\$914,338	\$2,449,281	\$285,504	31.2%
HAULERS INSURANCE COMPANY INC	0.2%	\$824,041	\$772,330	\$106,401	\$776,238	100.5%
CONTINENTAL INSURANCE COMPANY THE	0.2%	\$813,106	\$833,533	\$49,500	\$573,367	68.8%
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.2%	\$806,547	\$735,235	\$580,666	\$413,338	56.2%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0.2%	\$788,397	\$777,273	\$1,296,268	\$-816,843	(105.1%)
WATFORD INSURANCE COMPANY	0.1%	\$767,492	\$1,153,457	\$122,483	\$244,523	21.2%
EVEREST NATIONAL INSURANCE COMPANY	0.1%	\$767,481	\$832,404	\$503,511	\$88,704	10.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
KEY RISK INSURANCE COMPANY	0.1%	\$734,275	\$550,142	\$22,985	\$154,690	28.1%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.1%	\$704,182	\$696,534	\$89,435	\$-10,368	(1.5%)
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.1%	\$701,573	\$674,412	\$44,593	\$283,373	42.0%
BERKLEY NATIONAL INSURANCE COMPANY	0.1%	\$699,935	\$548,673	\$100,420	\$249,274	45.4%
HUDSON INSURANCE COMPANY	0.1%	\$681,527	\$709,583	\$715,211	\$824,612	116.2%
TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.1%	\$676,181	\$840,215	\$76,630	\$254,525	30.3%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$662,234	\$856,580	\$227,614	\$167,847	19.6%
MID CENTURY INSURANCE COMPANY	0.1%	\$657,009	\$769,569	\$635,686	\$571,749	74.3%
TRISURA INSURANCE COMPANY	0.1%	\$655,852	\$360,158	\$3,274	\$131,930	36.6%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.1%	\$652,041	\$1,410,111	\$1,102,138	\$-2,153,707	(152.7%)
WEST AMERICAN INSURANCE COMPANY	0.1%	\$651,176	\$614,146	\$2,501	\$-4,993	(0.8%)
PHOENIX INSURANCE COMPANY THE	0.1%	\$640,326	\$649,795	\$160,825	\$719,698	110.8%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.1%	\$640,027	\$498,084	\$2,068	\$-51,486	(10.3%)
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.1%	\$631,313	\$546,542	\$5,804	\$374,897	68.6%
HARLEYSVILLE INSURANCE COMPANY	0.1%	\$624,448	\$632,385	\$287,457	\$275,781	43.6%
IMPERIUM INSURANCE COMPANY	0.1%	\$620,523	\$556,748	\$273,372	\$134,481	24.2%
GREAT DIVIDE INSURANCE COMPANY	0.1%	\$604,318	\$671,355	\$812,882	\$257,906	38.4%
SENTINEL INSURANCE COMPANY LTD	0.1%	\$599,780	\$583,208	\$283,652	\$230,501	39.5%
EVEREST DENALI INSURANCE COMPANY	0.1%	\$598,392	\$459,941	\$25,000	\$130,359	28.3%
OBSIDIAN INSURANCE COMPANY	0.1%	\$579,071	\$539,173	\$3,476	\$199,961	37.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
COLUMBIA NATIONAL INSURANCE COMPANY	0.1%	\$569,471	\$447,026	\$109,646	\$143,174	32.0%
TOKIO MARINE AMERICA INSURANCE COMPANY	0.1%	\$558,891	\$539,379	\$1,440,310	\$347,689	64.5%
LIBERTY INSURANCE CORPORATION	0.1%	\$554,921	\$529,196	\$181,000	\$257,204	48.6%
BENCHMARK INSURANCE COMPANY	0.1%	\$523,534	\$516,197	\$203,838	\$716,909	138.9%
BROTHERHOOD MUTUAL INSURANCE CO	0.1%	\$518,538	\$526,814	\$325,959	\$679,411	129.0%
STATE FARM FIRE AND CASUALTY COMPANY	0.1%	\$499,312	\$454,211	\$71,353	\$807,751	177.8%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.1%	\$479,892	\$471,711	\$101,624	\$155,081	32.9%
AMERICAN FIRE & CASUALTY COMPANY	0.1%	\$459,026	\$456,909	\$518,300	\$-52,490	(11.5%)
CUMIS INSURANCE SOCIETY INC	0.1%	\$455,205	\$433,764	\$40,866	\$327,810	75.6%
MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.1%	\$442,153	\$419,409	\$326,512	\$997,272	237.8%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.1%	\$433,555	\$550,847	\$664,604	\$280,536	50.9%
EVERETT CASH MUTUAL INSURANCE CO.	0.1%	\$428,047	\$403,058	\$20,217	\$839,125	208.2%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.1%	\$396,473	\$315,063	\$0	\$221,418	70.3%
AMERICAN ZURICH INSURANCE COMPANY	0.1%	\$394,371	\$394,926	\$0	\$11,216	2.8%
MONROE GUARANTY INSURANCE COMPANY	0.1%	\$382,067	\$498,601	\$15,589	\$389,054	78.0%
FIRST LIBERTY INSURANCE CORP THE	0.1%	\$381,693	\$402,775	\$633,487	\$1,443,739	358.4%
LM INSURANCE CORPORATION	0.1%	\$378,758	\$377,037	\$42,662	\$78,269	20.8%
MILFORD CASUALTY INSURANCE COMPANY	0.1%	\$345,996	\$370,736	\$898,383	\$1,607,134	433.5%
MARKEL INSURANCE COMPANY	0.1%	\$333,483	\$330,703	\$88,714	\$10,057	3.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SOMPO AMERICA INSURANCE COMPANY	0.1%	\$329,391	\$310,450	\$50,957	\$71,454	23.0%
ALLIED INSURANCE COMPANY OF AMERICA	0.1%	\$328,652	\$990,693	\$1,435,730	\$831,685	83.9%
AXIS INSURANCE COMPANY	0.1%	\$323,580	\$298,233	\$353,116	\$332,559	111.5%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE COMPANY	0.1%	\$321,854	\$313,851	\$43,171	\$128,950	41.1%
OHIO CASUALTY INSURANCE COMPANY	0.1%	\$318,847	\$352,816	\$125,000	\$-154,434	(43.8%)
GRINNELL SELECT INSURANCE COMPANY	0.1%	\$307,726	\$270,778	\$62,121	\$578,706	213.7%
WILSHIRE INSURANCE COMPANY	0.1%	\$296,730	\$310,943	\$401,898	\$60,617	19.5%
GREAT AMERICAN INSURANCE COMPANY	0.1%	\$295,532	\$262,980	\$124,257	\$-8,013,509	(3047.2%)
STARSTONE NATIONAL INSURANCE COMPANY	0.1%	\$293,107	\$154,088	\$5,187	\$93,500	60.7%
TRANSPORTATION INSURANCE COMPANY	0.1%	\$290,965	\$331,443	\$35,335	\$273,269	82.4%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.1%	\$288,401	\$286,815	\$0	\$97,064	33.8%
TRIANGLE INSURANCE COMPANY INC	0.1%	\$270,942	\$271,717	\$542,378	\$476,228	175.3%
FIRST GUARD INSURANCE COMPANY	0.0%	\$257,383	\$257,383	\$0	\$32,830	12.8%
EMC PROPERTY & CASUALTY COMPANY	0.0%	\$249,651	\$268,075	\$68,062	\$-10,690	(4.0%)
XL SPECIALTY INSURANCE COMPANY	0.0%	\$248,950	\$242,892	\$61,832	\$64,901	26.7%
MITSUI SUMITOMO INSURANCE USA INC	0.0%	\$247,889	\$234,980	\$187,845	\$-2,298	(1.0%)
FLORISTS' MUTUAL INSURANCE COMPANY	0.0%	\$239,368	\$297,390	\$128,499	\$99	0.0%
NATIONAL AMERICAN INSURANCE COMPANY	0.0%	\$235,795	\$214,310	\$70,682	\$205,071	95.7%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.0%	\$235,347	\$204,478	\$25,000	\$175,653	85.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CRESTBROOK INSURANCE COMPANY	0.0%	\$230,854	\$800,575	\$352,255	\$-335,956	(42.0%)
EVEREST PREMIER INSURANCE COMPANY	0.0%	\$211,969	\$198,788	\$0	\$45,367	22.8%
GEICO GENERAL INSURANCE COMPANY	0.0%	\$204,962	\$178,653	\$0	\$69,411	38.9%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.0%	\$189,676	\$182,630	\$0	\$84,500	46.3%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.0%	\$188,767	\$163,397	\$7,943	\$23,574	14.4%
SHELTER MUTUAL INSURANCE COMPANY	0.0%	\$170,014	\$172,653	\$300,000	\$420,315	243.4%
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.0%	\$144,952	\$163,050	\$48,329	\$228,304	140.0%
GRINNELL COMPASS INC	0.0%	\$141,052	\$100,798	\$17,123	\$40,434	40.1%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.0%	\$134,506	\$99,983	\$29,136	\$25,248	25.3%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0%	\$129,977	\$140,071	\$17,865	\$151,320	108.0%
INTREPID INSURANCE COMPANY	0.0%	\$126,287	\$56,695	\$0	\$51,651	91.1%
AMERICAN RELIABLE INSURANCE COMPANY	0.0%	\$120,309	\$135,669	\$75,057	\$38,133	28.1%
ALLSTATE INDEMNITY COMPANY	0.0%	\$115,538	\$32,481	\$130	\$1,834	5.6%
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$113,175	\$67,973	\$0	\$-26,386	(38.8%)
SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$108,276	\$44,501	\$3,172	\$64,770	145.5%
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.0%	\$105,718	\$109,540	\$7,612	\$101,060	92.3%
AMERISURE PARTNERS INSURANCE COMPANY	0.0%	\$104,643	\$246,291	\$244,373	\$-35,757	(14.5%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN FAMILY HOME INSURANCE COMPANY	0.0%	\$102,182	\$104,175	\$0	\$55,437	53.2%
UTICA MUTUAL INSURANCE COMPANY	0.0%	\$101,266	\$109,807	\$57,000	\$64,160	58.4%
MIDDLESEX INSURANCE COMPANY	0.0%	\$100,169	\$99,984	\$0	\$49,921	49.9%
NOVA CASUALTY COMPANY	0.0%	\$89,332	\$98,950	\$97,041	\$49,282	49.8%
NATIONAL CONTINENTAL INSURANCE COMPANY	0.0%	\$89,047	\$412,928	\$4,822,791	\$2,119,027	513.2%
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.0%	\$84,719	\$90,387	\$0	\$-629	(0.7%)
HANOVER INSURANCE COMPANY THE	0.0%	\$83,535	\$87,226	\$13,212	\$6,560	7.5%
GRANITE STATE INSURANCE COMPANY	0.0%	\$82,138	\$67,493	\$104,500	\$-373,962	(554.1%)
STARNET INSURANCE COMPANY	0.0%	\$81,310	\$117,421	\$0	\$44,994	38.3%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.0%	\$77,146	\$60,453	\$8,818	\$6,609	10.9%
BITCO NATIONAL INSURANCE COMPANY	0.0%	\$74,687	\$76,291	\$23,000	\$51,827	67.9%
RIVERPORT INSURANCE COMPANY	0.0%	\$67,871	\$223,933	\$168,521	\$114,357	51.1%
BERKLEY REGIONAL INSURANCE COMPANY	0.0%	\$66,168	\$113,694	\$54,165	\$889,290	782.2%
HALLMARK NATIONAL INSURANCE COMPANY	0.0%	\$65,345	\$89,611	\$214,477	\$142,606	159.1%
STATE NATIONAL INSURANCE COMPANY INC	0.0%	\$65,181	\$68,235	\$187,591	\$175,142	256.7%
NEW HAMPSHIRE INSURANCE COMPANY	0.0%	\$62,655	\$142,794	\$225,000	\$147,035	103.0%
CHIRON INSURANCE COMPANY	0.0%	\$53,874	\$19,539	\$0	\$14,824	75.9%
GOVERNMENT EMPLOYEES INSURANCE CO	0.0%	\$52,355	\$64,376	\$24,973	\$6,987	10.9%
CONCERT INSURANCE COMPANY	0.0%	\$50,705	\$30,253	\$0	\$504	1.7%
XL INSURANCE AMERICA INC	0.0%	\$50,403	\$71,488	\$84,000	\$-10,694	(15.0%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
INTEGON INDEMNITY CORPORATION	0.0%	\$45,997	\$45,997	\$24,272	\$78,801	171.3%
SCOTTSDALE INDEMNITY COMPANY	0.0%	\$42,218	\$78,109	\$0	\$-8,747	(11.2%)
MASSACHUSETTS BAY INSURANCE COMPANY	0.0%	\$40,642	\$49,601	\$5,600	\$0	0.0%
SAGAMORE INSURANCE COMPANY	0.0%	\$35,106	\$10,459	\$0	\$280,344	2680.4%
ARCH PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$33,827	\$16,434	\$0	\$11,979	72.9%
ALLIED WORLD INSURANCE COMPANY	0.0%	\$33,384	\$34,392	\$23,164	\$16,742	48.7%
CITIZENS INSURANCE COMPANY OF AMERICA	0.0%	\$32,919	\$32,590	\$0	\$-2,904	(8.9%)
AMTRUST INSURANCE COMPANY	0.0%	\$31,365	\$2,317	\$859	\$-1,776	(76.7%)
AMERICAN SOUTHERN INSURANCE COMPANY	0.0%	\$30,268	\$9,479	\$0	\$0	0.0%
ILLINOIS NATIONAL INSURANCE COMPANY	0.0%	\$28,263	\$7,830	\$0	\$-163,820	(2092.2%)
ACCREDITED SURETY AND CASUALTY COMPANY INC	0.0%	\$24,341	\$115,864	\$0	\$10,076	8.7%
RURAL TRUST INSURANCE COMPANY	0.0%	\$21,875	\$17,655	\$0	\$0	0.0%
AMERICAN ROAD INSURANCE COMPANY	0.0%	\$21,623	\$21,794	\$0	\$0	0.0%
AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.0%	\$21,087	\$113,730	\$12,495	\$50,375	44.3%
CHUBB NATIONAL INSURANCE COMPANY	0.0%	\$20,729	\$23,482	\$0	\$5,872	25.0%
SOMPO AMERICA FIRE & MARINE INSURANCE COMPANY	0.0%	\$20,173	\$18,485	\$307,928	\$92,928	502.7%
AMERICAN MODERN HOME INSURANCE CO	0.0%	\$18,726	\$18,726	\$9,755	\$6,231	33.3%
COREPOINTE INSURANCE COMPANY	0.0%	\$18,268	\$38,650	\$-38,552	\$-48,225	(124.8%)
SENECA INSURANCE COMPANY INC	0.0%	\$15,996	\$15,961	\$0	\$5,980	37.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.0%	\$15,922	\$36,852	\$5,440	\$4,602	12.5%
FIREMANS FUND INSURANCE COMPANY	0.0%	\$13,004	\$13,043	\$0	\$109,262	837.7%
CONTRACTORS BONDING & INSURANCE COMPANY	0.0%	\$12,976	\$6,710	\$0	\$752	11.2%
WESTFIELD INSURANCE COMPANY	0.0%	\$9,848	\$8,787	\$0	\$875	10.0%
REPWEST INSURANCE COMPANY	0.0%	\$9,000	\$8,817	\$0	\$0	0.0%
MGT INSURANCE COMPANY	0.0%	\$8,913	\$1,493	\$0	\$517	34.6%
PREFERRED PROFESSIONAL INSURANCE COMPANY	0.0%	\$6,669	\$5,262	\$0	\$1,894	36.0%
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.0%	\$5,817	\$243	\$0	\$0	0.0%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.0%	\$5,222	\$5,222	\$84,509	\$-185,950	(3560.9%)
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY	0.0%	\$5,023	\$4,839	\$0	\$840	17.4%
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION	0.0%	\$4,139	\$2,571	\$0	\$-1,698	(66.0%)
T.H.E. INSURANCE COMPANY	0.0%	\$2,157	\$11,788	\$0	\$1,787,547	15164.1%
FORGE INSURANCE COMPANY	0.0%	\$1,327	\$1,201	\$0	\$166	13.8%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0.0%	\$733	\$6,999	\$0	\$149,462	2135.5%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0%	\$375	\$558	\$4,653	\$-39,345	(7051.1%)
KNIGHTBROOK INSURANCE COMPANY	0.0%	\$255	\$14	\$0	\$7	50.0%
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	0.0%	\$195	\$195	\$0	\$0	0.0%
MIDVALE INDEMNITY COMPANY	0.0%	\$188	\$192	\$0	\$4,580	2385.4%
ADMIRAL INDEMNITY COMPANY	0.0%	\$125	\$125	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN ECONOMY INSURANCE COMPANY	0.0%	\$100	\$0	\$0	\$-4,738	-
CONSUMERS INSURANCE USA INC	0.0%	\$0	\$0	\$200,000	\$-50,000	-
ALLIED WORLD NATIONAL ASSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-3,693	-
PARK NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-13	-
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	0.0%	\$0	\$0	\$0	\$399	-
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$15	-
GUIDEONE SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-5,828	-
PEERLESS INDEMNITY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-13,481	-
TRAVELERS CASUALTY AND SURETY COMPANY	0.0%	\$0	\$0	\$0	\$-2	-
SOUTHERN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-17	-
ST PAUL PROTECTIVE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$262	-
AIG PROPERTY CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$-282	-
COMMERCE AND INDUSTRY INSURANCE CO	0.0%	\$0	\$0	\$25,000	\$-338,742	-
AMERICAN STATES INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-8,509	-
LIBERTY INSURANCE UNDERWRITERS INC	0.0%	\$0	\$0	\$0	\$-99	-
THE NORTH RIVER INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$3,057	-
UNITED STATES FIRE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-39	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL SURETY CORPORATION	0.0%	\$0	\$0	\$0	\$-989	-
MIDWESTERN INDEMNITY COMPANY THE	0.0%	\$0	\$0	\$996,976	\$476,519	-
OLD REPUBLIC GENERAL INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$-48,668	-
NETHERLANDS INSURANCE COMPANY THE	0.0%	\$0	\$0	\$90,000	\$800	-
PEERLESS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-6,599	-
GENERAL CASUALTY COMPANY OF WISCONSIN	0.0%	\$0	\$7	\$0	\$0	0.0%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$-4,285	-
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-5,998	-
ST PAUL GUARDIAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$260	-
ST PAUL MERCURY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$1,251	-
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.0%	\$0	\$0	\$0	\$45	-
UNITED STATES FIDELITY & GUARANTY COMPANY	0.0%	\$0	\$0	\$0	\$-335	-
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-117	-
COLUMBIA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-103	-
SENTRY CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$-74	-
INTEGON NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-242,283	-
PLAZA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-5,829	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CRUM & FORSTER INDEMNITY COMPANY	0.0%	\$0	\$0	\$0	\$1,395	–
FALLS LAKE NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–47	–
HALLMARK INSURANCE COMPANY	0.0%	\$0	\$0	\$4,020,000	\$3,168,501	–
OAK RIVER INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–663	–
FIDELITY AND GUARANTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–284	–
TRAVCO PERSONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–17,406	–
PROGRESSIVE PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–45,329	–
QBE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$–48	–
WESTPORT INSURANCE CORPORATION	0.0%	\$0	\$1,683	\$0	\$–14,967	(889.3%)
AIG ASSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–734	–
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$43	–
UNIVERSAL UNDERWRITERS INS CO	0.0%	\$0	\$0	\$819,000	\$696,693	–
FOREMOST SIGNATURE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$202	–
THE TRAVELERS CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$–18	–
DIAMOND STATE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–125	–
TECHNOLOGY INSURANCE COMPANY	0.0%	\$0	\$114	\$0	\$–984	(863.2%)
AMGUARD INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–293	–
AGRI GENERAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$300,000	–
VICTORIA FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$58	–
AMERICAN HOME ASSURANCE COMPANY	(0.0%)	\$–8	\$–8	\$–29	\$41,662	(520775%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN SELECT INSURANCE COMPANY	(0.0%)	\$-334	\$246	\$0	\$-802	(326.0%)
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	(0.0%)	\$-372	\$-339	\$0	\$0	0.0%
AUSTIN MUTUAL INSURANCE COMPANY	(0.0%)	\$-1,138	\$118,976	\$678,688	\$-118,971	(100.0%)
NEXT INSURANCE US COMPANY	(0.0%)	\$-1,270	\$6,970	\$25,000	\$89,086	1278.1%
INCLINE CASUALTY COMPANY	(0.0%)	\$-74,823	\$-106,151	\$846,891	\$4,828,620	(4548.8%)
TOTAL	100.0%	\$516,946,950	\$501,427,397	\$305,551,616	\$369,889,987	73.8%

COMMERCIAL AUTO LIABILITY: PROPERTY DAMAGE

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PROGRESSIVE CASUALTY INSURANCE COMPANY	10.6%	\$15,270,015	\$18,311,090	\$9,759,195	\$9,953,177	54.4%
NATIONAL INTERSTATE INSURANCE COMPANY	6.9%	\$9,880,088	\$9,188,555	\$4,293,572	\$5,821,384	63.4%
CINCINNATI INSURANCE COMPANY THE	5.4%	\$7,710,704	\$7,562,806	\$3,475,197	\$5,519,162	73.0%
GREAT WEST CASUALTY COMPANY	5.2%	\$7,515,357	\$7,023,001	\$3,356,735	\$3,495,895	49.8%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	4.6%	\$6,646,757	\$6,156,618	\$1,336,401	\$917,413	14.9%
AMGUARD INSURANCE COMPANY	3.6%	\$5,152,060	\$4,640,954	\$9,993,095	\$11,057,890	238.3%
AUTO OWNERS INSURANCE COMPANY	3.1%	\$4,509,135	\$4,073,457	\$2,344,073	\$2,617,205	64.3%
OLD REPUBLIC INSURANCE COMPANY	3.0%	\$4,257,112	\$3,910,961	\$1,810,580	\$1,910,607	48.9%
UNITED FIRE AND CASUALTY COMPANY	2.5%	\$3,609,166	\$3,588,478	\$1,291,481	\$2,226,793	62.1%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2.3%	\$3,297,205	\$3,171,348	\$1,569,218	\$1,529,794	48.2%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	2.2%	\$3,117,831	\$2,916,436	\$397,194	\$-554,343	(19.0%)
CANAL INSURANCE COMPANY	1.8%	\$2,564,285	\$2,387,845	\$1,500,791	\$1,309,526	54.8%
TRAVELERS INDEMNITY COMPANY	1.7%	\$2,485,831	\$2,281,336	\$549,918	\$486,188	21.3%
NATIONAL SPECIALTY INSURANCE COMPANY	1.7%	\$2,378,276	\$1,332,823	\$869,913	\$1,552,290	116.5%
SENTRY SELECT INSURANCE COMPANY	1.5%	\$2,164,870	\$2,283,956	\$685,757	\$509,489	22.3%
CHARTER OAK FIRE INSURANCE CO THE	1.4%	\$2,073,912	\$2,016,416	\$427,741	\$302,310	15.0%
SECURA INSURANCE COMPANY	1.4%	\$2,033,364	\$1,917,463	\$1,066,141	\$1,290,287	67.3%
GUIDEONE INSURANCE COMPANY	1.4%	\$1,968,031	\$2,021,074	\$2,514,637	\$2,388,598	118.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FALLS LAKE NATIONAL INSURANCE COMPANY	1.3%	\$1,852,351	\$1,999,608	\$487,454	\$976,633	48.8%
UNITED STATES FIRE INSURANCE COMPANY	1.3%	\$1,814,476	\$1,709,911	\$652,204	\$414,687	24.3%
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	1.2%	\$1,676,622	\$1,573,134	\$379,256	\$364,227	23.2%
THE NORTH RIVER INSURANCE COMPANY	1.2%	\$1,671,426	\$1,731,118	\$756,773	\$1,670,676	96.5%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	1.2%	\$1,660,340	\$1,441,567	\$1,320,595	\$1,613,244	111.9%
GREENWICH INSURANCE COMPANY	1.2%	\$1,657,861	\$1,477,065	\$2,284,402	\$1,027,617	69.6%
SHELTER GENERAL INSURANCE COMPANY	1.1%	\$1,627,598	\$1,562,263	\$991,627	\$1,522,081	97.4%
AMERICAN INTER-FIDELITY EXCHANGE	1.1%	\$1,618,274	\$1,618,274	\$1,716,851	\$1,912,646	118.2%
SPINNAKER INSURANCE COMPANY	1.0%	\$1,465,900	\$1,309,551	\$137,791	\$282,705	21.6%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	1.0%	\$1,387,480	\$1,390,097	\$630,949	\$1,619,009	116.5%
CINCINNATI INDEMNITY COMPANY INC	1.0%	\$1,385,051	\$1,297,280	\$184,450	\$341,457	26.3%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	0.9%	\$1,242,984	\$1,304,531	\$779,873	\$905,184	69.4%
VANLINER INSURANCE COMPANY	0.8%	\$1,178,614	\$1,503,431	\$434,143	\$1,034,066	68.8%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.8%	\$1,098,906	\$982,390	\$287,636	\$476,604	48.5%
FARMERS INSURANCE EXCHANGE	0.7%	\$1,054,548	\$1,369,607	\$1,000,627	\$-92,606	(6.8%)
NATIONAL INDEMNITY COMPANY	0.7%	\$1,000,830	\$870,030	\$416,235	\$560,725	64.4%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.7%	\$995,745	\$808,151	\$280,499	\$548,374	67.9%
CINCINNATI CASUALTY COMPANY THE	0.7%	\$985,593	\$1,059,475	\$203,052	\$360,060	34.0%
STARR INDEMNITY & LIABILITY COMPANY	0.7%	\$983,416	\$953,953	\$235,248	\$-289,631	(30.4%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
VALLEY FORGE INSURANCE COMPANY	0.7%	\$968,757	\$889,781	\$226,840	\$533,080	59.9%
SECURA SUPREME INSURANCE COMPANY	0.7%	\$962,068	\$855,460	\$424,455	\$592,203	69.2%
HAULERS INSURANCE COMPANY INC	0.6%	\$925,188	\$867,130	\$827,952	\$648,946	74.8%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.6%	\$915,485	\$905,712	\$415,796	\$434,719	48.0%
EMPIRE FIRE AND MARINE INSURANCE CO	0.6%	\$908,678	\$908,556	\$91,378	\$94,465	10.4%
U S SPECIALTY INSURANCE COMPANY	0.6%	\$900,475	\$839,243	\$717,763	\$622,923	74.2%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.6%	\$890,463	\$842,311	\$837,177	\$923,466	109.6%
OWNERS INSURANCE COMPANY	0.6%	\$879,794	\$825,648	\$1,298,435	\$622,183	75.4%
FCCI INSURANCE COMPANY	0.6%	\$861,168	\$877,383	\$420,690	\$317,203	36.2%
ALLSTATE INSURANCE COMPANY	0.6%	\$854,815	\$939,172	\$346,860	\$226,115	24.1%
ADDISON INSURANCE COMPANY	0.6%	\$802,076	\$816,825	\$384,507	\$631,569	77.3%
FORGE INSURANCE COMPANY	0.6%	\$797,151	\$652,246	\$966,650	\$1,075,396	164.9%
CONTINENTAL CASUALTY COMPANY	0.5%	\$785,000	\$592,651	\$56,398	\$384,038	64.8%
CRUM & FORSTER INDEMNITY COMPANY	0.5%	\$778,810	\$777,328	\$307,882	\$868,342	111.7%
BERKLEY NATIONAL INSURANCE COMPANY	0.5%	\$729,195	\$644,289	\$21,740	\$24,798	3.8%
UNITED WISCONSIN INSURANCE COMPANY	0.5%	\$723,441	\$126,015	\$21,539	\$21,539	17.1%
NATIONAL TRUST INSURANCE COMPANY	0.5%	\$677,302	\$644,534	\$527,722	\$1,237,355	192.0%
CONTINENTAL INSURANCE COMPANY THE	0.4%	\$611,694	\$621,760	\$159,176	\$428,084	68.9%
TRUCK INSURANCE EXCHANGE	0.4%	\$594,881	\$594,159	\$246,103	\$319,573	53.8%
PROTECTIVE INSURANCE COMPANY	0.4%	\$574,594	\$547,370	\$178,244	\$440,669	80.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CHURCH MUTUAL INSURANCE COMPANY S.I.	0.4%	\$530,781	\$491,237	\$55,057	\$118,127	24.0%
NATIONAL CASUALTY COMPANY	0.4%	\$529,050	\$1,077,257	\$1,112,405	\$831,719	77.2%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.4%	\$523,751	\$485,486	\$202,599	\$214,190	44.1%
GREAT NORTHERN INSURANCE COMPANY	0.4%	\$510,088	\$487,418	\$163,809	\$279,982	57.4%
BERKLEY CASUALTY COMPANY	0.3%	\$499,846	\$340,894	\$127,775	\$189,170	55.5%
KEY RISK INSURANCE COMPANY	0.3%	\$489,517	\$366,761	\$15,323	\$103,130	28.1%
PHOENIX INSURANCE COMPANY THE	0.3%	\$481,249	\$488,825	\$42,739	\$18,322	3.7%
HUDSON INSURANCE COMPANY	0.3%	\$455,094	\$463,805	\$471,535	\$544,837	117.5%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.3%	\$451,809	\$402,844	\$173,390	\$258,018	64.0%
CLEAR BLUE INSURANCE COMPANY	0.3%	\$449,846	\$663,832	\$204,116	\$442,696	66.7%
RLI INSURANCE COMPANY	0.3%	\$441,848	\$338,534	\$0	\$-87,346	(25.8%)
STATE FARM FIRE AND CASUALTY COMPANY	0.3%	\$426,731	\$390,705	\$111,064	\$142,306	36.4%
GREAT DIVIDE INSURANCE COMPANY	0.3%	\$402,878	\$447,570	\$541,921	\$171,938	38.4%
SENTRY INSURANCE COMPANY	0.3%	\$391,867	\$381,413	\$96,290	\$74,590	19.6%
GATEWAY INSURANCE COMPANY	0.2%	\$352,261	\$311,649	\$12,000	\$49,820	16.0%
TRIANGLE INSURANCE COMPANY INC	0.2%	\$331,152	\$332,098	\$2,001,236	\$582,056	175.3%
COLUMBIA MUTUAL INSURANCE COMPANY	0.2%	\$330,995	\$318,617	\$198,502	\$190,041	59.6%
EVEREST NATIONAL INSURANCE COMPANY	0.2%	\$328,921	\$356,744	\$131,546	\$244,100	68.4%
LANCER INSURANCE COMPANY	0.2%	\$318,756	\$364,202	\$380,608	\$356,350	97.8%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.2%	\$311,542	\$267,577	\$131,260	\$67,653	25.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.2%	\$297,501	\$235,039	\$32,455	\$151,333	64.4%
INTREPID INSURANCE COMPANY	0.2%	\$294,670	\$132,287	\$31,458	\$80,723	61.0%
MONROE GUARANTY INSURANCE COMPANY	0.2%	\$288,226	\$376,137	\$11,760	\$293,497	78.0%
NORTH POINTE INSURANCE COMPANY	0.2%	\$286,635	\$312,529	\$31,087	\$930,179	297.6%
MID CENTURY INSURANCE COMPANY	0.2%	\$281,575	\$329,815	\$79,678	\$112,182	34.0%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.2%	\$273,078	\$269,882	\$651,266	\$567,047	210.1%
EVEREST DENALI INSURANCE COMPANY	0.2%	\$256,454	\$197,117	\$18,387	\$94,235	47.8%
STARSTONE NATIONAL INSURANCE COMPANY	0.2%	\$249,684	\$131,260	\$4,419	\$79,649	60.7%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.2%	\$238,458	\$230,981	\$117,834	\$0	0.0%
TRANSPORTATION INSURANCE COMPANY	0.2%	\$220,163	\$249,111	\$28,366	\$163,964	65.8%
NATIONAL AMERICAN INSURANCE COMPANY	0.1%	\$192,923	\$175,344	\$57,831	\$-20,156	(11.5%)
GREAT PLAINS CASUALTY INC	0.1%	\$192,691	\$114,804	\$13,369	\$172,826	150.5%
AXIS INSURANCE COMPANY	0.1%	\$174,235	\$160,587	\$69,485	\$149,874	93.3%
SOMPO AMERICA INSURANCE COMPANY	0.1%	\$172,857	\$162,375	\$27,438	\$37,464	23.1%
LIBERTY INSURANCE CORPORATION	0.1%	\$166,205	\$156,323	\$118,169	\$111,996	71.6%
XL SPECIALTY INSURANCE COMPANY	0.1%	\$165,967	\$163,677	\$41,222	\$100,354	61.3%
COLUMBIA NATIONAL INSURANCE COMPANY	0.1%	\$142,368	\$111,757	\$27,412	\$35,793	32.0%
LM INSURANCE CORPORATION	0.1%	\$125,670	\$127,150	\$26,972	\$23,444	18.4%
ACUITY A MUTUAL INSURANCE COMPANY	0.1%	\$124,411	\$107,761	\$3,457,748	\$3,841,976	3565.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FIRST LIBERTY INSURANCE CORP THE	0.1%	\$113,768	\$119,726	\$8,324	\$57,137	47.7%
QBE INSURANCE CORPORATION	0.1%	\$109,577	\$125,419	\$344,536	\$-39,379	(31.4%)
BERKLEY REGIONAL INSURANCE COMPANY	0.1%	\$102,275	\$110,567	\$4,334	\$10,435	9.4%
OBSIDIAN INSURANCE COMPANY	0.1%	\$98,904	\$92,205	\$0	\$-855	(0.9%)
MID-CONTINENT CASUALTY COMPANY	0.1%	\$95,678	\$124,006	\$82,175	\$24,006	19.4%
SHELTER MUTUAL INSURANCE COMPANY	0.1%	\$91,546	\$92,967	\$16,540	\$23,174	24.9%
EVEREST PREMIER INSURANCE COMPANY	0.1%	\$90,844	\$85,195	\$0	\$19,443	22.8%
RURAL TRUST INSURANCE COMPANY	0.1%	\$87,499	\$70,623	\$37,948	\$36,260	51.3%
PRAETORIAN INSURANCE COMPANY	0.1%	\$87,114	\$64,620	\$10,023	\$-22,706	(35.1%)
AMERICAN RELIABLE INSURANCE COMPANY	0.1%	\$84,216	\$94,968	\$52,540	\$26,693	28.1%
GRINNELL SELECT INSURANCE COMPANY	0.1%	\$83,986	\$75,279	\$0	\$0	0.0%
HISCOX INSURANCE COMPANY INC	0.0%	\$64,547	\$74,367	\$0	\$27,824	37.4%
GEICO GENERAL INSURANCE COMPANY	0.0%	\$62,367	\$54,133	\$31,523	\$55,899	103.3%
NOVA CASUALTY COMPANY	0.0%	\$59,554	\$65,967	\$0	\$32,854	49.8%
FEDERATED MUTUAL INSURANCE COMPANY	0.0%	\$58,638	\$92,852	\$1,209,929	\$438,691	472.5%
UNION INSURANCE COMPANY	0.0%	\$58,032	\$66,769	\$0	\$11,800	17.7%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.0%	\$55,550	\$53,560	\$0	\$23,408	43.7%
GRINNELL MUTUAL REINSURANCE COMPANY	0.0%	\$45,355	\$43,358	\$5,800	\$4,147	9.6%
HALLMARK NATIONAL INSURANCE COMPANY	0.0%	\$43,563	\$59,741	\$142,984	\$95,071	159.1%
GRINNELL COMPASS INC	0.0%	\$42,902	\$30,239	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ARGONAUT INSURANCE COMPANY	0.0%	\$42,588	\$34,629	\$4,260	\$-120,402	(347.7%)
MIDDLESEX INSURANCE COMPANY	0.0%	\$39,368	\$39,677	\$6,494	\$8,794	22.2%
ELECTRIC INSURANCE COMPANY	0.0%	\$39,196	\$39,196	\$21,543	\$92,230	235.3%
XL INSURANCE AMERICA INC	0.0%	\$33,602	\$47,650	\$56,000	\$25,637	53.8%
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$32,026	\$19,267	\$-27,300	\$-86,582	(449.4%)
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.0%	\$30,919	\$25,574	\$57,148	\$102,971	402.6%
STARNET INSURANCE COMPANY	0.0%	\$30,829	\$64,781	\$61,898	\$42,190	65.1%
FEDERATED RESERVE INSURANCE COMPANY	0.0%	\$29,406	\$15,383	\$352,245	\$352,191	2289.5%
HANOVER INSURANCE COMPANY THE	0.0%	\$29,106	\$31,072	\$0	\$1,750	5.6%
GENERAL CASUALTY COMPANY OF WISCONSIN	0.0%	\$20,291	\$136,327	\$87,015	\$83,018	60.9%
INTEGON INDEMNITY CORPORATION	0.0%	\$19,869	\$19,869	\$18,528	\$18,528	93.3%
AMERICAN MODERN HOME INSURANCE CO	0.0%	\$19,338	\$19,338	\$0	\$0	0.0%
GRANITE STATE INSURANCE COMPANY	0.0%	\$19,019	\$16,237	\$6,987	\$6,987	43.0%
SCOTTSDALE INDEMNITY COMPANY	0.0%	\$17,944	\$36,593	\$0	\$1,094	3.0%
ACADIA INSURANCE COMPANY	0.0%	\$17,929	\$10,233	\$0	\$0	0.0%
CONTINENTAL WESTERN INSURANCE COMPANY	0.0%	\$17,399	\$20,711	\$-7,759	\$-28,956	(139.8%)
NEW HAMPSHIRE INSURANCE COMPANY	0.0%	\$15,556	\$35,404	\$2,133	\$2,133	6.0%
FEDERATED SERVICE INSURANCE COMPANY	0.0%	\$15,140	\$13,042	\$1,525,071	\$851,035	6525.3%
SAGAMORE INSURANCE COMPANY	0.0%	\$15,045	\$4,482	\$-1,500	\$-3,368	(75.1%)
MASSACHUSETTS BAY INSURANCE COMPANY	0.0%	\$14,420	\$17,589	\$3,558	\$2,684	15.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
RIVERPORT INSURANCE COMPANY	0.0%	\$13,818	\$7,964	\$0	\$0	0.0%
PENNSYLVANIA LUBBERMENS MUTUAL INSURANCE COMPANY	0.0%	\$11,791	\$12,122	\$2,738	\$2,738	22.6%
TOKIO MARINE AMERICA INSURANCE COMPANY	0.0%	\$11,649	\$11,242	\$25,361	\$6,122	54.5%
CITIZENS INSURANCE COMPANY OF AMERICA	0.0%	\$11,382	\$11,286	\$0	\$206	1.8%
SOMPO AMERICA FIRE & MARINE INSURANCE COMPANY	0.0%	\$10,656	\$9,765	\$165,807	\$50,029	512.3%
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.0%	\$10,615	\$24,569	\$3,627	\$3,068	12.5%
PACIFIC INDEMNITY COMPANY	0.0%	\$10,466	\$8	\$0	\$2,682	33525.0%
HARTFORD FIRE INSURANCE COMPANY	0.0%	\$10,396	\$108,705	\$107,068	\$365,121	335.9%
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.0%	\$8,632	\$8,739	\$0	\$0	0.0%
STONINGTON INSURANCE COMPANY	0.0%	\$8,303	\$8,835	\$0	\$3,488	39.5%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.0%	\$7,420	\$7,659	\$0	\$1,334	17.4%
ILLINOIS NATIONAL INSURANCE COMPANY	0.0%	\$7,005	\$1,896	\$0	\$0	0.0%
SENECA INSURANCE COMPANY INC	0.0%	\$5,796	\$5,783	\$0	\$2,167	37.5%
MGT INSURANCE COMPANY	0.0%	\$4,800	\$804	\$0	\$278	34.6%
CONTRACTORS BONDING & INSURANCE COMPANY	0.0%	\$4,326	\$2,237	\$0	\$251	11.2%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.0%	\$3,491	\$27,081	\$25,549	\$-54,913	(202.8%)
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0.0%	\$2,885	\$2,885	\$0	\$1,058	36.7%
STAR INSURANCE COMPANY	0.0%	\$2,399	\$7,623	\$375,331	\$111,713	1465.5%
T.H.E. INSURANCE COMPANY	0.0%	\$1,438	\$7,859	\$0	\$1,186,575	15098.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ARGONAUT–MIDWEST INSURANCE COMPANY	0.0%	\$1,119	\$864	\$215,728	\$394,946	45711.3%
NATIONAL FARMERS UNION PROPERTY & CASUALTY COMPANY	0.0%	\$467	\$6,526	\$13,193	\$13,193	202.2%
ADMIRAL INDEMNITY COMPANY	0.0%	\$125	\$125	\$0	\$0	0.0%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.0%	\$58	\$58	\$–7,106	\$–7,106	(12251.7%)
AMERICAN HOME ASSURANCE COMPANY	0.0%	\$2	\$2	\$760	\$760	38000.0%
ALLIED INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$5,227	\$159,818	\$150,389	2877.2%
ARTISAN AND TRUCKERS CASUALTY COMPANY	0.0%	\$0	\$0	\$266	\$266	–
CONSUMERS INSURANCE USA INC	0.0%	\$0	\$0	\$10,547	\$33,048	–
AMERICAN SOUTHERN INSURANCE COMPANY	0.0%	\$0	\$5,281	\$0	\$0	0.0%
NATIONAL CONTINENTAL INSURANCE COMPANY	0.0%	\$0	\$0	\$147,874	\$123,082	–
NATIONWIDE ASSURANCE COMPANY	0.0%	\$0	\$4,763	\$329,321	\$395,036	8293.8%
SENTINEL INSURANCE COMPANY LTD	0.0%	\$0	\$0	\$0	\$71,480	–
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	0.0%	\$0	\$0	\$0	\$197	–
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–1	–
SELECTIVE INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$441,500	\$415,365	–
FLORISTS' MUTUAL INSURANCE COMPANY	0.0%	\$0	\$0	\$40,953	\$34,208	–
MID–CONTINENT ASSURANCE COMPANY	0.0%	\$0	\$17,774	\$919	\$54,865	308.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ZURICH AMERICAN INSURANCE COMPANY	0.0%	\$0	\$0	\$1,835,145	\$1,886,132	–
TRAVELERS CASUALTY AND SURETY COMPANY	0.0%	\$0	\$0	\$0	\$–4	–
AMCO INSURANCE COMPANY	0.0%	\$0	\$5,020	\$479,099	\$894,099	17810.7%
ST PAUL PROTECTIVE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$10	–
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.0%	\$0	\$0	\$427,039	\$449,430	–
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.0%	\$0	\$0	\$28,123	\$–35,498	–
COMMERCE AND INDUSTRY INSURANCE CO	0.0%	\$0	\$0	\$0	\$–20,668	–
BITCO GENERAL INSURANCE CORPORATION	0.0%	\$0	\$0	\$412,430	\$412,430	–
BITCO NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$20,968	\$20,968	–
FEDERAL INSURANCE COMPANY	0.0%	\$0	\$0	\$10,216	\$–43,174	–
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$75,795	–
COUNTRY MUTUAL INSURANCE COMPANY	0.0%	\$0	\$0	\$133,621	\$145,621	–
EMCASCO INSURANCE COMPANY	0.0%	\$0	\$0	\$334,576	\$424,728	–
EMPLOYERS MUTUAL CASUALTY COMPANY	0.0%	\$0	\$0	\$471,524	\$475,107	–
UNION INSURANCE COMPANY OF PROVIDENCE	0.0%	\$0	\$0	\$111,042	\$84,659	–
GOVERNMENT EMPLOYEES INSURANCE CO	0.0%	\$0	\$0	\$8,617	\$–4,455	–
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$9,259	\$9,259	–

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MITSUI SUMITOMO INSURANCE USA INC	0.0%	\$0	\$0	\$0	\$-1,723	-
ACE AMERICAN INSURANCE COMPANY	0.0%	\$0	\$0	\$58,570	\$140,940	-
NATIONWIDE GENERAL INSURANCE COMPANY	0.0%	\$0	\$4,170	\$180,758	\$174,929	4194.9%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.0%	\$0	\$7,606	\$396,779	\$358,243	4710.0%
NORTHLAND INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-16	-
AMERICAN FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$22,321	\$-2,261	-
OHIO CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$4,500	\$-5,560	-
OHIO SECURITY INSURANCE COMPANY	0.0%	\$0	\$0	\$1,145,933	\$592,105	-
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-76	-
ST PAUL GUARDIAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$23	-
ST PAUL MERCURY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$128	-
EMC PROPERTY & CASUALTY COMPANY	0.0%	\$0	\$0	\$52,570	\$49,569	-
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.0%	\$0	\$0	\$0	\$-11	-
UNITED STATES FIDELITY & GUARANTY COMPANY	0.0%	\$0	\$0	\$0	\$17	-
UTICA MUTUAL INSURANCE COMPANY	0.0%	\$0	\$0	\$45,913	\$14,781	-
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0.0%	\$0	\$0	\$23,986	\$24,236	-
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.0%	\$0	\$0	\$21,170	\$24,170	-
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.0%	\$0	\$0	\$278,791	\$387,249	-
HALLMARK INSURANCE COMPANY	0.0%	\$0	\$0	\$2,040,400	\$1,512,157	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.0%	\$0	\$0	\$0	\$136	–
FIDELITY AND GUARANTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–17	–
TRAVCO PERSONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–131	–
PROGRESSIVE PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–728	–
NUTMEG INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$93,360	–
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.0%	\$0	\$0	\$135,292	\$125,792	–
AMERICAN ZURICH INSURANCE COMPANY	0.0%	\$0	\$0	\$74,812	\$69,032	–
FOREMOST SIGNATURE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$121	–
DEPOSITORS INSURANCE COMPANY	0.0%	\$0	\$6,542	\$278,903	\$270,268	4131.3%
WEST AMERICAN INSURANCE COMPANY	0.0%	\$0	\$0	\$85,782	\$–171,298	–
GEICO SECURE INSURANCE COMPANY	(0.0%)	\$–4	\$–4	\$0	\$0	0.0%
TRUMBULL INSURANCE COMPANY	(0.0%)	\$–39	\$–39	\$0	\$79,750	(204487%)
HARTFORD ACCIDENT & INDEMNITY CO	(0.0%)	\$–65	\$–65	\$0	\$144,822	(222803%)
GEICO CASUALTY COMPANY	(0.0%)	\$–253	\$–253	\$0	\$0	0.0%
KNIGHTBROOK INSURANCE COMPANY	(0.0%)	\$–1,155	\$3,053	\$0	\$1,662	54.4%
NEXT INSURANCE US COMPANY	(0.0%)	\$–1,270	\$6,970	\$2,855	\$–149,866	(2150.2%)
REGENT INSURANCE COMPANY	(0.0%)	\$–3,945	\$5,201	\$850,353	\$–119,998	(2307.2%)
STATE NATIONAL INSURANCE COMPANY INC	(0.0%)	\$–41,187	\$68,235	\$204,174	\$190,623	279.4%
ROCK RIDGE INSURANCE COMPANY	(0.0%)	\$–70,445	\$–62,761	\$13,251	\$120,744	(192.4%)
TOTAL	100.0%	\$143,900,383	\$140,630,002	\$96,289,145	\$103,981,260	73.9%

COMMERCIAL AUTO: MED PAY

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ZURICH AMERICAN INSURANCE COMPANY	11.6%	\$872,124	\$984,734	\$15,000	\$17,061	1.7%
PROGRESSIVE CASUALTY INSURANCE COMPANY	8.3%	\$626,481	\$609,945	\$157,777	\$181,777	29.8%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	4.3%	\$320,266	\$310,742	\$110,385	\$69,388	22.3%
AUTO OWNERS INSURANCE COMPANY	4.0%	\$303,658	\$277,380	\$67,030	\$103,708	37.4%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	3.7%	\$281,409	\$252,226	\$147,488	\$268,454	106.4%
ACUITY A MUTUAL INSURANCE COMPANY	3.4%	\$259,438	\$238,609	\$12,694	\$8,780	3.7%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	3.4%	\$255,129	\$219,513	\$300,000	\$1,097,104	499.8%
ARCH INSURANCE COMPANY	2.8%	\$208,528	\$184,520	\$0	\$0	0.0%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	2.8%	\$208,191	\$204,641	\$19,881	\$46,703	22.8%
SELECTIVE INSURANCE COMPANY OF AMERICA	2.6%	\$194,699	\$190,359	\$1,300,000	\$923,577	485.2%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	2.4%	\$180,691	\$190,860	\$0	\$45,792	24.0%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2.2%	\$165,908	\$166,426	\$69,268	\$70,848	42.6%
RLI INSURANCE COMPANY	2.0%	\$147,283	\$112,845	\$45,268	\$-29,115	(25.8%)
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	1.9%	\$144,775	\$137,296	\$28,640	\$22,670	16.5%
GREAT WEST CASUALTY COMPANY	1.9%	\$143,357	\$122,305	\$21,046	\$31,046	25.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CANAL INSURANCE COMPANY	1.8%	\$134,664	\$120,199	\$0	\$0	0.0%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.7%	\$127,297	\$117,328	\$1,088	\$-3,912	(3.3%)
CINCINNATI INSURANCE COMPANY THE	1.5%	\$116,564	\$114,029	\$6,658	\$-24,206	(21.2%)
NATIONAL INDEMNITY COMPANY	1.5%	\$114,951	\$95,380	\$45,684	\$32,567	34.1%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	1.4%	\$102,700	\$98,210	\$9,648	\$96,822	98.6%
CHARTER OAK FIRE INSURANCE CO THE	1.3%	\$96,588	\$93,428	\$10,000	\$52,643	56.3%
SHELTER GENERAL INSURANCE COMPANY	1.3%	\$95,395	\$91,684	\$5,000	\$7,675	8.4%
TRAVELERS INDEMNITY COMPANY	1.2%	\$91,072	\$88,041	\$2,123	\$2,123	2.4%
HAULERS INSURANCE COMPANY INC	1.1%	\$84,504	\$79,201	\$18,736	\$10,531	13.3%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	1.1%	\$84,239	\$84,231	\$7,408	\$19,010	22.6%
GRINNELL MUTUAL REINSURANCE COMPANY	1.0%	\$76,103	\$110,141	\$23,309	\$35,974	32.7%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	1.0%	\$72,948	\$62,149	\$-188	\$-8,323	(13.4%)
SENTRY SELECT INSURANCE COMPANY	0.9%	\$67,642	\$77,483	\$7,942	\$6,942	9.0%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.9%	\$64,796	\$63,491	\$594	\$56,509	89.0%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.8%	\$63,062	\$69,145	\$0	\$0	0.0%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.8%	\$62,649	\$49,639	\$0	\$26,430	53.2%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.8%	\$62,129	\$58,050	\$6,915	\$2,940	5.1%
OWNERS INSURANCE COMPANY	0.8%	\$57,247	\$57,382	\$27,458	\$1,815	3.2%
UNITED FIRE AND CASUALTY COMPANY	0.7%	\$56,009	\$56,245	\$30,908	\$53,767	95.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
EMPIRE FIRE AND MARINE INSURANCE CO	0.7%	\$54,694	\$54,694	\$8,500	\$8,499	15.5%
TRUMBULL INSURANCE COMPANY	0.7%	\$51,143	\$47,410	\$0	\$0	0.0%
GRINNELL SELECT INSURANCE COMPANY	0.6%	\$46,670	\$41,386	\$13,846	\$13,846	33.5%
FEDERATED SERVICE INSURANCE COMPANY	0.5%	\$40,665	\$38,637	\$0	\$0	0.0%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.5%	\$40,585	\$42,063	\$1,000	\$8,225	19.6%
NUTMEG INSURANCE COMPANY	0.5%	\$39,858	\$30,325	\$0	\$0	0.0%
HARTFORD ACCIDENT & INDEMNITY CO	0.5%	\$39,759	\$39,090	\$0	\$0	0.0%
BROTHERHOOD MUTUAL INSURANCE CO	0.5%	\$37,267	\$38,871	\$18,299	\$14,650	37.7%
SECURA INSURANCE COMPANY	0.5%	\$36,757	\$34,583	\$1,983	\$-20,981	(60.7%)
FEDERATED MUTUAL INSURANCE COMPANY	0.5%	\$34,258	\$34,676	\$683	\$10,084	29.1%
UNION INSURANCE COMPANY	0.4%	\$33,413	\$34,359	\$11,251	\$2,651	7.7%
SHELTER MUTUAL INSURANCE COMPANY	0.4%	\$32,822	\$33,196	\$4,262	\$5,971	18.0%
TRUCK INSURANCE EXCHANGE	0.4%	\$32,347	\$33,486	\$3,495	\$8,396	25.1%
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	0.4%	\$30,328	\$28,404	\$10,864	\$5,864	20.6%
OHIO SECURITY INSURANCE COMPANY	0.4%	\$30,038	\$34,742	\$19,136	\$9,888	28.5%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.4%	\$28,792	\$37,197	\$15,754	\$-11,848	(31.9%)
STAR INSURANCE COMPANY	0.4%	\$27,457	\$29,564	\$1,000	\$498	1.7%
EMCASCO INSURANCE COMPANY	0.4%	\$27,185	\$26,386	\$2,712	\$1,049	4.0%
EVERETT CASH MUTUAL INSURANCE CO.	0.3%	\$26,227	\$25,471	\$7,541	\$10,667	41.9%
SENTRY INSURANCE COMPANY	0.3%	\$26,167	\$25,914	\$6,000	\$6,000	23.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CONTINENTAL CASUALTY COMPANY	0.3%	\$25,775	\$13,945	\$0	\$9,345	67.0%
NORTHLAND INSURANCE COMPANY	0.3%	\$24,326	\$24,643	\$1,485	\$-3,515	(14.3%)
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.3%	\$23,534	\$25,671	\$21,195	\$19,580	76.3%
SECURA SUPREME INSURANCE COMPANY	0.3%	\$23,060	\$21,224	\$1,000	\$1,539	7.3%
AMCO INSURANCE COMPANY	0.3%	\$22,103	\$21,743	\$0	\$-4,000	(18.4%)
ADDISON INSURANCE COMPANY	0.3%	\$21,815	\$21,402	\$1,104	\$9,602	44.9%
CONTINENTAL WESTERN INSURANCE COMPANY	0.3%	\$21,348	\$15,894	\$0	\$0	0.0%
GRINNELL COMPASS INC	0.3%	\$19,930	\$14,218	\$0	\$0	0.0%
STATE FARM FIRE AND CASUALTY COMPANY	0.2%	\$18,475	\$17,085	\$13,452	\$14,004	82.0%
AMERISURE MUTUAL INSURANCE COMPANY	0.2%	\$17,898	\$19,295	\$0	\$0	0.0%
ALLSTATE INSURANCE COMPANY	0.2%	\$17,576	\$19,860	\$8,215	\$1,581	8.0%
CONTINENTAL INSURANCE COMPANY THE	0.2%	\$17,511	\$11,576	\$0	\$7,917	68.4%
NATIONWIDE ASSURANCE COMPANY	0.2%	\$17,258	\$16,246	\$9,428	\$15,928	98.0%
ACADIA INSURANCE COMPANY	0.2%	\$16,848	\$16,124	\$6,000	\$6,602	40.9%
CINCINNATI INDEMNITY COMPANY INC	0.2%	\$16,486	\$18,010	\$2,556	\$-7,107	(39.5%)
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.2%	\$15,931	\$14,245	\$0	\$9,814	68.9%
OLD REPUBLIC INSURANCE COMPANY	0.2%	\$15,656	\$15,320	\$0	\$-9,436	(61.6%)
SENTINEL INSURANCE COMPANY LTD	0.2%	\$15,418	\$15,331	\$0	\$0	0.0%
PHOENIX INSURANCE COMPANY THE	0.2%	\$14,954	\$18,972	\$0	\$12,297	64.8%
VALLEY FORGE INSURANCE COMPANY	0.2%	\$14,869	\$13,890	\$683	\$9,197	66.2%
STARR INDEMNITY & LIABILITY COMPANY	0.2%	\$14,483	\$14,049	\$3,465	\$-4,266	(30.4%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FCCI INSURANCE COMPANY	0.2%	\$14,383	\$14,909	\$3,894	\$5,298	35.5%
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.2%	\$14,356	\$13,900	\$2,874	\$3,365	24.2%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.2%	\$14,339	\$12,572	\$0	\$7,742	61.6%
CINCINNATI CASUALTY COMPANY THE	0.2%	\$14,331	\$15,629	\$0	\$258	1.7%
OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	0.2%	\$14,262	\$15,688	\$0	\$3,310	21.1%
MID CENTURY INSURANCE COMPANY	0.2%	\$13,273	\$15,048	\$5,620	\$11,311	75.2%
COLUMBIA MUTUAL INSURANCE COMPANY	0.2%	\$12,588	\$13,049	\$444	\$449	3.4%
ALLIED WORLD INSURANCE COMPANY	0.2%	\$12,545	\$12,924	\$0	\$6,291	48.7%
AMERICAN RELIABLE INSURANCE COMPANY	0.2%	\$12,031	\$13,567	\$7,506	\$3,813	28.1%
NATIONWIDE GENERAL INSURANCE COMPANY	0.2%	\$11,924	\$15,062	\$0	\$5,000	33.2%
AMERISURE INSURANCE COMPANY	0.1%	\$11,184	\$11,484	\$2,728	\$2,479	21.6%
EVEREST NATIONAL INSURANCE COMPANY	0.1%	\$10,986	\$10,697	\$5,000	\$5,178	48.4%
WESCO INSURANCE COMPANY	0.1%	\$10,946	\$10,972	\$10,928	\$0	0.0%
NATIONAL TRUST INSURANCE COMPANY	0.1%	\$10,501	\$10,530	\$0	\$19,184	182.2%
BITCO GENERAL INSURANCE CORPORATION	0.1%	\$10,418	\$10,635	\$0	\$5,815	54.7%
GREAT AMERICAN ASSURANCE COMPANY	0.1%	\$10,351	\$5,220	\$0	\$1,616	31.0%
LIBERTY INSURANCE CORPORATION	0.1%	\$10,116	\$8,416	\$0	\$0	0.0%
UNION INSURANCE COMPANY OF PROVIDENCE	0.1%	\$9,730	\$9,065	\$0	\$0	0.0%
FIRST LIBERTY INSURANCE CORP THE	0.1%	\$9,246	\$9,822	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TOKIO MARINE AMERICA INSURANCE COMPANY	0.1%	\$8,997	\$8,683	\$6,311	\$1,523	17.5%
HARTFORD FIRE INSURANCE COMPANY	0.1%	\$8,229	\$6,808	\$0	\$0	0.0%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.1%	\$8,161	\$25,324	\$5,081	\$1,704	6.7%
COUNTRY MUTUAL INSURANCE COMPANY	0.1%	\$8,114	\$7,602	\$9,158	\$-203	(2.7%)
TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.1%	\$8,005	\$16,194	\$0	\$4,906	30.3%
KEY RISK INSURANCE COMPANY	0.1%	\$7,970	\$5,971	\$249	\$1,679	28.1%
TRIANGLE INSURANCE COMPANY INC	0.1%	\$7,186	\$7,207	\$0	\$12,631	175.3%
FARMERS INSURANCE EXCHANGE	0.1%	\$6,649	\$6,091	\$1,225	\$116	1.9%
DEPOSITORS INSURANCE COMPANY	0.1%	\$6,520	\$8,788	\$10,000	\$10,000	113.8%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.1%	\$6,322	\$5,827	\$0	\$-808	(13.9%)
GREAT DIVIDE INSURANCE COMPANY	0.1%	\$6,071	\$6,745	\$8,172	\$2,593	38.4%
HARCO NATIONAL INSURANCE COMPANY	0.1%	\$5,966	\$2,877	\$0	\$4,744	164.9%
LM INSURANCE CORPORATION	0.1%	\$5,543	\$5,490	\$0	\$0	0.0%
EVEREST DENALI INSURANCE COMPANY	0.1%	\$5,521	\$5,445	\$0	\$1,464	26.9%
COLUMBIA NATIONAL INSURANCE COMPANY	0.1%	\$5,488	\$4,349	\$5,000	\$7,456	171.4%
RURAL TRUST INSURANCE COMPANY	0.1%	\$5,469	\$4,414	\$0	\$0	0.0%
HUDSON INSURANCE COMPANY	0.1%	\$5,313	\$5,425	\$5,505	\$6,361	117.3%
LANCER INSURANCE COMPANY	0.1%	\$5,313	\$7,889	\$479	\$479	6.1%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0.1%	\$5,229	\$4,674	\$0	\$0	0.0%
NATIONAL INTERSTATE INSURANCE COMPANY	0.1%	\$5,184	\$5,498	\$8,000	\$17,723	322.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.1%	\$4,922	\$4,842	\$0	\$-121	(2.5%)
TWIN CITY FIRE INSURANCE COMPANY	0.1%	\$4,578	\$5,544	\$0	\$0	0.0%
AXIS INSURANCE COMPANY	0.1%	\$4,483	\$4,132	\$0	\$2,301	55.7%
VANTAPRO SPECIALTY INSURANCE COMPANY	0.1%	\$4,310	\$3,302	\$383	\$966	29.3%
CAROLINA CASUALTY INSURANCE COMPANY	0.1%	\$4,015	\$3,112	\$0	\$0	0.0%
PROTECTIVE INSURANCE COMPANY	0.1%	\$3,787	\$3,513	\$0	\$1,868	53.2%
CRESTBROOK INSURANCE COMPANY	0.0%	\$3,612	\$7,075	\$0	\$-66	(0.9%)
GREAT AMERICAN INSURANCE COMPANY	0.0%	\$3,595	\$2,523	\$0	\$551	21.8%
MARKEL INSURANCE COMPANY	0.0%	\$3,526	\$3,649	\$0	\$-1,156	(31.7%)
WEST AMERICAN INSURANCE COMPANY	0.0%	\$3,509	\$3,522	\$0	\$0	0.0%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.0%	\$3,460	\$3,391	\$0	\$0	0.0%
MONROE GUARANTY INSURANCE COMPANY	0.0%	\$3,445	\$4,855	\$0	\$3,508	72.3%
TRANSPORTATION INSURANCE COMPANY	0.0%	\$3,339	\$4,187	\$0	\$2,515	60.1%
HARTFORD CASUALTY INSURANCE CO	0.0%	\$3,330	\$2,791	\$0	\$0	0.0%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.0%	\$3,111	\$3,136	\$0	\$0	0.0%
MILFORD CASUALTY INSURANCE COMPANY	0.0%	\$2,985	\$2,635	\$0	\$0	0.0%
FEDERATED RESERVE INSURANCE COMPANY	0.0%	\$2,951	\$2,529	\$0	\$0	0.0%
AMERICAN FIRE & CASUALTY COMPANY	0.0%	\$2,919	\$2,688	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN ZURICH INSURANCE COMPANY	0.0%	\$2,913	\$3,948	\$0	\$0	0.0%
AMERICAN FAMILY HOME INSURANCE COMPANY	0.0%	\$2,748	\$2,802	\$0	\$0	0.0%
OHIO CASUALTY INSURANCE COMPANY	0.0%	\$2,480	\$2,481	\$0	\$0	0.0%
MITSUI SUMITOMO INSURANCE USA INC	0.0%	\$2,467	\$3,118	\$1,394	\$-574	(18.4%)
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.0%	\$2,338	\$2,491	\$0	\$25,265	1014.3%
BERKLEY NATIONAL INSURANCE COMPANY	0.0%	\$2,231	\$2,228	\$0	\$0	0.0%
WILSHIRE INSURANCE COMPANY	0.0%	\$2,101	\$2,203	\$0	\$429	19.5%
EVEREST PREMIER INSURANCE COMPANY	0.0%	\$2,056	\$2,959	\$0	\$305	10.3%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.0%	\$1,873	\$633	\$0	\$-213	(33.6%)
ALLIED INSURANCE COMPANY OF AMERICA	0.0%	\$1,865	\$6,036	\$5,000	\$3,000	49.7%
NATIONAL AMERICAN INSURANCE COMPANY	0.0%	\$1,743	\$2,083	\$0	\$0	0.0%
EMC PROPERTY & CASUALTY COMPANY	0.0%	\$1,727	\$2,009	\$0	\$0	0.0%
GOVERNMENT EMPLOYEES INSURANCE CO	0.0%	\$1,608	\$1,638	\$0	\$429	26.2%
AMERISURE PARTNERS INSURANCE COMPANY	0.0%	\$1,603	\$1,864	\$0	\$0	0.0%
NEW HAMPSHIRE INSURANCE COMPANY	0.0%	\$1,589	\$1,056	\$0	\$0	0.0%
SAGAMORE INSURANCE COMPANY	0.0%	\$1,518	\$452	\$0	\$182	40.3%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.0%	\$1,411	\$843	\$0	\$57	6.8%
AMTRUST INSURANCE COMPANY	0.0%	\$1,216	\$501	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.0%	\$1,214	\$1,231	\$0	\$0	0.0%
SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$1,158	\$1,120	\$10,000	\$194,212	17340.4%
FLORISTS' MUTUAL INSURANCE COMPANY	0.0%	\$1,068	\$1,267	\$0	\$0	0.0%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0%	\$1,048	\$1,154	\$0	\$663	57.5%
GRANITE STATE INSURANCE COMPANY	0.0%	\$959	\$742	\$0	\$0	0.0%
MIDDLESEX INSURANCE COMPANY	0.0%	\$864	\$888	\$0	\$0	0.0%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.0%	\$753	\$721	\$0	\$0	0.0%
UTICA MUTUAL INSURANCE COMPANY	0.0%	\$625	\$678	\$0	\$0	0.0%
BERKLEY REGIONAL INSURANCE COMPANY	0.0%	\$608	\$529	\$0	\$0	0.0%
BITCO NATIONAL INSURANCE COMPANY	0.0%	\$544	\$556	\$0	\$-3	(0.5%)
ARCH PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$533	\$259	\$0	\$0	0.0%
GREENWICH INSURANCE COMPANY	0.0%	\$510	\$485	\$0	\$770	158.8%
VANLINER INSURANCE COMPANY	0.0%	\$494	\$610	\$0	\$0	0.0%
AMERICAN MODERN HOME INSURANCE CO	0.0%	\$489	\$489	\$0	\$0	0.0%
SENECA INSURANCE COMPANY INC	0.0%	\$464	\$463	\$0	\$173	37.4%
CHIRON INSURANCE COMPANY	0.0%	\$450	\$197	\$0	\$150	76.1%
ILLINOIS NATIONAL INSURANCE COMPANY	0.0%	\$417	\$119	\$0	\$0	0.0%
GEICO GENERAL INSURANCE COMPANY	0.0%	\$351	\$342	\$0	\$168	49.1%
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.0%	\$323	\$381	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.0%	\$286	\$1,542	\$0	\$0	0.0%
WESTFIELD INSURANCE COMPANY	0.0%	\$275	\$128	\$0	\$13	10.2%
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.0%	\$212	\$740	\$109	\$92	12.4%
CONTRACTORS BONDING & INSURANCE COMPANY	0.0%	\$183	\$90	\$0	\$10	11.1%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.0%	\$111	\$111	\$40	\$40	36.0%
T.H.E. INSURANCE COMPANY	0.0%	\$97	\$83	\$0	\$-10	(12.0%)
XL SPECIALTY INSURANCE COMPANY	0.0%	\$86	\$83	\$0	\$-6	(7.2%)
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.0%	\$76	\$3	\$0	\$0	0.0%
MID-CONTINENT CASUALTY COMPANY	0.0%	\$74	\$220	\$0	\$0	0.0%
HANOVER INSURANCE COMPANY THE	0.0%	\$72	\$24	\$0	\$3	12.5%
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	0.0%	\$60	\$59	\$0	\$0	0.0%
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$60	\$59	\$0	\$13,193	22361.0%
STARNET INSURANCE COMPANY	0.0%	\$53	\$105	\$0	\$0	0.0%
SOMPO AMERICA INSURANCE COMPANY	0.0%	\$45	\$148	\$0	\$0	0.0%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0%	\$34	\$26	\$0	\$-3	(11.5%)
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	0.0%	\$0	\$0	\$0	\$17	-
MID-CONTINENT ASSURANCE COMPANY	0.0%	\$0	\$103	\$0	\$0	0.0%
NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-2	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PROGRESSIVE PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$45	–
FOREMOST SIGNATURE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$17	–
VICTORIA FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$1	–
AMERICAN SELECT INSURANCE COMPANY	(0.0%)	\$–8	\$5	\$0	\$–17	(340.0%)
NEXT INSURANCE US COMPANY	(0.0%)	\$–16	\$114	\$0	\$739	648.2%
RIVERPORT INSURANCE COMPANY	(0.0%)	\$–51	\$4,191	\$0	\$0	0.0%
STATE NATIONAL INSURANCE COMPANY INC	(0.0%)	\$–713	\$5,441	\$0	\$0	0.0%
TOTAL	100.0%	\$7,528,114	\$7,379,821	\$2,807,769	\$3,792,629	51.4%

COMMERCIAL AUTO: UNINSURED & UNDERINSURED MOTORIST

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MIDVALE INDEMNITY COMPANY	17.6%	\$7,344,665	\$10,443,216	\$1,414,218	\$4,189,199	40.1%
PROGRESSIVE CASUALTY INSURANCE COMPANY	10.0%	\$4,159,196	\$3,679,550	\$2,258,422	\$3,627,813	98.6%
SAFETY NATIONAL CASUALTY CORPORATION	5.7%	\$2,374,436	\$2,115,105	\$246,004	\$2,395,302	113.2%
SOUTHERN PIONEER PROPERTY AND CASUALTY INSURANCE COMPANY	5.2%	\$2,171,753	\$1,993,099	\$1,107,876	\$1,551,397	77.8%
AUTO OWNERS INSURANCE COMPANY	4.7%	\$1,957,818	\$1,754,086	\$100,000	\$618,316	35.3%
PENN MILLERS INSURANCE COMPANY	3.1%	\$1,287,966	\$1,102,954	\$1,294,436	\$1,192,279	108.1%
ZURICH AMERICAN INSURANCE COMPANY	2.8%	\$1,166,175	\$1,322,842	\$45,335	\$535,894	40.5%
CINCINNATI INSURANCE COMPANY THE	2.5%	\$1,053,368	\$1,048,899	\$22,880	\$1,318,458	125.7%
NEW YORK MARINE & GENERAL INSURANCE COMPANY	2.3%	\$942,554	\$831,375	\$233,808	\$48,812	5.9%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	2.1%	\$859,356	\$770,223	\$450,392	\$819,788	106.4%
MOBILITAS GENERAL INSURANCE COMPANY	1.8%	\$758,844	\$488,914	\$56,208	\$1,352,313	276.6%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	1.8%	\$747,838	\$723,667	\$99,700	\$360,749	49.9%
OWNERS INSURANCE COMPANY	1.7%	\$700,013	\$677,548	\$1,173,521	\$2,267,628	334.7%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1.6%	\$684,065	\$640,999	\$546,564	\$514,186	80.2%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	1.6%	\$678,077	\$649,824	\$3,637,326	\$640,639	98.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ACUITY A MUTUAL INSURANCE COMPANY	1.5%	\$617,890	\$561,342	\$2,994,854	\$356,367	63.5%
FARMERS INSURANCE EXCHANGE	1.4%	\$596,341	\$799,810	\$1,455,304	\$659,690	82.5%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.2%	\$480,566	\$437,518	\$125,499	\$748,050	171.0%
OHIO SECURITY INSURANCE COMPANY	1.2%	\$479,826	\$496,950	\$1,218,533	\$629,618	126.7%
UNITED FIRE AND CASUALTY COMPANY	1.1%	\$456,900	\$459,302	\$592,500	\$656,322	142.9%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	1.1%	\$443,320	\$427,242	\$463,805	\$306,976	71.9%
MARKEL INSURANCE COMPANY	1.1%	\$438,523	\$304,840	\$0	\$167,089	54.8%
TRUCK INSURANCE EXCHANGE	1.0%	\$425,222	\$391,467	\$318,430	\$230,320	58.8%
BROTHERHOOD MUTUAL INSURANCE CO	1.0%	\$424,259	\$431,029	\$266,694	\$555,882	129.0%
GRINNELL MUTUAL REINSURANCE COMPANY	1.0%	\$402,746	\$375,982	\$0	\$230,696	61.4%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.9%	\$373,504	\$518,493	\$101,911	\$-1,159,209	(223.6%)
SHELTER GENERAL INSURANCE COMPANY	0.8%	\$346,205	\$332,400	\$560	\$860	0.3%
OLD REPUBLIC INSURANCE COMPANY	0.8%	\$339,698	\$326,897	\$0	\$-62,634	(19.2%)
NATIONAL INDEMNITY COMPANY	0.8%	\$313,207	\$279,630	\$157,625	\$-674	(0.2%)
TRAVELERS INDEMNITY COMPANY	0.6%	\$265,701	\$246,064	\$0	\$531,744	216.1%
HAULERS INSURANCE COMPANY INC	0.6%	\$253,141	\$237,256	\$0	\$97,152	40.9%
CHARTER OAK FIRE INSURANCE CO THE	0.6%	\$250,145	\$244,669	\$0	\$137,861	56.3%
SECURA INSURANCE COMPANY	0.6%	\$237,887	\$235,195	\$88,000	\$30,269	12.9%
GREAT WEST CASUALTY COMPANY	0.5%	\$221,648	\$196,511	\$65,000	\$15,000	7.6%
ALLSTATE INSURANCE COMPANY	0.5%	\$217,580	\$211,610	\$346,650	\$-22,400	(10.6%)
FEDERATED MUTUAL INSURANCE COMPANY	0.5%	\$217,138	\$195,403	\$70,000	\$173,651	88.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNION INSURANCE COMPANY	0.5%	\$213,611	\$198,420	\$0	\$219,979	110.9%
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	0.5%	\$189,920	\$178,825	\$0	\$1,079,496	603.7%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.4%	\$186,461	\$182,260	\$95,000	\$243,769	133.7%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.4%	\$186,418	\$181,708	\$450,000	\$-133,946	(73.7%)
MID CENTURY INSURANCE COMPANY	0.4%	\$182,826	\$185,942	\$44,000	\$98,999	53.2%
NUTMEG INSURANCE COMPANY	0.4%	\$180,575	\$131,321	\$0	\$0	0.0%
NORTHLAND INSURANCE COMPANY	0.4%	\$177,296	\$173,388	\$103,500	\$39,000	22.5%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.4%	\$175,537	\$154,444	\$0	\$74,953	48.5%
TRUMBULL INSURANCE COMPANY	0.4%	\$162,015	\$142,053	\$0	\$0	0.0%
FEDERATED SERVICE INSURANCE COMPANY	0.4%	\$152,979	\$154,140	\$23,275	\$-2,345	(1.5%)
CANAL INSURANCE COMPANY	0.4%	\$152,479	\$138,916	\$50,000	\$50,000	36.0%
CINCINNATI INDEMNITY COMPANY INC	0.4%	\$151,037	\$142,810	\$260,000	\$631,598	442.3%
HARTFORD ACCIDENT & INDEMNITY CO	0.3%	\$144,229	\$141,933	\$0	\$0	0.0%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.3%	\$136,115	\$117,688	\$0	\$167,430	142.3%
EMCASCO INSURANCE COMPANY	0.3%	\$134,267	\$131,540	\$157,750	\$9,993	7.6%
CINCINNATI CASUALTY COMPANY THE	0.3%	\$131,568	\$142,572	\$0	\$37,191	26.1%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.3%	\$130,490	\$125,259	\$300,000	\$66,694	53.2%
SECURA SUPREME INSURANCE COMPANY	0.3%	\$126,267	\$119,085	\$0	\$0	0.0%
CONTINENTAL WESTERN INSURANCE COMPANY	0.3%	\$125,523	\$96,980	\$100,000	\$44,880	46.3%
AMERISURE INSURANCE COMPANY	0.3%	\$114,580	\$109,282	\$2,033	\$1,848	1.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
VALLEY FORGE INSURANCE COMPANY	0.3%	\$110,863	\$104,209	\$90,000	\$139,006	133.4%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.3%	\$110,802	\$87,242	\$0	\$1,913,621	2193.5%
SHELTER MUTUAL INSURANCE COMPANY	0.3%	\$109,839	\$110,760	\$-137	\$-192	(0.2%)
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.3%	\$106,393	\$104,898	\$0	\$2,158	2.1%
ARGONAUT GREAT CENTRAL INSURANCE COMPANY	0.2%	\$100,769	\$100,760	\$406,212	\$69,268	68.7%
FCCI INSURANCE COMPANY	0.2%	\$99,887	\$103,804	\$300,000	\$36,792	35.4%
STATE FARM FIRE AND CASUALTY COMPANY	0.2%	\$98,509	\$87,606	\$30,000	\$67,842	77.4%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.2%	\$96,213	\$86,871	\$650,000	\$77,319	89.0%
BITCO GENERAL INSURANCE CORPORATION	0.2%	\$93,639	\$95,588	\$15,000	\$56,393	59.0%
ACADIA INSURANCE COMPANY	0.2%	\$90,299	\$118,320	\$40,000	\$858,047	725.2%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.2%	\$84,399	\$92,064	\$60,653	\$-146,199	(158.8%)
COLUMBIA MUTUAL INSURANCE COMPANY	0.2%	\$77,554	\$77,654	\$0	\$-35,632	(45.9%)
SENTRY INSURANCE COMPANY	0.2%	\$76,938	\$71,949	\$0	\$10,000	13.9%
CONTINENTAL INSURANCE COMPANY THE	0.2%	\$74,518	\$79,791	\$0	\$54,131	67.8%
AMERISURE MUTUAL INSURANCE COMPANY	0.2%	\$73,983	\$110,285	\$3,105	\$4,439	4.0%
NATIONAL TRUST INSURANCE COMPANY	0.2%	\$73,799	\$73,735	\$0	\$134,823	182.8%
CONTINENTAL CASUALTY COMPANY	0.2%	\$72,649	\$53,089	\$0	\$26,802	50.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STARR INDEMNITY & LIABILITY COMPANY	0.2%	\$72,417	\$70,247	\$17,323	\$-21,328	(30.4%)
LM INSURANCE CORPORATION	0.1%	\$61,258	\$60,584	\$0	\$0	0.0%
HARTFORD FIRE INSURANCE COMPANY	0.1%	\$60,252	\$56,842	\$22,000	\$0	0.0%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.1%	\$60,216	\$52,552	\$873	\$4,110	7.8%
ARCH INSURANCE COMPANY	0.1%	\$60,056	\$53,142	\$0	\$0	0.0%
ADDISON INSURANCE COMPANY	0.1%	\$56,990	\$59,694	\$100,000	\$308,023	516.0%
EVEREST NATIONAL INSURANCE COMPANY	0.1%	\$54,718	\$54,720	\$-100,000	\$-59,545	(108.8%)
EMPIRE FIRE AND MARINE INSURANCE CO	0.1%	\$54,331	\$53,660	\$0	\$0	0.0%
STAR INSURANCE COMPANY	0.1%	\$53,330	\$52,330	\$100,000	\$31,106	59.4%
TOKIO MARINE AMERICA INSURANCE COMPANY	0.1%	\$53,184	\$51,327	\$0	\$0	0.0%
PHOENIX INSURANCE COMPANY THE	0.1%	\$51,361	\$54,175	\$1,000,000	\$35,114	64.8%
UNION INSURANCE COMPANY OF PROVIDENCE	0.1%	\$51,300	\$50,954	\$0	\$541,439	1062.6%
AMERICAN FIRE & CASUALTY COMPANY	0.1%	\$46,708	\$42,209	\$0	\$0	0.0%
SENTINEL INSURANCE COMPANY LTD	0.1%	\$46,683	\$45,119	\$0	\$0	0.0%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.1%	\$46,598	\$48,745	\$18,000	\$22,177	45.5%
WEST AMERICAN INSURANCE COMPANY	0.1%	\$44,882	\$39,576	\$15,000	\$-29,954	(75.7%)
NATIONWIDE ASSURANCE COMPANY	0.1%	\$44,718	\$46,621	\$0	\$0	0.0%
EVERETT CASH MUTUAL INSURANCE CO.	0.1%	\$43,501	\$40,962	\$2,055	\$85,278	208.2%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.1%	\$43,107	\$41,584	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GRINNELL SELECT INSURANCE COMPANY	0.1%	\$42,529	\$37,611	\$0	\$0	0.0%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0.1%	\$39,463	\$35,455	\$175,000	\$98,816	278.7%
AMERICAN ZURICH INSURANCE COMPANY	0.1%	\$38,849	\$38,391	\$0	\$0	0.0%
HARTFORD CASUALTY INSURANCE CO	0.1%	\$38,247	\$33,684	\$0	\$0	0.0%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.1%	\$36,188	\$35,685	\$0	\$0	0.0%
MONROE GUARANTY INSURANCE COMPANY	0.1%	\$34,478	\$46,061	\$0	\$35,108	76.2%
HARCO NATIONAL INSURANCE COMPANY	0.1%	\$34,452	\$33,902	\$0	\$55,905	164.9%
COUNTRY MUTUAL INSURANCE COMPANY	0.1%	\$31,754	\$28,957	\$0	\$-77,481	(267.6%)
VANTAPRO SPECIALTY INSURANCE COMPANY	0.1%	\$30,838	\$23,626	\$0	\$6,912	29.3%
GREAT DIVIDE INSURANCE COMPANY	0.1%	\$30,600	\$33,998	\$41,198	\$13,071	38.4%
COLUMBIA NATIONAL INSURANCE COMPANY	0.1%	\$28,947	\$22,945	\$0	\$0	0.0%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.1%	\$28,868	\$28,419	\$0	\$0	0.0%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.1%	\$27,817	\$36,234	\$0	\$-163	(0.4%)
SENTRY SELECT INSURANCE COMPANY	0.1%	\$27,663	\$27,340	\$0	\$25,000	91.4%
COREPOINTE INSURANCE COMPANY	0.1%	\$26,418	\$26,418	\$0	\$0	0.0%
OHIO CASUALTY INSURANCE COMPANY	0.1%	\$25,472	\$23,806	\$0	\$0	0.0%
LANCER INSURANCE COMPANY	0.1%	\$24,866	\$26,631	\$0	\$50,000	187.8%
TWIN CITY FIRE INSURANCE COMPANY	0.1%	\$24,630	\$29,897	\$5,000	\$0	0.0%
LIBERTY INSURANCE CORPORATION	0.1%	\$24,234	\$24,573	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN RELIABLE INSURANCE COMPANY	0.1%	\$24,062	\$27,134	\$15,011	\$7,627	28.1%
KEY RISK INSURANCE COMPANY	0.1%	\$23,912	\$17,916	\$749	\$5,038	28.1%
TRANSPORTATION INSURANCE COMPANY	0.1%	\$23,616	\$24,739	\$0	\$22,898	92.6%
MITSUMI SUMITOMO INSURANCE USA INC	0.1%	\$23,372	\$23,236	\$0	\$-1,149	(4.9%)
GRINNELL COMPASS INC	0.1%	\$22,851	\$16,443	\$0	\$0	0.0%
GEICO GENERAL INSURANCE COMPANY	0.1%	\$22,596	\$19,737	\$0	\$10,841	54.9%
FEDERATED RESERVE INSURANCE COMPANY	0.1%	\$22,370	\$20,080	\$55,000	\$149,061	742.3%
RURAL TRUST INSURANCE COMPANY	0.1%	\$21,875	\$17,656	\$0	\$0	0.0%
AXIS INSURANCE COMPANY	0.1%	\$21,610	\$19,917	\$0	\$8,031	40.3%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.1%	\$21,469	\$17,787	\$0	\$20,324	114.3%
NATIONAL INTERSTATE INSURANCE COMPANY	0.0%	\$20,693	\$15,611	\$0	\$24,812	158.9%
NATIONAL AMERICAN INSURANCE COMPANY	0.0%	\$18,219	\$16,972	\$0	\$0	0.0%
HUDSON INSURANCE COMPANY	0.0%	\$18,152	\$17,994	\$18,808	\$21,732	120.8%
NATIONWIDE GENERAL INSURANCE COMPANY	0.0%	\$17,171	\$20,805	\$1,000	\$1,000	4.8%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.0%	\$16,731	\$15,779	\$0	\$-16,894	(107.1%)
CRESTBROOK INSURANCE COMPANY	0.0%	\$16,608	\$19,376	\$0	\$77,529	400.1%
TRIANGLE INSURANCE COMPANY INC	0.0%	\$15,932	\$15,978	\$0	\$28,003	175.3%
VANLINER INSURANCE COMPANY	0.0%	\$15,902	\$18,552	\$15,000	\$-15,741	(84.8%)
EVEREST DENALI INSURANCE COMPANY	0.0%	\$15,838	\$18,359	\$0	\$5,078	27.7%
WESCO INSURANCE COMPANY	0.0%	\$13,104	\$13,127	\$0	\$17,649	134.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ACCELERANT NATIONAL INSURANCE COMPANY	0.0%	\$12,948	\$8,438	\$494	\$4,718	55.9%
FIRST LIBERTY INSURANCE CORP THE	0.0%	\$12,419	\$13,247	\$0	\$0	0.0%
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.0%	\$12,186	\$11,430	\$0	\$50,530	442.1%
GREENWICH INSURANCE COMPANY	0.0%	\$11,889	\$13,682	\$0	\$30,357	221.9%
EVEREST PREMIER INSURANCE COMPANY	0.0%	\$11,387	\$17,522	\$0	\$-1,965	(11.2%)
NATIONAL SPECIALTY INSURANCE COMPANY	0.0%	\$11,116	\$8,319	\$89,025	\$55,469	666.8%
OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	0.0%	\$10,575	\$10,211	\$0	\$2,154	21.1%
GREAT AMERICAN ASSURANCE COMPANY	0.0%	\$9,675	\$5,682	\$0	\$-1,091	(19.2%)
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.0%	\$9,657	\$10,500	\$0	\$-572	(5.4%)
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.0%	\$9,158	\$8,152	\$0	\$0	0.0%
NEW HAMPSHIRE INSURANCE COMPANY	0.0%	\$8,880	\$5,733	\$0	\$-2	(0.0%)
FLORISTS' MUTUAL INSURANCE COMPANY	0.0%	\$8,414	\$10,859	\$0	\$0	0.0%
PACIFIC EMPLOYERS INSURANCE COMPANY	0.0%	\$8,034	\$11,215	\$537	\$-4,471	(39.9%)
AMERICAN FAMILY HOME INSURANCE COMPANY	0.0%	\$7,744	\$7,895	\$0	\$0	0.0%
EMC PROPERTY & CASUALTY COMPANY	0.0%	\$7,719	\$6,505	\$38,604	\$159,853	2457.4%
GRANITE STATE INSURANCE COMPANY	0.0%	\$7,575	\$6,150	\$0	\$-37	(0.6%)
MIDDLESEX INSURANCE COMPANY	0.0%	\$6,835	\$7,075	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GOVERNMENT EMPLOYEES INSURANCE CO	0.0%	\$6,721	\$7,426	\$0	\$-39,800	(536.0%)
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.0%	\$6,060	\$6,034	\$0	\$0	0.0%
STATE NATIONAL INSURANCE COMPANY INC	0.0%	\$6,029	\$4,400	\$0	\$0	0.0%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0%	\$5,895	\$7,006	\$0	\$4,030	57.5%
WILSHIRE INSURANCE COMPANY	0.0%	\$5,753	\$5,975	\$0	\$1,165	19.5%
GREAT AMERICAN INSURANCE COMPANY	0.0%	\$5,737	\$5,453	\$0	\$-1,433	(26.3%)
HDI GLOBAL INSURANCE COMPANY	0.0%	\$5,091	\$3,681	\$0	\$-11,266	(306.1%)
BERKLEY NATIONAL INSURANCE COMPANY	0.0%	\$5,040	\$5,034	\$0	\$0	0.0%
AMERISURE PARTNERS INSURANCE COMPANY	0.0%	\$5,019	\$21,059	\$0	\$0	0.0%
TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.0%	\$4,740	\$6,947	\$0	\$2,104	30.3%
ARCH PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$3,566	\$1,733	\$0	\$0	0.0%
SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$2,963	\$2,595	\$0	\$0	0.0%
BITCO NATIONAL INSURANCE COMPANY	0.0%	\$2,639	\$2,696	\$0	\$1,155	42.8%
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.0%	\$2,539	\$3,135	\$0	\$0	0.0%
RLI INSURANCE COMPANY	0.0%	\$2,400	\$2,144	\$0	\$-553	(25.8%)
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.0%	\$2,342	\$3,104	\$0	\$-873	(28.1%)
CHIRON INSURANCE COMPANY	0.0%	\$2,149	\$984	\$0	\$747	75.9%
UTICA MUTUAL INSURANCE COMPANY	0.0%	\$1,679	\$1,821	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ILLINOIS NATIONAL INSURANCE COMPANY	0.0%	\$1,309	\$592	\$201,000	\$999	168.8%
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.0%	\$1,273	\$3,106	\$459	\$389	12.5%
CONTRACTORS BONDING & INSURANCE COMPANY	0.0%	\$1,230	\$619	\$0	\$69	11.1%
MILFORD CASUALTY INSURANCE COMPANY	0.0%	\$1,229	\$1,358	\$0	\$0	0.0%
AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.0%	\$1,209	\$6,520	\$0	\$0	0.0%
WESTFIELD INSURANCE COMPANY	0.0%	\$957	\$558	\$0	\$56	10.0%
ALLIED WORLD INSURANCE COMPANY	0.0%	\$935	\$963	\$0	\$469	48.7%
SENECA INSURANCE COMPANY INC	0.0%	\$927	\$925	\$0	\$346	37.4%
XL SPECIALTY INSURANCE COMPANY	0.0%	\$843	\$821	\$0	\$-114,323	(13924.8%)
PROTECTIVE INSURANCE COMPANY	0.0%	\$765	\$992	\$0	\$-625	(63.0%)
RIVERPORT INSURANCE COMPANY	0.0%	\$746	\$1,219	\$0	\$0	0.0%
SOMPO AMERICA INSURANCE COMPANY	0.0%	\$720	\$1,589	\$0	\$0	0.0%
CAROLINA CASUALTY INSURANCE COMPANY	0.0%	\$688	\$458	\$0	\$-29,148	(6364.2%)
BERKLEY REGIONAL INSURANCE COMPANY	0.0%	\$678	\$704	\$0	\$0	0.0%
CLEAR SPRING PROPERTY AND CASUALTY COMPANY	0.0%	\$538	\$237	\$0	\$0	0.0%
MID-CONTINENT CASUALTY COMPANY	0.0%	\$518	\$1,649	\$0	\$-33,820	(2050.9%)
SAGAMORE INSURANCE COMPANY	0.0%	\$350	\$104	\$0	\$42	40.4%
WATFORD INSURANCE COMPANY	0.0%	\$343	\$515	\$0	\$0	0.0%
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	0.0%	\$312	\$280	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$312	\$280	\$27,300	\$115,864	41380.0%
AMERICAN MODERN HOME INSURANCE CO	0.0%	\$299	\$299	\$0	\$0	0.0%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.0%	\$278	\$278	\$99	\$99	35.6%
AMTRUST INSURANCE COMPANY	0.0%	\$198	\$400	\$0	\$0	0.0%
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.0%	\$150	\$7	\$0	\$0	0.0%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0%	\$108	\$85	\$0	\$-8	(9.4%)
NATIONWIDE MUTUAL INSURANCE COMPANY	0.0%	\$81	\$66	\$0	\$-138	(209.1%)
XL INSURANCE AMERICA INC	0.0%	\$60	\$15	\$0	\$21	140.0%
STARNET INSURANCE COMPANY	0.0%	\$46	\$75	\$0	\$0	0.0%
AMCO INSURANCE COMPANY	0.0%	\$17	\$17	\$0	\$0	0.0%
T.H.E. INSURANCE COMPANY	0.0%	\$8	\$533	\$0	\$-240	(45.0%)
CONSUMERS INSURANCE USA INC	0.0%	\$0	\$0	\$0	\$-2,546	-
CAPITOL INDEMNITY CORPORATION	0.0%	\$0	\$0	\$172,500	\$-245,611	-
ALLIED WORLD NATIONAL ASSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-24	-
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	0.0%	\$0	\$0	\$0	\$78	-
MID-CONTINENT ASSURANCE COMPANY	0.0%	\$0	\$759	\$0	\$0	0.0%
BANKERS STANDARD INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$49	-
WESTFIELD NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-84	-
BLACKBOARD INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$20,965	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
COLUMBIA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-4	-
HALLMARK INSURANCE COMPANY	0.0%	\$0	\$0	\$650,000	\$646,695	-
PROGRESSIVE PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$50,000	\$-228,974	-
FOREMOST SIGNATURE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$28	-
VICTORIA FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$3	-
NATIONAL CONTINENTAL INSURANCE COMPANY	(0.0%)	\$-17	\$565	\$0	\$-879	(155.6%)
AMERICAN SELECT INSURANCE COMPANY	(0.0%)	\$-45	\$33	\$0	\$-107	(324.2%)
NEXT INSURANCE US COMPANY	(0.0%)	\$-102	\$399	\$0	\$-85	(21.3%)
TOTAL	100.0%	\$41,650,359	\$42,685,838	\$26,864,481	\$33,482,762	78.4%

PRIVATE AUTO: COMPREHENSIVE

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	26.1%	\$295,857,102	\$272,982,608	\$213,689,911	\$220,621,106	80.8%
PROGRESSIVE ADVANCED INSURANCE COMPANY	7.9%	\$89,045,213	\$77,332,163	\$64,484,718	\$66,765,420	86.3%
SHELTER MUTUAL INSURANCE COMPANY	7.7%	\$87,524,939	\$82,970,361	\$69,057,122	\$68,965,760	83.1%
PROGRESSIVE CASUALTY INSURANCE COMPANY	7.5%	\$84,937,318	\$73,329,817	\$55,631,056	\$57,233,155	78.0%
AMERICAN FAMILY INSURANCE COMPANY	5.3%	\$60,200,334	\$55,016,407	\$45,474,768	\$47,528,382	86.4%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	4.3%	\$49,055,101	\$46,489,410	\$34,563,576	\$35,989,865	77.4%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	4.0%	\$45,857,040	\$43,192,281	\$45,773,793	\$45,890,021	106.2%
GEICO CASUALTY COMPANY	3.8%	\$42,733,457	\$45,866,323	\$37,319,742	\$34,837,195	76.0%
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	3.3%	\$37,045,803	\$37,156,178	\$28,050,460	\$28,356,135	76.3%
AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	2.5%	\$28,768,991	\$28,197,072	\$24,261,814	\$23,537,732	83.5%
STANDARD FIRE INSURANCE COMPANY	2.2%	\$25,472,495	\$23,767,178	\$21,565,074	\$21,676,498	91.2%
FARMERS INSURANCE COMPANY INC	2.1%	\$24,228,552	\$25,368,216	\$17,011,474	\$17,841,882	70.3%
AUTO OWNERS INSURANCE COMPANY	1.7%	\$19,454,477	\$15,953,724	\$15,356,801	\$15,854,077	99.4%
UNITED SERVICES AUTOMOBILE ASSOCIATION	1.6%	\$18,475,663	\$17,646,710	\$16,106,655	\$16,996,291	96.3%
USAA CASUALTY INSURANCE COMPANY	1.5%	\$16,565,799	\$15,565,793	\$12,184,748	\$12,980,956	83.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
USAA GENERAL INDEMNITY COMPANY	1.2%	\$13,453,127	\$12,721,122	\$11,332,715	\$12,012,578	94.4%
STATE FARM FIRE AND CASUALTY COMPANY	1.1%	\$12,808,743	\$11,456,020	\$10,612,672	\$11,198,128	97.7%
ECONOMY FIRE & CASUALTY COMPANY	0.8%	\$9,616,947	\$9,549,978	\$7,421,152	\$7,019,354	73.5%
NATIONWIDE GENERAL INSURANCE COMPANY	0.8%	\$8,563,654	\$8,287,625	\$8,714,949	\$9,070,006	109.4%
GRINNELL SELECT INSURANCE COMPANY	0.7%	\$8,369,413	\$8,765,077	\$9,241,123	\$9,215,551	105.1%
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	0.7%	\$7,922,911	\$7,520,311	\$6,591,715	\$7,022,714	93.4%
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	0.6%	\$6,713,275	\$7,449,539	\$5,208,862	\$4,587,418	61.6%
INTEGON INDEMNITY CORPORATION	0.6%	\$6,388,407	\$2,106,824	\$1,147,624	\$1,448,333	68.7%
CLEARCOVER INSURANCE COMPANY	0.5%	\$6,116,110	\$5,806,768	\$5,205,319	\$5,334,400	91.9%
STATE NATIONAL INSURANCE COMPANY INC	0.5%	\$5,883,913	\$7,529,721	\$4,056,953	\$4,657,141	61.9%
COUNTRY PREFERRED INSURANCE COMPANY	0.5%	\$5,461,508	\$5,191,654	\$4,482,532	\$4,608,445	88.8%
GEICO SECURE INSURANCE COMPANY	0.4%	\$4,987,718	\$3,667,159	\$3,009,983	\$3,570,154	97.4%
CINCINNATI CASUALTY COMPANY THE	0.4%	\$4,713,022	\$2,962,365	\$1,871,496	\$1,954,663	66.0%
AMCO INSURANCE COMPANY	0.4%	\$4,484,657	\$4,940,894	\$4,111,484	\$4,163,709	84.3%
ESSENTIA INSURANCE COMPANY	0.3%	\$3,832,213	\$3,657,476	\$1,228,185	\$1,317,034	36.0%
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.3%	\$3,683,385	\$3,873,757	\$2,755,931	\$2,853,134	73.7%
ACUITY A MUTUAL INSURANCE COMPANY	0.3%	\$3,650,710	\$2,865,620	\$1,957,352	\$1,880,591	65.6%
GRINNELL COMPASS INC	0.3%	\$3,531,646	\$2,944,602	\$3,711,634	\$3,885,638	132.0%
GEICO GENERAL INSURANCE COMPANY	0.3%	\$3,237,329	\$3,254,658	\$2,385,526	\$2,358,249	72.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.3%	\$3,050,476	\$3,022,321	\$2,224,628	\$2,277,264	75.3%
INTEGON NATIONAL INSURANCE COMPANY	0.3%	\$2,896,691	\$2,549,673	\$1,851,138	\$1,186,360	46.5%
CINCINNATI INSURANCE COMPANY THE	0.3%	\$2,850,476	\$2,717,395	\$1,203,686	\$1,121,664	41.3%
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	0.2%	\$2,714,150	\$4,352,266	\$1,847,754	\$1,960,040	45.0%
TWIN CITY FIRE INSURANCE COMPANY	0.2%	\$2,678,079	\$2,706,310	\$1,994,972	\$2,128,394	78.6%
LYNDON SOUTHERN INSURANCE COMPANY	0.2%	\$2,578,241	\$2,400,114	\$1,354,084	\$1,514,687	63.1%
PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.2%	\$2,423,027	\$2,530,291	\$1,820,311	\$1,767,055	69.8%
ENCOMPASS INDEMNITY COMPANY	0.2%	\$2,371,754	\$2,151,374	\$1,928,431	\$1,964,787	91.3%
LM GENERAL INSURANCE COMPANY	0.2%	\$2,367,875	\$2,900,560	\$1,643,337	\$1,406,155	48.5%
ESURANCE PROPERTY & CASUALTY INSURANCE COMPANY	0.2%	\$2,272,348	\$2,460,877	\$3,152,507	\$2,713,090	110.2%
PERMANENT GENERAL ASSURANCE CORPORATION	0.2%	\$2,261,226	\$2,094,716	\$1,621,636	\$1,715,019	81.9%
GEICO INDEMNITY COMPANY	0.2%	\$2,254,546	\$2,262,012	\$901,109	\$830,250	36.7%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0.2%	\$2,073,999	\$1,986,306	\$1,222,815	\$1,267,071	63.8%
COLUMBIA MUTUAL INSURANCE COMPANY	0.2%	\$1,978,547	\$2,129,364	\$1,990,019	\$1,931,115	90.7%
ROOT INSURANCE COMPANY	0.2%	\$1,925,586	\$1,662,153	\$1,795,729	\$828,839	49.9%
ELECTRIC INSURANCE COMPANY	0.2%	\$1,864,785	\$1,986,263	\$1,646,558	\$1,647,217	82.9%
BANKERS STANDARD INSURANCE COMPANY	0.1%	\$1,684,577	\$1,688,769	\$1,023,968	\$602,090	35.7%
TRADERS INSURANCE COMPANY	0.1%	\$1,620,280	\$1,561,270	\$1,089,437	\$1,092,418	70.0%
PROGRESSIVE MAX INSURANCE COMPANY	0.1%	\$1,603,693	\$1,676,179	\$837,985	\$828,989	49.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CRESTBROOK INSURANCE COMPANY	0.1%	\$1,570,262	\$1,480,732	\$1,205,499	\$1,255,700	84.8%
GOVERNMENT EMPLOYEES INSURANCE CO	0.1%	\$1,561,425	\$1,569,312	\$1,013,409	\$992,760	63.3%
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$1,512,791	\$1,552,796	\$1,186,964	\$1,219,204	78.5%
COUNTRY MUTUAL INSURANCE COMPANY	0.1%	\$1,481,778	\$1,368,942	\$1,033,595	\$1,098,043	80.2%
BRISTOL WEST INSURANCE COMPANY	0.1%	\$1,412,065	\$1,283,708	\$686,036	\$729,878	56.9%
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$1,360,898	\$1,465,203	\$962,138	\$1,344,942	91.8%
AMICA MUTUAL INSURANCE COMPANY	0.1%	\$1,360,388	\$1,313,974	\$643,673	\$676,935	51.5%
ALLSTATE INSURANCE COMPANY	0.1%	\$1,303,219	\$1,324,097	\$425,363	\$404,070	30.5%
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.1%	\$1,278,556	\$1,316,449	\$821,604	\$873,100	66.3%
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	0.1%	\$1,230,578	\$1,003,993	\$892,036	\$954,860	95.1%
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$1,209,152	\$1,091,853	\$1,219,061	\$1,350,183	123.7%
CHUBB NATIONAL INSURANCE COMPANY	0.1%	\$1,200,016	\$1,161,694	\$774,104	\$866,992	74.6%
HAULERS INSURANCE COMPANY INC	0.1%	\$1,138,198	\$1,038,041	\$981,748	\$926,051	89.2%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.1%	\$1,118,813	\$1,372,687	\$984,991	\$847,493	61.7%
GRINNELL MUTUAL REINSURANCE COMPANY	0.1%	\$999,887	\$1,031,758	\$1,001,137	\$1,004,525	97.4%
MADISON MUTUAL INSURANCE COMPANY	0.1%	\$998,290	\$703,049	\$620,118	\$691,203	98.3%
GREAT NORTHERN INSURANCE COMPANY	0.1%	\$971,463	\$881,953	\$519,504	\$533,460	60.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SECURA SUPREME INSURANCE COMPANY	0.1%	\$962,578	\$830,786	\$1,067,227	\$1,096,075	131.9%
INTEGON GENERAL INSURANCE CORPORATION	0.1%	\$937,264	\$726,797	\$579,538	\$579,924	79.8%
GEICO CHOICE INSURANCE COMPANY	0.1%	\$896,665	\$531,061	\$496,199	\$684,575	128.9%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.1%	\$874,018	\$968,505	\$941,965	\$935,528	96.6%
STILLWATER INSURANCE COMPANY	0.1%	\$865,249	\$834,113	\$840,545	\$796,877	95.5%
VIKING INSURANCE COMPANY OF WISCONSIN	0.1%	\$853,509	\$871,387	\$858,602	\$814,066	93.4%
TRAVELERS HOME AND MARINE INSURANCE COMPANY THE	0.1%	\$803,629	\$912,631	\$619,737	\$588,392	64.5%
AMERICAN FAMILY HOME INSURANCE COMPANY	0.1%	\$801,653	\$728,215	\$203,427	\$246,629	33.9%
NATIONAL GENERAL INSURANCE COMPANY	0.1%	\$762,790	\$832,851	\$483,043	\$495,671	59.5%
TEACHERS INSURANCE COMPANY	0.1%	\$697,293	\$644,658	\$592,663	\$604,033	93.7%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.1%	\$686,792	\$666,696	\$549,641	\$541,265	81.2%
BRANCH INSURANCE EXCHANGE	0.1%	\$658,910	\$615,675	\$1,031,989	\$891,621	144.8%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.1%	\$647,774	\$665,138	\$278,764	\$285,917	43.0%
NEW HORIZONS INSURANCE COMPANY OF MISSOURI	0.1%	\$592,425	\$546,295	\$495,310	\$503,147	92.1%
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	0.1%	\$585,154	\$652,404	\$441,332	\$415,798	63.7%
TRUMBULL INSURANCE COMPANY	0.1%	\$566,866	\$510,330	\$297,863	\$328,871	64.4%
MGA INSURANCE COMPANY INC	0.0%	\$555,194	\$577,244	\$424,069	\$375,223	65.0%
ALLSTATE INDEMNITY COMPANY	0.0%	\$554,922	\$520,717	\$473,403	\$462,456	88.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FARMERS PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$506,926	\$631,119	\$401,861	\$547,931	86.8%
AMERICAN MODERN PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$481,916	\$456,614	\$154,949	\$145,321	31.8%
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	0.0%	\$459,615	\$532,652	\$457,861	\$450,292	84.5%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.0%	\$434,369	\$469,166	\$202,971	\$208,070	44.3%
TOGGLE INSURANCE COMPANY	0.0%	\$322,032	\$243,495	\$234,672	\$351,377	144.3%
EVERETT CASH MUTUAL INSURANCE CO.	0.0%	\$284,605	\$253,190	\$247,351	\$265,059	104.7%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.0%	\$270,881	\$308,030	\$23,541	\$6,995	2.3%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.0%	\$255,509	\$205,167	\$149,225	\$147,348	71.8%
RIVERPORT INSURANCE COMPANY	0.0%	\$228,739	\$222,288	\$109,898	\$101,405	45.6%
FIRST CHICAGO INSURANCE COMPANY	0.0%	\$215,784	\$237,023	\$10,829	\$13,164	5.6%
MERIDIAN SECURITY INSURANCE COMPANY	0.0%	\$189,398	\$194,181	\$60,758	\$60,720	31.3%
VAULT RECIPROCAL EXCHANGE	0.0%	\$182,392	\$234,642	\$164,144	\$182,808	77.9%
PACIFIC INDEMNITY COMPANY	0.0%	\$182,188	\$177,254	\$144,069	\$123,108	69.5%
HORACE MANN INSURANCE COMPANY	0.0%	\$181,758	\$176,197	\$84,042	\$97,880	55.6%
COUNTRY CASUALTY INSURANCE COMPANY	0.0%	\$170,660	\$158,343	\$109,109	\$131,411	83.0%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.0%	\$149,740	\$108,315	\$38,411	\$37,263	34.4%
SPINNAKER INSURANCE COMPANY	0.0%	\$146,559	\$108,514	\$86,584	\$104,261	96.1%
NOBLR RECIPROCAL EXCHANGE	0.0%	\$146,365	\$95,128	\$75,060	\$83,589	87.9%
CORNERSTONE NATIONAL INSURANCE COMPANY	0.0%	\$135,685	\$133,351	\$67,852	\$66,458	49.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
EXECUTIVE RISK INDEMNITY INC	0.0%	\$125,747	\$21,587	\$4,223	\$5,386	25.0%
FEDERAL INSURANCE COMPANY	0.0%	\$120,639	\$119,599	\$5,073	\$12,720	10.6%
SENTRY SELECT INSURANCE COMPANY	0.0%	\$107,365	\$98,109	\$80,446	\$90,471	92.2%
MARKEL AMERICAN INSURANCE COMPANY	0.0%	\$97,671	\$100,905	\$81,205	\$105,460	104.5%
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$94,671	\$91,042	\$117,536	\$118,067	129.7%
ECONOMY PREMIER ASSURANCE COMPANY	0.0%	\$82,471	\$84,001	\$28,146	\$46,843	55.8%
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$82,462	\$106,165	\$45,588	\$30,569	28.8%
ESURANCE INSURANCE COMPANY	0.0%	\$72,600	\$74,408	\$132,993	\$120,859	162.4%
UNITRIN SAFEGUARD INSURANCE COMPANY	0.0%	\$67,370	\$131,436	\$121,717	\$101,962	77.6%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$62,143	\$63,197	\$23,010	\$21,741	34.4%
ALLSTATE NORTH AMERICAN INSURANCE COMPANY	0.0%	\$55,384	\$4,634	\$0	\$0	0.0%
LM INSURANCE CORPORATION	0.0%	\$52,351	\$61,879	\$23,205	\$17,651	28.5%
ASSURANCEAMERICA INSURANCE COMPANY	0.0%	\$48,537	\$56,035	\$36,062	\$29,413	52.5%
SENTINEL INSURANCE COMPANY LTD	0.0%	\$47,942	\$55,565	\$19,730	\$21,548	38.8%
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$40,796	\$44,588	\$35,485	\$33,121	74.3%
FARMERS DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$38,001	\$40,368	\$36,218	\$41,666	103.2%
NATIONAL GENERAL INSURANCE ONLINE INC	0.0%	\$32,321	\$34,417	\$1,874	\$-27,018	(78.5%)
INCLINE CASUALTY COMPANY	0.0%	\$31,606	\$15,920	\$-23,444	\$-9,141	(57.4%)
MIDVALE INDEMNITY COMPANY	0.0%	\$31,413	\$35,985	\$43,491	\$51,368	142.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.0%	\$29,871	\$28,119	\$-18,673	\$-19,199	(68.3%)
SAFE AUTO INSURANCE COMPANY	0.0%	\$23,681	\$66,478	\$124,781	\$100,142	150.6%
XL SPECIALTY INSURANCE COMPANY	0.0%	\$19,773	\$17,278	\$674	\$3,460	20.0%
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$16,263	\$16,223	\$6,532	\$6,329	39.0%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0%	\$15,350	\$43,454	\$11,096	\$3,304	7.6%
HARTFORD CASUALTY INSURANCE CO	0.0%	\$14,720	\$15,597	\$931	\$872	5.6%
FARMERS CASUALTY INSURANCE COMPANY	0.0%	\$14,430	\$13,895	\$25,378	\$28,451	204.8%
DAIRYLAND INSURANCE COMPANY	0.0%	\$13,399	\$13,614	\$1,913	\$1,913	14.1%
FIRST LIBERTY INSURANCE CORP THE	0.0%	\$12,874	\$13,981	\$86	\$-572	(4.1%)
FARMERS INSURANCE EXCHANGE	0.0%	\$12,423	\$1,691	\$0	\$64	3.8%
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0%	\$11,060	\$9,313	\$22,112	\$22,929	246.2%
MIC GENERAL INSURANCE CORPORATION	0.0%	\$9,215	\$9,514	\$2,909	\$-479,966	(5044.8%)
ENCOMPASS INSURANCE COMPANY OF AMERICA	0.0%	\$8,957	\$8,551	\$0	\$-232	(2.7%)
NATIONAL GENERAL ASSURANCE COMPANY	0.0%	\$7,838	\$8,012	\$0	\$-70	(0.9%)
RLI INSURANCE COMPANY	0.0%	\$6,515	\$6,023	\$0	\$-1,554	(25.8%)
SECURA INSURANCE COMPANY	0.0%	\$4,675	\$4,672	\$24,874	\$25,088	537.0%
FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.0%	\$2,121	\$4,004	\$2,505	\$2,305	57.6%
NEW SOUTH INSURANCE COMPANY	0.0%	\$1,914	\$2,105	\$0	\$3,005	142.8%
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.0%	\$785	\$1,486	\$95	\$112	7.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MID CENTURY INSURANCE COMPANY	0.0%	\$159	\$141	\$-275	\$-273	(193.6%)
GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$151	\$151	\$-559	\$-29,494	(19532.5%)
HANOVER INSURANCE COMPANY THE	0.0%	\$27	\$181	\$0	\$134,242	74166.9%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0.0%	\$12	\$1,158	\$0	\$-146	(12.6%)
COLISEUM REINSURANCE COMPANY	0.0%	\$10	\$10	\$0	\$-52	(520.0%)
KEMPER INDEPENDENCE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-17	-
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.0%	\$0	\$0	\$35	\$538	-
TREXIS ONE INSURANCE CORPORATION	0.0%	\$0	\$0	\$54	\$54	-
TREXIS INSURANCE CORPORATION	0.0%	\$0	\$0	\$-86	\$-86	-
UNITED FIRE AND CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$-243	-
GUIDEONE INSURANCE COMPANY	0.0%	\$0	\$0	\$-726	\$-726	-
PROGRESSIVE DIRECT INSURANCE COMPANY	0.0%	\$0	\$0	\$-3,549	\$-4,946	-
TOPA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$101	-
GENERAL CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$-164	\$-164	-
HALLMARK NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$456	-
HARTFORD FIRE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$2	-
AMERICAN ECONOMY INSURANCE COMPANY	0.0%	\$0	\$0	\$203,413	\$251,733	-
FINANCIAL INDEMNITY COMPANY	0.0%	\$0	\$0	\$0	\$-2	-
LIBERTY INSURANCE UNDERWRITERS INC	0.0%	\$0	\$0	\$0	\$-36	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.0%	\$0	\$0	\$0	\$-1,997	-
EMPLOYERS MUTUAL CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$8	-
INFINITY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$31	-
HARTFORD ACCIDENT & INDEMNITY CO	0.0%	\$0	\$0	\$317	\$332	-
INSURANCE COMPANY OF NORTH AMERICA	0.0%	\$0	\$0	\$0	\$-4	-
AMERICAN MODERN HOME INSURANCE CO	0.0%	\$0	\$0	\$-795	\$-795	-
GENERAL CASUALTY COMPANY OF WISCONSIN	0.0%	\$0	\$0	\$0	\$-2,000	-
REGENT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-373	-
SAFECO INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$401	\$387	-
UNITRIN PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$16	-
RESPONSE WORLDWIDE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$128	-
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$1,654	-
YOUNG AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$-425	\$-425	-
AUTO CLUB FAMILY INSURANCE COMPANY	0.0%	\$0	\$0	\$-399	\$-399	-
EQUITY INSURANCE COMPANY	0.0%	\$0	\$0	\$-4,959	\$-4,959	-
FIRST COLONIAL INSURANCE COMPANY	0.0%	\$0	\$3,567	\$0	\$-17	(0.5%)
MERASTAR INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$197	-
OWNERS INSURANCE COMPANY	0.0%	\$0	\$0	\$-991	\$-326	-
HAWKEYE-SECURITY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-14	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PRAETORIAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$196	–
CHARTER INDEMNITY COMPANY	0.0%	\$0	\$0	\$0	\$1	–
PROGRESSIVE PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$–949	\$–2,481	–
ECONOMY PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–1,638	–
ALPHA PROPERTY & CASUALTY INSURANCE CO	0.0%	\$0	\$0	\$35	\$538	–
SAFECO INSURANCE COMPANY OF ILLINOIS	0.0%	\$0	\$0	\$29,651,553	\$27,576,885	–
OMNI INSURANCE COMPANY	0.0%	\$0	\$0	\$–896	\$–896	–
QBE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$54	–
LIBERTY INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$15	–
DEPOSITORS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$21	–
VICTORIA FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$61	–
STANDARD GUARANTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$7	–
RESPONSE INSURANCE COMPANY	(0.0%)	\$–29	\$720	\$0	\$0	0.0%
AMSHIELD INSURANCE COMPANY	(0.0%)	\$–102	\$1,189	\$0	\$–4,841	(407.1%)
OMNI INDEMNITY COMPANY	(0.0%)	\$–106	\$790	\$–81,118	\$–80,990	(10251.9%)
NATIONAL SPECIALTY INSURANCE COMPANY	(0.0%)	\$–550	\$–550	\$0	\$0	0.0%
SHELTER GENERAL INSURANCE COMPANY	(0.0%)	\$–1,157	\$6,721	\$8,414	\$2,606	38.8%
AMERICAN RELIABLE INSURANCE COMPANY	(0.0%)	\$–1,997	\$62,711	\$59,849	\$30,849	49.2%
TOTAL	100.0%	\$1,133,580,685	\$1,060,364,676	\$886,044,458	\$899,925,985	84.9%

PRIVATE AUTO: COLLISION

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	21.8%	\$328,294,929	\$312,762,068	\$219,906,849	\$223,785,790	71.6%
PROGRESSIVE ADVANCED INSURANCE COMPANY	8.0%	\$120,816,198	\$114,229,972	\$81,033,277	\$79,870,112	69.9%
PROGRESSIVE CASUALTY INSURANCE COMPANY	6.7%	\$100,924,423	\$93,671,009	\$59,193,122	\$58,683,897	62.6%
SAFECO INSURANCE COMPANY OF ILLINOIS	5.8%	\$86,768,088	\$91,268,665	\$34,191,136	\$33,972,919	37.2%
SHELTER MUTUAL INSURANCE COMPANY	5.3%	\$79,859,800	\$76,038,847	\$51,150,302	\$51,082,631	67.2%
AMERICAN FAMILY INSURANCE COMPANY	5.2%	\$78,497,972	\$71,387,667	\$50,749,776	\$52,594,759	73.7%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	4.4%	\$65,517,601	\$64,556,987	\$36,398,844	\$38,718,802	60.0%
AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	3.9%	\$58,986,601	\$56,746,281	\$41,249,409	\$40,675,937	71.7%
GEICO CASUALTY COMPANY	3.7%	\$55,263,467	\$59,920,666	\$42,699,881	\$40,625,931	67.8%
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	3.6%	\$53,725,208	\$53,395,873	\$36,017,954	\$35,557,406	66.6%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	3.0%	\$45,613,423	\$43,077,373	\$31,329,869	\$32,296,097	75.0%
FARMERS INSURANCE COMPANY INC	2.6%	\$39,197,174	\$40,086,492	\$21,411,167	\$20,568,830	51.3%
STANDARD FIRE INSURANCE COMPANY	2.5%	\$37,418,632	\$35,516,088	\$27,082,149	\$27,255,535	76.7%
UNITED SERVICES AUTOMOBILE ASSOCIATION	1.8%	\$27,128,714	\$25,593,105	\$17,455,534	\$17,854,053	69.8%
USAA CASUALTY INSURANCE COMPANY	1.6%	\$23,520,988	\$22,163,953	\$15,428,142	\$15,794,704	71.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AUTO OWNERS INSURANCE COMPANY	1.5%	\$23,328,564	\$19,519,554	\$13,579,017	\$14,215,659	72.8%
USAA GENERAL INDEMNITY COMPANY	1.4%	\$20,672,664	\$19,261,498	\$14,344,718	\$14,511,637	75.3%
STATE FARM FIRE AND CASUALTY COMPANY	1.3%	\$19,512,065	\$18,277,450	\$15,194,413	\$16,270,159	89.0%
ECONOMY FIRE & CASUALTY COMPANY	1.0%	\$15,318,375	\$15,691,779	\$7,202,532	\$6,303,309	40.2%
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	0.8%	\$12,071,609	\$11,291,408	\$7,914,019	\$8,105,733	71.8%
NATIONWIDE GENERAL INSURANCE COMPANY	0.8%	\$11,477,884	\$11,755,762	\$10,178,089	\$10,022,731	85.3%
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	0.7%	\$10,484,216	\$11,325,346	\$8,210,239	\$8,404,997	74.2%
INTEGON INDEMNITY CORPORATION	0.5%	\$7,815,469	\$2,541,851	\$1,404,509	\$1,586,359	62.4%
GEICO SECURE INSURANCE COMPANY	0.5%	\$7,806,555	\$5,856,631	\$3,987,758	\$4,259,057	72.7%
GRINNELL SELECT INSURANCE COMPANY	0.5%	\$6,847,645	\$7,289,510	\$4,409,607	\$4,389,606	60.2%
COUNTRY PREFERRED INSURANCE COMPANY	0.4%	\$6,759,039	\$6,549,814	\$4,603,004	\$4,780,070	73.0%
AMCO INSURANCE COMPANY	0.4%	\$6,523,581	\$7,066,813	\$4,090,628	\$4,135,307	58.5%
INTEGON NATIONAL INSURANCE COMPANY	0.4%	\$6,386,354	\$5,612,770	\$3,554,218	\$3,504,168	62.4%
ACUITY A MUTUAL INSURANCE COMPANY	0.4%	\$6,086,809	\$4,454,576	\$2,727,419	\$2,892,241	64.9%
CINCINNATI CASUALTY COMPANY THE	0.4%	\$5,825,285	\$3,874,815	\$2,571,343	\$3,029,856	78.2%
TWIN CITY FIRE INSURANCE COMPANY	0.4%	\$5,669,112	\$5,723,442	\$3,894,536	\$4,009,260	70.0%
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.3%	\$5,144,556	\$5,329,449	\$2,715,016	\$2,819,630	52.9%
TRADERS INSURANCE COMPANY	0.3%	\$4,531,499	\$4,330,287	\$3,067,219	\$2,920,634	67.4%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.3%	\$4,497,967	\$4,523,138	\$3,179,345	\$3,183,872	70.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
LM GENERAL INSURANCE COMPANY	0.3%	\$4,485,601	\$5,164,788	\$2,056,993	\$2,138,821	41.4%
PERMANENT GENERAL ASSURANCE CORPORATION	0.3%	\$4,436,098	\$4,118,077	\$2,040,183	\$2,456,424	59.6%
ROOT INSURANCE COMPANY	0.3%	\$4,413,965	\$3,636,364	\$2,964,318	\$3,546,823	97.5%
AMERICAN ECONOMY INSURANCE COMPANY	0.3%	\$4,276,868	\$1,089,387	\$330,041	\$415,035	38.1%
ESURANCE PROPERTY & CASUALTY INSURANCE COMPANY	0.3%	\$4,261,819	\$4,814,419	\$5,058,086	\$4,328,318	89.9%
GEICO GENERAL INSURANCE COMPANY	0.3%	\$3,783,482	\$3,816,265	\$2,622,117	\$2,579,606	67.6%
GRINNELL COMPASS INC	0.2%	\$3,564,788	\$3,003,368	\$2,019,708	\$1,250,958	41.7%
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	0.2%	\$3,548,297	\$3,591,217	\$991,798	\$1,024,745	28.5%
GEICO INDEMNITY COMPANY	0.2%	\$3,470,087	\$3,496,440	\$1,740,292	\$1,779,282	50.9%
CINCINNATI INSURANCE COMPANY THE	0.2%	\$3,415,939	\$3,361,889	\$1,964,345	\$2,217,200	66.0%
ELECTRIC INSURANCE COMPANY	0.2%	\$3,298,481	\$3,355,941	\$2,524,480	\$2,617,813	78.0%
ALLSTATE INSURANCE COMPANY	0.2%	\$3,292,385	\$3,325,136	\$797,547	\$881,604	26.5%
ENCOMPASS INDEMNITY COMPANY	0.2%	\$3,264,415	\$3,356,442	\$2,887,189	\$2,432,222	72.5%
BRISTOL WEST INSURANCE COMPANY	0.2%	\$3,067,745	\$2,800,631	\$1,298,295	\$1,346,022	48.1%
ESSENTIA INSURANCE COMPANY	0.2%	\$2,997,060	\$2,845,053	\$955,373	\$1,024,486	36.0%
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY	0.2%	\$2,977,400	\$2,673,081	\$2,178,343	\$2,239,290	83.8%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.2%	\$2,928,649	\$3,593,210	\$2,195,978	\$2,195,978	61.1%
CRESTBROOK INSURANCE COMPANY	0.2%	\$2,928,379	\$2,974,000	\$2,498,027	\$2,389,856	80.4%
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	0.2%	\$2,602,062	\$2,623,720	\$1,126,795	\$1,136,084	43.3%
COLUMBIA MUTUAL INSURANCE COMPANY	0.2%	\$2,299,434	\$2,442,723	\$1,859,248	\$1,607,613	65.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
VIKING INSURANCE COMPANY OF WISCONSIN	0.1%	\$2,154,252	\$2,149,533	\$1,593,389	\$1,706,812	79.4%
COUNTRY MUTUAL INSURANCE COMPANY	0.1%	\$1,947,382	\$1,819,896	\$1,561,965	\$1,672,478	91.9%
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.1%	\$1,910,654	\$2,007,952	\$1,231,543	\$1,213,137	60.4%
PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.1%	\$1,889,144	\$1,972,864	\$899,580	\$907,633	46.0%
AIG PROPERTY CASUALTY COMPANY	0.1%	\$1,843,239	\$1,836,740	\$769,147	\$556,038	30.3%
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	0.1%	\$1,799,879	\$1,438,995	\$1,587,353	\$1,901,452	132.1%
GOVERNMENT EMPLOYEES INSURANCE CO	0.1%	\$1,763,642	\$1,775,549	\$1,249,286	\$1,229,559	69.2%
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	0.1%	\$1,704,793	\$176,500	\$1,408,437	\$1,461,731	828.2%
AMICA MUTUAL INSURANCE COMPANY	0.1%	\$1,704,571	\$1,649,706	\$964,958	\$1,054,510	63.9%
GEICO CHOICE INSURANCE COMPANY	0.1%	\$1,680,518	\$1,015,259	\$884,012	\$1,091,376	107.5%
SECURA SUPREME INSURANCE COMPANY	0.1%	\$1,564,508	\$1,388,964	\$1,083,720	\$1,093,884	78.8%
MGA INSURANCE COMPANY INC	0.1%	\$1,482,637	\$1,489,359	\$1,152,702	\$1,084,093	72.8%
BRANCH INSURANCE EXCHANGE	0.1%	\$1,452,150	\$1,413,074	\$1,437,639	\$1,532,864	108.5%
MADISON MUTUAL INSURANCE COMPANY	0.1%	\$1,393,779	\$981,573	\$865,787	\$965,033	98.3%
TRAVELERS HOME AND MARINE INSURANCE COMPANY THE	0.1%	\$1,387,414	\$1,582,113	\$819,645	\$857,766	54.2%
PROGRESSIVE MAX INSURANCE COMPANY	0.1%	\$1,383,137	\$1,451,837	\$587,377	\$625,731	43.1%
HAULERS INSURANCE COMPANY INC	0.1%	\$1,101,755	\$1,004,805	\$617,038	\$696,235	69.3%
INTEGON GENERAL INSURANCE CORPORATION	0.1%	\$1,074,751	\$834,650	\$317,091	\$322,941	38.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ALLSTATE INDEMNITY COMPANY	0.1%	\$1,034,078	\$981,160	\$708,857	\$729,789	74.4%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.1%	\$1,020,796	\$1,022,189	\$399,348	\$427,677	41.8%
TEACHERS INSURANCE COMPANY	0.1%	\$1,008,102	\$931,058	\$589,722	\$576,146	61.9%
TRUMBULL INSURANCE COMPANY	0.1%	\$922,820	\$820,914	\$428,639	\$531,136	64.7%
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	0.1%	\$907,115	\$1,052,602	\$476,230	\$486,236	46.2%
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	0.1%	\$905,690	\$1,066,699	\$1,045,994	\$1,045,677	98.0%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.1%	\$893,962	\$940,477	\$322,936	\$330,953	35.2%
FARMERS PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$864,418	\$1,052,101	\$497,243	\$582,086	55.3%
GRINNELL MUTUAL REINSURANCE COMPANY	0.1%	\$788,509	\$844,314	\$536,482	\$511,108	60.5%
TOGGLE INSURANCE COMPANY	0.1%	\$783,002	\$578,966	\$428,390	\$499,224	86.2%
NEW HORIZONS INSURANCE COMPANY OF MISSOURI	0.0%	\$746,798	\$692,687	\$553,182	\$594,996	85.9%
NATIONAL GENERAL INSURANCE COMPANY	0.0%	\$677,783	\$727,848	\$383,353	\$379,453	52.1%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.0%	\$657,831	\$733,097	\$218,959	\$170,207	23.2%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.0%	\$584,257	\$649,193	\$63,618	\$75,137	11.6%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.0%	\$570,257	\$553,196	\$308,503	\$357,496	64.6%
AMERICAN FAMILY HOME INSURANCE COMPANY	0.0%	\$496,241	\$469,423	\$133,265	\$164,419	35.0%
AMERICAN MODERN PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$422,291	\$396,676	\$158,390	\$148,549	37.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FIRST CHICAGO INSURANCE COMPANY	0.0%	\$399,187	\$449,806	\$185,628	\$203,108	45.2%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.0%	\$372,274	\$297,960	\$156,799	\$154,826	52.0%
VIGILANT INSURANCE COMPANY	0.0%	\$295,291	\$263,125	\$55,707	\$60,094	22.8%
MERIDIAN SECURITY INSURANCE COMPANY	0.0%	\$258,259	\$264,785	\$88,214	\$87,859	33.2%
HORACE MANN INSURANCE COMPANY	0.0%	\$256,744	\$250,795	\$144,258	\$134,770	53.7%
FEDERAL INSURANCE COMPANY	0.0%	\$255,400	\$248,968	\$230,240	\$231,229	92.9%
SENTRY SELECT INSURANCE COMPANY	0.0%	\$252,999	\$225,809	\$140,353	\$147,770	65.4%
EVERETT CASH MUTUAL INSURANCE CO.	0.0%	\$222,566	\$198,000	\$193,434	\$207,281	104.7%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.0%	\$216,384	\$153,505	\$47,648	\$45,389	29.6%
CORNERSTONE NATIONAL INSURANCE COMPANY	0.0%	\$192,769	\$184,604	\$146,344	\$143,336	77.6%
COUNTRY CASUALTY INSURANCE COMPANY	0.0%	\$189,313	\$174,428	\$205,776	\$189,466	108.6%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$162,667	\$165,426	\$51,299	\$51,299	31.0%
ESURANCE INSURANCE COMPANY	0.0%	\$151,192	\$155,687	\$167,894	\$161,204	103.5%
UNITRIN SAFEGUARD INSURANCE COMPANY	0.0%	\$146,384	\$286,715	\$252,358	\$254,704	88.8%
ECONOMY PREMIER ASSURANCE COMPANY	0.0%	\$143,839	\$142,998	\$15,982	\$14,307	10.0%
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$142,405	\$139,067	\$43,842	\$23,183	16.7%
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$115,401	\$136,809	\$68,755	\$71,807	52.5%
LM INSURANCE CORPORATION	0.0%	\$110,362	\$122,830	\$53,391	\$55,580	45.2%
RIVERPORT INSURANCE COMPANY	0.0%	\$108,103	\$104,667	\$33,147	\$5,800	5.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SENTINEL INSURANCE COMPANY LTD	0.0%	\$102,093	\$121,371	\$31,024	\$36,834	30.3%
ALLSTATE NORTH AMERICAN INSURANCE COMPANY	0.0%	\$94,989	\$7,949	\$0	\$0	0.0%
ASSURANCEAMERICA INSURANCE COMPANY	0.0%	\$89,068	\$106,194	\$113,417	\$111,974	105.4%
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$81,842	\$87,965	\$19,345	\$43,661	49.6%
MIDVALE INDEMNITY COMPANY	0.0%	\$72,570	\$81,541	\$54,526	\$62,235	76.3%
SAFE AUTO INSURANCE COMPANY	0.0%	\$49,933	\$140,169	\$263,101	\$211,149	150.6%
INCLINE CASUALTY COMPANY	0.0%	\$47,409	\$23,878	\$-35,165	\$-13,712	(57.4%)
FARMERS DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$47,197	\$50,087	\$46,879	\$49,377	98.6%
NATIONAL GENERAL INSURANCE ONLINE INC	0.0%	\$47,194	\$49,100	\$64,931	\$64,931	132.2%
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$43,676	\$43,334	\$15,346	\$12,941	29.9%
CHUBB INDEMNITY INSURANCE COMPANY	0.0%	\$36,358	\$9,051	\$0	\$487	5.4%
FARMERS CASUALTY INSURANCE COMPANY	0.0%	\$29,392	\$28,286	\$8,154	\$2,618	9.3%
FIRST LIBERTY INSURANCE CORP THE	0.0%	\$28,718	\$31,019	\$-1,083	\$-434	(1.4%)
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0%	\$25,853	\$70,757	\$46,699	\$27,055	38.2%
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0%	\$24,904	\$21,223	\$12,208	\$11,539	54.4%
DAIRYLAND INSURANCE COMPANY	0.0%	\$23,589	\$23,535	\$-120	\$1,927	8.2%
HARTFORD CASUALTY INSURANCE CO	0.0%	\$22,435	\$24,295	\$2,592	\$2,583	10.6%
NATIONAL GENERAL ASSURANCE COMPANY	0.0%	\$16,562	\$17,339	\$5,444	\$5,444	31.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MIC GENERAL INSURANCE CORPORATION	0.0%	\$16,088	\$15,867	\$5,912	\$5,912	37.3%
FARMERS INSURANCE EXCHANGE	0.0%	\$15,758	\$2,413	\$0	\$15	0.6%
ENCOMPASS INSURANCE COMPANY OF AMERICA	0.0%	\$14,065	\$15,877	\$-3,698	\$-8,307	(52.3%)
XL SPECIALTY INSURANCE COMPANY	0.0%	\$11,515	\$11,060	\$0	\$6,126	55.4%
SECURA INSURANCE COMPANY	0.0%	\$8,041	\$8,490	\$12,898	\$12,927	152.3%
NEW SOUTH INSURANCE COMPANY	0.0%	\$6,491	\$6,816	\$19,820	\$16,770	246.0%
FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.0%	\$2,601	\$4,910	\$-5,327	\$-5,327	(108.5%)
SAFECO INSURANCE COMPANY OF AMERICA	0.0%	\$1,876	\$2,012	\$-867	\$-872	(43.3%)
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.0%	\$1,108	\$1,919	\$117	\$676	35.2%
MID CENTURY INSURANCE COMPANY	0.0%	\$209	\$210	\$1,975	\$1,958	932.4%
HANOVER INSURANCE COMPANY THE	0.0%	\$94	\$618	\$0	\$6	1.0%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0.0%	\$8	\$894	\$-336	\$-52	(5.8%)
CONSUMERS INSURANCE USA INC	0.0%	\$0	\$0	\$-6,071	\$-6,088	-
TREXIS ONE INSURANCE CORPORATION	0.0%	\$0	\$0	\$881	\$-322	-
TREXIS INSURANCE CORPORATION	0.0%	\$0	\$0	\$-4,667	\$-3,927	-
UNITED FIRE AND CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$-389	-
PROGRESSIVE DIRECT INSURANCE COMPANY	0.0%	\$0	\$0	\$-1,850	\$3,357	-
AIU INSURANCE COMPANY	0.0%	\$0	\$0	\$-305	\$-305	-
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.0%	\$0	\$0	\$-168	\$-168	-
HALLMARK NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$114	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
HARTFORD FIRE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$60	–
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.0%	\$0	\$0	\$0	\$–4,639	–
EMPLOYERS MUTUAL CASUALTY COMPANY	0.0%	\$0	\$0	\$–1,133	\$–1,133	–
FIREMANS FUND INSURANCE COMPANY	0.0%	\$0	\$0	\$–200	\$–200	–
HARTFORD ACCIDENT & INDEMNITY CO	0.0%	\$0	\$0	\$0	\$74	–
MIDWESTERN INDEMNITY COMPANY THE	0.0%	\$0	\$0	\$–160	\$–160	–
IRONSHORE INDEMNITY INC	0.0%	\$0	\$0	\$13	\$300	–
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$–233	\$–233	–
SENTRY INSURANCE COMPANY	0.0%	\$0	\$0	\$–143	\$–143	–
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$–980	\$1,284	–
YOUNG AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$–3,605	\$–3,643	–
CITIZENS INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$5	–
21ST CENTURY NORTH AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$43	\$43	–
OWNERS INSURANCE COMPANY	0.0%	\$0	\$0	\$–13,552	\$–9,424	–
AMERICAN STATES PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$–333	\$–333	–
PROGRESSIVE PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$–11,389	\$–7,214	–
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–11	–
ECONOMY PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$56	–
SAGAMORE INSURANCE COMPANY	0.0%	\$0	\$0	\$–1,567	\$–1,567	–

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
COLORADO CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$27,379	–
LIBERTY INSURANCE CORPORATION	0.0%	\$0	\$0	\$–87	\$–42	–
DEPOSITORS INSURANCE COMPANY	0.0%	\$0	\$0	\$–364	\$–348	–
VICTORIA FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$–263	\$–114	–
AMSHIELD INSURANCE COMPANY	(0.0%)	\$–96	\$0	\$–1,700	\$–3,311	–
RESPONSE INSURANCE COMPANY	(0.0%)	\$–105	\$2,609	\$8,596	\$6,851	262.6%
SHELTER GENERAL INSURANCE COMPANY	(0.0%)	\$–2,759	\$15,861	\$34,106	\$10,562	66.6%
TOTAL	100.0%	\$1,505,077,790	\$1,441,267,692	\$951,471,706	\$958,783,254	66.5%

COMMERCIAL AUTO: COMPREHENSIVE

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PROGRESSIVE CASUALTY INSURANCE COMPANY	11.8%	\$14,081,731	\$12,460,732	\$7,515,251	\$7,332,312	58.8%
FIRST GUARD INSURANCE COMPANY	5.0%	\$6,021,912	\$6,021,912	\$0	\$2,682,620	44.5%
ZURICH AMERICAN INSURANCE COMPANY	4.9%	\$5,848,804	\$5,871,007	\$2,810,603	\$2,811,680	47.9%
ACUITY A MUTUAL INSURANCE COMPANY	4.2%	\$5,041,444	\$4,718,075	\$2,263,795	\$2,223,601	47.1%
AUTO OWNERS INSURANCE COMPANY	4.1%	\$4,857,496	\$4,475,607	\$3,507,614	\$3,863,912	86.3%
GREAT WEST CASUALTY COMPANY	3.7%	\$4,482,039	\$4,120,723	\$1,956,287	\$1,899,300	46.1%
OWNERS INSURANCE COMPANY	3.1%	\$3,645,815	\$3,447,881	\$2,152,101	\$3,002,977	87.1%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2.7%	\$3,250,422	\$3,020,633	\$2,398,215	\$2,400,192	79.5%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	2.6%	\$3,050,760	\$2,917,698	\$2,584,513	\$2,529,035	86.7%
CINCINNATI INSURANCE COMPANY THE	2.4%	\$2,893,244	\$2,776,767	\$1,952,244	\$1,674,772	60.3%
FEDERATED MUTUAL INSURANCE COMPANY	2.0%	\$2,443,050	\$2,476,608	\$1,305,244	\$1,254,264	50.6%
NORTHLAND INSURANCE COMPANY	1.7%	\$2,091,556	\$2,061,636	\$942,950	\$962,384	46.7%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	1.7%	\$2,049,383	\$1,841,777	\$3,074,480	\$365,330	19.8%
UNITED FIRE AND CASUALTY COMPANY	1.7%	\$2,005,027	\$1,929,864	\$1,212,473	\$1,006,914	52.2%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	1.5%	\$1,783,704	\$1,601,945	\$1,138,433	\$1,154,924	72.1%
SECURA INSURANCE COMPANY	1.5%	\$1,739,471	\$1,646,977	\$570,161	\$600,116	36.4%
STAR INSURANCE COMPANY	1.2%	\$1,434,895	\$1,410,339	\$633,293	\$698,705	49.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SHELTER GENERAL INSURANCE COMPANY	1.2%	\$1,381,168	\$1,276,791	\$569,849	\$589,140	46.1%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	1.1%	\$1,352,959	\$1,208,851	\$330,397	\$292,215	24.2%
SENTRY SELECT INSURANCE COMPANY	1.1%	\$1,330,321	\$1,375,977	\$1,112,620	\$1,295,453	94.1%
HAULERS INSURANCE COMPANY INC	1.1%	\$1,284,748	\$1,217,931	\$1,173,225	\$1,043,598	85.7%
GRINNELL MUTUAL REINSURANCE COMPANY	1.0%	\$1,150,698	\$1,062,837	\$1,008,222	\$1,002,223	94.3%
WEST BEND INSURANCE COMPANY	0.9%	\$1,126,471	\$995,108	\$756,494	\$745,723	74.9%
TRAVELERS INDEMNITY COMPANY	0.9%	\$1,124,308	\$1,020,130	\$527,749	\$541,975	53.1%
OHIO SECURITY INSURANCE COMPANY	0.9%	\$1,104,860	\$1,253,269	\$650,937	\$676,892	54.0%
OLD REPUBLIC INSURANCE COMPANY	0.9%	\$1,073,149	\$999,042	\$333,214	\$545,957	54.6%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.8%	\$1,015,410	\$1,041,608	\$905,858	\$970,034	93.1%
HARTFORD FIRE INSURANCE COMPANY	0.8%	\$1,005,032	\$984,780	\$1,104,390	\$596,019	60.5%
VANLINER INSURANCE COMPANY	0.8%	\$989,133	\$1,026,382	\$668,969	\$473,503	46.1%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.8%	\$925,147	\$916,203	\$558,007	\$548,485	59.9%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.8%	\$901,502	\$788,854	\$539,775	\$493,410	62.5%
CHARTER OAK FIRE INSURANCE CO THE	0.7%	\$895,094	\$856,139	\$387,422	\$393,047	45.9%
UNION INSURANCE COMPANY	0.7%	\$885,625	\$771,656	\$383,307	\$392,064	50.8%
CANAL INSURANCE COMPANY	0.7%	\$879,496	\$824,119	\$601,806	\$549,055	66.6%
SECURA SUPREME INSURANCE COMPANY	0.7%	\$874,078	\$751,307	\$225,311	\$322,675	42.9%
ARCH INSURANCE COMPANY	0.7%	\$873,573	\$884,197	\$563,034	\$719,908	81.4%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.7%	\$840,546	\$798,619	\$480,131	\$520,907	65.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL INTERSTATE INSURANCE COMPANY	0.7%	\$829,252	\$785,754	\$338,768	\$292,601	37.2%
FEDERATED SERVICE INSURANCE COMPANY	0.6%	\$770,742	\$741,295	\$832,910	\$828,764	111.8%
GUIDEONE INSURANCE COMPANY	0.6%	\$719,665	\$749,812	\$592,856	\$652,452	87.0%
CHEROKEE INSURANCE COMPANY	0.6%	\$701,724	\$608,072	\$355,970	\$221,937	36.5%
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	0.6%	\$695,975	\$666,624	\$276,387	\$247,622	37.1%
FEDERATED RESERVE INSURANCE COMPANY	0.6%	\$670,385	\$598,667	\$325,238	\$381,602	63.7%
NATIONWIDE ASSURANCE COMPANY	0.6%	\$666,156	\$605,424	\$381,651	\$391,358	64.6%
BERKLEY CASUALTY COMPANY	0.5%	\$613,425	\$384,315	\$134,573	\$129,706	33.7%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.5%	\$602,051	\$614,536	\$471,801	\$445,198	72.4%
COREPOINTE INSURANCE COMPANY	0.5%	\$572,346	\$572,346	\$506,682	\$502,891	87.9%
SELECTIVE INSURANCE COMPANY OF AMERICA	0.5%	\$555,932	\$539,729	\$356,423	\$349,376	64.7%
TRUCK INSURANCE EXCHANGE	0.5%	\$555,226	\$558,096	\$364,981	\$401,475	71.9%
CONTINENTAL WESTERN INSURANCE COMPANY	0.4%	\$537,769	\$381,496	\$136,511	\$288,857	75.7%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.4%	\$528,474	\$641,181	\$464,402	\$457,927	71.4%
CINCINNATI INDEMNITY COMPANY INC	0.4%	\$527,784	\$457,998	\$254,071	\$221,891	48.4%
EMCASCO INSURANCE COMPANY	0.4%	\$521,639	\$481,069	\$312,961	\$316,640	65.8%
PROTECTIVE INSURANCE COMPANY	0.4%	\$455,182	\$495,610	\$288,406	\$375,283	75.7%
ADDISON INSURANCE COMPANY	0.3%	\$398,016	\$382,281	\$229,388	\$230,427	60.3%
ACADIA INSURANCE COMPANY	0.3%	\$392,407	\$454,696	\$257,737	\$251,312	55.3%
EMPIRE FIRE AND MARINE INSURANCE CO	0.3%	\$391,428	\$397,464	\$99,683	\$431,108	108.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.3%	\$388,440	\$362,098	\$95,315	\$72,590	20.0%
ALLSTATE INSURANCE COMPANY	0.3%	\$383,603	\$371,637	\$241,945	\$286,104	77.0%
STATE FARM FIRE AND CASUALTY COMPANY	0.3%	\$379,363	\$326,026	\$153,322	\$166,084	50.9%
CINCINNATI CASUALTY COMPANY THE	0.3%	\$375,464	\$385,537	\$293,119	\$333,959	86.6%
BITCO GENERAL INSURANCE CORPORATION	0.3%	\$363,399	\$358,068	\$172,642	\$178,969	50.0%
FCCI INSURANCE COMPANY	0.3%	\$360,857	\$359,627	\$178,052	\$217,709	60.5%
AMERICAN INTER-FIDELITY EXCHANGE	0.3%	\$359,503	\$394,647	\$238,300	\$-565,844	(143.4%)
NATIONAL INDEMNITY COMPANY	0.3%	\$358,688	\$339,494	\$332,093	\$274,149	80.8%
AMERISURE MUTUAL INSURANCE COMPANY	0.3%	\$355,701	\$298,231	\$182,734	\$261,219	87.6%
VANTAPRO SPECIALTY INSURANCE COMPANY	0.3%	\$353,306	\$332,670	\$194,531	\$202,363	60.8%
AMCO INSURANCE COMPANY	0.3%	\$338,689	\$346,750	\$177,698	\$168,913	48.7%
AMERISURE INSURANCE COMPANY	0.3%	\$321,655	\$323,745	\$132,810	\$120,722	37.3%
GREAT AMERICAN ASSURANCE COMPANY	0.3%	\$319,911	\$312,908	\$252,983	\$260,330	83.2%
ROCK RIDGE INSURANCE COMPANY	0.3%	\$319,813	\$315,864	\$99,340	\$106,096	33.6%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.3%	\$315,485	\$270,703	\$88,216	\$112,637	41.6%
HARCO NATIONAL INSURANCE COMPANY	0.3%	\$310,922	\$268,038	\$133,908	\$77,986	29.1%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.3%	\$309,698	\$250,447	\$99,640	\$103,640	41.4%
COUNTRY MUTUAL INSURANCE COMPANY	0.3%	\$302,489	\$276,452	\$301,116	\$254,645	92.1%
VALLEY FORGE INSURANCE COMPANY	0.3%	\$300,483	\$268,126	\$259,554	\$232,257	86.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.2%	\$293,650	\$240,043	\$226,820	\$237,746	99.0%
NUTMEG INSURANCE COMPANY	0.2%	\$288,975	\$210,401	\$75,961	\$77,402	36.8%
LANCER INSURANCE COMPANY	0.2%	\$285,461	\$300,404	\$103,207	\$110,529	36.8%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.2%	\$280,627	\$258,235	\$157,234	\$174,134	67.4%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.2%	\$269,281	\$228,931	\$97,378	\$206,287	90.1%
SENTRY INSURANCE COMPANY	0.2%	\$268,571	\$254,343	\$227,387	\$222,987	87.7%
CONTINENTAL CASUALTY COMPANY	0.2%	\$263,267	\$187,944	\$23,356	\$173,384	92.3%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	0.2%	\$261,727	\$323,107	\$279,761	\$267,123	82.7%
NATIONWIDE GENERAL INSURANCE COMPANY	0.2%	\$257,097	\$267,972	\$187,788	\$189,573	70.7%
FEDERAL INSURANCE COMPANY	0.2%	\$252,022	\$225,837	\$698,461	\$800,264	354.4%
BROTHERHOOD MUTUAL INSURANCE CO	0.2%	\$251,610	\$249,340	\$200,002	\$207,061	83.0%
FALLS LAKE NATIONAL INSURANCE COMPANY	0.2%	\$247,944	\$409,905	\$143,664	\$235,559	57.5%
CHURCH MUTUAL INSURANCE COMPANY S.I.	0.2%	\$243,482	\$229,621	\$188,266	\$234,069	101.9%
MONROE GUARANTY INSURANCE COMPANY	0.2%	\$242,182	\$225,927	\$27,230	\$115,254	51.0%
NATIONAL CASUALTY COMPANY	0.2%	\$240,466	\$524,911	\$130,375	\$128,479	24.5%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.2%	\$231,496	\$255,524	\$163,331	\$185,420	72.6%
WESCO INSURANCE COMPANY	0.2%	\$231,485	\$271,271	\$148,364	\$114,791	42.3%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	0.2%	\$225,368	\$234,109	\$255,704	\$264,168	112.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	0.2%	\$219,995	\$199,363	\$4,911	\$49,612	24.9%
COLUMBIA NATIONAL INSURANCE COMPANY	0.2%	\$219,579	\$172,867	\$143,272	\$146,565	84.8%
HARTFORD ACCIDENT & INDEMNITY CO	0.2%	\$215,939	\$231,563	\$178,153	\$190,180	82.1%
CONTINENTAL INSURANCE COMPANY THE	0.2%	\$207,731	\$189,803	\$114,608	\$132,977	70.1%
MID CENTURY INSURANCE COMPANY	0.2%	\$203,203	\$273,092	\$175,977	\$197,418	72.3%
HUDSON INSURANCE COMPANY	0.2%	\$202,247	\$196,374	\$97,691	\$92,042	46.9%
MARKEL INSURANCE COMPANY	0.2%	\$201,267	\$127,930	\$-6,954	\$25,290	19.8%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.2%	\$193,792	\$206,575	\$281,681	\$281,681	136.4%
TRUMBULL INSURANCE COMPANY	0.2%	\$186,666	\$177,006	\$47,331	\$43,664	24.7%
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.2%	\$184,677	\$218,610	\$164,974	\$73,972	33.8%
GREAT AMERICAN INSURANCE COMPANY	0.2%	\$181,472	\$171,899	\$23,615	\$55,745	32.4%
KEY RISK INSURANCE COMPANY	0.1%	\$176,831	\$143,466	\$152,809	\$118,187	82.4%
GRINNELL SELECT INSURANCE COMPANY	0.1%	\$176,337	\$153,992	\$143,572	\$143,082	92.9%
PHOENIX INSURANCE COMPANY THE	0.1%	\$170,493	\$175,646	\$97,538	\$83,489	47.5%
UNITED WISCONSIN INSURANCE COMPANY	0.1%	\$163,988	\$25,254	\$0	\$19,775	78.3%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.1%	\$163,951	\$387,941	\$323,622	\$316,242	81.5%
WEST AMERICAN INSURANCE COMPANY	0.1%	\$158,937	\$152,439	\$4,317	\$-23,308	(15.3%)
TRIANGLE INSURANCE COMPANY INC	0.1%	\$153,958	\$145,401	\$25,166	\$7,259	5.0%
AMERICAN ZURICH INSURANCE COMPANY	0.1%	\$152,551	\$144,206	\$101,437	\$191,460	132.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.1%	\$149,850	\$135,065	\$188,037	\$0	0.0%
GREENWICH INSURANCE COMPANY	0.1%	\$143,972	\$91,990	\$53,024	\$-33,131	(36.0%)
FARMERS INSURANCE EXCHANGE	0.1%	\$137,565	\$162,125	\$110,958	\$81,816	50.5%
HARTFORD CASUALTY INSURANCE CO	0.1%	\$137,512	\$128,943	\$37,709	\$61,793	47.9%
UNION INSURANCE COMPANY OF PROVIDENCE	0.1%	\$136,564	\$142,152	\$50,992	\$48,036	33.8%
ACE AMERICAN INSURANCE COMPANY	0.1%	\$120,795	\$116,790	\$2,843	\$19,301	16.5%
NATIONAL TRUST INSURANCE COMPANY	0.1%	\$119,924	\$158,998	\$243,102	\$101,829	64.0%
LM INSURANCE CORPORATION	0.1%	\$119,608	\$107,505	\$17,536	\$126,595	117.8%
MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.1%	\$117,382	\$111,001	\$99,740	\$106,896	96.3%
TWIN CITY FIRE INSURANCE COMPANY	0.1%	\$116,238	\$124,847	\$0	\$3,600	2.9%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.1%	\$108,278	\$75,202	\$1,558	\$72,610	96.6%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE COMPANY	0.1%	\$107,161	\$102,814	\$27,484	\$35,677	34.7%
AMERICAN FIRE & CASUALTY COMPANY	0.1%	\$106,945	\$100,357	\$28,942	\$31,544	31.4%
STARR INDEMNITY & LIABILITY COMPANY	0.1%	\$103,832	\$106,357	\$139,775	\$80,979	76.1%
LIBERTY INSURANCE CORPORATION	0.1%	\$100,197	\$81,109	\$106,160	\$126,926	156.5%
OHIO CASUALTY INSURANCE COMPANY	0.1%	\$98,850	\$102,724	\$16,789	\$-8,449	(8.2%)
STARSTONE NATIONAL INSURANCE COMPANY	0.1%	\$98,736	\$48,038	\$10,866	\$3,301	6.9%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0.1%	\$98,359	\$106,967	\$-22,456	\$-22,526	(21.1%)
TOKIO MARINE AMERICA INSURANCE COMPANY	0.1%	\$92,040	\$89,511	\$-28,017	\$-23,609	(26.4%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CRESTBROOK INSURANCE COMPANY	0.1%	\$91,889	\$195,978	\$89,968	\$82,968	42.3%
SOMPO AMERICA INSURANCE COMPANY	0.1%	\$90,594	\$86,693	\$13,064	\$37,197	42.9%
IMPERIUM INSURANCE COMPANY	0.1%	\$90,499	\$78,001	\$20,345	\$16,780	21.5%
AXIS INSURANCE COMPANY	0.1%	\$89,802	\$87,609	\$35,951	\$6,768	7.7%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.1%	\$86,655	\$91,036	\$96,947	\$108,629	119.3%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.1%	\$86,372	\$84,402	\$10,576	\$11,203	13.3%
AMERICAN MODERN HOME INSURANCE CO	0.1%	\$85,672	\$85,672	\$69,572	\$75,244	87.8%
EVERETT CASH MUTUAL INSURANCE CO.	0.1%	\$83,979	\$77,253	\$61,703	\$100,205	129.7%
RLI INSURANCE COMPANY	0.1%	\$82,269	\$62,511	\$21,530	\$5,675	9.1%
CUMIS INSURANCE SOCIETY INC	0.1%	\$81,666	\$70,418	\$26,506	\$80,927	114.9%
NATIONAL AMERICAN INSURANCE COMPANY	0.1%	\$80,641	\$70,289	\$0	\$0	0.0%
TRANSPORTATION INSURANCE COMPANY	0.1%	\$79,591	\$87,762	\$50,319	\$68,508	78.1%
NATIONAL SPECIALTY INSURANCE COMPANY	0.1%	\$77,449	\$58,680	\$251	\$100	0.2%
SENTINEL INSURANCE COMPANY LTD	0.1%	\$76,968	\$72,855	\$53,503	\$51,249	70.3%
DEPOSITORS INSURANCE COMPANY	0.1%	\$74,157	\$115,884	\$74,302	\$72,481	62.5%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.1%	\$71,952	\$67,491	\$11,252	\$-134,322	(199.0%)
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.1%	\$70,790	\$6,392	\$0	\$0	0.0%
GEICO GENERAL INSURANCE COMPANY	0.1%	\$70,772	\$63,512	\$11,199	\$16,928	26.7%
WILSHIRE INSURANCE COMPANY	0.1%	\$67,947	\$70,306	\$8,694	\$-8,317	(11.8%)
GRINNELL COMPASS INC	0.1%	\$66,775	\$46,920	\$151,583	\$141,137	300.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.1%	\$66,515	\$63,611	\$70,481	\$72,027	113.2%
TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.1%	\$66,047	\$72,103	\$19,561	\$33,793	46.9%
COLUMBIA MUTUAL INSURANCE COMPANY	0.1%	\$65,764	\$66,062	\$150	\$8,152	12.3%
SHELTER MUTUAL INSURANCE COMPANY	0.1%	\$64,945	\$65,541	\$73,621	\$70,951	108.3%
EVEREST NATIONAL INSURANCE COMPANY	0.1%	\$62,061	\$78,671	\$-18,010	\$8,818	11.2%
BERKLEY NATIONAL INSURANCE COMPANY	0.1%	\$59,805	\$56,969	\$2,634	\$21,072	37.0%
ACCREDITED SURETY AND CASUALTY COMPANY INC	0.0%	\$59,330	\$46,340	\$0	\$56,048	120.9%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.0%	\$58,851	\$52,519	\$56,895	\$57,249	109.0%
GREAT DIVIDE INSURANCE COMPANY	0.0%	\$58,286	\$85,081	\$65,030	\$56,478	66.4%
HARLEYSVILLE INSURANCE COMPANY	0.0%	\$56,237	\$57,946	\$47,169	\$4,485	7.7%
INTREPID INSURANCE COMPANY	0.0%	\$55,149	\$36,091	\$30,372	\$31,268	86.6%
CAROLINA CASUALTY INSURANCE COMPANY	0.0%	\$54,947	\$23,319	\$0	\$1,628	7.0%
AMERICAN RELIABLE INSURANCE COMPANY	0.0%	\$53,477	\$59,288	\$91,976	\$103,791	175.1%
EVEREST DENALI INSURANCE COMPANY	0.0%	\$53,122	\$58,929	\$0	\$-3,000	(5.1%)
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.0%	\$51,411	\$45,049	\$8,583	\$3,999	8.9%
ALLIED INSURANCE COMPANY OF AMERICA	0.0%	\$49,627	\$140,832	\$63,485	\$58,413	41.5%
RURAL TRUST INSURANCE COMPANY	0.0%	\$43,512	\$33,675	\$34,440	\$33,585	99.7%
BENCHMARK INSURANCE COMPANY	0.0%	\$40,088	\$53,395	\$-37,307	\$-42,307	(79.2%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
EMC PROPERTY & CASUALTY COMPANY	0.0%	\$36,456	\$38,903	\$4,023	\$4,309	11.1%
CLEAR SPRING PROPERTY AND CASUALTY COMPANY	0.0%	\$34,091	\$13,394	\$0	\$0	0.0%
MITSUI SUMITOMO INSURANCE USA INC	0.0%	\$33,608	\$31,126	\$46,841	\$36,483	117.2%
SAGAMORE INSURANCE COMPANY	0.0%	\$30,907	\$8,782	\$0	\$179	2.0%
FLORISTS' MUTUAL INSURANCE COMPANY	0.0%	\$28,853	\$38,917	\$15,089	\$14,789	38.0%
STARNET INSURANCE COMPANY	0.0%	\$26,395	\$27,792	\$10,326	\$10,599	38.1%
MIDDLESEX INSURANCE COMPANY	0.0%	\$24,311	\$21,358	\$17,443	\$17,443	81.7%
FIRST LIBERTY INSURANCE CORP THE	0.0%	\$23,818	\$37,013	\$18,573	\$19,996	54.0%
ARGONAUT INSURANCE COMPANY	0.0%	\$22,826	\$18,801	\$0	\$854	4.5%
MILFORD CASUALTY INSURANCE COMPANY	0.0%	\$22,311	\$19,818	\$0	\$-1,932	(9.7%)
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$22,050	\$20,273	\$1,466	\$7,571	37.3%
BERKLEY REGIONAL INSURANCE COMPANY	0.0%	\$21,921	\$15,472	\$12,016	\$9,009	58.2%
NOVA CASUALTY COMPANY	0.0%	\$19,450	\$20,849	\$18,964	\$13,597	65.2%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0%	\$19,147	\$20,841	\$33,153	\$23,511	112.8%
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.0%	\$18,806	\$19,408	\$7,970	\$7,721	39.8%
SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$17,736	\$9,668	\$7,350	\$-1,503	(15.5%)
BITCO NATIONAL INSURANCE COMPANY	0.0%	\$17,683	\$17,267	\$1,486	\$-20,998	(121.6%)
HANOVER INSURANCE COMPANY THE	0.0%	\$17,396	\$18,526	\$0	\$1,070	5.8%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.0%	\$17,187	\$9,628	\$4,163	\$5,757	59.8%
SCOTTSDALE INDEMNITY COMPANY	0.0%	\$17,044	\$36,123	\$10,668	\$11,110	30.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SOMPO AMERICA FIRE & MARINE INSURANCE COMPANY	0.0%	\$15,140	\$13,874	\$0	\$27,586	198.8%
UTICA MUTUAL INSURANCE COMPANY	0.0%	\$14,529	\$15,998	\$-7,366	\$-6,029	(37.7%)
AMTRUST INSURANCE COMPANY	0.0%	\$13,276	\$7,165	\$0	\$-1,303	(18.2%)
MID-CONTINENT CASUALTY COMPANY	0.0%	\$12,825	\$15,122	\$18,295	\$20,106	133.0%
AMERISURE PARTNERS INSURANCE COMPANY	0.0%	\$12,480	\$31,413	\$143,647	\$-21,020	(66.9%)
ALLIED WORLD INSURANCE COMPANY	0.0%	\$12,390	\$8,906	\$6,561	\$20,983	235.6%
AMERICAN FAMILY HOME INSURANCE COMPANY	0.0%	\$12,212	\$12,111	\$4,892	\$10,144	83.8%
EVEREST PREMIER INSURANCE COMPANY	0.0%	\$10,610	\$14,990	\$5,397	\$5,719	38.2%
MASSACHUSETTS BAY INSURANCE COMPANY	0.0%	\$9,947	\$22,119	\$14,369	\$14,973	67.7%
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.0%	\$9,334	\$8,511	\$6,500	\$15,807	185.7%
CHIRON INSURANCE COMPANY	0.0%	\$8,579	\$3,064	\$0	\$781	25.5%
HALLMARK NATIONAL INSURANCE COMPANY	0.0%	\$7,607	\$7,607	\$0	\$-4,502	(59.2%)
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.0%	\$7,478	\$8,750	\$0	\$-1,596	(18.2%)
CITIZENS INSURANCE COMPANY OF AMERICA	0.0%	\$7,287	\$8,298	\$0	\$276	3.3%
HISCOX INSURANCE COMPANY INC	0.0%	\$7,070	\$7,318	\$0	\$2,475	33.8%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.0%	\$6,559	\$7,366	\$0	\$-599	(8.1%)
STATE NATIONAL INSURANCE COMPANY INC	0.0%	\$4,898	\$43,492	\$28,457	\$99,457	228.7%
WESTFIELD INSURANCE COMPANY	0.0%	\$4,545	\$2,108	\$3,063	\$3,462	164.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CONTRACTORS BONDING & INSURANCE COMPANY	0.0%	\$4,441	\$2,517	\$0	\$160	6.4%
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.0%	\$4,356	\$7,748	\$0	\$626	8.1%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.0%	\$4,056	\$70,295	\$74,268	\$49,624	70.6%
INTEGON NATIONAL INSURANCE COMPANY	0.0%	\$3,406	\$3,472	\$2,982	\$1,631	47.0%
SENECA INSURANCE COMPANY INC	0.0%	\$3,269	\$3,850	\$1,794	\$2,580	67.0%
MGT INSURANCE COMPANY	0.0%	\$3,256	\$497	\$0	\$151	30.4%
XL SPECIALTY INSURANCE COMPANY	0.0%	\$3,153	\$6,400	\$0	\$-58,434	(913.0%)
T.H.E. INSURANCE COMPANY	0.0%	\$2,969	\$5,414	\$0	\$-12,358	(228.3%)
AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.0%	\$2,964	\$12,136	\$0	\$-449	(3.7%)
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.0%	\$2,855	\$120	\$0	\$0	0.0%
RIVERPORT INSURANCE COMPANY	0.0%	\$2,083	\$2,066	\$0	\$0	0.0%
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	0.0%	\$1,985	\$2,217	\$0	\$0	0.0%
XL INSURANCE AMERICA INC	0.0%	\$1,596	\$-31	\$0	\$-5,189	16738.7%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0.0%	\$1,136	\$2,216	\$0	\$-5	(0.2%)
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$1,116	\$1,468	\$0	\$-1,935	(131.8%)
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY	0.0%	\$1,030	\$989	\$0	\$0	0.0%
ARCH PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$144	\$29	\$0	\$4	13.8%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0.0%	\$21	\$21	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CONSUMERS INSURANCE USA INC	0.0%	\$0	\$0	\$0	\$-12	-
ALLIED WORLD NATIONAL ASSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-346	-
MID-CONTINENT ASSURANCE COMPANY	0.0%	\$0	\$1,204	\$0	\$0	0.0%
NATIONAL FARMERS UNION PROPERTY & CASUALTY COMPANY	0.0%	\$0	\$1,783	\$2,806	\$2,758	154.7%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$-25,822	-
VIGILANT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-189	-
FIREMANS FUND INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-29,204	-
NATIONAL SURETY CORPORATION	0.0%	\$0	\$0	\$0	\$-542	-
INTEGON INDEMNITY CORPORATION	0.0%	\$0	\$0	\$3,654	\$16,483	-
OLD REPUBLIC GENERAL INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$-6,314	-
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$7	-
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.0%	\$0	\$0	\$0	\$-1	-
SENTRY CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$5	-
HALLMARK INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$427	-
FIDELITY AND GUARANTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-23	-
TRAVELERS COMMERCIAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-5	-
TRAVCO PERSONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-28	-
PROGRESSIVE PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$148	-
UNIVERSAL UNDERWRITERS INS CO	0.0%	\$0	\$0	\$-2,701	\$-2,701	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GEICO CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$-253	-
DIAMOND STATE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-39	-
TECHNOLOGY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1	-
VICTORIA FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$13	-
AMERICAN SELECT INSURANCE COMPANY	(0.0%)	\$-93	\$68	\$0	\$-36	(52.9%)
GOVERNMENT EMPLOYEES INSURANCE CO	(0.0%)	\$-170	\$1,987	\$504	\$-4,034	(203.0%)
NEXT INSURANCE US COMPANY	(0.0%)	\$-617	\$3,260	\$5,360	\$10,641	326.4%
21ST CENTURY PREMIER INSURANCE COMPANY	(0.0%)	\$-871	\$5,767	\$4,000	\$-893	(15.5%)
WATFORD INSURANCE COMPANY	(0.1%)	\$-121,657	\$-121,657	\$0	\$-30,069	24.7%
TOTAL	100.0%	\$119,534,054	\$113,986,353	\$67,842,500	\$67,923,497	59.6%

COMMERCIAL AUTO: COLLISION

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PROGRESSIVE CASUALTY INSURANCE COMPANY	13.7%	\$27,533,343	\$26,391,879	\$13,825,725	\$13,680,901	51.8%
MOTORS INSURANCE CORPORATION	7.6%	\$15,335,264	\$15,335,264	\$8,506,779	\$8,531,793	55.6%
ACUITY A MUTUAL INSURANCE COMPANY	4.7%	\$9,456,340	\$8,872,926	\$8,030,175	\$8,318,153	93.7%
GREAT WEST CASUALTY COMPANY	4.5%	\$9,092,920	\$8,380,156	\$5,546,454	\$6,111,795	72.9%
NORTHLAND INSURANCE COMPANY	3.0%	\$6,065,289	\$5,883,995	\$2,981,675	\$3,056,333	51.9%
AUTO OWNERS INSURANCE COMPANY	2.9%	\$5,883,293	\$5,215,512	\$3,912,374	\$3,925,887	75.3%
CINCINNATI INSURANCE COMPANY THE	2.6%	\$5,299,521	\$5,198,381	\$2,651,798	\$2,542,879	48.9%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	2.0%	\$4,021,421	\$3,759,126	\$2,733,869	\$2,594,298	69.0%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	2.0%	\$3,925,657	\$3,498,997	\$2,894,605	\$3,083,134	88.1%
CANAL INSURANCE COMPANY	1.8%	\$3,556,207	\$3,337,463	\$2,281,239	\$2,155,410	64.6%
ZURICH AMERICAN INSURANCE COMPANY	1.8%	\$3,534,149	\$3,595,365	\$3,349,619	\$3,249,996	90.4%
ATLANTIC SPECIALTY INSURANCE COMPANY	1.6%	\$3,313,731	\$3,237,147	\$3,023,573	\$2,803,551	86.6%
MIDVALE INDEMNITY COMPANY	1.5%	\$3,008,776	\$4,579,991	\$1,751,169	\$1,698,000	37.1%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	1.4%	\$2,838,789	\$2,588,672	\$1,979,036	\$2,473,643	95.6%
SENTRY SELECT INSURANCE COMPANY	1.4%	\$2,802,871	\$2,962,065	\$1,559,558	\$1,286,513	43.4%
UNITED FIRE AND CASUALTY COMPANY	1.3%	\$2,678,338	\$2,672,395	\$1,269,954	\$1,456,539	54.5%
SHELTER GENERAL INSURANCE COMPANY	1.2%	\$2,434,883	\$2,273,885	\$1,323,065	\$1,367,856	60.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.2%	\$2,342,029	\$2,244,710	\$2,784,003	\$2,692,506	119.9%
SECURA INSURANCE COMPANY	1.0%	\$2,088,272	\$2,035,529	\$1,683,895	\$2,124,379	104.4%
GRINNELL MUTUAL REINSURANCE COMPANY	1.0%	\$2,027,245	\$2,121,089	\$909,555	\$731,929	34.5%
VANLINER INSURANCE COMPANY	1.0%	\$1,962,004	\$2,044,939	\$1,083,619	\$845,537	41.3%
FEDERATED MUTUAL INSURANCE COMPANY	1.0%	\$1,961,886	\$2,030,413	\$804,740	\$825,270	40.6%
SOUTHERN PIONEER PROPERTY AND CASUALTY INSURANCE COMPANY	0.9%	\$1,863,117	\$1,741,393	\$870,237	\$827,716	47.5%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.9%	\$1,838,105	\$1,650,841	\$1,173,154	\$1,190,148	72.1%
OLD REPUBLIC INSURANCE COMPANY	0.9%	\$1,835,105	\$1,738,274	\$2,077,849	\$2,205,054	126.9%
NATIONAL INTERSTATE INSURANCE COMPANY	0.9%	\$1,798,960	\$1,680,800	\$714,410	\$682,693	40.6%
GREAT AMERICAN ASSURANCE COMPANY	0.9%	\$1,787,872	\$1,835,042	\$1,414,077	\$1,061,760	57.9%
AMGUARD INSURANCE COMPANY	0.9%	\$1,786,135	\$1,632,976	\$746,264	\$781,356	47.8%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.8%	\$1,623,013	\$1,586,971	\$1,083,011	\$1,031,688	65.0%
TRAVELERS INDEMNITY COMPANY	0.8%	\$1,533,279	\$1,400,281	\$1,513,612	\$1,496,672	106.9%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.8%	\$1,530,282	\$1,633,566	\$1,808,312	\$1,827,916	111.9%
PROTECTIVE INSURANCE COMPANY	0.7%	\$1,471,171	\$1,563,140	\$1,248,325	\$1,546,182	98.9%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.7%	\$1,434,263	\$1,300,214	\$850,175	\$1,024,666	78.8%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	0.7%	\$1,321,455	\$1,486,307	\$976,415	\$850,726	57.2%
STAR INSURANCE COMPANY	0.6%	\$1,291,994	\$1,243,759	\$785,051	\$1,555,894	125.1%
WEST BEND INSURANCE COMPANY	0.6%	\$1,277,252	\$1,128,305	\$857,752	\$845,539	74.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ARCH INSURANCE COMPANY	0.6%	\$1,191,286	\$1,206,061	\$384,392	\$491,493	40.8%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.6%	\$1,190,145	\$1,162,170	\$1,039,544	\$1,050,670	90.4%
UNION INSURANCE COMPANY	0.6%	\$1,169,003	\$1,017,258	\$712,405	\$982,784	96.6%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.6%	\$1,141,860	\$1,171,125	\$836,946	\$789,754	67.4%
CHARTER OAK FIRE INSURANCE CO THE	0.6%	\$1,136,839	\$1,073,160	\$864,277	\$1,034,234	96.4%
OHIO SECURITY INSURANCE COMPANY	0.6%	\$1,115,740	\$1,261,676	\$896,791	\$870,268	69.0%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.5%	\$1,086,733	\$951,551	\$590,398	\$712,431	74.9%
CINCINNATI INDEMNITY COMPANY INC	0.5%	\$973,784	\$854,441	\$292,853	\$301,706	35.3%
PENN MILLERS INSURANCE COMPANY	0.5%	\$958,826	\$815,722	\$151,126	\$94,940	11.6%
SECURA SUPREME INSURANCE COMPANY	0.5%	\$957,774	\$837,313	\$764,976	\$822,958	98.3%
NATIONAL INDEMNITY COMPANY	0.5%	\$921,634	\$864,931	\$337,785	\$306,080	35.4%
NAVIGATORS INSURANCE COMPANY	0.4%	\$871,142	\$398,719	\$48,085	\$18,562	4.7%
COLUMBIA MUTUAL INSURANCE COMPANY	0.4%	\$865,591	\$855,147	\$773,998	\$764,129	89.4%
AMERICAN INTER-FIDELITY EXCHANGE	0.4%	\$838,840	\$920,844	\$556,035	\$-1,320,304	(143.4%)
FEDERATED SERVICE INSURANCE COMPANY	0.4%	\$837,629	\$867,115	\$549,486	\$511,404	59.0%
VANTAPRO SPECIALTY INSURANCE COMPANY	0.4%	\$831,089	\$782,542	\$124,902	\$476,019	60.8%
CONTINENTAL WESTERN INSURANCE COMPANY	0.4%	\$829,526	\$597,420	\$337,401	\$551,781	92.4%
AMCO INSURANCE COMPANY	0.4%	\$826,808	\$789,577	\$645,129	\$653,336	82.7%
LANCER INSURANCE COMPANY	0.4%	\$819,816	\$867,463	\$675,807	\$647,417	74.6%
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	0.4%	\$808,130	\$782,807	\$571,131	\$515,433	65.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.4%	\$794,914	\$724,709	\$345,343	\$313,368	43.2%
ADDISON INSURANCE COMPANY	0.4%	\$764,419	\$753,627	\$351,568	\$292,599	38.8%
UNITED STATES FIRE INSURANCE COMPANY	0.4%	\$744,985	\$648,533	\$130,071	\$202,459	31.2%
HARCO NATIONAL INSURANCE COMPANY	0.4%	\$736,724	\$530,002	\$181,778	\$154,216	29.1%
SELECTIVE INSURANCE COMPANY OF AMERICA	0.4%	\$728,588	\$696,168	\$1,424,448	\$1,368,136	196.5%
EMCASCO INSURANCE COMPANY	0.3%	\$701,407	\$703,640	\$595,646	\$546,779	77.7%
NATIONWIDE ASSURANCE COMPANY	0.3%	\$696,013	\$626,947	\$455,496	\$447,177	71.3%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.3%	\$668,446	\$882,326	\$1,271,197	\$1,383,548	156.8%
CINCINNATI CASUALTY COMPANY THE	0.3%	\$659,865	\$696,217	\$470,479	\$433,344	62.2%
EMPIRE FIRE AND MARINE INSURANCE CO	0.3%	\$641,242	\$661,681	\$296,166	\$304,076	46.0%
HAULERS INSURANCE COMPANY INC	0.3%	\$610,881	\$579,111	\$309,275	\$311,182	53.7%
KEY RISK INSURANCE COMPANY	0.3%	\$600,777	\$487,422	\$519,163	\$401,536	82.4%
TRUCK INSURANCE EXCHANGE	0.3%	\$578,842	\$589,858	\$383,804	\$368,478	62.5%
THE NORTH RIVER INSURANCE COMPANY	0.3%	\$573,091	\$607,626	\$199,485	\$271,400	44.7%
SPINNAKER INSURANCE COMPANY	0.3%	\$567,490	\$497,526	\$247,694	\$303,240	60.9%
U S SPECIALTY INSURANCE COMPANY	0.3%	\$564,206	\$528,597	\$606,425	\$590,800	111.8%
NATIONAL CASUALTY COMPANY	0.3%	\$552,965	\$888,743	\$1,035,072	\$759,762	85.5%
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.3%	\$552,392	\$546,165	\$280,575	\$274,242	50.2%
AMERISURE INSURANCE COMPANY	0.3%	\$545,501	\$539,159	\$280,571	\$255,034	47.3%
FCCI INSURANCE COMPANY	0.3%	\$538,759	\$570,285	\$639,268	\$648,259	113.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERISURE MUTUAL INSURANCE COMPANY	0.3%	\$525,913	\$469,588	\$94,587	\$135,213	28.8%
GENERAL INSURANCE COMPANY OF AMERICA	0.3%	\$521,434	\$426,050	\$344,272	\$329,747	77.4%
BITCO GENERAL INSURANCE CORPORATION	0.3%	\$520,922	\$513,280	\$602,652	\$613,487	119.5%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.3%	\$519,060	\$487,096	\$155,974	\$127,476	26.2%
WESCO INSURANCE COMPANY	0.3%	\$506,988	\$597,059	\$874,175	\$676,363	113.3%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.3%	\$502,830	\$447,397	\$434,367	\$426,672	95.4%
STATE FARM FIRE AND CASUALTY COMPANY	0.2%	\$502,063	\$434,279	\$319,625	\$343,633	79.1%
ACADIA INSURANCE COMPANY	0.2%	\$495,234	\$624,402	\$450,592	\$404,495	64.8%
GRINNELL SELECT INSURANCE COMPANY	0.2%	\$488,487	\$425,456	\$113,403	\$123,393	29.0%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.2%	\$480,488	\$410,065	\$247,690	\$262,335	64.0%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	0.2%	\$474,105	\$487,790	\$292,325	\$285,716	58.6%
FEDERAL INSURANCE COMPANY	0.2%	\$468,550	\$425,691	\$17,174	\$81,385	19.1%
HUDSON INSURANCE COMPANY	0.2%	\$460,980	\$467,161	\$222,667	\$209,790	44.9%
NATIONAL TRUST INSURANCE COMPANY	0.2%	\$451,024	\$393,034	\$293,615	\$382,970	97.4%
ALLSTATE INSURANCE COMPANY	0.2%	\$431,965	\$459,680	\$343,155	\$282,790	61.5%
HARTFORD FIRE INSURANCE COMPANY	0.2%	\$429,796	\$415,251	\$702,610	\$712,402	171.6%
STARR INDEMNITY & LIABILITY COMPANY	0.2%	\$415,330	\$425,428	\$559,101	\$323,916	76.1%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.2%	\$403,528	\$326,559	\$204,566	\$219,756	67.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CONTINENTAL CASUALTY COMPANY	0.2%	\$390,158	\$225,232	\$22,186	\$115,110	51.1%
VALLEY FORGE INSURANCE COMPANY	0.2%	\$389,827	\$363,250	\$495,700	\$241,653	66.5%
NUTMEG INSURANCE COMPANY	0.2%	\$386,205	\$282,792	\$105,235	\$134,200	47.5%
OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	0.2%	\$381,451	\$346,353	\$129,227	\$86,192	24.9%
SENTRY INSURANCE COMPANY	0.2%	\$376,573	\$357,814	\$225,334	\$213,285	59.6%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.2%	\$373,413	\$832,202	\$263,199	\$175,598	21.1%
FEDERATED RESERVE INSURANCE COMPANY	0.2%	\$369,772	\$315,510	\$124,150	\$150,080	47.6%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.2%	\$369,239	\$309,352	\$272,479	\$217,460	70.3%
TRIANGLE INSURANCE COMPANY INC	0.2%	\$359,236	\$339,269	\$58,722	\$16,938	5.0%
MOBILITAS GENERAL INSURANCE COMPANY	0.2%	\$358,924	\$282,631	\$78,204	\$152,056	53.8%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.2%	\$358,559	\$375,424	\$702,653	\$666,142	177.4%
OWNERS INSURANCE COMPANY	0.2%	\$348,098	\$388,584	\$213,992	\$256,339	66.0%
CONTINENTAL INSURANCE COMPANY THE	0.2%	\$327,333	\$289,388	\$304,580	\$201,352	69.6%
SAFETY NATIONAL CASUALTY CORPORATION	0.2%	\$322,775	\$272,639	\$376,849	\$442,607	162.3%
NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.2%	\$311,213	\$265,299	\$49,376	\$-24,084	(9.1%)
HARTFORD ACCIDENT & INDEMNITY CO	0.2%	\$306,717	\$330,964	\$251,915	\$221,294	66.9%
TRUMBULL INSURANCE COMPANY	0.1%	\$295,764	\$277,797	\$175,428	\$242,836	87.4%
CRUM & FORSTER INDEMNITY COMPANY	0.1%	\$292,755	\$279,707	\$8,321	\$16,185	5.8%
CHURCH MUTUAL INSURANCE COMPANY S.I.	0.1%	\$266,135	\$250,984	\$205,781	\$255,847	101.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONWIDE GENERAL INSURANCE COMPANY	0.1%	\$263,092	\$281,750	\$300,182	\$304,966	108.2%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.1%	\$260,108	\$277,271	\$378,780	\$243,781	87.9%
COUNTRY MUTUAL INSURANCE COMPANY	0.1%	\$237,484	\$225,602	\$228,567	\$166,849	74.0%
PHOENIX INSURANCE COMPANY THE	0.1%	\$233,988	\$237,403	\$171,348	\$173,417	73.0%
FARMERS INSURANCE EXCHANGE	0.1%	\$222,946	\$387,124	\$685,156	\$430,210	111.1%
TWIN CITY FIRE INSURANCE COMPANY	0.1%	\$217,898	\$238,838	\$69,989	\$73,431	30.7%
MID CENTURY INSURANCE COMPANY	0.1%	\$217,492	\$314,095	\$205,136	\$209,118	66.6%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.1%	\$211,802	\$210,970	\$0	\$201,922	95.7%
BROTHERHOOD MUTUAL INSURANCE CO	0.1%	\$207,636	\$203,694	\$58,819	\$68,710	33.7%
COLUMBIA NATIONAL INSURANCE COMPANY	0.1%	\$203,241	\$172,147	\$105,761	\$47,705	27.7%
UNION INSURANCE COMPANY OF PROVIDENCE	0.1%	\$200,381	\$209,361	\$203,752	\$135,489	64.7%
ACE AMERICAN INSURANCE COMPANY	0.1%	\$194,409	\$186,420	\$-19,418	\$5,421	2.9%
SWISS RE CORPORATE SOLUTIONS ELITE INSURANCE CORPORATION	0.1%	\$191,300	\$152,184	\$144,752	\$139,906	91.9%
CRESTBROOK INSURANCE COMPANY	0.1%	\$191,156	\$525,124	\$62,519	\$136,080	25.9%
GREAT DIVIDE INSURANCE COMPANY	0.1%	\$188,310	\$275,995	\$212,797	\$184,811	67.0%
WEST AMERICAN INSURANCE COMPANY	0.1%	\$186,579	\$170,563	\$37,392	\$47,806	28.0%
DEPOSITORS INSURANCE COMPANY	0.1%	\$186,328	\$286,211	\$528,514	\$514,634	179.8%
IMPERIUM INSURANCE COMPANY	0.1%	\$183,741	\$158,367	\$43,232	\$35,657	22.5%
HARTFORD CASUALTY INSURANCE CO	0.1%	\$181,146	\$179,160	\$147,691	\$163,013	91.0%
SENTINEL INSURANCE COMPANY LTD	0.1%	\$177,728	\$167,198	\$19,040	\$14,074	8.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
BERKLEY NATIONAL INSURANCE COMPANY	0.1%	\$176,802	\$103,504	\$-18,016	\$45,387	43.9%
COREPOINTE INSURANCE COMPANY	0.1%	\$175,007	\$533,433	\$0	\$0	0.0%
EVERETT CASH MUTUAL INSURANCE CO.	0.1%	\$174,104	\$160,161	\$127,923	\$207,743	129.7%
GRINNELL COMPASS INC	0.1%	\$170,420	\$120,991	\$29,013	\$95,862	79.2%
RLI INSURANCE COMPANY	0.1%	\$168,110	\$123,465	\$19,132	\$11,208	9.1%
TRISURA INSURANCE COMPANY	0.1%	\$165,517	\$102,464	\$53,506	\$-556,653	(543.3%)
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.1%	\$154,694	\$151,211	\$56,326	\$49,915	33.0%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.1%	\$154,663	\$182,517	\$218,471	\$133,153	73.0%
TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.1%	\$154,063	\$193,688	\$110,844	\$90,778	46.9%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0.1%	\$138,060	\$155,940	\$376,080	\$279,982	179.5%
TOKIO MARINE AMERICA INSURANCE COMPANY	0.1%	\$129,981	\$126,409	\$75,674	\$63,767	50.4%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.1%	\$125,399	\$121,230	\$156,778	\$164,081	135.3%
BERKLEY CASUALTY COMPANY	0.1%	\$124,442	\$125,979	\$98,616	\$296,046	235.0%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.1%	\$122,219	\$95,541	\$-39,398	\$77,034	80.6%
LIBERTY INSURANCE CORPORATION	0.1%	\$122,033	\$109,595	\$68,513	\$80,801	73.7%
WILSHIRE INSURANCE COMPANY	0.1%	\$116,604	\$120,925	\$78,557	\$-14,304	(11.8%)
AXIS INSURANCE COMPANY	0.1%	\$113,788	\$111,010	\$36,027	\$65,317	58.8%
MARKEL INSURANCE COMPANY	0.1%	\$112,554	\$106,771	\$0	\$13,979	13.1%
TRANSPORTATION INSURANCE COMPANY	0.1%	\$111,046	\$128,262	\$11,308	\$99,327	77.4%
FIRST LIBERTY INSURANCE CORP THE	0.1%	\$108,944	\$116,774	\$167,317	\$169,151	144.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL SPECIALTY INSURANCE COMPANY	0.1%	\$108,191	\$77,960	\$67,648	\$48,795	62.6%
AMERICAN FIRE & CASUALTY COMPANY	0.1%	\$105,813	\$99,711	\$60,514	\$76,608	76.8%
EVEREST NATIONAL INSURANCE COMPANY	0.1%	\$103,012	\$130,581	\$88,092	\$87,328	66.9%
AMERICAN ZURICH INSURANCE COMPANY	0.0%	\$96,502	\$94,362	\$122,577	\$113,599	120.4%
OHIO CASUALTY INSURANCE COMPANY	0.0%	\$96,452	\$96,617	\$21,096	\$-1,217	(1.3%)
NATIONAL AMERICAN INSURANCE COMPANY	0.0%	\$94,151	\$84,803	\$50,156	\$8,012	9.4%
SOMPO AMERICA INSURANCE COMPANY	0.0%	\$93,915	\$89,871	\$13,542	\$38,561	42.9%
CAROLINA CASUALTY INSURANCE COMPANY	0.0%	\$92,856	\$109,401	\$-8,527	\$14,000	12.8%
CLEAR BLUE INSURANCE COMPANY	0.0%	\$91,350	\$154,772	\$65,580	\$89,097	57.6%
LM INSURANCE CORPORATION	0.0%	\$86,128	\$85,453	\$86,279	\$92,977	108.8%
HARLEYSVILLE INSURANCE COMPANY	0.0%	\$85,415	\$84,161	\$0	\$-14,811	(17.6%)
EVEREST DENALI INSURANCE COMPANY	0.0%	\$85,074	\$94,375	\$25,489	\$17,394	18.4%
GEICO GENERAL INSURANCE COMPANY	0.0%	\$84,316	\$73,654	\$16,357	\$28,678	38.9%
RURAL TRUST INSURANCE COMPANY	0.0%	\$84,059	\$65,056	\$57,072	\$55,656	85.6%
GREAT PLAINS CASUALTY INC	0.0%	\$81,719	\$46,128	\$22,775	\$86,684	187.9%
MITSUI SUMITOMO INSURANCE USA INC	0.0%	\$81,346	\$77,771	\$78,587	\$67,754	87.1%
ALLIED INSURANCE COMPANY OF AMERICA	0.0%	\$81,054	\$226,382	\$147,427	\$125,454	55.4%
AMERICAN RELIABLE INSURANCE COMPANY	0.0%	\$80,216	\$88,932	\$137,963	\$155,687	175.1%
SHELTER MUTUAL INSURANCE COMPANY	0.0%	\$74,039	\$74,841	\$64,077	\$61,754	82.5%
ALLSTATE INDEMNITY COMPANY	0.0%	\$71,059	\$18,883	\$7,445	\$6,756	35.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
INTREPID INSURANCE COMPANY	0.0%	\$67,395	\$44,112	\$31,767	\$32,688	74.1%
GREENWICH INSURANCE COMPANY	0.0%	\$63,533	\$89,008	\$252,984	\$247,670	278.3%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.0%	\$54,846	\$46,490	\$73,006	\$54,331	116.9%
EMC PROPERTY & CASUALTY COMPANY	0.0%	\$54,685	\$69,908	\$116,336	\$117,834	168.6%
CUMIS INSURANCE SOCIETY INC	0.0%	\$46,971	\$41,698	\$4,900	\$14,960	35.9%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$46,855	\$43,079	\$3,114	\$16,087	37.3%
STARNET INSURANCE COMPANY	0.0%	\$46,435	\$43,712	\$176,204	\$183,950	420.8%
GREAT AMERICAN INSURANCE COMPANY	0.0%	\$44,847	\$39,712	\$24,759	\$29,340	73.9%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.0%	\$44,645	\$40,380	\$14,824	\$15,211	37.7%
FLORISTS' MUTUAL INSURANCE COMPANY	0.0%	\$42,787	\$56,168	\$24,080	\$36,106	64.3%
INTEGON INDEMNITY CORPORATION	0.0%	\$41,609	\$41,609	\$7,286	\$13,486	32.4%
NORTH POINTE INSURANCE COMPANY	0.0%	\$40,340	\$52,973	\$103,645	\$101,083	190.8%
MIDDLESEX INSURANCE COMPANY	0.0%	\$38,329	\$37,975	\$14,936	\$16,600	43.7%
ARGONAUT GREAT CENTRAL INSURANCE COMPANY	0.0%	\$34,288	\$33,703	\$17,397	\$16,080	47.7%
UTICA MUTUAL INSURANCE COMPANY	0.0%	\$33,797	\$32,142	\$0	\$1,555	4.8%
SCOTTSDALE INDEMNITY COMPANY	0.0%	\$32,578	\$60,029	\$0	\$1,033	1.7%
MONROE GUARANTY INSURANCE COMPANY	0.0%	\$32,468	\$163,121	\$300,101	\$15,451	9.5%
NEW HAMPSHIRE INSURANCE COMPANY	0.0%	\$29,599	\$36,640	\$-35,155	\$-42,515	(116.0%)
BERKLEY REGIONAL INSURANCE COMPANY	0.0%	\$28,276	\$46,766	\$19,199	\$18,900	40.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0%	\$28,168	\$32,140	\$31,523	\$26,231	81.6%
AMTRUST INSURANCE COMPANY	0.0%	\$28,129	\$14,360	\$0	\$0	0.0%
HANOVER INSURANCE COMPANY THE	0.0%	\$27,362	\$31,144	\$9,310	\$7,624	24.5%
GRANITE STATE INSURANCE COMPANY	0.0%	\$26,860	\$22,497	\$6,376	\$12,853	57.1%
MILFORD CASUALTY INSURANCE COMPANY	0.0%	\$25,627	\$26,185	\$0	\$0	0.0%
PRAETORIAN INSURANCE COMPANY	0.0%	\$23,150	\$15,257	\$31,022	\$44,543	292.0%
AMERISURE PARTNERS INSURANCE COMPANY	0.0%	\$22,657	\$58,483	\$17,827	\$-2,609	(4.5%)
FORGE INSURANCE COMPANY	0.0%	\$21,666	\$23,712	\$21,271	\$22,916	96.6%
GATEWAY INSURANCE COMPANY	0.0%	\$21,618	\$19,411	\$11,277	\$21,445	110.5%
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.0%	\$19,941	\$24,654	\$-1,867	\$-1,809	(7.3%)
SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$18,916	\$11,989	\$10,080	\$-2,059	(17.2%)
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.0%	\$18,602	\$17,091	\$22,417	\$29,355	171.8%
MASSACHUSETTS BAY INSURANCE COMPANY	0.0%	\$18,325	\$12,343	\$0	\$945	7.7%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.0%	\$17,888	\$14,510	\$359	\$-4,053	(27.9%)
BITCO NATIONAL INSURANCE COMPANY	0.0%	\$16,781	\$16,387	\$8,155	\$-14,590	(89.0%)
AMERICAN FAMILY HOME INSURANCE COMPANY	0.0%	\$16,212	\$16,080	\$0	\$0	0.0%
SOMPO AMERICA FIRE & MARINE INSURANCE COMPANY	0.0%	\$15,696	\$14,383	\$0	\$28,598	198.8%
CHUBB NATIONAL INSURANCE COMPANY	0.0%	\$15,010	\$14,990	\$28,093	\$14,013	93.5%
MID-CONTINENT CASUALTY COMPANY	0.0%	\$14,743	\$20,264	\$38,195	\$61,166	301.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0%	\$14,354	\$13,464	\$26,551	\$-26,796	(199.0%)
EVEREST PREMIER INSURANCE COMPANY	0.0%	\$13,834	\$19,546	\$0	\$-461	(2.4%)
QBE INSURANCE CORPORATION	0.0%	\$13,591	\$15,718	\$29,018	\$19,749	125.6%
CHIRON INSURANCE COMPANY	0.0%	\$13,564	\$4,908	\$0	\$34,465	702.2%
SAGAMORE INSURANCE COMPANY	0.0%	\$13,132	\$3,732	\$30,273	\$29,894	801.0%
RIVERPORT INSURANCE COMPANY	0.0%	\$13,040	\$7,577	\$0	\$110	1.5%
NOVA CASUALTY COMPANY	0.0%	\$12,996	\$13,899	\$0	\$9,065	65.2%
ALLIED WORLD INSURANCE COMPANY	0.0%	\$12,730	\$9,150	\$34,020	\$21,559	235.6%
WESTFIELD INSURANCE COMPANY	0.0%	\$11,364	\$4,482	\$0	\$849	18.9%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.0%	\$10,814	\$10,989	\$8,177	\$7,432	67.6%
AMERICAN MODERN HOME INSURANCE CO	0.0%	\$10,461	\$10,461	\$0	\$0	0.0%
SENECA INSURANCE COMPANY INC	0.0%	\$8,611	\$10,141	\$4,726	\$6,798	67.0%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.0%	\$7,688	\$10,109	\$12,521	\$7,985	79.0%
CONCERT INSURANCE COMPANY	0.0%	\$7,546	\$5,426	\$0	\$0	0.0%
CONTRACTORS BONDING & INSURANCE COMPANY	0.0%	\$7,256	\$4,106	\$0	\$262	6.4%
AMERICAN SOUTHERN INSURANCE COMPANY	0.0%	\$4,801	\$1,680	\$0	\$0	0.0%
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.0%	\$4,710	\$197	\$0	\$0	0.0%
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.0%	\$4,625	\$9,736	\$0	\$1,284	13.2%
CITIZENS INSURANCE COMPANY OF AMERICA	0.0%	\$4,072	\$5,361	\$0	\$661	12.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$4,050	\$3,794	\$0	\$-8,587	(226.3%)
MGT INSURANCE COMPANY	0.0%	\$3,770	\$575	\$0	\$175	30.4%
INTEGON NATIONAL INSURANCE COMPANY	0.0%	\$3,406	\$3,472	\$2,982	\$1,631	47.0%
XL SPECIALTY INSURANCE COMPANY	0.0%	\$3,320	\$3,280	\$-2,945	\$-4,309	(131.4%)
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION	0.0%	\$3,050	\$1,887	\$0	\$308	16.3%
ILLINOIS NATIONAL INSURANCE COMPANY	0.0%	\$2,809	\$1,394	\$0	\$5,637	404.4%
CLEAR SPRING PROPERTY AND CASUALTY COMPANY	0.0%	\$2,782	\$705	\$0	\$0	0.0%
AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.0%	\$2,579	\$10,557	\$0	\$0	0.0%
ACCELERANT NATIONAL INSURANCE COMPANY	0.0%	\$2,285	\$1,489	\$0	\$592	39.8%
STONINGTON INSURANCE COMPANY	0.0%	\$2,211	\$2,409	\$0	\$-1,460	(60.6%)
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	0.0%	\$1,999	\$2,222	\$0	\$0	0.0%
HALLMARK NATIONAL INSURANCE COMPANY	0.0%	\$1,902	\$1,902	\$0	\$-1,125	(59.1%)
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY	0.0%	\$1,735	\$1,678	\$-15,888	\$-15,825	(943.1%)
HDI GLOBAL INSURANCE COMPANY	0.0%	\$1,457	\$961	\$-200	\$-343	(35.7%)
XL INSURANCE AMERICA INC	0.0%	\$1,391	\$353	\$0	\$801	226.9%
ARGONAUT-MIDWEST INSURANCE COMPANY	0.0%	\$988	\$949	\$0	\$28,741	3028.6%
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.0%	\$268	\$459	\$0	\$329	71.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ARCH PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$144	\$29	\$0	\$0	0.0%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0.0%	\$45	\$45	\$0	\$0	0.0%
AMERICAN HOME ASSURANCE COMPANY	0.0%	\$1	\$1	\$21	\$21	2100.0%
CONSUMERS INSURANCE USA INC	0.0%	\$0	\$0	\$0	\$-17	-
CAPITOL INDEMNITY CORPORATION	0.0%	\$0	\$0	\$0	\$-13,857	-
ALLIED WORLD NATIONAL ASSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1,144	-
MID-CONTINENT ASSURANCE COMPANY	0.0%	\$0	\$1,390	\$15,306	\$474	34.1%
NATIONAL FARMERS UNION PROPERTY & CASUALTY COMPANY	0.0%	\$0	\$0	\$38,690	\$38,690	-
COMMERCE AND INDUSTRY INSURANCE CO	0.0%	\$0	\$0	\$0	\$-79	-
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.0%	\$0	\$0	\$25	\$25	-
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$-44	-
21ST CENTURY PREMIER INSURANCE COMPANY	0.0%	\$0	\$0	\$2,381	\$2,381	-
PACIFIC EMPLOYERS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-71	-
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$1	-
ST PAUL MERCURY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$11	-
BLACKBOARD INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-72	-
HALLMARK INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$424	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FIDELITY AND GUARANTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-8	-
TRAVELERS COMMERCIAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$5	-
TRAVCO PERSONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$28	-
PROGRESSIVE PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$-7,020	\$-4,871	-
WESTPORT INSURANCE CORPORATION	0.0%	\$0	\$1,216	\$6,108	\$1,003	82.5%
VICTORIA FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$46	-
GOVERNMENT EMPLOYEES INSURANCE CO	(0.0%)	\$-186	\$2,693	\$10,475	\$5,426	201.5%
AMERICAN SELECT INSURANCE COMPANY	(0.0%)	\$-225	\$166	\$0	\$-87	(52.4%)
STATE NATIONAL INSURANCE COMPANY INC	(0.0%)	\$-406	\$0	\$0	\$0	-
AUSTIN MUTUAL INSURANCE COMPANY	(0.0%)	\$-523	\$53,080	\$48,748	\$14,446	27.2%
NEXT INSURANCE US COMPANY	(0.0%)	\$-853	\$3,928	\$13,801	\$27,403	697.6%
GENERAL CASUALTY COMPANY OF WISCONSIN	(0.0%)	\$-1,183	\$42,313	\$1,451	\$18,148	42.9%
REGENT INSURANCE COMPANY	(0.0%)	\$-1,588	\$1,674	\$2,577	\$-9,441	(564.0%)
TOTAL	100.0%	\$201,128,710	\$196,791,078	\$130,498,043	\$129,272,692	65.7%

TOTAL PRIVATE PASSENGER AUTO

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	21.9%	\$1,203,061,752	\$1,137,463,175	\$828,037,824	\$893,406,022	78.5%
PROGRESSIVE ADVANCED INSURANCE COMPANY	8.8%	\$481,807,243	\$446,781,201	\$269,926,276	\$302,989,452	67.8%
PROGRESSIVE CASUALTY INSURANCE COMPANY	7.8%	\$429,110,675	\$393,034,399	\$236,795,679	\$263,862,208	67.1%
SHELTER MUTUAL INSURANCE COMPANY	5.8%	\$316,317,845	\$302,074,495	\$214,772,616	\$224,076,403	74.2%
AMERICAN FAMILY INSURANCE COMPANY	5.1%	\$277,821,610	\$261,613,736	\$170,659,171	\$183,567,841	70.2%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	4.2%	\$230,640,408	\$229,604,309	\$141,428,794	\$129,070,044	56.2%
GEICO CASUALTY COMPANY	4.1%	\$225,080,418	\$244,429,875	\$176,322,686	\$146,584,709	60.0%
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	3.7%	\$204,342,432	\$203,168,908	\$139,057,462	\$148,609,765	73.1%
AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	3.7%	\$204,160,673	\$196,398,093	\$145,250,028	\$150,379,624	76.6%
SAFECO INSURANCE COMPANY OF ILLINOIS	3.2%	\$173,614,998	\$184,762,161	\$131,971,457	\$140,408,445	76.0%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	2.9%	\$157,770,182	\$149,834,797	\$124,995,670	\$133,700,524	89.2%
FARMERS INSURANCE COMPANY INC	2.7%	\$148,699,016	\$155,426,544	\$92,024,189	\$82,299,714	53.0%
STANDARD FIRE INSURANCE COMPANY	2.7%	\$146,239,639	\$136,973,205	\$99,187,650	\$110,502,885	80.7%
AUTO OWNERS INSURANCE COMPANY	1.6%	\$85,393,247	\$72,153,833	\$48,668,514	\$58,057,802	80.5%
UNITED SERVICES AUTOMOBILE ASSOCIATION	1.4%	\$79,423,323	\$75,686,169	\$60,210,508	\$64,370,078	85.0%
USAA CASUALTY INSURANCE COMPANY	1.3%	\$70,880,162	\$67,365,017	\$44,914,952	\$50,818,400	75.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STATE FARM FIRE AND CASUALTY COMPANY	1.2%	\$68,274,408	\$63,966,631	\$70,046,403	\$75,665,746	118.3%
USAA GENERAL INDEMNITY COMPANY	1.2%	\$64,625,526	\$61,022,401	\$45,674,997	\$49,589,522	81.3%
NATIONWIDE GENERAL INSURANCE COMPANY	0.8%	\$42,730,728	\$42,828,108	\$33,382,396	\$37,409,912	87.3%
ECONOMY FIRE & CASUALTY COMPANY	0.8%	\$42,272,219	\$44,047,029	\$27,603,539	\$32,181,260	73.1%
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	0.7%	\$39,441,701	\$42,736,846	\$30,472,898	\$33,253,481	77.8%
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	0.7%	\$35,989,411	\$34,002,044	\$25,186,364	\$27,228,312	80.1%
GEICO SECURE INSURANCE COMPANY	0.6%	\$34,202,539	\$25,717,270	\$10,339,578	\$17,984,259	69.9%
TRADERS INSURANCE COMPANY	0.6%	\$33,971,730	\$31,904,741	\$19,694,388	\$19,351,614	60.7%
GRINNELL SELECT INSURANCE COMPANY	0.5%	\$29,854,062	\$30,531,332	\$25,120,034	\$19,951,389	65.3%
INTEGON NATIONAL INSURANCE COMPANY	0.5%	\$29,519,977	\$25,854,729	\$12,755,394	\$15,383,822	59.5%
INTEGON INDEMNITY CORPORATION	0.5%	\$28,535,717	\$9,362,793	\$3,206,324	\$4,655,306	49.7%
COUNTRY PREFERRED INSURANCE COMPANY	0.5%	\$25,447,012	\$24,606,235	\$15,656,578	\$18,524,772	75.3%
PERMANENT GENERAL ASSURANCE CORPORATION	0.4%	\$24,160,520	\$23,468,569	\$11,899,223	\$14,704,336	62.7%
AMCO INSURANCE COMPANY	0.4%	\$23,681,503	\$25,922,026	\$19,141,210	\$15,898,661	61.3%
ROOT INSURANCE COMPANY	0.4%	\$22,816,920	\$18,524,914	\$11,053,244	\$10,704,358	57.8%
ACUITY A MUTUAL INSURANCE COMPANY	0.4%	\$19,652,619	\$14,623,429	\$9,653,616	\$10,961,065	75.0%
TWIN CITY FIRE INSURANCE COMPANY	0.3%	\$19,188,303	\$19,588,832	\$14,254,398	\$15,323,449	78.2%
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.3%	\$18,995,331	\$19,808,351	\$11,913,681	\$9,965,308	50.3%
CINCINNATI CASUALTY COMPANY THE	0.3%	\$18,938,524	\$12,469,684	\$5,946,413	\$8,912,865	71.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
VIKING INSURANCE COMPANY OF WISCONSIN	0.3%	\$17,679,085	\$17,284,223	\$11,838,906	\$11,608,367	67.2%
BRISTOL WEST INSURANCE COMPANY	0.3%	\$16,371,448	\$15,141,310	\$7,594,753	\$8,778,723	58.0%
GEICO GENERAL INSURANCE COMPANY	0.3%	\$16,146,707	\$16,231,339	\$8,957,113	\$9,777,231	60.2%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.3%	\$15,955,417	\$15,875,178	\$10,864,158	\$10,265,182	64.7%
LM GENERAL INSURANCE COMPANY	0.3%	\$15,458,700	\$18,046,629	\$12,590,385	\$9,477,277	52.5%
ESURANCE PROPERTY & CASUALTY INSURANCE COMPANY	0.3%	\$14,710,187	\$16,668,435	\$16,761,194	\$12,631,577	75.8%
GRINNELL COMPASS INC	0.2%	\$13,537,794	\$11,650,621	\$7,595,059	\$10,069,027	86.4%
CLEARCOVER INSURANCE COMPANY	0.2%	\$13,110,369	\$12,634,711	\$8,987,818	\$10,758,456	85.1%
ENCOMPASS INDEMNITY COMPANY	0.2%	\$11,293,006	\$11,217,228	\$10,311,368	\$11,575,421	103.2%
CINCINNATI INSURANCE COMPANY THE	0.2%	\$11,134,799	\$10,996,835	\$5,898,796	\$6,729,795	61.2%
ELECTRIC INSURANCE COMPANY	0.2%	\$10,498,549	\$10,873,088	\$7,943,778	\$8,447,955	77.7%
ESSENTIA INSURANCE COMPANY	0.2%	\$9,899,058	\$9,109,874	\$2,830,407	\$4,348,320	47.7%
GEICO INDEMNITY COMPANY	0.2%	\$9,698,316	\$9,787,260	\$5,345,541	\$5,384,879	55.0%
AMERICAN ECONOMY INSURANCE COMPANY	0.2%	\$9,406,880	\$2,392,197	\$533,454	\$666,768	27.9%
COLUMBIA MUTUAL INSURANCE COMPANY	0.2%	\$9,381,428	\$9,963,979	\$9,585,763	\$7,581,439	76.1%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.2%	\$8,754,696	\$10,648,821	\$10,262,962	\$9,174,163	86.2%
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY	0.2%	\$8,592,604	\$7,831,222	\$6,087,311	\$5,990,534	76.5%
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$8,086,566	\$8,273,700	\$5,446,403	\$5,161,834	62.4%
MGA INSURANCE COMPANY INC	0.1%	\$8,038,980	\$8,104,264	\$5,354,025	\$6,566,060	81.0%
CRESTBROOK INSURANCE COMPANY	0.1%	\$7,963,000	\$8,092,132	\$7,220,384	\$5,878,159	72.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$7,423,557	\$7,584,121	\$5,203,674	\$5,259,910	69.4%
COUNTRY MUTUAL INSURANCE COMPANY	0.1%	\$7,343,593	\$6,874,828	\$5,062,474	\$5,794,734	84.3%
GEICO CHOICE INSURANCE COMPANY	0.1%	\$7,292,167	\$4,447,306	\$2,290,442	\$4,593,457	103.3%
GOVERNMENT EMPLOYEES INSURANCE CO	0.1%	\$7,249,823	\$7,271,691	\$4,953,485	\$4,788,950	65.9%
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.1%	\$6,970,757	\$7,234,581	\$5,964,306	\$4,382,509	60.6%
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	0.1%	\$6,854,454	\$5,686,992	\$3,808,107	\$7,641,270	134.4%
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	0.1%	\$6,827,071	\$7,108,849	\$4,509,049	\$4,076,099	57.3%
PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.1%	\$6,573,115	\$6,871,503	\$4,620,484	\$4,346,875	63.3%
FIRST CHICAGO INSURANCE COMPANY	0.1%	\$6,561,044	\$6,070,507	\$3,692,252	\$6,008,764	99.0%
ALLSTATE INSURANCE COMPANY	0.1%	\$6,497,541	\$6,602,046	\$3,851,165	\$3,580,795	54.2%
STATE NATIONAL INSURANCE COMPANY INC	0.1%	\$5,883,913	\$7,529,721	\$4,056,953	\$4,657,141	61.9%
AMICA MUTUAL INSURANCE COMPANY	0.1%	\$5,826,204	\$5,663,323	\$3,547,853	\$3,814,010	67.3%
MADISON MUTUAL INSURANCE COMPANY	0.1%	\$5,440,139	\$3,885,855	\$2,671,905	\$2,977,654	76.6%
SECURA SUPREME INSURANCE COMPANY	0.1%	\$4,806,150	\$4,217,824	\$3,453,248	\$3,750,920	88.9%
HAULERS INSURANCE COMPANY INC	0.1%	\$4,633,362	\$4,290,910	\$3,687,502	\$3,982,004	92.8%
BRANCH INSURANCE EXCHANGE	0.1%	\$4,489,104	\$4,374,900	\$3,477,900	\$5,212,929	119.2%
PROGRESSIVE MAX INSURANCE COMPANY	0.1%	\$4,443,855	\$4,655,619	\$2,341,006	\$2,320,233	49.8%
TRAVELERS HOME AND MARINE INSURANCE COMPANY THE	0.1%	\$4,265,800	\$4,883,852	\$3,278,613	\$2,618,226	53.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ALLSTATE INDEMNITY COMPANY	0.1%	\$4,091,482	\$3,828,398	\$4,035,174	\$4,163,936	108.8%
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	0.1%	\$4,035,954	\$4,649,283	\$4,000,062	\$2,318,499	49.9%
GRINNELL MUTUAL REINSURANCE COMPANY	0.1%	\$3,972,854	\$4,037,988	\$3,356,977	\$2,389,603	59.2%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0.1%	\$3,779,482	\$3,667,159	\$2,261,579	\$2,676,044	73.0%
TEACHERS INSURANCE COMPANY	0.1%	\$3,589,234	\$3,249,182	\$2,389,400	\$2,686,954	82.7%
AIG PROPERTY CASUALTY COMPANY	0.1%	\$3,246,084	\$3,223,661	\$1,782,978	\$1,074,050	33.3%
TRUMBULL INSURANCE COMPANY	0.1%	\$3,234,947	\$2,945,258	\$2,334,554	\$2,227,973	75.6%
BANKERS STANDARD INSURANCE COMPANY	0.1%	\$3,108,855	\$3,124,100	\$2,072,555	\$908,923	29.1%
INTEGON GENERAL INSURANCE CORPORATION	0.1%	\$2,866,994	\$2,216,379	\$1,012,905	\$1,047,158	47.2%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.1%	\$2,832,562	\$2,866,663	\$1,502,247	\$1,994,470	69.6%
NEW HORIZONS INSURANCE COMPANY OF MISSOURI	0.0%	\$2,721,751	\$2,534,801	\$2,143,822	\$2,509,559	99.0%
FARMERS PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$2,699,536	\$3,289,021	\$2,409,186	\$2,364,287	71.9%
LYNDON SOUTHERN INSURANCE COMPANY	0.0%	\$2,578,241	\$2,400,114	\$1,354,084	\$1,514,687	63.1%
TOGGLE INSURANCE COMPANY	0.0%	\$2,551,230	\$1,924,683	\$970,367	\$1,818,052	94.5%
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	0.0%	\$2,450,509	\$2,977,303	\$2,972,021	\$2,742,851	92.1%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.0%	\$2,402,776	\$2,524,593	\$1,575,771	\$1,457,905	57.7%
NATIONAL GENERAL INSURANCE COMPANY	0.0%	\$2,118,356	\$2,288,546	\$2,132,875	\$-1,365,418	(59.7%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CHUBB NATIONAL INSURANCE COMPANY	0.0%	\$2,013,367	\$1,976,640	\$1,127,510	\$1,986,523	100.5%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.0%	\$2,003,327	\$2,254,928	\$1,280,771	\$1,332,328	59.1%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.0%	\$1,844,317	\$2,028,730	\$553,214	\$411,883	20.3%
AMERICAN FAMILY HOME INSURANCE COMPANY	0.0%	\$1,692,409	\$1,577,162	\$366,013	\$610,573	38.7%
GREAT NORTHERN INSURANCE COMPANY	0.0%	\$1,649,011	\$1,523,891	\$1,000,085	\$950,457	62.4%
STILLWATER INSURANCE COMPANY	0.0%	\$1,554,306	\$1,531,138	\$1,534,548	\$1,800,277	117.6%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.0%	\$1,355,827	\$1,317,200	\$1,066,651	\$1,259,315	95.6%
AMERICAN MODERN PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$1,150,916	\$1,093,551	\$442,025	\$236,185	21.6%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.0%	\$1,150,400	\$932,803	\$539,539	\$436,673	46.8%
COUNTRY CASUALTY INSURANCE COMPANY	0.0%	\$995,829	\$933,073	\$588,595	\$583,748	62.6%
MERIDIAN SECURITY INSURANCE COMPANY	0.0%	\$949,191	\$978,328	\$412,591	\$600,615	61.4%
HORACE MANN INSURANCE COMPANY	0.0%	\$923,145	\$881,428	\$807,382	\$423,041	48.0%
EVERETT CASH MUTUAL INSURANCE CO.	0.0%	\$869,596	\$818,246	\$597,592	\$548,752	67.1%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.0%	\$817,135	\$578,083	\$176,445	\$247,136	42.8%
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$780,796	\$1,046,862	\$979,025	\$147,579	14.1%
CORNERSTONE NATIONAL INSURANCE COMPANY	0.0%	\$762,877	\$753,924	\$813,003	\$520,717	69.1%
SENTRY SELECT INSURANCE COMPANY	0.0%	\$753,914	\$674,695	\$317,737	\$303,457	45.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FEDERAL INSURANCE COMPANY	0.0%	\$597,436	\$584,887	\$398,913	\$426,331	72.9%
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$522,772	\$498,181	\$269,745	\$241,731	48.5%
VIGILANT INSURANCE COMPANY	0.0%	\$521,665	\$469,346	\$121,489	\$176,535	37.6%
ESURANCE INSURANCE COMPANY	0.0%	\$491,840	\$507,011	\$967,591	\$526,484	103.8%
ASSURANCEAMERICA INSURANCE COMPANY	0.0%	\$479,900	\$564,470	\$1,174,198	\$125,017	22.1%
SENTINEL INSURANCE COMPANY LTD	0.0%	\$464,778	\$563,699	\$316,236	\$370,979	65.8%
UNITRIN SAFEGUARD INSURANCE COMPANY	0.0%	\$447,877	\$889,323	\$766,738	\$592,685	66.6%
RIVERPORT INSURANCE COMPANY	0.0%	\$419,189	\$409,152	\$210,045	\$72,978	17.8%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$412,784	\$423,585	\$293,949	\$240,437	56.8%
LM INSURANCE CORPORATION	0.0%	\$406,228	\$475,876	\$514,101	\$-244,175	(51.3%)
ECONOMY PREMIER ASSURANCE COMPANY	0.0%	\$346,055	\$347,414	\$131,968	\$235,162	67.7%
VAULT RECIPROCAL EXCHANGE	0.0%	\$330,993	\$466,407	\$361,369	\$498,736	106.9%
ALLSTATE NORTH AMERICAN INSURANCE COMPANY	0.0%	\$328,164	\$27,446	\$0	\$0	0.0%
PACIFIC INDEMNITY COMPANY	0.0%	\$318,441	\$312,762	\$166,567	\$216,830	69.3%
NOBLR RECIPROCAL EXCHANGE	0.0%	\$256,810	\$174,296	\$111,763	\$211,890	121.6%
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$239,635	\$258,840	\$72,707	\$78,917	30.5%
EXECUTIVE RISK INDEMNITY INC	0.0%	\$204,288	\$35,480	\$11,125	\$18,235	51.4%
MIDVALE INDEMNITY COMPANY	0.0%	\$203,239	\$237,090	\$150,044	\$280,073	118.1%
NATIONAL GENERAL INSURANCE ONLINE INC	0.0%	\$194,506	\$207,250	\$111,226	\$59,502	28.7%
SAFE AUTO INSURANCE COMPANY	0.0%	\$187,094	\$533,192	\$1,382,085	\$832,395	156.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MARKEL AMERICAN INSURANCE COMPANY	0.0%	\$171,341	\$179,003	\$161,892	\$169,663	94.8%
DAIRYLAND INSURANCE COMPANY	0.0%	\$162,785	\$168,487	\$46,073	\$25,570	15.2%
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$158,040	\$158,186	\$34,674	\$66,120	41.8%
SPINNAKER INSURANCE COMPANY	0.0%	\$154,827	\$115,110	\$91,538	\$109,045	94.7%
FARMERS DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$131,300	\$139,846	\$121,266	\$121,608	87.0%
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0%	\$114,056	\$102,198	\$117,051	\$141,863	138.8%
FIRST LIBERTY INSURANCE CORP THE	0.0%	\$100,717	\$106,228	\$-952	\$5,845	5.5%
FARMERS CASUALTY INSURANCE COMPANY	0.0%	\$87,085	\$83,832	\$46,043	\$70,549	84.2%
HARTFORD CASUALTY INSURANCE CO	0.0%	\$84,251	\$87,617	\$14,633	\$20,527	23.4%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0%	\$80,933	\$225,853	\$136,958	\$746,704	330.6%
INCLINE CASUALTY COMPANY	0.0%	\$79,015	\$39,798	\$-58,609	\$-22,853	(57.4%)
FARMERS INSURANCE EXCHANGE	0.0%	\$69,005	\$10,378	\$0	\$1,641	15.8%
NATIONAL GENERAL ASSURANCE COMPANY	0.0%	\$55,113	\$58,392	\$12,887	\$41,556	71.2%
CHUBB INDEMNITY INSURANCE COMPANY	0.0%	\$54,674	\$13,465	\$0	\$2,483	18.4%
MIC GENERAL INSURANCE CORPORATION	0.0%	\$45,954	\$47,293	\$8,821	\$-505,794	(1069.5%)
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.0%	\$38,663	\$36,086	\$-18,573	\$792	2.2%
XL SPECIALTY INSURANCE COMPANY	0.0%	\$36,062	\$33,196	\$674	\$9,954	30.0%
ENCOMPASS INSURANCE COMPANY OF AMERICA	0.0%	\$34,694	\$37,908	\$-3,698	\$-5,294	(14.0%)
SECURA INSURANCE COMPANY	0.0%	\$22,975	\$23,664	\$37,772	\$38,514	162.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NEW SOUTH INSURANCE COMPANY	0.0%	\$20,295	\$21,124	\$19,820	\$19,775	93.6%
FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.0%	\$10,163	\$19,389	\$11,709	\$-95,569	(492.9%)
RLI INSURANCE COMPANY	0.0%	\$6,515	\$6,023	\$0	\$-1,554	(25.8%)
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.0%	\$4,094	\$8,283	\$212	\$-3,546	(42.8%)
SAFECO INSURANCE COMPANY OF AMERICA	0.0%	\$3,530	\$3,969	\$99,534	\$99,645	2510.6%
MID CENTURY INSURANCE COMPANY	0.0%	\$1,818	\$1,116	\$2,117	\$13,563	1215.3%
GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$434	\$434	\$90,941	\$-73,364	(16904.1%)
HANOVER INSURANCE COMPANY THE	0.0%	\$172	\$1,137	\$0	\$134,209	11803.8%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0.0%	\$19	\$3,307	\$-767	\$2,612	79.0%
COLISEUM REINSURANCE COMPANY	0.0%	\$10	\$10	\$0	\$-63	(630.0%)
WESTCHESTER FIRE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-119,280	-
CONSUMERS INSURANCE USA INC	0.0%	\$0	\$0	\$-6,483	\$-6,345	-
KEMPER INDEPENDENCE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$187	-
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.0%	\$0	\$0	\$35	\$45,107	-
TREXIS ONE INSURANCE CORPORATION	0.0%	\$0	\$0	\$217,957	\$36,276	-
TREXIS INSURANCE CORPORATION	0.0%	\$0	\$0	\$1,259,643	\$-880,134	-
UNITED FIRE AND CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$2,049	-
GUIDEONE INSURANCE COMPANY	0.0%	\$0	\$0	\$-726	\$-15,726	-
ZURICH AMERICAN INSURANCE COMPANY	0.0%	\$0	\$0	\$3,502	\$3,502	-
TOPA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$101	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GENERAL CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$-164	\$-164	-
TRAVELERS CASUALTY AND SURETY COMPANY	0.0%	\$0	\$0	\$0	\$1	-
AIU INSURANCE COMPANY	0.0%	\$0	\$0	\$-305	\$-305	-
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.0%	\$0	\$0	\$-168	\$-168	-
HALLMARK NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$570	-
HARTFORD FIRE INSURANCE COMPANY	0.0%	\$0	\$0	\$581	\$1,350	-
FINANCIAL INDEMNITY COMPANY	0.0%	\$0	\$0	\$0	\$-13	-
LIBERTY INSURANCE UNDERWRITERS INC	0.0%	\$0	\$0	\$0	\$-36	-
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.0%	\$0	\$0	\$0	\$37,390	-
CONTINENTAL CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$4,902	-
EMCASCO INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$70	-
EMPLOYERS MUTUAL CASUALTY COMPANY	0.0%	\$0	\$0	\$-1,183	\$-2,632	-
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.0%	\$0	\$0	\$63,057	\$0	-
THE PIE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$68	-
FIREMANS FUND INSURANCE COMPANY	0.0%	\$0	\$0	\$-269	\$11,118	-
INFINITY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-490	-
HARTFORD ACCIDENT & INDEMNITY CO	0.0%	\$0	\$0	\$317	\$-1,532	-
INSURANCE COMPANY OF NORTH AMERICA	0.0%	\$0	\$-203	\$0	\$-207	102.0%
MIDDLESEX INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$156	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN MODERN HOME INSURANCE CO	0.0%	\$0	\$0	\$-1,006	\$-1,316	-
MIDWESTERN INDEMNITY COMPANY THE	0.0%	\$0	\$0	\$-360	\$2,267	-
IRONSHORE INDEMNITY INC	0.0%	\$0	\$0	\$13	\$0	-
AMERICAN FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$52	-
OHIO CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$5	-
GENERAL CASUALTY COMPANY OF WISCONSIN	0.0%	\$0	\$0	\$0	\$-4,022	-
REGENT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$592	-
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$-233	\$-233	-
SENTRY INSURANCE COMPANY	0.0%	\$0	\$0	\$-819	\$2,170	-
BANTRY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$61	-
UNITRIN PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$12,000	\$12,954	-
RESPONSE WORLDWIDE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$124	-
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$-1,936	\$2,011	-
YOUNG AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$40,982	\$-97,899	-
AUTO CLUB FAMILY INSURANCE COMPANY	0.0%	\$0	\$0	\$-399	\$-399	-
NORTH POINTE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$100	-
EQUITY INSURANCE COMPANY	0.0%	\$0	\$0	\$-3,870	\$44,136	-
FIRST COLONIAL INSURANCE COMPANY	0.0%	\$0	\$3,567	\$0	\$-17	(0.5%)
CITIZENS INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$-38	-
MERASTAR INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1,040	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
21ST CENTURY NORTH AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$43	\$43	–
OWNERS INSURANCE COMPANY	0.0%	\$0	\$0	\$2,359,542	\$868,502	–
21ST CENTURY CENTENNIAL INSURANCE COMPANY	0.0%	\$0	\$0	\$–206	\$–7,706	–
HAWKEYE–SECURITY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$12,841	–
AMERICAN STATES PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$–333	\$–333	–
PRAETORIAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$571	–
CHARTER INDEMNITY COMPANY	0.0%	\$0	\$0	\$0	\$2	–
PROGRESSIVE PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$733,855	\$368,965	–
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–11	–
ECONOMY PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$13,500	\$–15,316	–
ALPHA PROPERTY & CASUALTY INSURANCE CO	0.0%	\$0	\$0	\$35	\$45,107	–
AMERICAN MODERN SELECT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–36	–
OMNI INSURANCE COMPANY	0.0%	\$0	\$0	\$–896	\$–896	–
QBE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$17,140	–
AIG ASSURANCE COMPANY	0.0%	\$0	\$0	\$12,500	\$12,500	–
SAGAMORE INSURANCE COMPANY	0.0%	\$0	\$0	\$–2,152	\$–2,152	–
BENCHMARK INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–36,657	–
COLORADO CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$27,379	–
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–1	–

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
DEPOSITORS INSURANCE COMPANY	0.0%	\$0	\$0	\$-364	\$45,927	-
DIRECT GENERAL INSURANCE COMPANY	0.0%	\$0	\$0	\$118,517	\$179,330	-
VICTORIA FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$3,238	\$-278	-
STANDARD GUARANTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$7	-
WEST AMERICAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$8,676	-
MASSACHUSETTS BAY INSURANCE COMPANY	(0.0%)	\$-5	\$-5	\$0	\$0	0.0%
PROGRESSIVE DIRECT INSURANCE COMPANY	(0.0%)	\$-39	\$-39	\$502,801	\$84,054	(215523%)
LIBERTY INSURANCE CORPORATION	(0.0%)	\$-229	\$170	\$-287	\$-2,334	(1372.9%)
RESPONSE INSURANCE COMPANY	(0.0%)	\$-282	\$6,237	\$9,590	\$-54,698	(877.0%)
AMSHIELD INSURANCE COMPANY	(0.0%)	\$-345	\$1,960	\$-1,700	\$-29,353	(1497.6%)
OMNI INDEMNITY COMPANY	(0.0%)	\$-428	\$1,980	\$-79,747	\$-101,966	(5149.8%)
NATIONAL SPECIALTY INSURANCE COMPANY	(0.0%)	\$-550	\$-550	\$0	\$0	0.0%
AMERICAN RELIABLE INSURANCE COMPANY	(0.0%)	\$-1,997	\$62,711	\$55,206	\$26,206	41.8%
SHELTER GENERAL INSURANCE COMPANY	(0.0%)	\$-7,299	\$46,686	\$678,517	\$-50,604	(108.4%)
TOTAL	100.0%	\$5,484,399,881	\$5,246,320,722	\$3,625,099,133	\$3,812,524,967	72.7%

TOTAL COMMERCIAL AUTO

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PROGRESSIVE CASUALTY INSURANCE COMPANY	12.0%	\$123,975,487	\$120,313,148	\$62,744,656	\$69,205,001	57.5%
GREAT WEST CASUALTY COMPANY	5.0%	\$51,516,751	\$47,934,700	\$27,854,786	\$22,527,094	47.0%
ACUITY A MUTUAL INSURANCE COMPANY	4.6%	\$47,274,854	\$43,511,203	\$29,677,027	\$32,398,258	74.5%
AUTO OWNERS INSURANCE COMPANY	3.0%	\$31,011,964	\$27,719,437	\$11,549,452	\$20,519,003	74.0%
ZURICH AMERICAN INSURANCE COMPANY	2.8%	\$28,917,219	\$28,781,808	\$22,669,402	\$19,939,094	69.3%
NORTHLAND INSURANCE COMPANY	2.6%	\$26,439,495	\$25,557,209	\$12,425,771	\$18,185,524	71.2%
CINCINNATI INSURANCE COMPANY THE	2.4%	\$24,784,105	\$24,263,688	\$11,583,974	\$16,520,494	68.1%
NATIONAL INTERSTATE INSURANCE COMPANY	2.2%	\$22,485,633	\$20,931,098	\$9,715,734	\$12,906,887	61.7%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	2.1%	\$21,320,375	\$19,680,046	\$18,497,350	\$17,873,036	90.8%
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	1.5%	\$15,384,713	\$14,558,219	\$9,052,824	\$9,076,631	62.3%
MOTORS INSURANCE CORPORATION	1.5%	\$15,335,264	\$15,335,264	\$8,506,779	\$8,531,793	55.6%
FEDERATED MUTUAL INSURANCE COMPANY	1.5%	\$15,285,804	\$15,312,728	\$6,356,328	\$10,165,624	66.4%
CANAL INSURANCE COMPANY	1.5%	\$14,979,961	\$13,972,050	\$9,734,065	\$7,675,405	54.9%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	1.5%	\$14,956,042	\$14,435,726	\$7,779,997	\$7,699,721	53.3%
SENTRY SELECT INSURANCE COMPANY	1.4%	\$14,769,938	\$15,558,848	\$7,841,455	\$8,334,672	53.6%
OLD REPUBLIC INSURANCE COMPANY	1.4%	\$13,921,059	\$12,866,350	\$8,597,833	\$13,700,094	106.5%
UNITED FIRE AND CASUALTY COMPANY	1.3%	\$13,589,373	\$13,462,821	\$10,220,726	\$9,782,827	72.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	1.2%	\$12,669,286	\$11,588,031	\$9,392,549	\$10,465,752	90.3%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.1%	\$11,521,852	\$11,122,557	\$16,591,073	\$14,377,137	129.3%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	1.1%	\$11,115,452	\$9,970,093	\$6,239,041	\$9,494,113	95.2%
SECURA INSURANCE COMPANY	1.1%	\$10,943,881	\$10,404,688	\$4,671,679	\$7,022,434	67.5%
ARCH INSURANCE COMPANY	1.1%	\$10,841,208	\$9,856,174	\$4,710,306	\$12,906,508	130.9%
MIDVALE INDEMNITY COMPANY	1.0%	\$10,353,629	\$15,023,399	\$3,165,387	\$5,891,779	39.2%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	1.0%	\$10,273,629	\$9,493,309	\$4,722,708	\$5,035,628	53.0%
ACE AMERICAN INSURANCE COMPANY	0.9%	\$9,470,157	\$10,236,752	\$2,570,119	\$14,160,094	138.3%
SHELTER GENERAL INSURANCE COMPANY	0.9%	\$8,907,932	\$8,438,368	\$4,618,893	\$6,141,192	72.8%
TRAVELERS INDEMNITY COMPANY	0.9%	\$8,855,456	\$8,102,807	\$5,058,324	\$6,366,810	78.6%
WEST BEND INSURANCE COMPANY	0.9%	\$8,855,055	\$7,838,158	\$3,842,506	\$7,293,246	93.0%
OWNERS INSURANCE COMPANY	0.8%	\$8,271,106	\$7,930,151	\$14,753,952	\$15,630,043	197.1%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	0.8%	\$8,244,478	\$8,793,800	\$4,274,230	\$6,472,443	73.6%
HARTFORD FIRE INSURANCE COMPANY	0.8%	\$7,751,763	\$8,543,573	\$2,970,991	\$9,299,560	108.8%
CHARTER OAK FIRE INSURANCE CO THE	0.7%	\$7,255,678	\$7,010,954	\$4,440,384	\$4,290,580	61.2%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.7%	\$7,135,620	\$7,155,924	\$3,969,290	\$3,992,591	55.8%
NATIONAL INDEMNITY COMPANY	0.7%	\$6,974,937	\$6,131,261	\$4,260,356	\$6,203,154	101.2%
AMGUARD INSURANCE COMPANY	0.7%	\$6,938,195	\$6,273,930	\$10,739,359	\$11,838,953	188.7%
OHIO SECURITY INSURANCE COMPANY	0.7%	\$6,729,989	\$7,630,503	\$10,303,482	\$6,071,270	79.6%
UNION INSURANCE COMPANY	0.7%	\$6,725,720	\$6,069,844	\$2,155,113	\$4,421,409	72.8%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.6%	\$6,675,004	\$6,630,311	\$3,171,235	\$3,792,588	57.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.6%	\$6,439,419	\$5,570,208	\$2,871,478	\$3,088,955	55.5%
FIRST GUARD INSURANCE COMPANY	0.6%	\$6,279,295	\$6,279,295	\$0	\$2,715,450	43.2%
GRINNELL MUTUAL REINSURANCE COMPANY	0.6%	\$6,061,357	\$6,025,916	\$4,757,212	\$5,378,413	89.3%
FEDERATED SERVICE INSURANCE COMPANY	0.6%	\$5,889,937	\$5,777,785	\$3,596,430	\$3,531,187	61.1%
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	0.5%	\$5,624,239	\$5,319,044	\$2,835,553	\$4,205,651	79.1%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.5%	\$5,572,253	\$5,616,503	\$3,028,973	\$5,649,035	100.6%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.5%	\$5,518,144	\$5,030,231	\$3,956,981	\$4,800,479	95.4%
STAR INSURANCE COMPANY	0.5%	\$5,403,301	\$5,272,630	\$2,571,878	\$2,697,922	51.2%
NATIONAL SPECIALTY INSURANCE COMPANY	0.5%	\$5,336,399	\$3,797,399	\$1,026,837	\$3,086,833	81.3%
VANLINER INSURANCE COMPANY	0.5%	\$5,324,761	\$6,097,345	\$2,635,874	\$3,371,431	55.3%
SECURA SUPREME INSURANCE COMPANY	0.5%	\$5,239,936	\$4,625,574	\$2,425,766	\$2,917,510	63.1%
AMCO INSURANCE COMPANY	0.5%	\$5,026,910	\$4,819,173	\$2,318,949	\$3,471,773	72.0%
ATLANTIC SPECIALTY INSURANCE COMPANY	0.5%	\$4,878,440	\$4,696,510	\$4,013,606	\$3,614,248	77.0%
FARMERS INSURANCE EXCHANGE	0.4%	\$4,478,661	\$5,920,507	\$10,683,298	\$4,972,899	84.0%
CINCINNATI INDEMNITY COMPANY INC	0.4%	\$4,439,193	\$4,067,819	\$1,178,380	\$1,830,686	45.0%
AMERICAN INTER-FIDELITY EXCHANGE	0.4%	\$4,434,891	\$4,552,039	\$4,228,038	\$1,939,144	42.6%
NATIONWIDE ASSURANCE COMPANY	0.4%	\$4,387,277	\$3,946,925	\$1,221,749	\$3,025,308	76.6%
GREENWICH INSURANCE COMPANY	0.4%	\$4,364,557	\$3,886,347	\$6,017,013	\$2,638,909	67.9%
EMCASCO INSURANCE COMPANY	0.4%	\$4,279,463	\$4,177,159	\$1,794,235	\$1,253,010	30.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
EMPIRE FIRE AND MARINE INSURANCE CO	0.4%	\$4,254,535	\$4,313,311	\$1,587,476	\$942,504	21.9%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.4%	\$4,237,604	\$4,129,816	\$1,580,570	\$4,379,530	106.0%
AMERISURE MUTUAL INSURANCE COMPANY	0.4%	\$4,221,769	\$3,618,360	\$1,158,289	\$1,655,779	45.8%
CONTINENTAL WESTERN INSURANCE COMPANY	0.4%	\$4,206,357	\$3,163,931	\$2,474,689	\$1,359,247	43.0%
SOUTHERN PIONEER PROPERTY AND CASUALTY INSURANCE COMPANY	0.4%	\$4,034,870	\$3,734,492	\$1,978,113	\$2,379,113	63.7%
HAULERS INSURANCE COMPANY INC	0.4%	\$3,982,503	\$3,752,959	\$2,435,589	\$2,887,647	76.9%
PROTECTIVE INSURANCE COMPANY	0.4%	\$3,846,220	\$4,163,236	\$5,291,239	\$3,144,796	75.5%
SELECTIVE INSURANCE COMPANY OF AMERICA	0.4%	\$3,680,061	\$3,578,041	\$4,098,594	\$3,612,857	101.0%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.4%	\$3,607,788	\$3,244,058	\$1,197,276	\$2,598,575	80.1%
TRUCK INSURANCE EXCHANGE	0.3%	\$3,574,802	\$3,553,666	\$4,061,726	\$2,607,297	73.4%
BITCO GENERAL INSURANCE CORPORATION	0.3%	\$3,455,386	\$3,495,920	\$1,688,613	\$3,114,456	89.1%
STARR INDEMNITY & LIABILITY COMPANY	0.3%	\$3,415,822	\$3,341,661	\$1,391,802	\$-448,370	(13.4%)
FEDERATED RESERVE INSURANCE COMPANY	0.3%	\$3,382,971	\$3,059,002	\$886,329	\$1,578,442	51.6%
WESCO INSURANCE COMPANY	0.3%	\$3,332,851	\$5,984,087	\$4,149,444	\$5,841,089	97.6%
HARCO NATIONAL INSURANCE COMPANY	0.3%	\$3,243,249	\$2,453,966	\$2,476,563	\$2,962,848	120.7%
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.3%	\$3,179,860	\$3,122,431	\$815,883	\$3,246,620	104.0%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.3%	\$3,152,574	\$2,575,703	\$1,841,537	\$2,202,355	85.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CINCINNATI CASUALTY COMPANY THE	0.3%	\$3,152,414	\$3,358,905	\$1,169,702	\$1,524,871	45.4%
VALLEY FORGE INSURANCE COMPANY	0.3%	\$3,129,161	\$2,875,364	\$1,144,045	\$2,057,987	71.6%
ADDISON INSURANCE COMPANY	0.3%	\$3,106,533	\$3,116,597	\$2,141,567	\$1,983,363	63.6%
NAVIGATORS INSURANCE COMPANY	0.3%	\$3,092,912	\$1,819,123	\$659,501	\$706,550	38.8%
AMERISURE INSURANCE COMPANY	0.3%	\$3,068,770	\$2,956,315	\$2,406,058	\$2,187,061	74.0%
FCCI INSURANCE COMPANY	0.3%	\$3,016,603	\$3,089,050	\$2,099,563	\$1,645,740	53.3%
VANTAPRO SPECIALTY INSURANCE COMPANY	0.3%	\$2,979,401	\$2,490,429	\$492,161	\$1,080,729	43.4%
ACADIA INSURANCE COMPANY	0.3%	\$2,970,752	\$3,749,725	\$1,751,085	\$2,494,215	66.5%
GREAT AMERICAN ASSURANCE COMPANY	0.3%	\$2,960,061	\$2,753,379	\$1,702,047	\$1,394,819	50.7%
SENTRY INSURANCE COMPANY	0.3%	\$2,948,703	\$2,936,123	\$4,508,958	\$1,429,475	48.7%
FEDERAL INSURANCE COMPANY	0.3%	\$2,936,312	\$2,695,223	\$1,998,433	\$1,973,267	73.2%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.3%	\$2,901,856	\$2,919,825	\$3,121,502	\$2,888,749	98.9%
CONTINENTAL CASUALTY COMPANY	0.3%	\$2,893,986	\$1,954,697	\$217,485	\$1,555,709	79.6%
LANCER INSURANCE COMPANY	0.3%	\$2,824,639	\$3,130,315	\$1,458,697	\$2,827,396	90.3%
BERKLEY CASUALTY COMPANY	0.3%	\$2,820,560	\$1,930,684	\$360,964	\$666,227	34.5%
ALLSTATE INSURANCE COMPANY	0.3%	\$2,734,669	\$2,916,297	\$3,736,106	\$1,059,694	36.3%
SAFETY NATIONAL CASUALTY CORPORATION	0.3%	\$2,697,211	\$2,387,744	\$622,853	\$2,837,909	118.9%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	0.3%	\$2,692,182	\$2,741,290	\$2,183,978	\$1,676,161	61.1%
GUIDEONE INSURANCE COMPANY	0.3%	\$2,687,696	\$2,770,886	\$3,107,493	\$3,041,050	109.8%
COLUMBIA MUTUAL INSURANCE COMPANY	0.3%	\$2,676,473	\$2,604,997	\$1,767,104	\$1,687,304	64.8%
UNITED STATES FIRE INSURANCE COMPANY	0.2%	\$2,559,461	\$2,358,444	\$782,275	\$617,107	26.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CHEROKEE INSURANCE COMPANY	0.2%	\$2,495,187	\$2,192,845	\$1,222,034	\$2,042,324	93.1%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.2%	\$2,433,471	\$2,110,140	\$1,178,883	\$885,313	42.0%
NUTMEG INSURANCE COMPANY	0.2%	\$2,431,573	\$1,789,007	\$492,427	\$732,202	40.9%
NATIONAL CASUALTY COMPANY	0.2%	\$2,342,261	\$4,579,142	\$4,409,556	\$3,341,767	73.0%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.2%	\$2,300,670	\$1,941,460	\$544,464	\$1,269,305	65.4%
TRUMBULL INSURANCE COMPANY	0.2%	\$2,264,474	\$2,025,990	\$1,850,701	\$1,269,889	62.7%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.2%	\$2,251,257	\$3,489,308	\$2,983,525	\$-1,518,787	(43.5%)
PENN MILLERS INSURANCE COMPANY	0.2%	\$2,246,792	\$1,918,676	\$1,445,562	\$1,287,219	67.1%
THE NORTH RIVER INSURANCE COMPANY	0.2%	\$2,244,517	\$2,338,744	\$956,258	\$1,945,133	83.2%
NATIONAL TRUST INSURANCE COMPANY	0.2%	\$2,230,370	\$2,135,213	\$1,763,977	\$3,516,376	164.7%
FALLS LAKE NATIONAL INSURANCE COMPANY	0.2%	\$2,100,295	\$2,409,513	\$631,118	\$1,212,145	50.3%
HARTFORD ACCIDENT & INDEMNITY CO	0.2%	\$2,054,873	\$2,060,363	\$743,814	\$1,203,323	58.4%
CONTINENTAL INSURANCE COMPANY THE	0.2%	\$2,051,893	\$2,025,851	\$627,864	\$1,397,828	69.0%
SPINNAKER INSURANCE COMPANY	0.2%	\$2,033,390	\$1,807,077	\$385,485	\$585,945	32.4%
KEY RISK INSURANCE COMPANY	0.2%	\$2,033,282	\$1,571,678	\$711,278	\$784,260	49.9%
CHURCH MUTUAL INSURANCE COMPANY S.I.	0.2%	\$2,026,135	\$1,884,139	\$551,352	\$827,422	43.9%
GREAT NORTHERN INSURANCE COMPANY	0.2%	\$1,969,415	\$1,883,245	\$368,479	\$937,554	49.8%
STATE FARM FIRE AND CASUALTY COMPANY	0.2%	\$1,924,453	\$1,709,912	\$698,816	\$1,541,620	90.2%
GENERAL INSURANCE COMPANY OF AMERICA	0.2%	\$1,866,537	\$1,518,526	\$443,323	\$1,088,995	71.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
HUDSON INSURANCE COMPANY	0.2%	\$1,823,313	\$1,860,342	\$1,531,417	\$1,699,374	91.3%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.2%	\$1,820,823	\$4,386,098	\$3,458,299	\$2,579,075	58.8%
BERKLEY NATIONAL INSURANCE COMPANY	0.2%	\$1,673,008	\$1,360,697	\$106,778	\$340,531	25.0%
NATIONWIDE GENERAL INSURANCE COMPANY	0.2%	\$1,648,440	\$1,810,865	\$751,513	\$1,334,393	73.7%
COUNTRY MUTUAL INSURANCE COMPANY	0.2%	\$1,631,378	\$1,511,281	\$887,340	\$1,974,853	130.7%
PHOENIX INSURANCE COMPANY THE	0.2%	\$1,592,371	\$1,624,816	\$1,472,450	\$1,042,337	64.2%
MID CENTURY INSURANCE COMPANY	0.2%	\$1,555,378	\$1,887,561	\$1,146,097	\$1,200,777	63.6%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.1%	\$1,496,586	\$1,274,776	\$538,335	\$982,059	77.0%
OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	0.1%	\$1,478,403	\$1,418,759	\$226,901	\$320,009	22.6%
U S SPECIALTY INSURANCE COMPANY	0.1%	\$1,464,681	\$1,367,840	\$1,324,188	\$1,213,723	88.7%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.1%	\$1,451,383	\$1,572,046	\$2,056,128	\$1,652,805	105.1%
BROTHERHOOD MUTUAL INSURANCE CO	0.1%	\$1,439,310	\$1,449,748	\$869,773	\$1,525,714	105.2%
TWIN CITY FIRE INSURANCE COMPANY	0.1%	\$1,408,190	\$1,510,084	\$111,930	\$188,747	12.5%
DEPOSITORS INSURANCE COMPANY	0.1%	\$1,332,358	\$1,968,802	\$2,562,561	\$2,371,011	120.4%
EVEREST NATIONAL INSURANCE COMPANY	0.1%	\$1,327,179	\$1,463,817	\$610,139	\$374,583	25.6%
CAROLINA CASUALTY INSURANCE COMPANY	0.1%	\$1,310,604	\$1,744,877	\$356,207	\$819,773	47.0%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.1%	\$1,301,683	\$1,251,428	\$350,464	\$485,295	38.8%
GREAT DIVIDE INSURANCE COMPANY	0.1%	\$1,290,463	\$1,520,744	\$1,682,000	\$686,797	45.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNION INSURANCE COMPANY OF PROVIDENCE	0.1%	\$1,265,285	\$1,272,721	\$367,286	\$1,287,269	101.1%
HARTFORD CASUALTY INSURANCE CO	0.1%	\$1,256,164	\$1,169,588	\$789,020	\$778,682	66.6%
NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.1%	\$1,253,767	\$1,096,674	\$283,184	\$24,726	2.3%
COLUMBIA NATIONAL INSURANCE COMPANY	0.1%	\$1,169,094	\$931,091	\$391,091	\$380,693	40.9%
GRINNELL SELECT INSURANCE COMPANY	0.1%	\$1,145,735	\$1,004,502	\$332,942	\$859,027	85.5%
TRIANGLE INSURANCE COMPANY INC	0.1%	\$1,138,406	\$1,111,670	\$2,627,502	\$1,123,115	101.0%
MOBILITAS GENERAL INSURANCE COMPANY	0.1%	\$1,117,768	\$771,545	\$134,412	\$1,504,369	195.0%
MARKEL INSURANCE COMPANY	0.1%	\$1,089,353	\$873,893	\$81,760	\$215,259	24.6%
CRUM & FORSTER INDEMNITY COMPANY	0.1%	\$1,071,565	\$1,057,035	\$316,203	\$885,922	83.8%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0.1%	\$1,069,508	\$1,080,309	\$1,848,878	\$-436,335	(40.4%)
WEST AMERICAN INSURANCE COMPANY	0.1%	\$1,045,083	\$980,246	\$144,992	\$-181,747	(18.5%)
EVEREST DENALI INSURANCE COMPANY	0.1%	\$1,014,401	\$834,166	\$68,876	\$245,530	29.4%
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.1%	\$991,224	\$953,845	\$745,640	\$487,310	51.1%
MONROE GUARANTY INSURANCE COMPANY	0.1%	\$982,866	\$1,314,702	\$354,680	\$851,872	64.8%
LIBERTY INSURANCE CORPORATION	0.1%	\$977,706	\$909,212	\$473,842	\$576,927	63.5%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.1%	\$977,260	\$966,416	\$740,701	\$556,679	57.6%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.1%	\$950,862	\$743,474	\$-5,385	\$542,598	73.0%
SENTINEL INSURANCE COMPANY LTD	0.1%	\$916,577	\$883,711	\$356,195	\$367,304	41.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.1%	\$909,036	\$1,129,147	\$207,035	\$386,106	34.2%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.1%	\$905,653	\$1,091,086	\$1,023,571	\$535,374	49.1%
IMPERIUM INSURANCE COMPANY	0.1%	\$894,763	\$793,116	\$336,949	\$186,918	23.6%
UNITED WISCONSIN INSURANCE COMPANY	0.1%	\$887,429	\$151,269	\$21,539	\$41,314	27.3%
TOKIO MARINE AMERICA INSURANCE COMPANY	0.1%	\$854,742	\$826,551	\$1,519,639	\$395,492	47.8%
RLI INSURANCE COMPANY	0.1%	\$841,910	\$639,499	\$85,930	\$-100,131	(15.7%)
TRISURA INSURANCE COMPANY	0.1%	\$821,369	\$462,622	\$56,780	\$-424,723	(91.8%)
FORGE INSURANCE COMPANY	0.1%	\$820,144	\$677,159	\$987,921	\$1,098,478	162.2%
COREPOINTE INSURANCE COMPANY	0.1%	\$792,039	\$1,170,847	\$468,130	\$454,666	38.8%
LM INSURANCE CORPORATION	0.1%	\$776,965	\$763,219	\$173,449	\$321,285	42.1%
HARLEYSVILLE INSURANCE COMPANY	0.1%	\$766,100	\$774,492	\$334,626	\$265,455	34.3%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.1%	\$760,257	\$746,145	\$168,526	\$216,199	29.0%
EVERETT CASH MUTUAL INSURANCE CO.	0.1%	\$755,858	\$706,905	\$219,439	\$1,243,018	175.8%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$731,139	\$919,932	\$232,194	\$191,505	20.8%
TRANSPORTATION INSURANCE COMPANY	0.1%	\$728,720	\$825,504	\$125,328	\$630,481	76.4%
AXIS INSURANCE COMPANY	0.1%	\$727,498	\$681,488	\$494,579	\$564,850	82.9%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.1%	\$726,475	\$579,150	\$39,871	\$-212,615	(36.7%)
AMERICAN FIRE & CASUALTY COMPANY	0.1%	\$721,411	\$701,874	\$630,077	\$53,401	7.6%
SOMPO AMERICA INSURANCE COMPANY	0.1%	\$687,522	\$651,126	\$105,001	\$184,676	28.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN ZURICH INSURANCE COMPANY	0.1%	\$685,186	\$675,833	\$298,826	\$385,307	57.0%
OBSIDIAN INSURANCE COMPANY	0.1%	\$677,975	\$631,378	\$3,476	\$199,106	31.5%
FIRST LIBERTY INSURANCE CORP THE	0.1%	\$649,888	\$699,357	\$827,701	\$1,690,023	241.7%
WATFORD INSURANCE COMPANY	0.1%	\$646,178	\$1,032,315	\$122,483	\$214,454	20.8%
STARSTONE NATIONAL INSURANCE COMPANY	0.1%	\$641,527	\$333,386	\$20,472	\$176,450	52.9%
NATIONAL AMERICAN INSURANCE COMPANY	0.1%	\$623,472	\$563,801	\$178,669	\$192,927	34.2%
CUMIS INSURANCE SOCIETY INC	0.1%	\$583,842	\$545,880	\$72,272	\$423,697	77.6%
BENCHMARK INSURANCE COMPANY	0.1%	\$563,622	\$569,592	\$166,531	\$674,602	118.4%
MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.1%	\$559,535	\$530,410	\$426,252	\$1,104,168	208.2%
INTREPID INSURANCE COMPANY	0.1%	\$543,501	\$269,185	\$93,597	\$196,330	72.9%
SHELTER MUTUAL INSURANCE COMPANY	0.1%	\$543,205	\$549,958	\$458,363	\$581,973	105.8%
OHIO CASUALTY INSURANCE COMPANY	0.1%	\$542,101	\$578,444	\$167,385	\$-169,660	(29.3%)
CLEAR BLUE INSURANCE COMPANY	0.1%	\$541,196	\$818,604	\$269,696	\$531,793	65.0%
CRESTBROOK INSURANCE COMPANY	0.1%	\$534,119	\$1,548,128	\$504,742	\$-39,445	(2.5%)
GREAT AMERICAN INSURANCE COMPANY	0.1%	\$531,183	\$482,567	\$172,631	\$-7,929,306	(1643.2%)
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.0%	\$512,643	\$503,466	\$248,429	\$357,342	71.0%
WILSHIRE INSURANCE COMPANY	0.0%	\$489,135	\$510,352	\$489,149	\$39,590	7.8%
GRINNELL COMPASS INC	0.0%	\$463,930	\$329,609	\$197,719	\$277,433	84.2%
ALLIED INSURANCE COMPANY OF AMERICA	0.0%	\$461,198	\$1,369,170	\$1,811,460	\$1,168,941	85.4%
GEICO GENERAL INSURANCE COMPANY	0.0%	\$445,364	\$390,031	\$59,079	\$181,925	46.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE COMPANY	0.0%	\$429,015	\$416,665	\$70,655	\$164,627	39.5%
XL SPECIALTY INSURANCE COMPANY	0.0%	\$422,319	\$417,153	\$100,109	\$-11,817	(2.8%)
MILFORD CASUALTY INSURANCE COMPANY	0.0%	\$398,148	\$420,732	\$898,383	\$1,605,202	381.5%
MITSUI SUMITOMO INSURANCE USA INC	0.0%	\$388,682	\$370,231	\$314,667	\$98,493	26.6%
AMERICAN RELIABLE INSURANCE COMPANY	0.0%	\$374,311	\$419,558	\$380,053	\$335,744	80.0%
GATEWAY INSURANCE COMPANY	0.0%	\$373,879	\$331,060	\$23,277	\$71,265	21.5%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.0%	\$364,657	\$317,623	\$115,848	\$225,540	71.0%
EMC PROPERTY & CASUALTY COMPANY	0.0%	\$350,238	\$385,400	\$279,595	\$320,875	83.3%
EVEREST PREMIER INSURANCE COMPANY	0.0%	\$340,700	\$339,000	\$5,397	\$68,408	20.2%
NORTH POINTE INSURANCE COMPANY	0.0%	\$326,975	\$365,502	\$134,732	\$1,031,262	282.1%
FLORISTS' MUTUAL INSURANCE COMPANY	0.0%	\$320,490	\$404,601	\$208,621	\$85,202	21.1%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.0%	\$303,793	\$267,429	\$79,662	\$95,249	35.6%
GREAT PLAINS CASUALTY INC	0.0%	\$274,410	\$160,932	\$36,144	\$259,510	161.3%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.0%	\$269,873	\$261,810	\$8,177	\$114,741	43.8%
RURAL TRUST INSURANCE COMPANY	0.0%	\$264,289	\$209,079	\$129,460	\$125,501	60.0%
ROCK RIDGE INSURANCE COMPANY	0.0%	\$249,368	\$253,103	\$112,591	\$226,840	89.6%
BERKLEY REGIONAL INSURANCE COMPANY	0.0%	\$219,926	\$287,732	\$89,714	\$927,634	322.4%
MIDDLESEX INSURANCE COMPANY	0.0%	\$209,876	\$206,957	\$38,873	\$92,758	44.8%
SWISS RE CORPORATE SOLUTIONS ELITE INSURANCE CORPORATION	0.0%	\$191,300	\$152,184	\$144,752	\$139,906	91.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ALLSTATE INDEMNITY COMPANY	0.0%	\$186,597	\$51,364	\$7,575	\$8,590	16.7%
STARNET INSURANCE COMPANY	0.0%	\$185,068	\$253,886	\$248,428	\$281,733	111.0%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0%	\$184,235	\$201,212	\$82,541	\$205,755	102.3%
NOVA CASUALTY COMPANY	0.0%	\$181,332	\$199,665	\$116,005	\$104,798	52.5%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.0%	\$179,492	\$132,994	\$33,658	\$27,088	20.4%
HANOVER INSURANCE COMPANY THE	0.0%	\$157,471	\$167,992	\$22,522	\$17,007	10.1%
UTICA MUTUAL INSURANCE COMPANY	0.0%	\$151,896	\$160,446	\$95,547	\$74,467	46.4%
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$150,739	\$92,841	\$0	\$5,567	6.0%
SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$149,049	\$69,873	\$30,602	\$255,420	365.5%
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.0%	\$148,178	\$149,063	\$36,529	\$297,812	199.8%
AMERISURE PARTNERS INSURANCE COMPANY	0.0%	\$146,402	\$359,110	\$405,847	\$-59,386	(16.5%)
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.0%	\$145,220	\$163,509	\$48,329	\$228,633	139.8%
AMERICAN FAMILY HOME INSURANCE COMPANY	0.0%	\$141,098	\$143,063	\$4,892	\$65,581	45.8%
GRANITE STATE INSURANCE COMPANY	0.0%	\$136,551	\$113,119	\$117,863	\$-354,159	(313.1%)
ARGONAUT GREAT CENTRAL INSURANCE COMPANY	0.0%	\$135,057	\$134,463	\$423,609	\$85,348	63.5%
AMERICAN MODERN HOME INSURANCE CO	0.0%	\$134,985	\$134,985	\$79,327	\$81,475	60.4%
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.0%	\$126,328	\$137,965	\$6,103	\$5,283	3.8%
MID-CONTINENT CASUALTY COMPANY	0.0%	\$123,838	\$161,261	\$138,665	\$71,458	44.3%
QBE INSURANCE CORPORATION	0.0%	\$123,168	\$141,137	\$373,554	\$-19,678	(13.9%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
HALLMARK NATIONAL INSURANCE COMPANY	0.0%	\$118,417	\$158,861	\$357,461	\$232,050	146.1%
NEW HAMPSHIRE INSURANCE COMPANY	0.0%	\$118,279	\$221,627	\$191,978	\$106,651	48.1%
BITCO NATIONAL INSURANCE COMPANY	0.0%	\$112,334	\$113,197	\$53,609	\$38,359	33.9%
PRAETORIAN INSURANCE COMPANY	0.0%	\$110,264	\$79,877	\$41,045	\$21,837	27.3%
SCOTTSDALE INDEMNITY COMPANY	0.0%	\$109,784	\$210,854	\$10,668	\$4,490	2.1%
INTEGON INDEMNITY CORPORATION	0.0%	\$107,475	\$107,475	\$53,740	\$127,298	118.4%
RIVERPORT INSURANCE COMPANY	0.0%	\$97,507	\$246,950	\$168,521	\$114,467	46.4%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.0%	\$96,065	\$83,259	\$21,339	\$12,182	14.6%
SAGAMORE INSURANCE COMPANY	0.0%	\$96,058	\$28,011	\$28,773	\$307,273	1097.0%
NATIONAL CONTINENTAL INSURANCE COMPANY	0.0%	\$89,030	\$413,493	\$4,970,665	\$2,241,230	542.0%
XL INSURANCE AMERICA INC	0.0%	\$87,052	\$119,475	\$140,000	\$10,576	8.9%
ACCREDITED SURETY AND CASUALTY COMPANY INC	0.0%	\$83,671	\$162,204	\$0	\$66,124	40.8%
MASSACHUSETTS BAY INSURANCE COMPANY	0.0%	\$83,334	\$101,652	\$23,527	\$18,602	18.3%
CHIRON INSURANCE COMPANY	0.0%	\$78,616	\$28,692	\$0	\$50,967	177.6%
AMTRUST INSURANCE COMPANY	0.0%	\$74,184	\$24,743	\$859	\$-3,079	(12.4%)
ALLIED WORLD INSURANCE COMPANY	0.0%	\$71,984	\$66,335	\$63,745	\$66,044	99.6%
HISCOX INSURANCE COMPANY INC	0.0%	\$71,617	\$81,685	\$0	\$30,299	37.1%
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.0%	\$70,790	\$6,392	\$0	\$0	0.0%
ARGONAUT INSURANCE COMPANY	0.0%	\$65,414	\$53,430	\$4,260	\$-119,548	(223.7%)
SOMPO AMERICA FIRE & MARINE INSURANCE COMPANY	0.0%	\$61,665	\$56,507	\$473,735	\$199,141	352.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GOVERNMENT EMPLOYEES INSURANCE CO	0.0%	\$60,328	\$78,120	\$44,569	\$-35,447	(45.4%)
CONCERT INSURANCE COMPANY	0.0%	\$58,251	\$35,679	\$0	\$504	1.4%
CITIZENS INSURANCE COMPANY OF AMERICA	0.0%	\$55,660	\$57,535	\$0	\$-1,761	(3.1%)
ILLINOIS NATIONAL INSURANCE COMPANY	0.0%	\$39,803	\$11,831	\$201,000	\$-157,184	(1328.6%)
ELECTRIC INSURANCE COMPANY	0.0%	\$39,196	\$39,196	\$21,543	\$92,230	235.3%
ARCH PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$38,214	\$18,484	\$0	\$11,983	64.8%
CLEAR SPRING PROPERTY AND CASUALTY COMPANY	0.0%	\$37,411	\$14,336	\$0	\$0	0.0%
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.0%	\$37,003	\$82,751	\$9,635	\$10,061	12.2%
CHUBB NATIONAL INSURANCE COMPANY	0.0%	\$35,739	\$38,472	\$28,093	\$19,885	51.7%
AMERICAN SOUTHERN INSURANCE COMPANY	0.0%	\$35,069	\$16,440	\$0	\$0	0.0%
SENECA INSURANCE COMPANY INC	0.0%	\$35,063	\$37,123	\$6,520	\$18,044	48.6%
STATE NATIONAL INSURANCE COMPANY INC	0.0%	\$33,802	\$189,803	\$420,222	\$465,222	245.1%
CONTRACTORS BONDING & INSURANCE COMPANY	0.0%	\$30,412	\$16,279	\$0	\$1,504	9.2%
AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.0%	\$28,125	\$144,485	\$12,495	\$49,926	34.6%
WESTFIELD INSURANCE COMPANY	0.0%	\$26,989	\$16,063	\$3,063	\$5,255	32.7%
AMERICAN ROAD INSURANCE COMPANY	0.0%	\$21,623	\$21,794	\$0	\$0	0.0%
MGT INSURANCE COMPANY	0.0%	\$20,739	\$3,369	\$0	\$1,121	33.3%
GENERAL CASUALTY COMPANY OF WISCONSIN	0.0%	\$19,108	\$178,647	\$88,466	\$101,166	56.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ACCELERANT NATIONAL INSURANCE COMPANY	0.0%	\$15,233	\$9,927	\$494	\$5,310	53.5%
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.0%	\$13,608	\$570	\$0	\$0	0.0%
FIREMANS FUND INSURANCE COMPANY	0.0%	\$13,004	\$13,043	\$0	\$80,058	613.8%
STONINGTON INSURANCE COMPANY	0.0%	\$10,514	\$11,244	\$0	\$2,028	18.0%
PACIFIC INDEMNITY COMPANY	0.0%	\$10,466	\$8	\$0	\$2,682	33525.0%
REPWEST INSURANCE COMPANY	0.0%	\$9,000	\$8,817	\$0	\$0	0.0%
PACIFIC EMPLOYERS INSURANCE COMPANY	0.0%	\$8,034	\$11,215	\$537	\$-4,542	(40.5%)
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY	0.0%	\$7,788	\$7,506	\$-15,888	\$-14,985	(199.6%)
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION	0.0%	\$7,189	\$4,458	\$0	\$-1,390	(31.2%)
INTEGON NATIONAL INSURANCE COMPANY	0.0%	\$6,812	\$6,944	\$5,964	\$-239,021	(3442.1%)
T.H.E. INSURANCE COMPANY	0.0%	\$6,669	\$25,677	\$0	\$2,961,514	11533.7%
PREFERRED PROFESSIONAL INSURANCE COMPANY	0.0%	\$6,669	\$5,262	\$0	\$1,894	36.0%
HDI GLOBAL INSURANCE COMPANY	0.0%	\$6,548	\$4,642	\$-200	\$-11,609	(250.1%)
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.0%	\$5,669	\$5,669	\$77,567	\$-192,892	(3402.6%)
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	0.0%	\$4,179	\$4,634	\$0	\$0	0.0%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0.0%	\$2,951	\$2,951	\$0	\$1,058	35.9%
ARGONAUT-MIDWEST INSURANCE COMPANY	0.0%	\$2,107	\$1,813	\$215,728	\$423,687	23369.4%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0.0%	\$1,869	\$9,215	\$0	\$149,457	1621.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL FARMERS UNION PROPERTY & CASUALTY COMPANY	0.0%	\$467	\$8,309	\$54,689	\$54,641	657.6%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0%	\$375	\$558	\$4,653	\$-65,211	(11686.6%)
ADMIRAL INDEMNITY COMPANY	0.0%	\$250	\$250	\$0	\$0	0.0%
AMERICAN ECONOMY INSURANCE COMPANY	0.0%	\$100	\$0	\$0	\$-4,738	-
ARTISAN AND TRUCKERS CASUALTY COMPANY	0.0%	\$0	\$0	\$266	\$266	-
CONSUMERS INSURANCE USA INC	0.0%	\$0	\$0	\$210,547	\$-19,527	-
CAPITOL INDEMNITY CORPORATION	0.0%	\$0	\$0	\$172,500	\$-259,468	-
ALLIED WORLD NATIONAL ASSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-5,207	-
PARK NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-13	-
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	0.0%	\$0	\$0	\$0	\$691	-
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$14	-
GUIDEONE SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-5,828	-
MID-CONTINENT ASSURANCE COMPANY	0.0%	\$0	\$21,230	\$16,225	\$55,339	260.7%
BANKERS STANDARD INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$49	-
PEERLESS INDEMNITY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-13,481	-
TRAVELERS CASUALTY AND SURETY COMPANY	0.0%	\$0	\$0	\$0	\$-6	-
SOUTHERN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-17	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ST PAUL PROTECTIVE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$272	–
AIG PROPERTY CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$–282	–
COMMERCE AND INDUSTRY INSURANCE CO	0.0%	\$0	\$0	\$25,000	\$–359,489	–
AMERICAN STATES INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–8,509	–
LIBERTY INSURANCE UNDERWRITERS INC	0.0%	\$0	\$0	\$0	\$–99	–
VIGILANT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–189	–
NATIONAL SURETY CORPORATION	0.0%	\$0	\$0	\$0	\$–1,531	–
MIDWESTERN INDEMNITY COMPANY THE	0.0%	\$0	\$0	\$996,976	\$476,519	–
WESTFIELD NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–84	–
OLD REPUBLIC GENERAL INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$–54,982	–
NETHERLANDS INSURANCE COMPANY THE	0.0%	\$0	\$0	\$90,000	\$800	–
PEERLESS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–6,599	–
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$–4,285	–
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–6,066	–
ST PAUL GUARDIAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$283	–
ST PAUL MERCURY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$1,390	–
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.0%	\$0	\$0	\$0	\$33	–

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNITED STATES FIDELITY & GUARANTY COMPANY	0.0%	\$0	\$0	\$0	\$-318	-
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-117	-
BLACKBOARD INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$20,893	-
COLUMBIA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-107	-
SENTRY CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$-69	-
PLAZA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-5,829	-
HALLMARK INSURANCE COMPANY	0.0%	\$0	\$0	\$6,710,400	\$5,328,204	-
OAK RIVER INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-663	-
FIDELITY AND GUARANTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-332	-
TRAVCO PERSONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-17,537	-
PROGRESSIVE PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$42,980	\$-279,709	-
WESTPORT INSURANCE CORPORATION	0.0%	\$0	\$2,899	\$6,108	\$-13,964	(481.7%)
AIG ASSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-734	-
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$43	-
UNIVERSAL UNDERWRITERS INS CO	0.0%	\$0	\$0	\$816,299	\$693,992	-
FOREMOST SIGNATURE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$368	-
THE TRAVELERS CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$-18	-
DIAMOND STATE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-164	-
TECHNOLOGY INSURANCE COMPANY	0.0%	\$0	\$114	\$0	\$-985	(864.0%)
AGRI GENERAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$300,000	-
VICTORIA FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$121	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GEICO SECURE INSURANCE COMPANY	(0.0%)	\$-4	\$-4	\$0	\$0	0.0%
AMERICAN HOME ASSURANCE COMPANY	(0.0%)	\$-5	\$-5	\$752	\$42,443	(848860%)
GEICO CASUALTY COMPANY	(0.0%)	\$-253	\$-253	\$0	\$-253	100.0%
AMERICAN SELECT INSURANCE COMPANY	(0.0%)	\$-705	\$518	\$0	\$-1,049	(202.5%)
21ST CENTURY PREMIER INSURANCE COMPANY	(0.0%)	\$-871	\$5,767	\$6,381	\$1,488	25.8%
KNIGHTBROOK INSURANCE COMPANY	(0.0%)	\$-900	\$3,067	\$0	\$1,669	54.4%
AUSTIN MUTUAL INSURANCE COMPANY	(0.0%)	\$-1,661	\$172,056	\$727,436	\$-104,525	(60.8%)
NEXT INSURANCE US COMPANY	(0.0%)	\$-4,128	\$21,641	\$47,016	\$-22,082	(102.0%)
REGENT INSURANCE COMPANY	(0.0%)	\$-5,533	\$6,875	\$852,930	\$-129,439	(1882.7%)
INCLINE CASUALTY COMPANY	(0.0%)	\$-74,823	\$-106,151	\$846,891	\$4,828,620	(4548.8%)
TOTAL	100.0%	\$1,030,688,570	\$1,002,900,489	\$629,853,554	\$708,342,827	70.6%

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Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN ALTERNATIVE INSURANCE CORPORATION	17.1%	\$5,447,909	\$5,447,909	\$420,285	\$-1,287,819	(23.6%)
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	15.3%	\$4,878,170	\$4,652,331	\$1,120,822	\$972,647	20.9%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	13.9%	\$4,433,932	\$5,265,239	\$1,468,815	\$2,512,822	47.7%
STARR INDEMNITY & LIABILITY COMPANY	12.2%	\$3,890,067	\$3,776,604	\$1,295,910	\$-2,617,789	(69.3%)
OLD REPUBLIC INSURANCE COMPANY	11.9%	\$3,777,691	\$3,742,668	\$7,418,566	\$5,030,640	134.4%
XL SPECIALTY INSURANCE COMPANY	3.5%	\$1,130,363	\$1,092,703	\$183,614	\$275,510	25.2%
HARCO NATIONAL INSURANCE COMPANY	3.0%	\$961,144	\$919,169	\$507,711	\$461,096	50.2%
QBE INSURANCE CORPORATION	2.8%	\$903,447	\$938,749	\$419,857	\$2,606,696	277.7%
STARSTONE NATIONAL INSURANCE COMPANY	2.8%	\$894,188	\$791,182	\$96,671	\$700,477	88.5%
GREAT AMERICAN INSURANCE COMPANY	2.7%	\$847,224	\$694,233	\$0	\$-20,620	(3.0%)
ENDURANCE AMERICAN INSURANCE COMPANY	2.5%	\$811,426	\$718,216	\$211,334	\$176,834	24.6%
WESTCHESTER FIRE INSURANCE COMPANY	2.5%	\$799,192	\$666,414	\$344,911	\$801,588	120.3%
U S SPECIALTY INSURANCE COMPANY	2.5%	\$792,573	\$802,364	\$43,423	\$54,863	6.8%
AVEMCO INSURANCE COMPANY	2.4%	\$761,968	\$724,137	\$54,812	\$-747	(0.1%)
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	1.6%	\$494,552	\$695,335	\$187,063	\$114,563	16.5%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	1.5%	\$471,619	\$464,749	\$33,129	\$-41,247	(8.9%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CONTINENTAL INDEMNITY COMPANY	0.7%	\$225,431	\$275,955	\$3,382	\$123,778	44.9%
TRANSVERSE INSURANCE COMPANY	0.6%	\$175,613	\$80,485	\$0	\$9,599	11.9%
STATE NATIONAL INSURANCE COMPANY INC	0.5%	\$159,576	\$121,576	\$0	\$0	0.0%
SIRIUSPOINT AMERICA INSURANCE COMPANY	0.1%	\$34,710	\$8,063	\$0	\$4,401	54.6%
FALLS LAKE NATIONAL INSURANCE COMPANY	0.0%	\$1,626	\$23,589	\$887	\$-31,085	(131.8%)
COMMERCE AND INDUSTRY INSURANCE CO	0.0%	\$428	\$385	\$0	\$126	32.7%
CHUBB NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1	-
TOKIO MARINE AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$34,028	\$-4,445	-
ARCH INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-322	-
NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.0%	\$0	\$0	\$6,000	\$-8,156	-
STAR INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-137	-
AMERICAN HOME ASSURANCE COMPANY	0.0%	\$0	\$0	\$6,644	\$-306,016	-
CATLIN INSURANCE COMPANY INC	0.0%	\$0	\$0	\$-2	\$182,521	-
NATIONAL INDEMNITY COMPANY	0.0%	\$0	\$0	\$0	\$-5,175	-
FEDERAL INSURANCE COMPANY	0.0%	\$0	\$0	\$18,842	\$-13,692	-
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.0%	\$0	\$0	\$25,528	\$-479	-
CONTINENTAL CASUALTY COMPANY	0.0%	\$0	\$0	\$227	\$-881	-
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-61,443	-
FIREMANS FUND INSURANCE COMPANY	0.0%	\$0	\$0	\$5,608	\$-189,704	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GENERAL REINSURANCE CORPORATION	0.0%	\$0	\$0	\$-1	\$-12,746	-
MITSUI SUMITOMO INSURANCE USA INC	0.0%	\$0	\$0	\$5,188	\$4,246	-
ACE AMERICAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$4,101	-
INSURANCE COMPANY OF NORTH AMERICA	0.0%	\$0	\$0	\$0	\$-786	-
LIBERTY MUTUAL INSURANCE COMPANY	0.0%	\$0	\$0	\$-2	\$-3,491	-
GENERAL CASUALTY COMPANY OF WISCONSIN	0.0%	\$0	\$0	\$0	\$-34	-
REGENT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-26	-
ARROWOOD INDEMNITY COMPANY	0.0%	\$0	\$0	\$248	\$174	-
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-574,034	-
TIG INSURANCE COMPANY	0.0%	\$0	\$0	\$-25,284	\$-26,414	-
TRAVELERS INDEMNITY COMPANY	0.0%	\$0	\$0	\$0	\$40	-
UNITED STATES FIDELITY & GUARANTY COMPANY	0.0%	\$0	\$0	\$0	\$-359	-
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-4,904	-
SWISS RE CORPORATE SOLUTIONS ELITE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$-8,472	-
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$-27	-
CONTINENTAL INSURANCE COMPANY THE	0.0%	\$0	\$0	\$2,627	\$-2,281	-
COLISEUM REINSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-229,344	-
STARNET INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-24,473	-
NAVIGATORS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-37	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.0%	\$0	\$0	\$0	\$49,401	–
HALLMARK INSURANCE COMPANY	(0.1%)	\$–15,972	\$45,060	\$0	\$–104,646	(232.2%)
TOTAL	100.0%	\$31,876,877	\$31,947,115	\$13,890,843	\$8,504,291	26.6%

FIDELITY

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	22.8%	\$6,043,201	\$5,994,526	\$625,055	\$1,086,475	18.1%
FEDERAL INSURANCE COMPANY	17.5%	\$4,635,825	\$4,775,312	\$332,261	\$1,130,611	23.7%
GREAT AMERICAN INSURANCE COMPANY	6.7%	\$1,776,118	\$1,690,028	\$1,037,296	\$495,455	29.3%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	4.3%	\$1,144,105	\$1,207,185	\$573,483	\$-72,202	(6.0%)
CUMIS INSURANCE SOCIETY INC	3.3%	\$878,375	\$895,429	\$596,201	\$629,554	70.3%
CONTINENTAL CASUALTY COMPANY	3.0%	\$800,365	\$670,104	\$-1,257	\$196,834	29.4%
ZURICH AMERICAN INSURANCE COMPANY	3.0%	\$792,948	\$817,570	\$59,778	\$114,345	14.0%
AXIS INSURANCE COMPANY	2.8%	\$741,150	\$702,921	\$237,143	\$146,551	20.8%
BERKLEY INSURANCE COMPANY	2.5%	\$674,881	\$626,186	\$95,928	\$125,129	20.0%
WESTERN SURETY COMPANY	2.5%	\$653,350	\$672,079	\$0	\$68,999	10.3%
HARTFORD FIRE INSURANCE COMPANY	2.4%	\$646,246	\$631,954	\$46,391	\$-293,765	(46.5%)
BEAZLEY INSURANCE COMPANY INC	2.2%	\$585,993	\$548,472	\$549,084	\$898,592	163.8%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	2.2%	\$585,587	\$628,462	\$180,220	\$342,605	54.5%
TWIN CITY FIRE INSURANCE COMPANY	2.1%	\$552,634	\$552,327	\$19,194	\$-46,634	(8.4%)
SOUTHWEST MARINE AND GENERAL INSURANCE COMPANY	1.9%	\$504,212	\$457,811	\$350,550	\$471,615	103.0%
CONTINENTAL INSURANCE COMPANY THE	1.9%	\$501,942	\$371,993	\$168,470	\$157,624	42.4%
THE FIDELITY AND DEPOSIT COMPANY OF MARYLAND	1.5%	\$397,000	\$422,196	\$-11,279	\$-17,166	(4.1%)
HANOVER INSURANCE COMPANY THE	1.3%	\$352,114	\$283,597	\$162,033	\$-26,932	(9.5%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ARCH INSURANCE COMPANY	1.2%	\$314,850	\$300,078	\$44,422	\$213,058	71.0%
OHIO CASUALTY INSURANCE COMPANY	1.1%	\$287,894	\$263,736	\$4,700	\$31,061	11.8%
RLI INSURANCE COMPANY	1.0%	\$257,235	\$217,115	\$0	\$1,908	0.9%
MARKEL INSURANCE COMPANY	0.9%	\$246,594	\$189,405	\$0	\$-228	(0.1%)
FEDERATED MUTUAL INSURANCE COMPANY	0.9%	\$239,926	\$251,092	\$23,195	\$15,004	6.0%
COLONIAL SURETY COMPANY	0.7%	\$197,670	\$187,807	\$0	\$22,855	12.2%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.7%	\$180,427	\$203,963	\$105,185	\$64,073	31.4%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.6%	\$162,712	\$223,671	\$0	\$72,207	32.3%
LIBERTY MUTUAL INSURANCE COMPANY	0.5%	\$124,218	\$100,353	\$0	\$46,269	46.1%
ATLANTIC SPECIALTY INSURANCE COMPANY	0.5%	\$119,354	\$94,250	\$0	\$14,805	15.7%
UNITED STATES FIRE INSURANCE COMPANY	0.5%	\$119,346	\$99,374	\$0	\$-2,207	(2.2%)
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.4%	\$106,254	\$91,002	\$0	\$16,143	17.7%
FEDERATED SERVICE INSURANCE COMPANY	0.4%	\$99,137	\$113,272	\$23,223	\$21,332	18.8%
COREPOINTE INSURANCE COMPANY	0.4%	\$94,050	\$78,927	\$0	\$33,652	42.6%
ACE AMERICAN INSURANCE COMPANY	0.4%	\$93,332	\$92,812	\$0	\$-28,293	(30.5%)
SECURITY NATIONAL INSURANCE COMPANY	0.4%	\$92,968	\$185,226	\$18,939	\$4,437	2.4%
STATE FARM FIRE AND CASUALTY COMPANY	0.3%	\$90,235	\$91,286	\$0	\$0	0.0%
U S SPECIALTY INSURANCE COMPANY	0.3%	\$89,632	\$87,627	\$0	\$-87,826	(100.2%)
OLD REPUBLIC SURETY COMPANY	0.3%	\$88,629	\$88,699	\$7,871	\$8,868	10.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SELECTIVE INSURANCE COMPANY OF AMERICA	0.3%	\$83,276	\$78,179	\$19,845	\$20,374	26.1%
OWNERS INSURANCE COMPANY	0.3%	\$81,155	\$80,111	\$158,805	\$78,130	97.5%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.3%	\$81,044	\$82,926	\$0	\$-3,246	(3.9%)
NATIONAL CASUALTY COMPANY	0.3%	\$76,489	\$54,614	\$0	\$0	0.0%
ACUITY A MUTUAL INSURANCE COMPANY	0.3%	\$69,500	\$65,713	\$27,224	\$33,557	51.1%
WEST BEND INSURANCE COMPANY	0.3%	\$67,130	\$66,317	\$4,200	\$425	0.6%
QBE INSURANCE CORPORATION	0.2%	\$64,887	\$50,394	\$0	\$2,650	5.3%
AUTO OWNERS INSURANCE COMPANY	0.2%	\$57,099	\$57,563	\$0	\$972	1.7%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.2%	\$55,134	\$52,497	\$5,020	\$5,291	10.1%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.2%	\$47,563	\$43,356	\$75,000	\$-25,111	(57.9%)
FREEDOM SPECIALTY INSURANCE COMPANY	0.2%	\$44,265	\$27,077	\$0	\$0	0.0%
STARR INDEMNITY & LIABILITY COMPANY	0.1%	\$29,046	\$28,361	\$0	\$-54,857	(193.4%)
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.1%	\$29,029	\$29,009	\$0	\$-4	(0.0%)
COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	0.1%	\$27,291	\$27,382	\$0	\$-3,202	(11.7%)
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.1%	\$26,659	\$28,474	\$38,700	\$39,877	140.0%
HARCO NATIONAL INSURANCE COMPANY	0.1%	\$26,129	\$15,708	\$0	\$11,195	71.3%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.1%	\$23,008	\$22,206	\$0	\$-1,059	(4.8%)
SECURA INSURANCE COMPANY	0.1%	\$22,530	\$22,851	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NOVA CASUALTY COMPANY	0.1%	\$21,209	\$19,650	\$0	\$3,040	15.5%
THE NORTH RIVER INSURANCE COMPANY	0.1%	\$20,458	\$20,772	\$0	\$4,504	21.7%
MARKEL AMERICAN INSURANCE COMPANY	0.1%	\$18,789	\$18,794	\$0	\$3,126	16.6%
SENTRY SELECT INSURANCE COMPANY	0.1%	\$17,608	\$21,576	\$0	\$5,375	24.9%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.1%	\$17,269	\$15,604	\$0	\$-15,741	(100.9%)
WESTCHESTER FIRE INSURANCE COMPANY	0.1%	\$16,044	\$4,125	\$0	\$-30,128	(730.4%)
LEXON INSURANCE COMPANY	0.1%	\$14,753	\$14,267	\$0	\$1,501	10.5%
SENTRY INSURANCE COMPANY	0.1%	\$14,438	\$13,901	\$0	\$-2,694	(19.4%)
MERCHANTS BONDING COMPANY (MUTUAL)	0.1%	\$13,397	\$8,865	\$0	\$510	5.8%
IRONSHORE INDEMNITY INC	0.0%	\$12,292	\$12,897	\$0	\$7,312	56.7%
GREAT NORTHERN INSURANCE COMPANY	0.0%	\$10,469	\$12,590	\$0	\$-2,316	(18.4%)
AMERICAN ZURICH INSURANCE COMPANY	0.0%	\$10,443	\$9,995	\$10,046	\$10,074	100.8%
FEDERATED RESERVE INSURANCE COMPANY	0.0%	\$10,207	\$16,745	\$0	\$-548	(3.3%)
SECURA SUPREME INSURANCE COMPANY	0.0%	\$8,616	\$7,809	\$0	\$0	0.0%
PLATTE RIVER INSURANCE COMPANY	0.0%	\$8,587	\$7,502	\$0	\$-56	(0.7%)
HISCOX INSURANCE COMPANY INC	0.0%	\$8,478	\$6,557	\$0	\$-944	(14.4%)
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	0.0%	\$7,811	\$8,176	\$0	\$0	0.0%
BERKLEY REGIONAL INSURANCE COMPANY	0.0%	\$7,440	\$6,746	\$-1,995	\$-6,338	(94.0%)
UNITED FIRE AND CASUALTY COMPANY	0.0%	\$5,677	\$6,073	\$0	\$618	10.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0.0%	\$5,648	\$4,789	\$0	\$13	0.3%
CHUBB INDEMNITY INSURANCE COMPANY	0.0%	\$5,388	\$3,797	\$0	\$82	2.2%
MIDVALE INDEMNITY COMPANY	0.0%	\$5,221	\$5,221	\$0	\$2,708	51.9%
VIGILANT INSURANCE COMPANY	0.0%	\$5,203	\$3,389	\$0	\$-338	(10.0%)
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.0%	\$5,063	\$5,987	\$0	\$1,584	26.5%
NGM INSURANCE COMPANY	0.0%	\$4,387	\$3,457	\$0	\$257	7.4%
CINCINNATI INSURANCE COMPANY THE	0.0%	\$4,361	\$26,862	\$0	\$1,543	5.7%
JET INSURANCE COMPANY	0.0%	\$4,069	\$2,804	\$0	\$351	12.5%
FIDELITY AND GUARANTY INSURANCE COMPANY	0.0%	\$3,842	\$3,323	\$0	\$120	3.6%
STATE NATIONAL INSURANCE COMPANY INC	0.0%	\$3,729	\$2,729	\$0	\$2,000	73.3%
CHARTER OAK FIRE INSURANCE CO THE	0.0%	\$3,335	\$3,376	\$0	\$-25	(0.7%)
CRESTBROOK INSURANCE COMPANY	0.0%	\$2,857	\$4,239	\$0	\$790	18.6%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.0%	\$2,724	\$3,392	\$0	\$-1,287	(37.9%)
MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.0%	\$2,631	\$1,475	\$0	\$1,177	79.8%
UNITED CASUALTY AND SURETY INSURANCE COMPANY	0.0%	\$2,554	\$2,445	\$0	\$452	18.5%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.0%	\$2,076	\$2,085	\$0	\$97	4.7%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.0%	\$2,046	\$2,045	\$0	\$63	3.1%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.0%	\$1,983	\$1,785	\$0	\$-178	(10.0%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.0%	\$1,525	\$7,020	\$0	\$0	0.0%
GREAT AMERICAN ASSURANCE COMPANY	0.0%	\$1,450	\$1,019	\$0	\$205	20.1%
BOND SAFEGUARD INSURANCE COMPANY	0.0%	\$1,450	\$1,630	\$0	\$17,396	1067.2%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.0%	\$1,419	\$1,417	\$0	\$-148	(10.4%)
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.0%	\$798	\$938	\$0	\$-39	(4.2%)
CONTRACTORS BONDING & INSURANCE COMPANY	0.0%	\$687	\$1,196	\$0	\$1	0.1%
AMERISURE MUTUAL INSURANCE COMPANY	0.0%	\$478	\$242	\$0	\$19	7.9%
TRANSPORTATION INSURANCE COMPANY	0.0%	\$404	\$388	\$0	\$-1,581	(407.5%)
NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.0%	\$357	\$1,811	\$3,627	\$-220	(12.1%)
FCCI INSURANCE COMPANY	0.0%	\$324	\$323	\$0	\$-26	(8.0%)
AMERICAN STATES INSURANCE COMPANY	0.0%	\$210	\$445	\$0	\$53	11.9%
T.H.E. INSURANCE COMPANY	0.0%	\$161	\$157	\$0	\$-60	(38.2%)
COLUMBIA MUTUAL INSURANCE COMPANY	0.0%	\$148	\$148	\$0	\$0	0.0%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.0%	\$136	\$355	\$0	\$-603	(169.9%)
WESTFIELD INSURANCE COMPANY	0.0%	\$100	\$177	\$0	\$0	0.0%
OLD REPUBLIC INSURANCE COMPANY	0.0%	\$100	\$33	\$0	\$0	0.0%
GENERAL CASUALTY COMPANY OF WISCONSIN	0.0%	\$88	\$713	\$-1,467	\$-1,388	(194.7%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STANDARD FIRE INSURANCE COMPANY	0.0%	\$72	\$67	\$0	\$5	7.5%
UNION INSURANCE COMPANY	0.0%	\$63	\$45	\$0	\$0	0.0%
EVEREST NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-134,169	-
CAPITOL INDEMNITY CORPORATION	0.0%	\$0	\$0	\$0	\$-286	-
SURETEC INSURANCE COMPANY	0.0%	\$0	\$222	\$0	\$-4	(1.8%)
WESTERN NATIONAL MUTUAL INSURANCE COMPANY	0.0%	\$0	\$94	\$0	\$0	0.0%
TRAVELERS CASUALTY AND SURETY COMPANY	0.0%	\$0	\$0	\$0	\$5	-
AMCO INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$152	-
ST PAUL PROTECTIVE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-5	-
LIBERTY INSURANCE UNDERWRITERS INC	0.0%	\$0	\$0	\$0	\$-19,330	-
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	0.0%	\$0	\$0	\$-77,107	\$-346,473	-
AXIS REINSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$446	-
VALLEY FORGE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$30	-
MID CENTURY INSURANCE COMPANY	0.0%	\$0	\$68	\$0	\$16	23.5%
FIREMANS FUND INSURANCE COMPANY	0.0%	\$0	\$7,475	\$0	\$-21	(0.3%)
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.0%	\$0	\$0	\$0	\$-7,208	-
MASSACHUSETTS BAY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-5	-
GREENWICH INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$13	-
HARTFORD ACCIDENT & INDEMNITY CO	0.0%	\$0	\$0	\$0	\$-2,216	-
INSURANCE COMPANY OF NORTH AMERICA	0.0%	\$0	\$0	\$0	\$-1	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PACIFIC EMPLOYERS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-100	-
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.0%	\$0	\$0	\$-507	\$-1,555	-
PEERLESS INSURANCE COMPANY	0.0%	\$0	\$77	\$0	\$15	19.5%
ST PAUL GUARDIAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-211	-
ST PAUL MERCURY INSURANCE COMPANY	0.0%	\$0	\$0	\$-41,800	\$-20,056	-
PHOENIX INSURANCE COMPANY THE	0.0%	\$0	\$0	\$0	\$-113	-
TRAVELERS INDEMNITY COMPANY	0.0%	\$0	\$0	\$0	\$-60	-
UNITED STATES FIDELITY & GUARANTY COMPANY	0.0%	\$0	\$0	\$0	\$-2	-
EXECUTIVE RISK INDEMNITY INC	0.0%	\$0	\$0	\$-650	\$-2,703	-
TRAVCO PERSONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-200	-
GUARANTEE COMPANY OF NORTH AMERICA USA THE	0.0%	\$0	\$0	\$0	\$-1	-
PRAETORIAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$17	-
XL SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-192	-
STARNET INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-10,087	-
UNIVERSAL UNDERWRITERS INS CO	0.0%	\$0	\$0	\$-7,669	\$-7,669	-
COLORADO CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$932	-
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.0%	\$0	\$6,565	\$0	\$155	2.4%
ASPEN AMERICAN INSURANCE COMPANY	0.0%	\$0	\$1,911	\$0	\$1,160	60.7%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.0%	\$0	\$0	\$0	\$498	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
REGENT INSURANCE COMPANY	(0.0%)	\$-29	\$-1	\$-4,087	\$-5,046	504600%
TOTAL	100.0%	\$26,502,786	\$26,090,964	\$5,455,271	\$5,405,844	20.7%

SURETY

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	19.1%	\$21,817,914	\$18,521,360	\$223,066	\$-1,780,079	(9.6%)
LIBERTY MUTUAL INSURANCE COMPANY	12.4%	\$14,222,336	\$11,722,352	\$75,928	\$1,865,366	15.9%
WESTERN SURETY COMPANY	6.8%	\$7,827,704	\$7,506,620	\$306,180	\$2,371,528	31.6%
THE FIDELITY AND DEPOSIT COMPANY OF MARYLAND	6.2%	\$7,120,090	\$8,520,113	\$-370,729	\$-222,968	(2.6%)
ATLANTIC SPECIALTY INSURANCE COMPANY	3.4%	\$3,879,837	\$3,131,281	\$0	\$161,435	5.2%
FEDERAL INSURANCE COMPANY	3.3%	\$3,769,488	\$3,623,489	\$0	\$-56,229	(1.6%)
HARTFORD FIRE INSURANCE COMPANY	3.2%	\$3,665,098	\$3,606,010	\$0	\$40,323	1.1%
OHIO CASUALTY INSURANCE COMPANY	2.9%	\$3,364,636	\$2,809,962	\$172,968	\$422,034	15.0%
WEST BEND INSURANCE COMPANY	2.6%	\$2,998,942	\$2,999,410	\$1,041,459	\$1,153,287	38.5%
CINCINNATI INSURANCE COMPANY THE	2.1%	\$2,445,696	\$2,235,105	\$0	\$233,546	10.4%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	2.0%	\$2,318,374	\$1,564,276	\$246,789	\$322,137	20.6%
RLI INSURANCE COMPANY	2.0%	\$2,251,528	\$2,226,725	\$11,517	\$-26,412	(1.2%)
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION	1.8%	\$2,077,067	\$2,277,142	\$-3,029,107	\$-2,888,158	(126.8%)
UNITED FIRE AND CASUALTY COMPANY	1.7%	\$1,953,876	\$1,796,149	\$0	\$366,191	20.4%
ARGONAUT INSURANCE COMPANY	1.5%	\$1,723,143	\$3,108,386	\$18,018	\$249,572	8.0%
GRANITE RE INC	1.3%	\$1,449,200	\$1,315,820	\$0	\$-85,967	(6.5%)
OLD REPUBLIC SURETY COMPANY	1.2%	\$1,362,336	\$1,465,429	\$117,158	\$78,410	5.4%
ZURICH AMERICAN INSURANCE COMPANY	1.1%	\$1,306,736	\$1,432,603	\$0	\$93,241	6.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONWIDE MUTUAL INSURANCE COMPANY	1.1%	\$1,294,508	\$1,174,685	\$534,657	\$527,445	44.9%
BERKLEY INSURANCE COMPANY	1.1%	\$1,207,406	\$1,221,785	\$0	\$25,301	2.1%
MERCHANTS NATIONAL BONDING INC	1.0%	\$1,099,479	\$1,147,130	\$0	\$20,387	1.8%
HUDSON INSURANCE COMPANY	1.0%	\$1,087,609	\$1,105,622	\$181,912	\$-112,294	(10.2%)
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.9%	\$984,138	\$1,164,538	\$-5,000	\$-64,909	(5.6%)
HARCO NATIONAL INSURANCE COMPANY	0.9%	\$973,388	\$935,945	\$0	\$-118,055	(12.6%)
EMPLOYERS MUTUAL CASUALTY COMPANY	0.8%	\$966,504	\$1,002,937	\$-5,000	\$42,293	4.2%
ARCH INSURANCE COMPANY	0.8%	\$955,595	\$857,660	\$22,848	\$133,632	15.6%
BAR PLAN MUTUAL INSURANCE COMPANY THE	0.8%	\$915,843	\$857,193	\$1,000	\$96,379	11.2%
DEVELOPERS SURETY AND INDEMNITY COMPANY	0.7%	\$854,596	\$479,461	\$-5,095	\$95,661	20.0%
U S SPECIALTY INSURANCE COMPANY	0.6%	\$738,914	\$603,478	\$0	\$23,720	3.9%
GREAT AMERICAN INSURANCE COMPANY	0.6%	\$718,627	\$842,679	\$23,017	\$61,243	7.3%
PLATTE RIVER INSURANCE COMPANY	0.6%	\$695,965	\$642,088	\$-4,232	\$71,582	11.1%
FRANKENMUTH INSURANCE COMPANY	0.6%	\$637,335	\$343,914	\$0	\$3,731	1.1%
OLD REPUBLIC INSURANCE COMPANY	0.5%	\$584,323	\$505,574	\$0	\$61,131	12.1%
SIRIUSPOINT AMERICA INSURANCE COMPANY	0.5%	\$582,074	\$188,841	\$0	\$46,720	24.7%
SURETEC INSURANCE COMPANY	0.5%	\$571,982	\$615,523	\$0	\$-65,229	(10.6%)
STATE NATIONAL INSURANCE COMPANY INC	0.5%	\$556,207	\$435,207	\$261,731	\$880,731	202.4%
WESTFIELD INSURANCE COMPANY	0.5%	\$530,650	\$427,078	\$0	\$25,333	5.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
EVERGREEN NATIONAL INDEMNITY COMPANY	0.4%	\$510,847	\$616,361	\$69,873	\$-4,279	(0.7%)
UNITED STATES FIRE INSURANCE COMPANY	0.4%	\$501,817	\$400,981	\$10,423	\$24,312	6.1%
GREAT MIDWEST INSURANCE COMPANY	0.4%	\$493,674	\$330,703	\$0	\$362	0.1%
CONTINENTAL CASUALTY COMPANY	0.4%	\$492,273	\$1,196,512	\$0	\$-249,631	(20.9%)
NATIONAL AMERICAN INSURANCE COMPANY	0.4%	\$491,353	\$483,281	\$14,031	\$110,249	22.8%
XL SPECIALTY INSURANCE COMPANY	0.4%	\$484,902	\$318,367	\$12,080	\$38,675	12.1%
OHIO INDEMNITY COMPANY	0.4%	\$481,137	\$487,925	\$0	\$-9,322	(1.9%)
ASCOT SURETY & CASUALTY COMPANY	0.4%	\$471,194	\$169,433	\$0	\$47,440	28.0%
SAFETY NATIONAL CASUALTY CORPORATION	0.4%	\$443,986	\$429,580	\$0	\$-30,363	(7.1%)
SAFECO INSURANCE COMPANY OF AMERICA	0.3%	\$399,711	\$405,819	\$0	\$44,877	11.1%
WESTCHESTER FIRE INSURANCE COMPANY	0.3%	\$378,552	\$410,508	\$0	\$-9,680	(2.4%)
FCCI INSURANCE COMPANY	0.3%	\$362,330	\$266,368	\$214,252	\$254,517	95.6%
CONTRACTORS BONDING & INSURANCE COMPANY	0.3%	\$359,005	\$398,597	\$17,500	\$16,010	4.0%
UNITED CASUALTY AND SURETY INSURANCE COMPANY	0.3%	\$346,396	\$395,064	\$0	\$61,357	15.5%
ENDURANCE ASSURANCE CORPORATION	0.3%	\$342,405	\$430,579	\$0	\$74,526	17.3%
LEXON INSURANCE COMPANY	0.3%	\$340,015	\$287,674	\$0	\$-157,779	(54.8%)
CONTINENTAL INSURANCE COMPANY THE	0.3%	\$292,474	\$220,186	\$0	\$70,082	31.8%
AMERISURE MUTUAL INSURANCE COMPANY	0.3%	\$290,508	\$370,868	\$0	\$68,749	18.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TRAVELERS CASUALTY AND SURETY COMPANY	0.2%	\$285,184	\$178,435	\$-494	\$4,488	2.5%
QBE INSURANCE CORPORATION	0.2%	\$284,253	\$284,224	\$0	\$217,128	76.4%
EULER HERMES NORTH AMERICA INSURANCE COMPANY	0.2%	\$273,003	\$198,402	\$0	\$36,361	18.3%
STATE FARM FIRE AND CASUALTY COMPANY	0.2%	\$244,583	\$237,804	\$639,631	\$677,199	284.8%
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.2%	\$237,677	\$238,351	\$120,596	\$120,261	50.5%
SELECTIVE INSURANCE COMPANY OF AMERICA	0.2%	\$237,327	\$172,772	\$0	\$-2,254	(1.3%)
AUTO OWNERS INSURANCE COMPANY	0.2%	\$234,097	\$227,205	\$33,829	\$8,129	3.6%
PENNSYLVANIA INSURANCE COMPANY	0.2%	\$234,017	\$93,269	\$0	\$18,020	19.3%
HARTFORD ACCIDENT & INDEMNITY CO	0.2%	\$224,343	\$154,426	\$-425	\$32,822	21.3%
HARTFORD CASUALTY INSURANCE CO	0.2%	\$215,892	\$233,078	\$-5,500	\$4,894	2.1%
AMERICAN CONTRACTORS INDEMNITY COMPANY	0.2%	\$196,955	\$165,095	\$11,903	\$-158,312	(95.9%)
NGM INSURANCE COMPANY	0.2%	\$184,119	\$150,042	\$0	\$9,041	6.0%
BAR PLAN SURETY AND FIDELITY COMPANY, THE	0.2%	\$178,093	\$238,071	\$-120,618	\$-218,168	(91.6%)
MERCHANTS BONDING COMPANY (MUTUAL)	0.2%	\$171,917	\$1,292,886	\$13,239	\$130,996	10.1%
CAPITOL INDEMNITY CORPORATION	0.1%	\$170,118	\$154,375	\$0	\$-3,989	(2.6%)
FEDERATED MUTUAL INSURANCE COMPANY	0.1%	\$158,944	\$164,187	\$11	\$-1,956	(1.2%)
LEXINGTON NATIONAL INSURANCE CORPORATION	0.1%	\$142,571	\$104,304	\$0	\$0	0.0%
PACIFIC INDEMNITY COMPANY	0.1%	\$135,966	\$139,860	\$0	\$3,954	2.8%
UNIVERSAL SURETY COMPANY	0.1%	\$120,418	\$192,445	\$0	\$-4,339	(2.3%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY	0.1%	\$113,743	\$117,915	\$0	\$15,934	13.5%
SURETY BONDING COMPANY OF AMERICA	0.1%	\$105,840	\$102,074	\$10,000	\$20,891	20.5%
AMERICAN SOUTHERN INSURANCE COMPANY	0.1%	\$92,889	\$107,148	\$0	\$-464	(0.4%)
JET INSURANCE COMPANY	0.1%	\$92,185	\$67,268	\$0	\$8,409	12.5%
UNIVERSAL SURETY OF AMERICA	0.1%	\$82,390	\$83,739	\$0	\$4,935	5.9%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.1%	\$73,574	\$307,895	\$0	\$77,506	25.2%
GRAY INSURANCE COMPANY THE	0.1%	\$72,741	\$44,186	\$0	\$83,551	189.1%
GRAY CASUALTY & SURETY COMPANY THE	0.1%	\$68,848	\$72,298	\$500	\$566	0.8%
MIDWEST EMPLOYERS CASUALTY COMPANY	0.1%	\$59,333	\$61,350	\$0	\$-43,118	(70.3%)
AMERICAN STATES INSURANCE COMPANY	0.1%	\$59,166	\$60,909	\$-57,200	\$7,374	12.1%
EVERSPAN INSURANCE COMPANY	0.0%	\$51,413	\$23,383	\$12,711	\$31,441	134.5%
WESTERN NATIONAL MUTUAL INSURANCE COMPANY	0.0%	\$50,575	\$51,621	\$0	\$-5,842	(11.3%)
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.0%	\$45,038	\$40,133	\$0	\$2,020	5.0%
COLONIAL SURETY COMPANY	0.0%	\$44,941	\$42,745	\$0	\$-6,930	(16.2%)
BANKERS INSURANCE COMPANY	0.0%	\$43,015	\$42,066	\$18,900	\$18,900	44.9%
MID-CONTINENT CASUALTY COMPANY	0.0%	\$38,515	\$269,447	\$0	\$133	0.0%
SWISS RE CORPORATE SOLUTIONS PREMIER INSURANCE CORPORATION	0.0%	\$38,014	\$36,374	\$0	\$-35,447	(97.5%)
ROCHE SURETY AND CASUALTY COMPANY INC	0.0%	\$36,143	\$36,143	\$0	\$0	0.0%
NATIONAL INDEMNITY COMPANY	0.0%	\$29,766	\$28,804	\$0	\$12,950	45.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN SURETY COMPANY	0.0%	\$28,634	\$43,962	\$0	\$712	1.6%
TRISURA INSURANCE COMPANY	0.0%	\$28,365	\$-90,109	\$0	\$-38,266	42.5%
INLAND INSURANCE COMPANY	0.0%	\$26,780	\$5,319	\$0	\$1,156	21.7%
INDEMNITY NATIONAL INSURANCE COMPANY	0.0%	\$25,006	\$22,757	\$0	\$3,414	15.0%
GUARANTEE COMPANY OF NORTH AMERICA USA THE	0.0%	\$24,886	\$39,178	\$0	\$-11,989	(30.6%)
PROTECTIVE INSURANCE COMPANY	0.0%	\$24,050	\$24,033	\$0	\$0	0.0%
ALLEGHENY CASUALTY COMPANY	0.0%	\$23,303	\$38,003	\$59,323	\$58,318	153.5%
CRUM & FORSTER INDEMNITY COMPANY	0.0%	\$22,151	\$20,624	\$0	\$-875	(4.2%)
SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$19,400	\$19,376	\$0	\$1,535	7.9%
INTERNATIONAL FIDELITY INSURANCE COMPANY	0.0%	\$17,840	\$22,166	\$0	\$-6,114	(27.6%)
THE NORTH RIVER INSURANCE COMPANY	0.0%	\$15,717	\$13,137	\$0	\$-240	(1.8%)
ACCELERANT NATIONAL INSURANCE COMPANY	0.0%	\$15,702	\$25,433	\$10,513	\$12,683	49.9%
CITIZENS INSURANCE COMPANY OF AMERICA	0.0%	\$15,500	\$14,301	\$0	\$-491	(3.4%)
OHIO FARMERS INSURANCE COMPANY	0.0%	\$12,610	\$20,969	\$0	\$1,284	6.1%
WESTPORT INSURANCE CORPORATION	0.0%	\$11,742	\$22,461	\$0	\$-30,666	(136.5%)
STAR INSURANCE COMPANY	0.0%	\$10,930	\$11,943	\$0	\$1,987	16.6%
ELECTRIC INSURANCE COMPANY	0.0%	\$9,546	\$21,348	\$0	\$0	0.0%
ENDURANCE AMERICAN INSURANCE COMPANY	0.0%	\$8,984	\$193,393	\$0	\$-44,092	(22.8%)
SENTRY SELECT INSURANCE COMPANY	0.0%	\$8,474	\$8,522	\$0	\$1,802	21.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.0%	\$8,350	\$9,776	\$0	\$1,903	19.5%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.0%	\$6,938	\$6,936	\$0	\$-14,718	(212.2%)
OLD UNITED CASUALTY COMPANY	0.0%	\$6,250	\$6,340	\$0	\$0	0.0%
CHEROKEE INSURANCE COMPANY	0.0%	\$6,100	\$6,097	\$0	\$0	0.0%
UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.0%	\$5,193	\$3,130	\$0	\$-89	(2.8%)
AMERICAN ROAD INSURANCE COMPANY	0.0%	\$4,000	\$4,000	\$0	\$0	0.0%
KNIGHTBROOK INSURANCE COMPANY	0.0%	\$3,683	\$6,403	\$0	\$-1,586	(24.8%)
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY	0.0%	\$3,600	\$3,600	\$0	\$-125	(3.5%)
REPWEST INSURANCE COMPANY	0.0%	\$3,506	\$3,577	\$0	\$0	0.0%
LYNDON SOUTHERN INSURANCE COMPANY	0.0%	\$2,533	\$2,533	\$2,280	\$2,465	97.3%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.0%	\$2,150	\$2,147	\$0	\$437	20.4%
VIGILANT INSURANCE COMPANY	0.0%	\$2,125	\$2,786	\$0	\$-2,502	(89.8%)
ACSTAR INSURANCE COMPANY	0.0%	\$1,990	\$1,990	\$0	\$295	14.8%
UTICA MUTUAL INSURANCE COMPANY	0.0%	\$1,815	\$1,572	\$0	\$-47	(3.0%)
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0.0%	\$1,600	\$1,551	\$0	\$101	6.5%
TRAVELERS INDEMNITY COMPANY	0.0%	\$1,500	\$1,497	\$0	\$0	0.0%
BENCHMARK INSURANCE COMPANY	0.0%	\$1,500	\$1,125	\$0	\$0	0.0%
SUN SURETY INSURANCE COMPANY	0.0%	\$1,187	\$1,187	\$0	\$0	0.0%
UNITED STATES FIDELITY & GUARANTY COMPANY	0.0%	\$680	\$872	\$-2,500	\$-3,408	(390.8%)
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.0%	\$196	\$919	\$99,940	\$-1,413	(153.8%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CINCINNATI CASUALTY COMPANY THE	0.0%	\$125	\$11,546	\$0	\$326	2.8%
SENTRY INSURANCE COMPANY	0.0%	\$100	\$16	\$0	\$1	6.3%
COREPOINTE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-708	-
NATIONAL CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$-2,831	-
SOUTHWEST MARINE AND GENERAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-299	-
PENN MILLERS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-588	-
NATIONAL FARMERS UNION PROPERTY & CASUALTY COMPANY	0.0%	\$0	\$24	\$0	\$0	0.0%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-5,505	-
AMCO INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$1,426	-
AMERICAN HOME ASSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-2,533	-
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.0%	\$0	\$0	\$0	\$53,921	-
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-59	-
EMCASCO INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-30	-
THE PIE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-3,903	-
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.0%	\$0	\$0	\$0	\$-385	-
INSURANCE COMPANY OF NORTH AMERICA	0.0%	\$0	\$0	\$0	\$-1,730	-
ALLIED WORLD INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-11,104	-
PACIFIC EMPLOYERS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-10	-
GENERAL CASUALTY COMPANY OF WISCONSIN	0.0%	\$0	\$0	\$-43,122	\$-71,298	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
REGENT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-7,736	-
ST PAUL GUARDIAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-4	-
ST PAUL MERCURY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$2	-
TIG INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-10,000	-
TWIN CITY FIRE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-33	-
FINANCIAL PACIFIC INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-3	-
FIDELITY AND GUARANTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-3	-
PROTECTIVE PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$0	\$12	\$0	\$0	0.0%
PRAETORIAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$4,892	-
AXIS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$9,171	-
FARMINGTON CASUALTY COMPANY	0.0%	\$0	\$87	\$0	\$-447	(513.8%)
TRAVELERS CONSTITUTION STATE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-5	-
NAVIGATORS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$229	-
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$1	-
ASPEN AMERICAN INSURANCE COMPANY	0.0%	\$0	\$5,468	\$0	\$-29,816	(545.3%)
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.0%	\$0	\$-8	\$0	\$-307	3837.5%
WEST AMERICAN INSURANCE COMPANY	0.0%	\$0	\$7	\$0	\$1	14.3%
EVEREST REINSURANCE COMPANY	(0.0%)	\$-138	\$2,393	\$0	\$-35,945	(1502.1%)
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	(0.0%)	\$-1,885	\$-1,885	\$0	\$-480	25.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
BOND SAFEGUARD INSURANCE COMPANY	(0.0%)	\$-2,803	\$-560	\$0	\$60,511	(10805.5%)
HANOVER INSURANCE COMPANY THE	(0.1%)	\$-123,445	\$788,965	\$0	\$2,092,409	265.2%
TOTAL	100.0%	\$114,405,799	\$109,598,024	\$960,761	\$7,437,844	6.8%

GLASS

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AUTO OWNERS INSURANCE COMPANY	56.5%	\$1,192	\$1,008	\$0	\$-6	(0.6%)
OWNERS INSURANCE COMPANY	43.5%	\$918	\$758	\$0	\$0	0.0%
TOTAL	100.0%	\$2,110	\$1,766	\$0	\$-6	(0.3%)

BURGLARY & THEFT

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FEDERAL INSURANCE COMPANY	22.4%	\$1,742,153	\$1,420,451	\$0	\$267,712	18.8%
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	18.7%	\$1,453,107	\$1,429,299	\$1,008,838	\$910,138	63.7%
XL SPECIALTY INSURANCE COMPANY	6.9%	\$540,705	\$570,053	\$0	\$76,718	13.5%
CINCINNATI INSURANCE COMPANY THE	6.5%	\$508,439	\$531,354	\$157,126	\$196,656	37.0%
SHELTER MUTUAL INSURANCE COMPANY	5.6%	\$433,891	\$398,632	\$21,306	\$34,303	8.6%
CONTINENTAL CASUALTY COMPANY	4.6%	\$356,812	\$300,415	\$4,943	\$127,675	42.5%
OLD RELIABLE CASUALTY COMPANY	4.2%	\$325,241	\$322,549	\$11,205	\$1,121	0.3%
BERKLEY INSURANCE COMPANY	2.8%	\$221,765	\$189,186	\$0	\$5,211	2.8%
HISCOX INSURANCE COMPANY INC	2.4%	\$189,847	\$344,781	\$90,055	\$-35,134	(10.2%)
TWIN CITY FIRE INSURANCE COMPANY	2.4%	\$188,863	\$186,788	\$0	\$-17,784	(9.5%)
U S SPECIALTY INSURANCE COMPANY	2.4%	\$184,434	\$141,971	\$0	\$-372,208	(262.2%)
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.9%	\$150,012	\$181,039	\$0	\$27,015	14.9%
ZURICH AMERICAN INSURANCE COMPANY	1.7%	\$129,462	\$142,729	\$0	\$-13,184	(9.2%)
HARTFORD FIRE INSURANCE COMPANY	1.4%	\$110,459	\$112,303	\$0	\$-79,856	(71.1%)
ATLANTIC SPECIALTY INSURANCE COMPANY	1.3%	\$100,944	\$103,325	\$0	\$19,097	18.5%
HANOVER INSURANCE COMPANY THE	1.3%	\$99,497	\$107,257	\$144,383	\$49,697	46.3%
BERKLEY NATIONAL INSURANCE COMPANY	1.0%	\$78,012	\$26,161	\$0	\$8,696	33.2%
THE FIDELITY AND DEPOSIT COMPANY OF MARYLAND	0.9%	\$67,475	\$73,454	\$0	\$600	0.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNITED FIRE AND CASUALTY COMPANY	0.8%	\$64,783	\$65,005	\$10,740	\$11,282	17.4%
UNITED STATES LIABILITY INSURANCE COMPANY	0.8%	\$61,992	\$49,961	\$0	\$223	0.4%
EVEREST NATIONAL INSURANCE COMPANY	0.8%	\$60,613	\$55,734	\$1,092,851	\$1,086,677	1949.8%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.7%	\$56,082	\$68,706	\$23,757	\$39,367	57.3%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.7%	\$51,572	\$50,703	\$0	\$-1,753	(3.5%)
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.6%	\$49,285	\$45,405	\$0	\$897	2.0%
XL INSURANCE AMERICA INC	0.6%	\$44,849	\$37,754	\$0	\$2,184	5.8%
FALLS LAKE NATIONAL INSURANCE COMPANY	0.5%	\$40,621	\$35,269	\$9,390	\$1,787	5.1%
FEDERATED MUTUAL INSURANCE COMPANY	0.5%	\$38,669	\$38,246	\$0	\$-2,201	(5.8%)
PENN MILLERS INSURANCE COMPANY	0.5%	\$36,229	\$30,090	\$0	\$15,807	52.5%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	0.4%	\$33,770	\$45,687	\$0	\$0	0.0%
ACE AMERICAN INSURANCE COMPANY	0.3%	\$21,689	\$20,819	\$0	\$5,423	26.0%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.3%	\$21,398	\$19,710	\$0	\$1,424	7.2%
ARCH INSURANCE COMPANY	0.3%	\$21,268	\$18,031	\$0	\$1,751	9.7%
ACUITY A MUTUAL INSURANCE COMPANY	0.3%	\$20,805	\$19,896	\$0	\$0	0.0%
CINCINNATI CASUALTY COMPANY THE	0.3%	\$19,492	\$18,850	\$0	\$508	2.7%
BERKLEY REGIONAL INSURANCE COMPANY	0.2%	\$18,316	\$9,243	\$0	\$1,931	20.9%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.2%	\$17,758	\$17,549	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.2%	\$17,032	\$16,222	\$0	\$726	4.5%
CINCINNATI INDEMNITY COMPANY INC	0.2%	\$14,878	\$11,974	\$0	\$193	1.6%
FEDERATED SERVICE INSURANCE COMPANY	0.2%	\$13,543	\$14,831	\$0	\$-974	(6.6%)
GREAT NORTHERN INSURANCE COMPANY	0.2%	\$12,164	\$12,128	\$0	\$2,199	18.1%
OWNERS INSURANCE COMPANY	0.2%	\$11,853	\$10,961	\$0	\$8	0.1%
BANKERS STANDARD INSURANCE COMPANY	0.2%	\$11,765	\$12,329	\$0	\$-133	(1.1%)
AUTO OWNERS INSURANCE COMPANY	0.1%	\$11,265	\$7,949	\$0	\$33	0.4%
MARKEL AMERICAN INSURANCE COMPANY	0.1%	\$10,737	\$6,451	\$0	\$901	14.0%
WEST BEND INSURANCE COMPANY	0.1%	\$9,800	\$10,370	\$0	\$0	0.0%
GREAT MIDWEST INSURANCE COMPANY	0.1%	\$9,239	\$9,228	\$0	\$0	0.0%
UNION INSURANCE COMPANY	0.1%	\$9,083	\$5,757	\$0	\$0	0.0%
CHUBB NATIONAL INSURANCE COMPANY	0.1%	\$8,478	\$8,513	\$0	\$-661	(7.8%)
WESTCHESTER FIRE INSURANCE COMPANY	0.1%	\$8,149	\$2,511	\$0	\$-6,958	(277.1%)
GRINNELL MUTUAL REINSURANCE COMPANY	0.1%	\$7,082	\$7,548	\$0	\$0	0.0%
SELECTIVE INSURANCE COMPANY OF AMERICA	0.1%	\$6,784	\$7,381	\$0	\$0	0.0%
ADDISON INSURANCE COMPANY	0.1%	\$5,003	\$5,019	\$0	\$0	0.0%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.1%	\$4,994	\$6,317	\$0	\$0	0.0%
TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.1%	\$4,576	\$4,492	\$0	\$-2,988	(66.5%)
NOVA CASUALTY COMPANY	0.1%	\$4,069	\$4,232	\$0	\$1,455	34.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
EMPLOYERS MUTUAL CASUALTY COMPANY	0.0%	\$3,872	\$3,756	\$0	\$156	4.2%
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION	0.0%	\$3,674	\$2,721	\$0	\$0	0.0%
FEDERATED RESERVE INSURANCE COMPANY	0.0%	\$3,516	\$4,223	\$0	\$-270	(6.4%)
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.0%	\$3,267	\$3,253	\$0	\$0	0.0%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$2,505	\$2,925	\$0	\$118	4.0%
NATIONWIDE ASSURANCE COMPANY	0.0%	\$2,302	\$1,459	\$0	\$101	6.9%
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.0%	\$1,924	\$1,885	\$0	\$-90	(4.8%)
GREAT AMERICAN INSURANCE COMPANY	0.0%	\$1,840	\$1,666	\$0	\$114	6.8%
SENTRY SELECT INSURANCE COMPANY	0.0%	\$1,777	\$2,321	\$0	\$-551	(23.7%)
SECURA INSURANCE COMPANY	0.0%	\$1,722	\$1,719	\$0	\$62	3.6%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	0.0%	\$1,646	\$1,387	\$-45	\$-45	(3.2%)
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.0%	\$1,540	\$1,558	\$0	\$577	37.0%
NATIONAL CASUALTY COMPANY	0.0%	\$1,539	\$1,568	\$0	\$-25	(1.6%)
HUDSON INSURANCE COMPANY	0.0%	\$1,518	\$2,066	\$0	\$-245	(11.9%)
VIGILANT INSURANCE COMPANY	0.0%	\$1,443	\$1,217	\$0	\$-34	(2.8%)
AMERICAN ZURICH INSURANCE COMPANY	0.0%	\$1,406	\$1,396	\$0	\$-76	(5.4%)
SHELTER GENERAL INSURANCE COMPANY	0.0%	\$1,176	\$1,299	\$0	\$0	0.0%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.0%	\$1,112	\$1,073	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GENERAL CASUALTY COMPANY OF WISCONSIN	0.0%	\$979	\$1,116	\$0	\$-108	(9.7%)
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.0%	\$910	\$977	\$200	\$73	7.5%
MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.0%	\$851	\$487	\$0	\$349	71.7%
WESCO INSURANCE COMPANY	0.0%	\$682	\$334	\$0	\$51	15.3%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.0%	\$628	\$628	\$0	\$4	0.6%
FIREMANS FUND INSURANCE COMPANY	0.0%	\$613	\$613	\$0	\$0	0.0%
PACIFIC INDEMNITY COMPANY	0.0%	\$540	\$588	\$0	\$-62	(10.5%)
REGENT INSURANCE COMPANY	0.0%	\$487	\$509	\$0	\$-7,072	(1389.4%)
STARNET INSURANCE COMPANY	0.0%	\$481	\$275	\$0	\$0	0.0%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.0%	\$465	\$465	\$0	\$32	6.9%
NATIONWIDE GENERAL INSURANCE COMPANY	0.0%	\$432	\$394	\$0	\$14	3.6%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.0%	\$391	\$509	\$0	\$35	6.9%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0.0%	\$374	\$377	\$0	\$-346	(91.8%)
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.0%	\$360	\$33	\$0	\$-48	(145.5%)
EXECUTIVE RISK INDEMNITY INC	0.0%	\$355	\$51	\$0	\$-37	(72.5%)
CITIZENS INSURANCE COMPANY OF AMERICA	0.0%	\$346	\$299	\$0	\$40	13.4%
T.H.E. INSURANCE COMPANY	0.0%	\$340	\$336	\$0	\$50	14.9%
CRESTBROOK INSURANCE COMPANY	0.0%	\$303	\$415	\$0	\$12	2.9%
AMGUARD INSURANCE COMPANY	0.0%	\$300	\$377	\$0	\$20	5.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
COUNTRY MUTUAL INSURANCE COMPANY	0.0%	\$295	\$295	\$0	\$0	0.0%
FIDELITY AND GUARANTY INSURANCE COMPANY	0.0%	\$291	\$256	\$0	\$21	8.2%
CHUBB INDEMNITY INSURANCE COMPANY	0.0%	\$270	\$61	\$0	\$12	19.7%
AUTOMOBILE INS CO OF HARTFORD CT	0.0%	\$223	\$223	\$0	\$0	0.0%
MASSACHUSETTS BAY INSURANCE COMPANY	0.0%	\$215	\$215	\$0	\$28	13.0%
SENTRY INSURANCE COMPANY	0.0%	\$215	\$194	\$0	\$13	6.7%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.0%	\$214	\$271	\$0	\$-22	(8.1%)
CHARTER OAK FIRE INSURANCE CO THE	0.0%	\$190	\$195	\$0	\$11	5.6%
SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$169	\$24	\$0	\$4	16.7%
NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.0%	\$139	\$265	\$0	\$26	9.8%
COLUMBIA MUTUAL INSURANCE COMPANY	0.0%	\$102	\$102	\$0	\$0	0.0%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.0%	\$77	\$77	\$0	\$6	7.8%
GREAT AMERICAN ASSURANCE COMPANY	0.0%	\$50	\$118	\$40,000	\$-37	(31.4%)
TRANSPORTATION INSURANCE COMPANY	0.0%	\$43	\$53	\$0	\$-16	(30.2%)
STATE NATIONAL INSURANCE COMPANY INC	0.0%	\$24	\$24	\$0	\$0	0.0%
AMERISURE MUTUAL INSURANCE COMPANY	0.0%	\$22	\$11	\$-59	\$-58	(527.3%)
AMSHIELD INSURANCE COMPANY	0.0%	\$18	\$74	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STANDARD FIRE INSURANCE COMPANY	0.0%	\$14	\$12	\$0	\$1	8.3%
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.0%	\$6	\$5	\$0	\$1	20.0%
SCOTTSDALE INDEMNITY COMPANY	0.0%	\$0	\$0	\$0	\$3	–
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–205	–
TRAVELERS CASUALTY AND SURETY COMPANY	0.0%	\$0	\$0	\$0	\$41	–
AMCO INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$413	–
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$21	–
LIBERTY INSURANCE UNDERWRITERS INC	0.0%	\$0	\$0	\$0	\$276	–
GREENWICH INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–1	–
HARTFORD ACCIDENT & INDEMNITY CO	0.0%	\$0	\$0	\$0	\$–381	–
AMERICAN FAMILY HOME INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–50	–
HARLEYSVILLE INSURANCE COMPANY	0.0%	\$0	\$96	\$0	\$1	1.0%
NATIONAL AMERICAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–3	–
PHOENIX INSURANCE COMPANY THE	0.0%	\$0	\$0	\$0	\$–1	–
ACCREDITED SURETY AND CASUALTY COMPANY INC	0.0%	\$0	\$–234	\$0	\$–154	65.8%
HARCO NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$–6,350	\$–7,063	–
CONTINENTAL INSURANCE COMPANY THE	0.0%	\$0	\$2	\$0	\$1	50.0%
AXIS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$273	–
QBE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$136	–

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
WESTPORT INSURANCE CORPORATION	0.0%	\$0	\$157	\$0	\$0	0.0%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.0%	\$0	\$6,008	\$0	\$1,127	18.8%
NAVIGATORS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-7,856	-
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	(0.0%)	\$-22	\$708	\$0	\$-58	(8.2%)
AUSTIN MUTUAL INSURANCE COMPANY	(0.0%)	\$-58	\$3,568	\$0	\$-1,668	(46.7%)
TOTAL	100.0%	\$7,790,916	\$7,451,673	\$2,608,340	\$2,343,222	31.4%

BOILER & MACHINERY

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FACTORY MUTUAL INSURANCE COMPANY	24.4%	\$11,141,966	\$9,672,569	\$213,610	\$1,404,498	14.5%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	8.1%	\$3,720,214	\$2,603,325	\$1,421,400	\$-1,010,386	(38.8%)
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	7.4%	\$3,399,748	\$2,625,183	\$22,545	\$86,966	3.3%
FEDERAL INSURANCE COMPANY	5.5%	\$2,504,830	\$2,324,269	\$0	\$-108,903	(4.7%)
ZURICH AMERICAN INSURANCE COMPANY	4.9%	\$2,225,166	\$2,026,524	\$0	\$60,629	3.0%
XL INSURANCE AMERICA INC	4.6%	\$2,087,540	\$1,809,106	\$40,911	\$100,112	5.5%
ACUITY A MUTUAL INSURANCE COMPANY	2.6%	\$1,199,421	\$1,072,786	\$185,235	\$90,235	8.4%
AFFILIATED FM INSURANCE COMPANY	2.6%	\$1,185,149	\$1,234,164	\$29,834	\$1,240,347	100.5%
WEST BEND INSURANCE COMPANY	2.3%	\$1,060,576	\$978,971	\$489,256	\$546,542	55.8%
FEDERATED MUTUAL INSURANCE COMPANY	2.2%	\$991,768	\$932,430	\$194,746	\$167,177	17.9%
CONTINENTAL CASUALTY COMPANY	1.9%	\$889,295	\$760,080	\$259,220	\$692,461	91.1%
CINCINNATI INSURANCE COMPANY THE	1.8%	\$832,226	\$793,522	\$100,665	\$116,790	14.7%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	1.7%	\$761,013	\$919,010	\$0	\$-2,257	(0.2%)
THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY	1.5%	\$673,250	\$714,541	\$472,267	\$24,500	3.4%
TRAVELERS INDEMNITY COMPANY	1.4%	\$661,318	\$913,685	\$0	\$-20,884	(2.3%)
SWISS RE CORPORATE SOLUTIONS ELITE INSURANCE CORPORATION	1.4%	\$660,269	\$654,305	\$0	\$81,945	12.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
BROTHERHOOD MUTUAL INSURANCE CO	1.4%	\$642,970	\$627,098	\$10,103	\$-24,787	(4.0%)
SELECTIVE INSURANCE COMPANY OF AMERICA	1.2%	\$561,314	\$585,330	\$-11,019	\$-11,019	(1.9%)
AMCO INSURANCE COMPANY	1.1%	\$525,694	\$443,028	\$64,945	\$78,988	17.8%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	1.1%	\$508,603	\$428,397	\$0	\$-104,057	(24.3%)
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.8%	\$378,461	\$387,646	\$6,623	\$6,623	1.7%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.8%	\$356,056	\$324,411	\$0	\$50,123	15.5%
UNITED FIRE AND CASUALTY COMPANY	0.8%	\$344,195	\$339,986	\$22,555	\$7,432	2.2%
GREAT NORTHERN INSURANCE COMPANY	0.7%	\$327,369	\$321,057	\$0	\$-47,913	(14.9%)
SECURA INSURANCE COMPANY	0.7%	\$319,425	\$312,042	\$44,988	\$44,988	14.4%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	0.7%	\$318,816	\$311,587	\$14,699	\$14,699	4.7%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.7%	\$318,568	\$320,797	\$65,962	\$51,962	16.2%
NATIONWIDE ASSURANCE COMPANY	0.6%	\$289,680	\$359,266	\$104,723	\$104,522	29.1%
NATIONWIDE GENERAL INSURANCE COMPANY	0.6%	\$288,820	\$319,339	\$124,134	\$135,079	42.3%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.6%	\$280,046	\$277,039	\$0	\$1,635	0.6%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.5%	\$249,422	\$282,657	\$122,171	\$109,571	38.8%
EMCASCO INSURANCE COMPANY	0.5%	\$219,567	\$211,152	\$114,638	\$115,478	54.7%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.5%	\$210,455	\$370,724	\$71,457	\$79,126	21.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN HOME ASSURANCE COMPANY	0.4%	\$198,278	\$196,117	\$0	\$49,679	25.3%
DEPOSITORS INSURANCE COMPANY	0.4%	\$186,848	\$248,395	\$0	\$-669	(0.3%)
ATLANTIC SPECIALTY INSURANCE COMPANY	0.4%	\$185,834	\$117,352	\$7,395	\$12,576	10.7%
UNION INSURANCE COMPANY	0.4%	\$185,308	\$181,838	\$20,927	\$26,184	14.4%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.4%	\$182,764	\$160,997	\$0	\$3,289	2.0%
FIREMANS FUND INSURANCE COMPANY	0.4%	\$179,733	\$170,350	\$0	\$-6,671	(3.9%)
FEDERATED SERVICE INSURANCE COMPANY	0.4%	\$173,267	\$170,595	\$94,214	\$89,228	52.3%
FEDERATED RESERVE INSURANCE COMPANY	0.4%	\$173,232	\$120,800	\$15,761	\$-4,206	(3.5%)
CRESTBROOK INSURANCE COMPANY	0.4%	\$163,323	\$125,313	\$11,661	\$324	0.3%
ACADIA INSURANCE COMPANY	0.4%	\$163,090	\$190,058	\$37,889	\$53,375	28.1%
TOKIO MARINE AMERICA INSURANCE COMPANY	0.3%	\$159,257	\$164,155	\$0	\$-2,871	(1.7%)
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.3%	\$153,946	\$179,764	\$0	\$-5,395	(3.0%)
PENN MILLERS INSURANCE COMPANY	0.3%	\$151,886	\$141,159	\$0	\$81,290	57.6%
TRIANGLE INSURANCE COMPANY INC	0.3%	\$150,583	\$131,502	\$0	\$0	0.0%
SECURA SUPREME INSURANCE COMPANY	0.3%	\$145,118	\$135,856	\$167,364	\$62,672	46.1%
CONTINENTAL INSURANCE COMPANY THE	0.3%	\$139,228	\$64,393	\$0	\$19,303	30.0%
FCCI INSURANCE COMPANY	0.3%	\$135,922	\$132,270	\$5,621	\$4,539	3.4%
LYNDON SOUTHERN INSURANCE COMPANY	0.3%	\$131,346	\$178,223	\$170,058	\$229,976	129.0%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	0.3%	\$125,680	\$102,929	\$20,000	\$62,534	60.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
VERLAN FIRE INSURANCE COMPANY	0.3%	\$123,507	\$121,655	\$0	\$0	0.0%
CHUBB INDEMNITY INSURANCE COMPANY	0.3%	\$118,508	\$80,868	\$0	\$5,132	6.3%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.3%	\$116,151	\$105,915	\$0	\$0	0.0%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.2%	\$107,653	\$106,421	\$0	\$4,615	4.3%
CONTINENTAL WESTERN INSURANCE COMPANY	0.2%	\$106,668	\$76,677	\$14,678	\$11,264	14.7%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.2%	\$103,987	\$115,296	\$0	\$4,647	4.0%
ADDISON INSURANCE COMPANY	0.2%	\$102,744	\$102,099	\$4,280	\$6,557	6.4%
UNION INSURANCE COMPANY OF PROVIDENCE	0.2%	\$102,017	\$95,634	\$0	\$1,074	1.1%
NATIONAL TRUST INSURANCE COMPANY	0.2%	\$101,622	\$119,411	\$29,124	\$15,557	13.0%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.2%	\$96,653	\$93,288	\$7,715	\$-3,945	(4.2%)
GREAT AMERICAN INSURANCE COMPANY	0.2%	\$91,514	\$94,626	\$0	\$-3,001	(3.2%)
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.2%	\$87,706	\$88,834	\$780	\$-7,418	(8.4%)
HARTFORD FIRE INSURANCE COMPANY	0.2%	\$75,497	\$76,131	\$0	\$-8	(0.0%)
U S SPECIALTY INSURANCE COMPANY	0.1%	\$67,868	\$64,701	\$76,427	\$73,927	114.3%
FALLS LAKE NATIONAL INSURANCE COMPANY	0.1%	\$60,992	\$54,784	\$0	\$9,088	16.6%
CINCINNATI CASUALTY COMPANY THE	0.1%	\$54,201	\$57,077	\$0	\$13,443	23.6%
VIGILANT INSURANCE COMPANY	0.1%	\$53,143	\$56,657	\$0	\$-5,170	(9.1%)
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.1%	\$50,049	\$43,941	\$72,647	\$99,144	225.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
INTREPID INSURANCE COMPANY	0.1%	\$48,751	\$43,894	\$0	\$0	0.0%
BANKERS STANDARD INSURANCE COMPANY	0.1%	\$44,974	\$46,151	\$0	\$-1,955	(4.2%)
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION	0.1%	\$43,393	\$34,601	\$0	\$3,456	10.0%
MONROE GUARANTY INSURANCE COMPANY	0.1%	\$41,515	\$42,370	\$0	\$331	0.8%
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.1%	\$34,012	\$51,306	\$0	\$8,452	16.5%
BERKLEY NATIONAL INSURANCE COMPANY	0.1%	\$33,022	\$25,176	\$0	\$0	0.0%
STARNET INSURANCE COMPANY	0.1%	\$32,253	\$36,290	\$0	\$0	0.0%
WESTCHESTER FIRE INSURANCE COMPANY	0.1%	\$32,250	\$26,450	\$0	\$4,969	18.8%
NEW HAMPSHIRE INSURANCE COMPANY	0.1%	\$31,832	\$40,907	\$0	\$-16,920	(41.4%)
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.1%	\$31,676	\$51,135	\$18,280	\$18,280	35.7%
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.1%	\$29,986	\$24,775	\$0	\$2,881	11.6%
TOWER HILL PRIME INSURANCE COMPANY	0.1%	\$29,380	\$17,144	\$9,451	\$4,451	26.0%
CINCINNATI INDEMNITY COMPANY INC	0.1%	\$27,403	\$31,128	\$0	\$6,728	21.6%
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.1%	\$25,518	\$26,849	\$2,880	\$3,704	13.8%
SOMPO AMERICA INSURANCE COMPANY	0.1%	\$24,748	\$25,461	\$0	\$-5,554	(21.8%)
CHUBB NATIONAL INSURANCE COMPANY	0.1%	\$23,258	\$18,016	\$0	\$2,636	14.6%
PACIFIC EMPLOYERS INSURANCE COMPANY	0.0%	\$20,968	\$31,118	\$0	\$4,001	12.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GREAT AMERICAN ASSURANCE COMPANY	0.0%	\$20,810	\$17,730	\$0	\$-1,502	(8.5%)
THE FIDELITY AND DEPOSIT COMPANY OF MARYLAND	0.0%	\$20,198	\$15,801	\$0	\$884	5.6%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.0%	\$19,436	\$16,558	\$0	\$0	0.0%
ALLSTATE INSURANCE COMPANY	0.0%	\$19,209	\$19,931	\$0	\$4,702	23.6%
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.0%	\$19,126	\$18,061	\$0	\$1,641	9.1%
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.0%	\$16,947	\$6,355	\$4,881	\$4,881	76.8%
ACE AMERICAN INSURANCE COMPANY	0.0%	\$15,810	\$14,922	\$0	\$3,508	23.5%
OHIO SECURITY INSURANCE COMPANY	0.0%	\$15,293	\$13,062	\$0	\$161	1.2%
PHOENIX INSURANCE COMPANY THE	0.0%	\$14,464	\$13,927	\$0	\$413	3.0%
AXIS INSURANCE COMPANY	0.0%	\$12,004	\$12,247	\$0	\$562	4.6%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.0%	\$11,721	\$8,947	\$0	\$4,832	54.0%
HANOVER INSURANCE COMPANY THE	0.0%	\$11,446	\$8,697	\$0	\$0	0.0%
GREENWICH INSURANCE COMPANY	0.0%	\$10,418	\$10,150	\$0	\$-1,184	(11.7%)
COLUMBIA MUTUAL INSURANCE COMPANY	0.0%	\$10,056	\$9,615	\$0	\$0	0.0%
EMC PROPERTY & CASUALTY COMPANY	0.0%	\$9,470	\$8,902	\$0	\$106	1.2%
GRANITE STATE INSURANCE COMPANY	0.0%	\$9,377	\$8,997	\$0	\$10,004	111.2%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.0%	\$8,675	\$8,752	\$0	\$167	1.9%
WESTFIELD INSURANCE COMPANY	0.0%	\$7,771	\$6,461	\$0	\$19	0.3%
EXECUTIVE RISK INDEMNITY INC	0.0%	\$7,116	\$1,217	\$0	\$525	43.1%
ALLIED INSURANCE COMPANY OF AMERICA	0.0%	\$6,785	\$15,638	\$4,956	\$-4,577	(29.3%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
HANOVER AMERICAN INSURANCE COMPANY THE	0.0%	\$6,732	\$6,534	\$0	\$0	0.0%
CHARTER OAK FIRE INSURANCE CO THE	0.0%	\$6,583	\$6,263	\$0	\$66	1.1%
RIVERPORT INSURANCE COMPANY	0.0%	\$6,233	\$5,504	\$0	\$0	0.0%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.0%	\$6,214	\$6,214	\$0	\$2	0.0%
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$5,974	\$9,844	\$0	\$-2,579	(26.2%)
ARGONAUT INSURANCE COMPANY	0.0%	\$5,418	\$5,239	\$0	\$-581	(11.1%)
PACIFIC INDEMNITY COMPANY	0.0%	\$5,371	\$4,162	\$0	\$-168	(4.0%)
VALLEY FORGE INSURANCE COMPANY	0.0%	\$5,210	\$1,898	\$0	\$-986	(51.9%)
BERKLEY REGIONAL INSURANCE COMPANY	0.0%	\$5,071	\$5,131	\$0	\$0	0.0%
NATIONAL AMERICAN INSURANCE COMPANY	0.0%	\$4,913	\$4,836	\$0	\$-136	(2.8%)
ASPEN AMERICAN INSURANCE COMPANY	0.0%	\$4,591	\$4,603	\$0	\$1,256	27.3%
GLENCAR INSURANCE COMPANY	0.0%	\$3,927	\$2,236	\$0	\$210	9.4%
ARCH INSURANCE COMPANY	0.0%	\$3,907	\$3,967	\$0	\$-1,230	(31.0%)
NATIONAL CASUALTY COMPANY	0.0%	\$3,708	\$31,745	\$0	\$-1,476	(4.6%)
TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.0%	\$3,500	\$3,538	\$0	\$675	19.1%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.0%	\$3,118	\$3,118	\$0	\$-1,078	(34.6%)
HDI GLOBAL INSURANCE COMPANY	0.0%	\$2,894	\$2,457	\$0	\$726	29.5%
WEST AMERICAN INSURANCE COMPANY	0.0%	\$2,710	\$3,033	\$0	\$0	0.0%
WESTFIELD NATIONAL INSURANCE COMPANY	0.0%	\$2,126	\$2,331	\$0	\$-19	(0.8%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
OHIO CASUALTY INSURANCE COMPANY	0.0%	\$1,700	\$1,181	\$0	\$0	0.0%
MASSACHUSETTS BAY INSURANCE COMPANY	0.0%	\$1,633	\$1,797	\$0	\$0	0.0%
T.H.E. INSURANCE COMPANY	0.0%	\$1,375	\$2,038	\$0	\$-1,111	(54.5%)
CITIZENS INSURANCE COMPANY OF AMERICA	0.0%	\$1,367	\$2,924	\$0	\$0	0.0%
NATIONAL INTERSTATE INSURANCE COMPANY	0.0%	\$1,249	\$1,575	\$0	\$1	0.1%
LM INSURANCE CORPORATION	0.0%	\$1,206	\$302	\$0	\$0	0.0%
HUDSON INSURANCE COMPANY	0.0%	\$1,198	\$1,452	\$0	\$-134	(9.2%)
ILLINOIS NATIONAL INSURANCE COMPANY	0.0%	\$1,011	\$934	\$0	\$-192	(20.6%)
AMERICAN FIRE & CASUALTY COMPANY	0.0%	\$685	\$735	\$0	\$0	0.0%
HARTFORD CASUALTY INSURANCE CO	0.0%	\$612	\$648	\$0	\$32	4.9%
ADMIRAL INDEMNITY COMPANY	0.0%	\$607	\$719	\$0	\$166	23.1%
ACCELERANT NATIONAL INSURANCE COMPANY	0.0%	\$392	\$254	\$0	\$79	31.1%
XL SPECIALTY INSURANCE COMPANY	0.0%	\$302	\$260	\$0	\$-149	(57.3%)
ACCREDITED SURETY AND CASUALTY COMPANY INC	0.0%	\$195	\$133	\$0	\$72	54.1%
ENDURANCE AMERICAN INSURANCE COMPANY	0.0%	\$162	\$223	\$0	\$55	24.7%
OHIO FARMERS INSURANCE COMPANY	0.0%	\$140	\$47	\$0	\$6	12.8%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.0%	\$124	\$140	\$0	\$0	0.0%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.0%	\$84	\$99	\$0	\$0	0.0%
UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.0%	\$62	\$4	\$0	\$1	25.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TRUMBULL INSURANCE COMPANY	0.0%	\$61	\$73	\$0	\$0	0.0%
WESCO INSURANCE COMPANY	0.0%	\$29	\$10	\$0	\$0	0.0%
TRANSPORTATION INSURANCE COMPANY	0.0%	\$9	\$1,834	\$0	\$2,348	128.0%
BUREAU VERITAS INSPECTION AND INSURANCE COMPANY	0.0%	\$0	\$255	\$0	\$0	0.0%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$920	–
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.0%	\$0	\$7	\$0	\$–16	(228.6%)
CATLIN INSURANCE COMPANY INC	0.0%	\$0	\$0	\$0	\$–1	–
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$–1	–
AXIS REINSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$207	–
MID CENTURY INSURANCE COMPANY	0.0%	\$0	\$149	\$0	\$–383	(257.0%)
TRUCK INSURANCE EXCHANGE	0.0%	\$0	\$133	\$0	\$–633	(475.9%)
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$198	\$0	\$–143	(72.2%)
ALLIED WORLD INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–1	–
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–1	–
BLACKBOARD INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–23	–
TRAVCO PERSONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–411	–
QBE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$2,164	–
AMERICAN MODERN PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$19,031	\$19,031	–
VICTORIA FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$–1	–
FARMERS INSURANCE EXCHANGE	(0.0%)	\$–37	\$159	\$0	\$–434	(273.0%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AUSTIN MUTUAL INSURANCE COMPANY	(0.0%)	\$-73	\$5,615	\$-941	\$-100,941	(1797.7%)
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	(0.0%)	\$-102	\$139	\$0	\$1,112	800.0%
WESTPORT INSURANCE CORPORATION	(0.0%)	\$-14,406	\$-6,365	\$0	\$-16,020	251.7%
TOTAL	100.0%	\$45,747,189	\$41,661,173	\$5,000,747	\$4,943,168	11.9%

CREDIT PROPERTY (EXCL. VSI)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
EULER HERMES NORTH AMERICA INSURANCE COMPANY	16.6%	\$3,896,464	\$5,206,333	\$207,309	\$252,227	4.8%
GREAT AMERICAN ASSURANCE COMPANY	14.9%	\$3,505,172	\$3,177,062	\$1,817,670	\$1,598,786	50.3%
GREAT AMERICAN INSURANCE COMPANY	13.9%	\$3,277,777	\$3,462,997	\$1,053,508	\$937,971	27.1%
ARCH INSURANCE COMPANY	11.6%	\$2,737,854	\$2,347,834	\$1,088,448	\$1,220,402	52.0%
OLD REPUBLIC INSURANCE COMPANY	7.9%	\$1,851,006	\$2,309,563	\$1,789,007	\$1,907,896	82.6%
LIBERTY MUTUAL INSURANCE COMPANY	5.8%	\$1,356,936	\$1,428,659	\$0	\$435,502	30.5%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	5.7%	\$1,347,605	\$1,325,841	\$0	\$589,300	44.4%
COFACE NORTH AMERICA INSURANCE COMPANY	4.5%	\$1,061,838	\$1,152,938	\$381,759	\$242,076	21.0%
MARKEL AMERICAN INSURANCE COMPANY	3.9%	\$908,902	\$911,448	\$0	\$41,453	4.5%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	3.8%	\$889,600	\$803,526	\$0	\$237,584	29.6%
LYNDON SOUTHERN INSURANCE COMPANY	3.5%	\$831,005	\$701,218	\$15,748	\$394,589	56.3%
OLD UNITED CASUALTY COMPANY	2.2%	\$510,154	\$543,865	\$0	\$0	0.0%
FIRST COLONIAL INSURANCE COMPANY	1.9%	\$453,254	\$458,558	\$399,352	\$443,270	96.7%
SECURIAN CASUALTY COMPANY	1.3%	\$297,486	\$239,346	\$11,880	\$11,877	5.0%
ASCOT INSURANCE COMPANY	0.9%	\$201,825	\$204,832	\$0	\$38,230	18.7%
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.8%	\$186,481	\$159,984	\$38,651	\$43,025	26.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN FEDERATED INSURANCE COMPANY	0.6%	\$138,763	\$159,828	\$11,625	\$11,884	7.4%
GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.3%	\$65,000	\$21,548	\$0	\$11,927	55.4%
UNITED GUARANTY RESIDENTIAL INSURANCE OF NORTH CAROLINA	0.0%	\$1,415	\$1,458	\$0	\$0	0.0%
KNIGHTBROOK INSURANCE COMPANY	0.0%	\$699	\$578	\$0	\$0	0.0%
INSURANCE COMPANY OF NORTH AMERICA	0.0%	\$0	\$0	\$0	\$-703	-
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-2	-
TRANSAMERICA CASUALTY INSURANCE COMPANY	(0.0%)	\$-3	\$5	\$0	\$0	0.0%
TOTAL	100.0%	\$23,519,233	\$24,617,421	\$6,814,957	\$8,417,294	34.2%

CREDIT CASUALTY

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ATRADIUS TRADE CREDIT INSURANCE INC	61.3%	\$2,527,192	\$2,540,878	\$28,790	\$-318,372	(12.5%)
INTEGON NATIONAL INSURANCE COMPANY	22.9%	\$944,853	\$881,046	\$183,824	\$239,948	27.2%
U S SPECIALTY INSURANCE COMPANY	12.7%	\$524,351	\$628,551	\$1,132,857	\$2,602,167	414.0%
CUMIS INSURANCE SOCIETY INC	3.0%	\$124,965	\$119,474	\$18,738	\$26,238	22.0%
OLD REPUBLIC INSURANCE COMPANY	0.1%	\$3,932	\$3,932	\$-77,952	\$2,122	54.0%
TOTAL	100.0%	\$4,125,293	\$4,173,881	\$1,286,257	\$2,552,103	61.1%

CREDIT UNEMPLOYMENT

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CENTRAL STATES INDEMNITY COMPANY OF OMAHA	24.4%	\$427,853	\$427,853	\$10,953	\$11,006	2.6%
TRITON INSURANCE COMPANY	23.3%	\$409,426	\$685,777	\$123,134	\$188,675	27.5%
WESCO INSURANCE COMPANY	21.0%	\$369,482	\$466,450	\$246,749	\$302,187	64.8%
TECHNOLOGY INSURANCE COMPANY	18.0%	\$315,663	\$46,284	\$32,241	\$32,230	69.6%
AMERICAN FEDERATED INSURANCE COMPANY	10.2%	\$178,188	\$183,024	\$4,292	\$2,518	1.4%
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	2.5%	\$44,753	\$62,830	\$0	\$525	0.8%
TRANSAMERICA CASUALTY INSURANCE COMPANY	0.6%	\$10,067	\$10,067	\$0	\$0	0.0%
VIRGINIA SURETY COMPANY INC	0.0%	\$0	\$0	\$0	\$56	–
TOTAL	100.0%	\$1,755,432	\$1,882,285	\$417,369	\$537,197	28.5%

CREDIT:

Vendor/Lenders Single Interest

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
OHIO INDEMNITY COMPANY	49.0%	\$6,530,203	\$5,461,732	\$1,261,133	\$1,430,779	26.2%
AMERICAN ROAD INSURANCE COMPANY	25.2%	\$3,361,637	\$3,361,637	\$2,741,499	\$2,773,009	82.5%
ACE AMERICAN INSURANCE COMPANY	11.6%	\$1,547,545	\$1,443,568	\$618	\$175,430	12.2%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	7.9%	\$1,048,853	\$1,164,890	\$435,746	\$442,118	38.0%
TRITON INSURANCE COMPANY	5.2%	\$696,557	\$602,795	\$167,599	\$243,239	40.4%
STARR INDEMNITY & LIABILITY COMPANY	0.7%	\$92,500	\$92,352	\$0	\$12,331,075	13352.3%
STATE NATIONAL INSURANCE COMPANY INC	0.3%	\$42,639	\$42,639	\$64,751	\$78,213	183.4%
TOTAL	100.0%	\$13,319,934	\$12,169,613	\$4,671,346	\$17,473,863	143.6%

MORTGAGE GUARANTY

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MORTGAGE GUARANTY INSURANCE CORPORATION	23.5%	\$22,635,231	\$23,302,457	\$694,892	\$119,022	0.5%
ARCH MORTGAGE INSURANCE COMPANY	18.8%	\$18,091,695	\$18,431,296	\$239,351	\$422,122	2.3%
ENACT MORTGAGE INSURANCE CORPORATION	15.8%	\$15,148,732	\$16,038,690	\$359,613	\$61,845	0.4%
RADIAN GUARANTY INC	15.2%	\$14,638,842	\$15,535,993	\$176,308	\$-310,463	(2.0%)
ESSENT GUARANTY INC	14.5%	\$13,967,308	\$14,449,253	\$196,504	\$278,493	1.9%
NATIONAL MORTGAGE INSURANCE CORPORATION	10.0%	\$9,589,616	\$9,860,818	\$303,335	\$73,750	0.7%
UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY	1.8%	\$1,692,303	\$2,207,261	\$163,405	\$-1,146,928	(52.0%)
ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA	0.3%	\$330,405	\$332,659	\$0	\$11,312	3.4%
ARCH MORTGAGE GUARANTY COMPANY	0.1%	\$69,773	\$72,287	\$0	\$0	0.0%
MGIC INDEMNITY CORPORATION	0.0%	\$2,671	\$8,087	\$0	\$-25,117	(310.6%)
ARCH MORTGAGE ASSURANCE COMPANY	0.0%	\$0	\$0	\$528	\$528	-
TOTAL	100.0%	\$96,166,576	\$100,238,801	\$2,133,936	\$-515,436	(0.5%)

TITLE

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FIRST AMERICAN TITLE INSURANCE COMPANY	22.7%	\$13,114,836	\$13,180,662	\$800,911	\$238,733	1.8%
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY	14.0%	\$8,055,206	\$8,288,801	\$505,324	\$700,172	8.4%
FIDELITY NATIONAL TITLE INSURANCE COMPANY	13.6%	\$7,854,712	\$7,802,723	\$373,578	\$401,190	5.1%
CHICAGO TITLE INSURANCE COMPANY	10.9%	\$6,278,827	\$6,604,863	\$370,583	\$464,869	7.0%
STEWART TITLE GUARANTY COMPANY	8.1%	\$4,691,915	\$4,955,915	\$155,465	\$172,826	3.5%
AGENTS NATIONAL TITLE INSURANCE COMPANY	7.6%	\$4,392,832	\$4,314,565	\$450,498	\$524,040	12.1%
ALLIANT NATIONAL TITLE INSURANCE COMPANY	6.8%	\$3,950,974	\$4,924,722	\$239,462	\$112,336	2.3%
WESTCOR LAND TITLE INSURANCE COMPANY	6.4%	\$3,683,448	\$3,647,698	\$337,817	\$476,027	13.1%
COMMONWEALTH LAND TITLE INSURANCE COMPANY	3.7%	\$2,124,220	\$2,153,239	\$292,082	\$467,213	21.7%
WFG NATIONAL TITLE INSURANCE COMPANY	2.9%	\$1,685,464	\$1,693,508	\$0	\$86,014	5.1%
FIRST NATIONAL TITLE INSURANCE COMPANY	1.1%	\$626,931	\$501,948	\$4,500	\$0	0.0%
TITLE RESOURCES GUARANTY COMPANY	1.0%	\$574,762	\$574,762	\$0	\$0	0.0%
AMERICAN GUARANTY TITLE INSURANCE COMPANY	0.3%	\$194,894	\$202,654	\$11,288	\$4,500	2.2%
NATIONAL TITLE INSURANCE OF NEW YORK INC	0.3%	\$147,153	\$212,647	\$-12,987	\$-13,217	(6.2%)
AMTRUST TITLE INSURANCE COMPANY	0.2%	\$133,952	\$87,470	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
DOMA TITLE INSURANCE INC	0.2%	\$124,799	\$65,900	\$0	\$0	0.0%
INVESTORS TITLE INSURANCE COMPANY	0.1%	\$45,827	\$47,219	\$0	\$0	0.0%
RADIAN TITLE INSURANCE INC	0.0%	\$14,251	\$15,115	\$0	\$0	0.0%
CONTINENTAL INDEMNITY COMPANY	0.0%	\$1,438	\$1,438	\$0	\$0	0.0%
EVERGREEN NATIONAL INDEMNITY COMPANY	0.0%	\$0	\$1,243	\$0	\$0	0.0%
NATIONAL INVESTORS TITLE INSURANCE COMPANY	0.0%	\$0	\$360	\$0	\$0	0.0%
TOTAL	100.0%	\$57,696,441	\$59,277,452	\$3,528,521	\$3,634,703	6.1%

LEGAL MALPRACTICE

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
BAR PLAN MUTUAL INSURANCE COMPANY THE	54.4%	\$7,601,905	\$7,615,294	\$2,949,201	\$1,618,161	21.2%
CONTINENTAL CASUALTY COMPANY	16.1%	\$2,253,044	\$2,313,695	\$2,276,875	\$1,048,857	45.3%
ALPS PROPERTY & CASUALTY COMPANY	10.0%	\$1,390,686	\$1,339,631	\$32,264	\$1,866,601	139.3%
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	7.5%	\$1,048,880	\$869,079	\$0	\$0	0.0%
HANOVER INSURANCE COMPANY THE	6.1%	\$854,057	\$888,124	\$55,386	\$597,678	67.3%
ALLIED WORLD INSURANCE COMPANY	2.4%	\$338,800	\$340,014	\$0	\$514,118	151.2%
OLD REPUBLIC INSURANCE COMPANY	2.1%	\$295,085	\$348,033	\$0	\$360,569	103.6%
PREFERRED PROFESSIONAL INSURANCE COMPANY	0.8%	\$111,682	\$100,526	\$0	\$30,158	30.0%
MEDMARC CASUALTY INSURANCE COMPANY	0.3%	\$42,300	\$57,263	\$0	\$152,870	267.0%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.1%	\$16,700	\$14,162	\$0	\$0	0.0%
SENTINEL INSURANCE COMPANY LTD	0.1%	\$7,230	\$7,468	\$0	\$0	0.0%
HARTFORD CASUALTY INSURANCE CO	0.0%	\$4,984	\$4,980	\$0	\$0	0.0%
TWIN CITY FIRE INSURANCE COMPANY	0.0%	\$4,468	\$5,477	\$0	\$0	0.0%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0%	\$2,926	\$1,836	\$0	\$7,716	420.3%
GENERAL STAR NATIONAL INS CO	0.0%	\$960	\$199	\$0	\$0	0.0%
AXIS INSURANCE COMPANY	0.0%	\$537	\$156,831	\$0	\$-295,690	(188.5%)
NAVIGATORS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-6	-
TOTAL	100.0%	\$13,974,244	\$14,062,612	\$5,313,726	\$5,901,032	42.0%

REAL ESTATE MALPRACTICE

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CONTINENTAL CASUALTY COMPANY	43.5%	\$1,017,898	\$1,084,342	\$240,985	\$269,887	24.9%
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	19.5%	\$456,700	\$442,270	\$62,032	\$145,999	33.0%
UNITED STATES LIABILITY INSURANCE COMPANY	13.4%	\$314,425	\$318,451	\$7,000	\$72,228	22.7%
GREAT AMERICAN ASSURANCE COMPANY	11.1%	\$258,788	\$264,851	\$42,500	\$5,321	2.0%
GREENWICH INSURANCE COMPANY	8.3%	\$193,442	\$286,034	\$10,000	\$63,797	22.3%
HUDSON INSURANCE COMPANY	2.7%	\$62,353	\$109,584	\$0	\$19,030	17.4%
GENERAL STAR NATIONAL INS CO	0.9%	\$20,695	\$21,381	\$130,000	\$-87,500	(409.2%)
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.6%	\$13,224	\$9,359	\$0	\$172,441	1842.5%
TWIN CITY FIRE INSURANCE COMPANY	0.1%	\$1,860	\$2,375	\$11,038	\$1,028	43.3%
SENTINEL INSURANCE COMPANY LTD	0.0%	\$426	\$411	\$0	\$0	0.0%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.0%	\$0	\$0	\$5,000,000	\$4,998,710	-
NAVIGATORS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1,916	-
TOTAL	100.0%	\$2,339,811	\$2,539,058	\$5,503,555	\$5,659,025	222.9%

OTHER PROFESSIONAL LIABILITY

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CONTINENTAL CASUALTY COMPANY	34.4%	\$59,695,654	\$41,157,317	\$4,318,132	\$6,190,166	15.0%
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	23.2%	\$40,285,818	\$39,316,753	\$25,366,914	\$15,071,375	38.3%
XL SPECIALTY INSURANCE COMPANY	7.1%	\$12,306,639	\$13,056,104	\$1,672,517	\$-9,627,306	(73.7%)
TWIN CITY FIRE INSURANCE COMPANY	4.4%	\$7,583,669	\$7,508,153	\$708,061	\$1,526,498	20.3%
AXIS INSURANCE COMPANY	3.6%	\$6,251,695	\$6,352,866	\$2,403,051	\$2,257,920	35.5%
ARCH INSURANCE COMPANY	3.0%	\$5,161,842	\$4,995,195	\$0	\$0	0.0%
GREAT AMERICAN INSURANCE COMPANY	2.5%	\$4,323,474	\$4,356,315	\$706,447	\$-783,269	(18.0%)
STARR INDEMNITY & LIABILITY COMPANY	2.3%	\$3,905,997	\$3,547,226	\$120,090	\$-5,600,118	(157.9%)
ALLIED WORLD INSURANCE COMPANY	2.2%	\$3,789,388	\$3,804,892	\$5,049,891	\$5,704,955	149.9%
BERKLEY INSURANCE COMPANY	2.1%	\$3,723,964	\$3,542,285	\$387,631	\$2,719,619	76.8%
UNITED STATES LIABILITY INSURANCE COMPANY	2.1%	\$3,649,541	\$3,602,199	\$476,501	\$248,725	6.9%
CHARTER OAK FIRE INSURANCE CO THE	1.9%	\$3,332,090	\$3,267,951	\$1,353,343	\$2,941,586	90.0%
HUDSON INSURANCE COMPANY	1.7%	\$2,867,187	\$3,025,078	\$7,280	\$1,302,596	43.1%
HARTFORD FIRE INSURANCE COMPANY	1.1%	\$1,986,162	\$1,921,599	\$108,228	\$148,213	7.7%
OLD REPUBLIC INSURANCE COMPANY	1.0%	\$1,723,298	\$2,032,513	\$0	\$218,345	10.7%
TRAVELERS INDEMNITY COMPANY	0.9%	\$1,621,809	\$1,578,497	\$1,844,652	\$1,299,183	82.3%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.9%	\$1,611,096	\$1,637,173	\$18,665	\$742,576	45.4%
GREENWICH INSURANCE COMPANY	0.8%	\$1,432,250	\$1,391,301	\$1,022,663	\$-2,431,680	(174.8%)
HANOVER INSURANCE COMPANY THE	0.7%	\$1,159,254	\$929,996	\$243,555	\$1,056,037	113.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ALLIED WORLD NATIONAL ASSURANCE COMPANY	0.6%	\$1,012,395	\$1,168,085	\$25,121	\$-3,714,681	(318.0%)
SELECTIVE INSURANCE COMPANY OF AMERICA	0.4%	\$752,790	\$730,673	\$170,414	\$105,196	14.4%
BERKLEY NATIONAL INSURANCE COMPANY	0.4%	\$735,302	\$541,773	\$0	\$0	0.0%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.4%	\$717,922	\$612,235	\$-35,118	\$25,235	4.1%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.4%	\$708,659	\$444,637	\$861,326	\$1,868,874	420.3%
CAMICO MUTUAL INSURANCE COMPANY	0.3%	\$510,478	\$492,302	\$48,524	\$55,074	11.2%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	0.2%	\$407,715	\$400,333	\$965,336	\$841,694	210.2%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.2%	\$317,004	\$189,209	\$11,409,065	\$1,773,602	937.4%
GREAT DIVIDE INSURANCE COMPANY	0.2%	\$272,962	\$433,113	\$407,357	\$567,830	131.1%
SENTINEL INSURANCE COMPANY LTD	0.1%	\$240,255	\$262,395	\$0	\$10	0.0%
BERKLEY REGIONAL INSURANCE COMPANY	0.1%	\$187,303	\$113,833	\$0	\$0	0.0%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.1%	\$134,087	\$135,213	\$151,600	\$126,600	93.6%
PHOENIX INSURANCE COMPANY THE	0.1%	\$128,159	\$122,967	\$0	\$19,477	15.8%
STATE FARM FIRE AND CASUALTY COMPANY	0.1%	\$111,124	\$109,713	\$206	\$0	0.0%
WESTERN SURETY COMPANY	0.0%	\$83,230	\$28,278	\$0	\$0	0.0%
HARTFORD CASUALTY INSURANCE CO	0.0%	\$77,982	\$79,744	\$135,000	\$134,990	169.3%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.0%	\$70,091	\$69,666	\$480	\$18,307	26.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CAROLINA CASUALTY INSURANCE COMPANY	0.0%	\$65,454	\$69,111	\$35,000	\$18,328	26.5%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.0%	\$64,556	\$56,103	\$0	\$3,750	6.7%
VANTAPRO SPECIALTY INSURANCE COMPANY	0.0%	\$62,428	\$67,572	\$0	\$33,897	50.2%
GREAT AMERICAN ASSURANCE COMPANY	0.0%	\$48,391	\$47,282	\$500,000	\$501,275	1060.2%
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.0%	\$47,075	\$55,567	\$1,367,843	\$195,289	351.4%
LM INSURANCE CORPORATION	0.0%	\$47,000	\$46,978	\$0	\$0	0.0%
UNIVERSAL SURETY OF AMERICA	0.0%	\$38,680	\$5,535	\$0	\$0	0.0%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.0%	\$36,582	\$35,886	\$-7,683	\$150,182	418.5%
NAVIGATORS INSURANCE COMPANY	0.0%	\$15,103	\$66,009	\$215,517	\$26,862	40.7%
PREFERRED PROFESSIONAL INSURANCE COMPANY	0.0%	\$14,858	\$14,812	\$0	\$4,444	30.0%
PROGRESSIVE CASUALTY INSURANCE COMPANY	0.0%	\$9,269	\$7,509	\$0	\$819	10.9%
MARKEL INSURANCE COMPANY	0.0%	\$6,856	\$6,399	\$0	\$13,735	214.6%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.0%	\$4,575	\$2,533	\$0	\$0	0.0%
HARTFORD ACCIDENT & INDEMNITY CO	0.0%	\$2,373	\$11,125	\$0	\$1	0.0%
T.H.E. INSURANCE COMPANY	0.0%	\$2,250	\$2,247	\$0	\$-1,493	(66.4%)
NEW HAMPSHIRE INSURANCE COMPANY	0.0%	\$1,856	\$20,107	\$122,449	\$475,483	2364.8%
GENERAL STAR NATIONAL INS CO	0.0%	\$0	\$0	\$0	\$-3,000	-
TRAVELERS CASUALTY AND SURETY COMPANY	0.0%	\$0	\$0	\$0	\$8	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ST PAUL PROTECTIVE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-29	-
CATLIN INSURANCE COMPANY INC	0.0%	\$0	\$0	\$0	\$-173,447	-
NORTHLAND INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-133	-
ST PAUL GUARDIAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-3,596	-
ST PAUL MERCURY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-13,905	-
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.0%	\$0	\$0	\$0	\$-3,055	-
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.0%	\$0	\$0	\$0	\$-20	-
FIRST LIBERTY INSURANCE CORP THE	0.0%	\$0	\$0	\$0	\$-24,000	-
FIDELITY AND GUARANTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$212	-
TRAVCO PERSONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-76	-
STARNET INSURANCE COMPANY	0.0%	\$0	\$0	\$1,016,812	\$0	-
TOTAL	100.0%	\$173,345,591	\$153,472,357	\$63,196,870	\$26,009,160	16.9%

UMBRELLA

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CONTINENTAL INSURANCE COMPANY THE	15.2%	\$15,609,109	\$13,783,969	\$2,000,000	\$6,612,777	48.0%
OHIO CASUALTY INSURANCE COMPANY	10.3%	\$10,616,014	\$9,943,326	\$3,990,000	\$3,815,573	38.4%
STARR INDEMNITY & LIABILITY COMPANY	10.3%	\$10,600,448	\$9,845,120	\$2,341,069	\$-6,493,772	(66.0%)
FEDERATED MUTUAL INSURANCE COMPANY	6.8%	\$6,992,396	\$7,173,454	\$2,530,500	\$3,910,705	54.5%
SAFECO INSURANCE COMPANY OF AMERICA	5.6%	\$5,723,094	\$0	\$0	\$155,449	-
ALLIED WORLD NATIONAL ASSURANCE COMPANY	4.6%	\$4,723,038	\$4,341,264	\$500,000	\$4,792,577	110.4%
OWNERS INSURANCE COMPANY	4.3%	\$4,400,593	\$3,935,873	\$2,200,000	\$3,849,249	97.8%
AUTO OWNERS INSURANCE COMPANY	3.9%	\$4,021,970	\$3,679,090	\$0	\$1,501,657	40.8%
FEDERATED SERVICE INSURANCE COMPANY	3.6%	\$3,667,511	\$3,650,991	\$1,000,000	\$345,440	9.5%
HARTFORD CASUALTY INSURANCE CO	3.3%	\$3,359,283	\$3,200,087	\$355,886	\$882,577	27.6%
TWIN CITY FIRE INSURANCE COMPANY	3.1%	\$3,198,073	\$5,141,398	\$10,162,400	\$1,036,455	20.2%
ARCH INSURANCE COMPANY	2.4%	\$2,514,859	\$2,433,669	\$0	\$0	0.0%
XL SPECIALTY INSURANCE COMPANY	2.0%	\$2,049,159	\$1,969,797	\$0	\$-8,093,103	(410.9%)
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	2.0%	\$2,048,927	\$1,646,377	\$6,349,104	\$122,407	7.4%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	1.9%	\$1,945,267	\$1,897,762	\$2,512,013	\$4,782,616	252.0%
RLI INSURANCE COMPANY	1.8%	\$1,869,186	\$1,685,174	\$0	\$-204,009	(12.1%)
FCCI INSURANCE COMPANY	1.8%	\$1,858,277	\$1,795,457	\$3,408,576	\$1,886,614	105.1%
LIBERTY INSURANCE CORPORATION	1.7%	\$1,752,821	\$2,024,363	\$1,445,001	\$4,365,874	215.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
INDEMNITY NATIONAL INSURANCE COMPANY	1.6%	\$1,683,430	\$1,333,534	\$0	\$440,066	33.0%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	1.6%	\$1,600,932	\$1,462,144	\$0	\$81,607	5.6%
LIBERTY MUTUAL INSURANCE COMPANY	1.4%	\$1,398,399	\$1,546,757	\$1,187,500	\$451,619	29.2%
SELECTIVE INSURANCE COMPANY OF AMERICA	1.3%	\$1,383,600	\$1,373,612	\$0	\$1,062,728	77.4%
HARTFORD UNDERWRITERS INSURANCE COMPANY	1.3%	\$1,352,856	\$1,215,903	\$0	\$0	0.0%
COLUMBIA NATIONAL INSURANCE COMPANY	0.9%	\$970,297	\$894,992	\$100,000	\$0	0.0%
XL INSURANCE AMERICA INC	0.9%	\$905,918	\$768,216	\$0	\$-527,818	(68.7%)
FEDERATED RESERVE INSURANCE COMPANY	0.9%	\$895,107	\$641,392	\$0	\$1,023,738	159.6%
HANOVER INSURANCE COMPANY THE	0.8%	\$789,057	\$783,274	\$0	\$461,142	58.9%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.6%	\$579,773	\$541,790	\$0	\$172,729	31.9%
ALLIED WORLD INSURANCE COMPANY	0.6%	\$571,237	\$607,819	\$0	\$55,068	9.1%
CONTINENTAL CASUALTY COMPANY	0.5%	\$543,681	\$616,988	\$2,083,510	\$417,715	67.7%
NATIONAL TRUST INSURANCE COMPANY	0.5%	\$543,645	\$578,539	\$0	\$-257,611	(44.5%)
SENTINEL INSURANCE COMPANY LTD	0.5%	\$528,382	\$545,201	\$4,000,000	\$3,912,355	717.6%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.5%	\$517,842	\$429,742	\$0	\$10,336	2.4%
GREENWICH INSURANCE COMPANY	0.5%	\$504,359	\$416,883	\$0	\$-410,037	(98.4%)
HARTFORD FIRE INSURANCE COMPANY	0.3%	\$315,480	\$293,342	\$0	\$-187,255	(63.8%)
PHARMACISTS MUTUAL INSURANCE COMPANY	0.2%	\$188,792	\$214,781	\$582,000	\$844,401	393.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PROGRESSIVE CASUALTY INSURANCE COMPANY	0.1%	\$141,387	\$165,890	\$1,062,000	\$449,330	270.9%
HUDSON INSURANCE COMPANY	0.1%	\$112,252	\$119,248	\$0	\$39,615	33.2%
CITIZENS INSURANCE COMPANY OF AMERICA	0.1%	\$87,090	\$96,766	\$0	\$0	0.0%
UNITED STATES LIABILITY INSURANCE COMPANY	0.1%	\$66,528	\$68,268	\$0	\$0	0.0%
MASSACHUSETTS BAY INSURANCE COMPANY	0.1%	\$51,990	\$35,070	\$0	\$0	0.0%
PROGRESSIVE ADVANCED INSURANCE COMPANY	0.0%	\$46,406	\$52,483	\$0	\$-1,660	(3.2%)
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.0%	\$43,774	\$43,774	\$0	\$474,848	1084.8%
TRANSPORTATION INSURANCE COMPANY	0.0%	\$34,572	\$37,291	\$0	\$20,980	56.3%
CONTRACTORS BONDING & INSURANCE COMPANY	0.0%	\$12,216	\$6,315	\$0	\$2,950	46.7%
NAVIGATORS INSURANCE COMPANY	0.0%	\$10,090	\$5,457	\$0	\$0	0.0%
VANTAPRO SPECIALTY INSURANCE COMPANY	0.0%	\$8,153	\$8,796	\$0	\$4,426	50.3%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.0%	\$6,880	\$6,959	\$0	\$2,543	36.5%
COLUMBIA MUTUAL INSURANCE COMPANY	0.0%	\$1,207	\$1,308	\$0	\$0	0.0%
MARKEL INSURANCE COMPANY	0.0%	\$792	\$23,077	\$0	\$-80,908	(350.6%)
AMERICAN HOME ASSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-102	-
AIG PROPERTY CASUALTY COMPANY	0.0%	\$0	\$0	\$-201	\$314,823	-
COMMERCE AND INDUSTRY INSURANCE CO	0.0%	\$0	\$0	\$-3,614	\$-3,616	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.0%	\$0	\$0	\$0	\$100	–
AMERICAN STATES INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$20,198	–
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.0%	\$0	\$0	\$0	\$1,243	–
VALLEY FORGE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$21	–
NETHERLANDS INSURANCE COMPANY THE	0.0%	\$0	\$0	\$0	\$–10,322	–
PEERLESS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–7,826	–
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–19,162	–
WAUSAU BUSINESS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–1,305	–
FIRST LIBERTY INSURANCE CORP THE	0.0%	\$0	\$0	\$0	\$105,859	–
LM INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$23,504	–
AXIS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–18	–
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0.0%	\$0	\$0	\$0	\$411	–
WEST AMERICAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–18	–
TOTAL	100.0%	\$102,846,149	\$93,082,782	\$47,805,744	\$32,155,783	34.5%

OTHER

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ARAG INSURANCE COMPANY	47.8%	\$3,480,162	\$3,480,175	\$1,359,353	\$1,546,663	44.4%
INDEPENDENCE AMERICAN INSURANCE COMPANY	23.4%	\$1,704,773	\$1,618,646	\$688,173	\$861,393	53.2%
ATLANTIC SPECIALTY INSURANCE COMPANY	7.3%	\$534,838	\$523,817	\$385,251	\$420,050	80.2%
COURTESY INSURANCE COMPANY	6.5%	\$473,967	\$411,937	\$487,887	\$553,069	134.3%
CENTRAL STATES INDEMNITY COMPANY OF OMAHA	3.6%	\$261,702	\$261,734	\$570	\$571	0.2%
OLD REPUBLIC INSURANCE COMPANY	3.4%	\$251,090	\$345,586	\$193,683	\$183,493	53.1%
VIRGINIA SURETY COMPANY INC	2.7%	\$193,194	\$193,194	\$94,399	\$94,399	48.9%
EXCESS SHARE INSURANCE CORPORATION	1.1%	\$83,148	\$83,148	\$0	\$0	0.0%
TRISURA INSURANCE COMPANY	1.1%	\$77,499	\$78,848	\$53,317	\$66,517	84.4%
GREENWICH INSURANCE COMPANY	0.9%	\$64,777	\$66,156	\$0	\$-185,231	(280.0%)
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY	0.5%	\$37,605	\$38,495	\$0	\$0	0.0%
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	0.5%	\$33,222	\$35,565	\$0	\$0	0.0%
ACE AMERICAN INSURANCE COMPANY	0.4%	\$29,370	\$29,370	\$0	\$-1,645	(5.6%)
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.3%	\$23,707	\$23,983	\$8,294	\$7,940	33.1%
ENCOMPASS INDEMNITY COMPANY	0.2%	\$13,424	\$14,639	\$0	\$0	0.0%
EXECUTIVE RISK INDEMNITY INC	0.1%	\$9,063	\$8,859	\$0	\$4,206	47.5%
ALLSTATE INDEMNITY COMPANY	0.1%	\$8,485	\$9,454	\$0	\$0	0.0%
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.1%	\$7,080	\$7,228	\$0	\$1,107	15.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ALLSTATE INSURANCE COMPANY	0.1%	\$5,198	\$5,492	\$0	\$0	0.0%
SPINNAKER INSURANCE COMPANY	0.0%	\$3,088	\$1,014	\$14	\$505	49.8%
HOMEOWNERS OF AMERICA INSURANCE COMPANY	0.0%	\$484	\$167	\$0	\$0	0.0%
ENCOMPASS INSURANCE COMPANY OF AMERICA	0.0%	\$50	\$50	\$0	\$0	0.0%
ARCH INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$2,779	–
GREAT AMERICAN INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–17,961	–
ARGONAUT INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$211,011	–
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.0%	\$0	\$0	\$0	\$–9,757	–
HARTFORD ACCIDENT & INDEMNITY CO	0.0%	\$0	\$0	\$0	\$–1,807	–
TEACHERS INSURANCE COMPANY	0.0%	\$0	\$0	\$4,500	\$4,500	–
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–304	–
GREAT AMERICAN ASSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$218	–
PRAETORIAN INSURANCE COMPANY	0.0%	\$0	\$3	\$0	\$0	0.0%
XL SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$–9	–
QBE INSURANCE CORPORATION	0.0%	\$0	\$0	\$0	\$210,317	–
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	(0.2%)	\$–17,845	\$181,437	\$21,644	\$34,854	19.2%
TOTAL	100.0%	\$7,278,081	\$7,418,997	\$3,297,085	\$3,986,878	53.7%

NATIONAL FLOOD INSURANCE PROGRAM

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	19.8%	\$3,046,458	\$3,085,651	\$1,365,107	\$1,472,264	47.7%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	17.2%	\$2,657,588	\$2,499,633	\$727,303	\$497,205	19.9%
WRIGHT NATIONAL FLOOD INSURANCE COMPANY	15.0%	\$2,320,618	\$2,272,108	\$1,974,504	\$470,180	20.7%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	10.2%	\$1,571,285	\$1,555,484	\$156,540	\$156,540	10.1%
AUTO OWNERS INSURANCE COMPANY	8.5%	\$1,318,390	\$1,221,538	\$39,861	\$39,861	3.3%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	5.7%	\$879,637	\$954,662	\$57,989	\$6,110	0.6%
FIRE INSURANCE EXCHANGE	5.2%	\$800,107	\$818,268	\$247,810	\$199,006	24.3%
USAA GENERAL INDEMNITY COMPANY	4.6%	\$711,518	\$701,829	\$115,632	\$231,057	32.9%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	3.6%	\$551,480	\$522,807	\$80,480	\$82,457	15.8%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	2.9%	\$446,516	\$424,566	\$0	\$0	0.0%
HOMESITE INDEMNITY COMPANY	1.7%	\$262,383	\$218,611	\$568,045	\$581,168	265.8%
AMERICAN STRATEGIC INSURANCE CORP	1.5%	\$228,123	\$245,763	\$131,920	\$110,490	45.0%
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	1.1%	\$166,583	\$147,861	\$42,203	\$39,909	27.0%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.9%	\$134,662	\$150,581	\$782,711	\$797,711	529.8%
QBE INSURANCE CORPORATION	0.9%	\$134,302	\$149,211	\$7,112	\$89,835	60.2%
INTEGON NATIONAL INSURANCE COMPANY	0.8%	\$123,546	\$112,712	\$-2,000	\$-2,000	(1.8%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.2%	\$29,139	\$35,412	\$0	\$-15,000	(42.4%)
FARMERS PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$22,341	\$22,601	\$0	\$0	0.0%
OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	0.1%	\$18,604	\$18,604	\$0	\$0	0.0%
SOMPO AMERICA INSURANCE COMPANY	0.0%	\$0	\$7	\$0	\$34	485.7%
TOTAL	100.0%	\$15,423,280	\$15,157,909	\$6,295,217	\$4,756,827	31.4%

PRIVATE FLOOD

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
XL INSURANCE AMERICA INC	23.5%	\$1,606,582	\$1,034,692	\$0	\$7,560	0.7%
ZURICH AMERICAN INSURANCE COMPANY	20.5%	\$1,399,847	\$1,291,557	\$72,766	\$21,880	1.7%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	11.2%	\$767,976	\$835,656	\$0	\$-796,884	(95.4%)
AMERICAN SECURITY INSURANCE COMPANY	7.2%	\$492,933	\$460,513	\$75,903	\$66,713	14.5%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	6.9%	\$468,529	\$433,542	\$0	\$634,580	146.4%
INTEGON NATIONAL INSURANCE COMPANY	6.2%	\$424,716	\$352,494	\$27,184	\$27,476	7.8%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	5.1%	\$349,950	\$213,250	\$0	\$116,490	54.6%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	3.5%	\$237,798	\$594,711	\$0	\$-4,981	(0.8%)
LIBERTY MUTUAL FIRE INSURANCE COMPANY	2.5%	\$170,992	\$188,298	\$0	\$0	0.0%
FIREMANS FUND INSURANCE COMPANY	2.2%	\$148,504	\$140,154	\$0	\$-6,898	(4.9%)
AMCO INSURANCE COMPANY	2.1%	\$141,555	\$111,115	\$0	\$52,242	47.0%
AIG PROPERTY CASUALTY COMPANY	1.6%	\$108,772	\$111,907	\$0	\$-8,173	(7.3%)
CRESTBROOK INSURANCE COMPANY	1.0%	\$69,430	\$77,799	\$0	\$0	0.0%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	1.0%	\$68,138	\$59,368	\$0	\$0	0.0%
ARCH INSURANCE COMPANY	0.7%	\$44,718	\$31,250	\$0	\$11,616	37.2%
AMERICAN HOME ASSURANCE COMPANY	0.7%	\$44,644	\$74,435	\$2,413,951	\$707,910	951.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FEDERAL INSURANCE COMPANY	0.5%	\$37,533	\$37,717	\$6,441	\$-3,968	(10.5%)
CINCINNATI INSURANCE COMPANY THE	0.5%	\$36,400	\$37,075	\$0	\$0	0.0%
BANKERS STANDARD INSURANCE COMPANY	0.5%	\$34,417	\$36,042	\$0	\$-791	(2.2%)
AUTO OWNERS INSURANCE COMPANY	0.4%	\$29,897	\$13,448	\$0	\$4,050	30.1%
CINCINNATI CASUALTY COMPANY THE	0.3%	\$23,574	\$18,536	\$0	\$0	0.0%
VERLAN FIRE INSURANCE COMPANY	0.3%	\$17,431	\$17,632	\$0	\$90	0.5%
INTREPID INSURANCE COMPANY	0.2%	\$11,979	\$11,187	\$0	\$0	0.0%
EMCASCO INSURANCE COMPANY	0.2%	\$11,827	\$5,946	\$0	\$54	0.9%
CUMIS INSURANCE SOCIETY INC	0.2%	\$11,200	\$11,200	\$0	\$0	0.0%
DEPOSITORS INSURANCE COMPANY	0.2%	\$10,922	\$17,857	\$0	\$16	0.1%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.1%	\$10,248	\$10,788	\$0	\$0	0.0%
STARNET INSURANCE COMPANY	0.1%	\$7,955	\$9,139	\$0	\$0	0.0%
SENTRY INSURANCE COMPANY	0.1%	\$6,766	\$6,796	\$0	\$-1,649	(24.3%)
EMPLOYERS MUTUAL CASUALTY COMPANY	0.1%	\$6,764	\$6,461	\$0	\$166	2.6%
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.1%	\$5,880	\$8,640	\$0	\$0	0.0%
UNION INSURANCE COMPANY	0.1%	\$5,857	\$8,147	\$0	\$0	0.0%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.1%	\$5,532	\$35,158	\$0	\$-936	(2.7%)
ACADIA INSURANCE COMPANY	0.1%	\$4,502	\$4,785	\$0	\$0	0.0%
CONTINENTAL WESTERN INSURANCE COMPANY	0.1%	\$4,182	\$2,589	\$0	\$0	0.0%
HARTFORD FIRE INSURANCE COMPANY	0.1%	\$3,903	\$3,443	\$0	\$0	0.0%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.1%	\$3,433	\$3,433	\$0	\$49	1.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CONTINENTAL INSURANCE COMPANY THE	0.0%	\$2,344	\$1,224	\$0	\$153	12.5%
WEST BEND INSURANCE COMPANY	0.0%	\$2,122	\$2,104	\$0	\$-10,000	(475.3%)
NATIONWIDE GENERAL INSURANCE COMPANY	0.0%	\$1,869	\$2,083	\$0	\$28	1.3%
SECURA INSURANCE COMPANY	0.0%	\$1,735	\$1,554	\$0	\$60	3.9%
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.0%	\$1,397	\$1,309	\$0	\$-177	(13.5%)
CINCINNATI INDEMNITY COMPANY INC	0.0%	\$1,250	\$672	\$0	\$0	0.0%
TRANSPORTATION INSURANCE COMPANY	0.0%	\$896	\$801	\$0	\$-108	(13.5%)
ADMIRAL INDEMNITY COMPANY	0.0%	\$618	\$704	\$0	\$205	29.1%
CONTINENTAL CASUALTY COMPANY	0.0%	\$537	\$488	\$0	\$-49	(10.0%)
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.0%	\$447	\$2,805	\$0	\$-176	(6.3%)
VALLEY FORGE INSURANCE COMPANY	0.0%	\$67	\$126	\$0	\$62	49.2%
BERKLEY REGIONAL INSURANCE COMPANY	0.0%	\$1	\$5	\$0	\$0	0.0%
NATIONAL CASUALTY COMPANY	0.0%	\$0	\$7,437	\$0	\$1,115	15.0%
MIDDLESEX INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-2	-
GENERAL CASUALTY COMPANY OF WISCONSIN	0.0%	\$0	\$0	\$0	\$-1,268	-
AMERICAN ZURICH INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-2	-
NATIONWIDE ASSURANCE COMPANY	(0.0%)	\$-113	\$16,870	\$0	\$378	2.2%
WESTPORT INSURANCE CORPORATION	(0.2%)	\$-12,945	\$-1,361	\$0	\$-1,830	134.5%
TOTAL	100.0%	\$6,835,511	\$6,353,581	\$2,596,245	\$815,001	12.8%

FEDERAL CROP INSURANCE

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GREAT AMERICAN INSURANCE COMPANY	22.5%	\$89,456,361	\$89,902,607	\$54,645,810	\$72,764,491	80.9%
AMERICAN AGRI–BUSINESS INSURANCE COMPANY	18.0%	\$71,560,120	\$71,682,828	\$30,068,435	\$55,272,411	77.1%
NAU COUNTRY INSURANCE COMPANY	14.0%	\$55,691,198	\$55,313,032	\$36,944,129	\$36,777,824	66.5%
RURAL COMMUNITY INSURANCE COMPANY	13.0%	\$51,539,173	\$53,271,084	\$29,246,283	\$25,814,254	48.5%
FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	11.5%	\$45,602,256	\$45,242,381	\$26,965,154	\$33,161,474	73.3%
AGRI GENERAL INSURANCE COMPANY	9.3%	\$36,766,659	\$36,822,458	\$30,800,369	\$41,226,012	112.0%
STRATFORD INSURANCE COMPANY	7.2%	\$28,617,544	\$28,018,494	\$15,415,236	\$18,719,792	66.8%
PRODUCERS AGRICULTURE INSURANCE COMPANY	1.9%	\$7,734,511	\$6,246,840	\$4,484,620	\$7,143,091	114.3%
FMH AG RISK INSURANCE COMPANY	1.5%	\$5,886,036	\$5,928,372	\$1,770,169	\$2,731,592	46.1%
AMERICAN AGRICULTURAL INSURANCE CO	0.6%	\$2,251,412	\$2,251,412	\$2,269,821	\$1,602,522	71.2%
CHURCH MUTUAL INSURANCE COMPANY S.I.	0.3%	\$1,042,440	\$895,629	\$297,586	\$472,598	52.8%
STATE FARM FIRE AND CASUALTY COMPANY	0.1%	\$361,111	\$671,584	\$542,623	\$542,623	80.8%
WESTERN AGRICULTURAL INSURANCE COMPANY	0.1%	\$246,616	\$246,616	\$33,308	\$51,818	21.0%
PALOMAR SPECIALTY INSURANCE COMPANY	0.0%	\$51,735	\$51,735	\$0	\$0	0.0%
COUNTRY MUTUAL INSURANCE COMPANY	0.0%	\$14,107	\$14,107	\$6,103	\$10,603	75.2%
TOTAL	100.0%	\$396,821,279	\$396,559,179	\$233,489,646	\$296,291,105	74.7%

TOTAL PROPERTY & CASUALTY

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
STATE FARM MUTUAL AUTOMOBILE INSURANCE COMPANY	7.6%	\$1,247,706,014	\$1,181,517,435	\$862,165,604	\$930,515,478	78.8%
STATE FARM FIRE AND CASUALTY COMPANY	6.0%	\$995,147,137	\$957,938,601	\$855,879,623	\$964,160,779	100.6%
SHELTER MUTUAL INSURANCE COMPANY	3.6%	\$587,406,889	\$561,188,107	\$485,481,403	\$513,055,965	91.4%
PROGRESSIVE CASUALTY INSURANCE COMPANY	3.5%	\$572,977,170	\$532,867,146	\$311,396,565	\$344,776,522	64.7%
AMERICAN FAMILY MUTUAL INSURANCE COMPANY S.I.	3.3%	\$540,270,170	\$557,960,620	\$385,742,648	\$409,667,151	73.4%
AMERICAN FAMILY INSURANCE COMPANY	3.2%	\$533,355,435	\$484,509,205	\$348,253,348	\$405,647,463	83.7%
PROGRESSIVE ADVANCED INSURANCE COMPANY	2.9%	\$484,498,654	\$449,239,694	\$271,063,327	\$304,178,790	67.7%
FARM BUREAU TOWN & COUNTRY INSURANCE COMPANY OF MISSOURI	2.4%	\$393,453,710	\$370,751,223	\$350,202,808	\$379,288,264	102.3%
AUTO OWNERS INSURANCE COMPANY	1.4%	\$234,486,466	\$199,693,541	\$136,042,085	\$172,581,516	86.4%
ACE PROPERTY AND CASUALTY INSURANCE COMPANY	1.4%	\$232,045,030	\$235,272,909	\$146,366,049	\$146,115,849	62.1%
GEICO CASUALTY COMPANY	1.4%	\$225,080,165	\$244,429,622	\$176,322,686	\$146,584,456	60.0%
MISSOURI EMPLOYERS MUTUAL INSURANCE COMPANY	1.3%	\$220,117,972	\$218,691,099	\$104,200,958	\$104,318,337	47.7%
AUTOMOBILE CLUB INTER-INSURANCE EXCHANGE	1.2%	\$205,066,526	\$197,300,819	\$145,687,528	\$151,617,947	76.8%
ALLSTATE FIRE AND CASUALTY INSURANCE COMPANY	1.2%	\$204,342,432	\$203,168,908	\$139,057,462	\$148,609,765	73.1%
ANTHEM INSURANCE COMPANIES INC	1.2%	\$203,127,348	\$195,596,120	\$168,704,577	\$172,627,607	88.3%
CONTINENTAL CASUALTY COMPANY	1.1%	\$187,959,611	\$185,211,447	\$90,116,039	\$101,744,996	54.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SAFECO INSURANCE COMPANY OF ILLINOIS	1.1%	\$173,614,998	\$184,762,161	\$131,971,457	\$140,408,445	76.0%
ACUITY A MUTUAL INSURANCE COMPANY	1.0%	\$165,065,968	\$141,805,206	\$89,955,137	\$110,218,290	77.7%
STANDARD FIRE INSURANCE COMPANY	1.0%	\$164,317,120	\$154,299,609	\$109,638,509	\$123,474,137	80.0%
TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	1.0%	\$164,002,604	\$154,160,201	\$72,916,367	\$93,566,327	60.7%
VISION SERVICE PLAN INSURANCE COMPANY	1.0%	\$157,961,985	\$157,961,985	\$85,261,801	\$85,562,358	54.2%
CINCINNATI INSURANCE COMPANY THE	0.9%	\$152,589,874	\$148,996,416	\$64,756,738	\$91,597,455	61.5%
UNITED SERVICES AUTOMOBILE ASSOCIATION	0.9%	\$150,470,246	\$144,355,495	\$112,379,152	\$118,655,574	82.2%
ZURICH AMERICAN INSURANCE COMPANY	0.9%	\$150,074,707	\$149,614,217	\$101,549,416	\$95,702,941	64.0%
FARMERS INSURANCE COMPANY INC	0.9%	\$148,699,016	\$155,426,544	\$92,024,189	\$82,299,714	53.0%
TRAVELERS PERSONAL INSURANCE COMPANY	0.8%	\$139,487,886	\$123,605,951	\$91,543,224	\$99,764,737	80.7%
FARMERS INSURANCE EXCHANGE	0.8%	\$135,329,042	\$141,245,654	\$96,789,600	\$99,076,080	70.1%
USAA CASUALTY INSURANCE COMPANY	0.7%	\$118,697,399	\$113,106,233	\$77,596,025	\$86,529,290	76.5%
GREAT AMERICAN INSURANCE COMPANY	0.7%	\$118,196,941	\$118,037,557	\$73,245,983	\$79,283,901	67.2%
USAA GENERAL INDEMNITY COMPANY	0.6%	\$106,813,379	\$100,419,279	\$74,586,218	\$78,958,706	78.6%
SAFECO INSURANCE COMPANY OF AMERICA	0.6%	\$106,593,332	\$110,244,774	\$71,721,972	\$72,825,859	66.1%
FEDERAL INSURANCE COMPANY	0.6%	\$100,401,375	\$95,449,323	\$40,016,209	\$40,842,793	42.8%
AMERICAN ECONOMY INSURANCE COMPANY	0.6%	\$96,713,747	\$86,948,071	\$59,795,790	\$56,325,895	64.8%
LYNDON SOUTHERN INSURANCE COMPANY	0.6%	\$93,404,322	\$29,430,571	\$21,442,252	\$27,728,913	94.2%
AUTO CLUB FAMILY INSURANCE COMPANY	0.6%	\$93,319,120	\$90,100,653	\$75,326,823	\$82,472,041	91.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.5%	\$89,645,125	\$84,403,726	\$53,615,483	\$20,774,406	24.6%
ALLSTATE VEHICLE AND PROPERTY INSURANCE COMPANY	0.5%	\$87,350,107	\$79,741,535	\$49,115,680	\$61,301,215	76.9%
MEDICA INSURANCE COMPANY	0.5%	\$82,928,412	\$82,928,412	\$70,143,169	\$61,047,310	73.6%
PHILADELPHIA INDEMNITY INSURANCE COMPANY	0.5%	\$82,819,582	\$77,466,494	\$54,900,944	\$54,152,707	69.9%
FACTORY MUTUAL INSURANCE COMPANY	0.5%	\$81,661,522	\$72,708,780	\$15,629,954	\$-35,846,847	(49.3%)
AMERICAN AGRI-BUSINESS INSURANCE COMPANY	0.5%	\$77,526,254	\$77,648,060	\$34,963,989	\$63,807,317	82.2%
STATE AUTOMOBILE MUTUAL INSURANCE COMPANY	0.5%	\$74,742,031	\$74,498,043	\$53,219,429	\$57,238,274	76.8%
NATIONWIDE MUTUAL INSURANCE COMPANY	0.5%	\$74,292,696	\$79,728,946	\$75,648,840	\$83,907,637	105.2%
LIBERTY MUTUAL PERSONAL INSURANCE COMPANY	0.4%	\$73,390,167	\$78,804,762	\$48,950,250	\$46,501,326	59.0%
TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA	0.4%	\$71,117,614	\$66,585,281	\$27,285,905	\$17,479,413	26.3%
NATIONWIDE GENERAL INSURANCE COMPANY	0.4%	\$70,081,265	\$69,414,572	\$62,735,436	\$75,109,874	108.2%
CINCINNATI CASUALTY COMPANY THE	0.4%	\$69,932,565	\$56,052,859	\$24,635,967	\$34,987,616	62.4%
HOMESITE INSURANCE COMPANY OF THE MIDWEST	0.4%	\$69,538,978	\$56,871,933	\$34,940,768	\$41,855,097	73.6%
AMERICAN STRATEGIC INSURANCE CORP	0.4%	\$67,674,955	\$60,326,998	\$39,383,938	\$43,156,976	71.5%
OWNERS INSURANCE COMPANY	0.4%	\$67,066,365	\$60,688,595	\$56,958,926	\$65,238,191	107.5%
FEDERATED MUTUAL INSURANCE COMPANY	0.4%	\$66,285,391	\$66,005,509	\$27,348,525	\$36,734,283	55.7%
ACE AMERICAN INSURANCE COMPANY	0.4%	\$66,158,281	\$68,428,824	\$33,350,638	\$22,098,116	32.3%
CATERPILLAR INSURANCE COMPANY	0.4%	\$64,368,685	\$68,021,454	\$62,514,023	\$55,677,911	81.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GREAT WEST CASUALTY COMPANY	0.4%	\$59,534,593	\$55,667,266	\$33,930,637	\$25,686,928	46.1%
NAU COUNTRY INSURANCE COMPANY	0.4%	\$59,078,192	\$58,701,726	\$40,794,696	\$39,915,797	68.0%
OLD REPUBLIC INSURANCE COMPANY	0.4%	\$58,916,775	\$57,997,057	\$34,191,397	\$34,090,943	58.8%
AMCO INSURANCE COMPANY	0.3%	\$56,593,890	\$60,454,156	\$52,593,596	\$53,011,275	87.7%
ARCH INSURANCE COMPANY	0.3%	\$56,129,455	\$51,846,949	\$15,720,954	\$33,099,859	63.8%
TRAVELERS INDEMNITY COMPANY	0.3%	\$56,064,354	\$53,517,199	\$15,967,421	\$13,461,119	25.2%
MISSOURI HOSPITAL PLAN	0.3%	\$55,980,200	\$56,548,431	\$10,372,422	\$12,314,496	21.8%
LIBERTY INSURANCE UNDERWRITERS INC	0.3%	\$55,696,475	\$55,908,212	\$32,511,184	\$24,854,614	44.5%
GARRISON PROPERTY AND CASUALTY INSURANCE COMPANY	0.3%	\$54,527,925	\$51,166,649	\$34,385,346	\$36,919,559	72.2%
RURAL COMMUNITY INSURANCE COMPANY	0.3%	\$54,131,120	\$55,863,031	\$30,499,313	\$27,617,424	49.4%
WEST BEND INSURANCE COMPANY	0.3%	\$51,548,768	\$48,050,478	\$22,479,164	\$30,199,714	62.8%
FARMERS MUTUAL HAIL INSURANCE COMPANY OF IOWA	0.3%	\$50,662,493	\$50,311,864	\$30,825,306	\$37,684,838	74.9%
INTEGON INDEMNITY CORPORATION	0.3%	\$50,019,407	\$15,886,992	\$5,691,405	\$8,578,966	54.0%
FOREMOST INSURANCE COMPANY GRAND RAPIDS MICHIGAN	0.3%	\$46,908,244	\$45,569,287	\$21,954,861	\$21,758,977	47.7%
TWIN CITY FIRE INSURANCE COMPANY	0.3%	\$46,043,397	\$46,763,112	\$31,484,718	\$24,617,662	52.6%
UNITED FIRE AND CASUALTY COMPANY	0.3%	\$45,073,057	\$43,900,505	\$37,591,113	\$34,279,899	78.1%
AMERICAN NATIONAL PROPERTY & CASUALTY COMPANY	0.3%	\$45,042,406	\$43,919,540	\$28,626,903	\$31,704,385	72.2%
NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	0.3%	\$44,702,729	\$43,999,291	\$27,753,395	\$29,842,658	67.8%
HARTFORD UNDERWRITERS INSURANCE COMPANY	0.3%	\$42,852,114	\$39,740,370	\$24,059,867	\$37,460,814	94.3%
COUNTRY MUTUAL INSURANCE COMPANY	0.3%	\$42,742,713	\$40,808,014	\$37,598,341	\$48,308,601	118.4%
ECONOMY FIRE & CASUALTY COMPANY	0.3%	\$42,272,219	\$44,047,029	\$27,603,539	\$32,181,260	73.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
HARTFORD FIRE INSURANCE COMPANY	0.3%	\$41,603,982	\$41,564,106	\$15,050,086	\$12,415,036	29.9%
STARR INDEMNITY & LIABILITY COMPANY	0.2%	\$40,776,105	\$39,228,110	\$17,119,410	\$2,662,423	6.8%
GRINNELL MUTUAL REINSURANCE COMPANY	0.2%	\$39,752,383	\$41,191,547	\$28,173,278	\$26,955,831	65.4%
AGRI GENERAL INSURANCE COMPANY	0.2%	\$39,676,196	\$39,731,995	\$33,334,647	\$43,186,805	108.7%
PHOENIX INSURANCE COMPANY THE	0.2%	\$39,490,152	\$38,521,519	\$12,946,677	\$14,445,440	37.5%
SECURA INSURANCE COMPANY	0.2%	\$38,727,682	\$37,300,236	\$19,757,514	\$40,637,474	108.9%
UNITED STATES FIRE INSURANCE COMPANY	0.2%	\$38,495,768	\$37,913,245	\$18,258,392	\$24,670,349	65.1%
AMERICAN GUARANTEE & LIABILITY INSURANCE COMPANY	0.2%	\$37,371,585	\$37,800,835	\$18,520,128	\$10,375,722	27.4%
AMERICAN MODERN PROPERTY AND CASUALTY INSURANCE COMPANY	0.2%	\$36,620,483	\$34,322,306	\$24,977,828	\$28,774,001	83.8%
TRAVELERS HOME AND MARINE INSURANCE COMPANY THE	0.2%	\$35,802,701	\$37,178,040	\$28,009,147	\$23,839,371	64.1%
LIBERTY MUTUAL FIRE INSURANCE COMPANY	0.2%	\$35,082,462	\$36,159,610	\$13,481,591	\$7,132,932	19.7%
INTEGON NATIONAL INSURANCE COMPANY	0.2%	\$34,866,406	\$30,839,713	\$14,636,138	\$16,237,427	52.7%
OHIO SECURITY INSURANCE COMPANY	0.2%	\$34,282,597	\$35,279,654	\$20,678,068	\$18,339,977	52.0%
GEICO SECURE INSURANCE COMPANY	0.2%	\$34,202,535	\$25,717,266	\$10,339,578	\$17,984,259	69.9%
TRADERS INSURANCE COMPANY	0.2%	\$34,050,802	\$31,980,298	\$19,696,263	\$19,352,489	60.5%
STRATFORD INSURANCE COMPANY	0.2%	\$33,685,862	\$33,064,037	\$18,948,971	\$22,532,146	68.1%
QBE INSURANCE CORPORATION	0.2%	\$33,670,725	\$31,930,015	\$22,910,228	\$34,210,894	107.1%
COUNTRY PREFERRED INSURANCE COMPANY	0.2%	\$33,484,741	\$30,246,330	\$20,637,893	\$25,332,624	83.8%
STAR INSURANCE COMPANY	0.2%	\$32,186,912	\$31,614,120	\$15,222,454	\$22,457,302	71.0%
CHURCH MUTUAL INSURANCE COMPANY S.I.	0.2%	\$31,798,986	\$30,554,891	\$17,313,876	\$20,406,029	66.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
COLUMBIA MUTUAL INSURANCE COMPANY	0.2%	\$31,734,992	\$32,221,742	\$23,444,450	\$16,840,307	52.3%
GRINNELL SELECT INSURANCE COMPANY	0.2%	\$31,011,176	\$31,547,683	\$25,452,976	\$20,810,416	66.0%
CRESTBROOK INSURANCE COMPANY	0.2%	\$30,801,829	\$32,683,768	\$19,362,318	\$19,334,618	59.2%
ATLANTIC SPECIALTY INSURANCE COMPANY	0.2%	\$30,731,403	\$27,264,186	\$10,352,854	\$11,055,004	40.5%
MIDVALE INDEMNITY COMPANY	0.2%	\$28,971,338	\$31,761,245	\$9,081,062	\$15,436,806	48.6%
NATIONAL INTERSTATE INSURANCE COMPANY	0.2%	\$28,725,694	\$27,001,651	\$12,519,797	\$16,256,219	60.2%
AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	0.2%	\$28,382,951	\$28,342,000	\$18,982,980	\$19,907,120	70.2%
NORTHLAND INSURANCE COMPANY	0.2%	\$28,375,893	\$27,492,187	\$13,435,371	\$18,979,545	69.0%
CHARTER OAK FIRE INSURANCE CO THE	0.2%	\$28,014,217	\$27,116,772	\$13,655,961	\$14,356,691	52.9%
SAFETY NATIONAL CASUALTY CORPORATION	0.2%	\$27,771,564	\$26,533,498	\$6,905,865	\$-829,200	(3.1%)
BEAZLEY INSURANCE COMPANY INC	0.2%	\$27,601,887	\$26,857,575	\$10,298,413	\$11,368,655	42.3%
XL INSURANCE AMERICA INC	0.2%	\$27,373,598	\$24,942,072	\$10,579,631	\$9,016,557	36.1%
SENTRY SELECT INSURANCE COMPANY	0.2%	\$26,976,130	\$25,635,523	\$11,787,058	\$12,878,696	50.2%
BROTHERHOOD MUTUAL INSURANCE CO	0.2%	\$26,891,434	\$25,701,236	\$27,953,268	\$28,272,611	110.0%
TRAVELERS CASUALTY INSURANCE COMPANY OF AMERICA	0.2%	\$26,886,170	\$25,429,397	\$11,071,004	\$19,480,987	76.6%
CONTINENTAL INSURANCE COMPANY THE	0.2%	\$26,869,660	\$24,885,745	\$8,470,793	\$12,533,191	50.4%
MARKEL AMERICAN INSURANCE COMPANY	0.2%	\$26,793,714	\$25,690,547	\$7,119,463	\$19,448,375	75.7%
TRAVELERS INDEMNITY COMPANY OF AMERICA	0.2%	\$26,460,166	\$26,476,269	\$28,450,523	\$21,482,448	81.1%
SECURA SUPREME INSURANCE COMPANY	0.2%	\$25,678,773	\$23,074,140	\$18,257,942	\$28,196,287	122.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AFFILIATED FM INSURANCE COMPANY	0.2%	\$25,585,248	\$25,358,625	\$19,636,410	\$9,089,236	35.8%
GREAT NORTHERN INSURANCE COMPANY	0.2%	\$25,567,999	\$24,591,888	\$11,889,320	\$10,659,777	43.3%
INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	0.2%	\$25,313,621	\$26,708,453	\$7,999,631	\$10,952,088	41.0%
EMPLOYERS MUTUAL CASUALTY COMPANY	0.2%	\$24,808,407	\$24,341,225	\$10,501,270	\$17,577,594	72.2%
ALLSTATE INDEMNITY COMPANY	0.1%	\$24,560,597	\$23,911,113	\$16,010,062	\$18,209,853	76.2%
XL SPECIALTY INSURANCE COMPANY	0.1%	\$24,491,685	\$24,440,824	\$3,763,430	\$11,414,017	46.7%
NATIONWIDE INSURANCE COMPANY OF AMERICA	0.1%	\$24,214,276	\$15,987,873	\$10,706,623	\$10,268,481	64.2%
PERMANENT GENERAL ASSURANCE CORPORATION	0.1%	\$24,160,520	\$23,468,569	\$11,899,223	\$14,704,336	62.7%
AMGUARD INSURANCE COMPANY	0.1%	\$24,064,176	\$22,096,078	\$28,515,315	\$36,462,754	165.0%
TRUMBULL INSURANCE COMPANY	0.1%	\$23,937,477	\$23,130,851	\$15,557,684	\$13,730,698	59.4%
NATIONWIDE AFFINITY INSURANCE COMPANY OF AMERICA	0.1%	\$23,750,124	\$34,230,470	\$27,243,232	\$30,715,008	89.7%
SWISS RE CORPORATE SOLUTIONS AMERICA INSURANCE CORPORATION	0.1%	\$23,610,440	\$24,080,291	\$7,829,150	\$10,800,756	44.9%
JEFFERSON INSURANCE COMPANY	0.1%	\$23,420,502	\$22,583,133	\$5,326,784	\$4,914,753	21.8%
TRAVELERS INDEMNITY COMPANY OF CONNECTICUT	0.1%	\$23,366,727	\$21,373,536	\$9,963,229	\$8,203,470	38.4%
HARTFORD CASUALTY INSURANCE CO	0.1%	\$23,127,316	\$23,529,693	\$9,960,503	\$15,880,547	67.5%
ROOT INSURANCE COMPANY	0.1%	\$22,905,415	\$18,608,985	\$11,068,107	\$10,630,979	57.1%
ACCIDENT FUND INSURANCE COMPANY OF AMERICA	0.1%	\$22,862,116	\$23,757,093	\$14,327,131	\$8,894,530	37.4%
MIDWEST FAMILY MUTUAL INSURANCE COMPANY	0.1%	\$22,662,728	\$21,261,817	\$11,850,780	\$16,537,462	77.8%
MORTGAGE GUARANTY INSURANCE CORPORATION	0.1%	\$22,635,231	\$23,302,457	\$694,892	\$119,022	0.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
LIBERTY MUTUAL INSURANCE COMPANY	0.1%	\$22,444,805	\$20,584,818	\$5,055,726	\$5,102,586	24.8%
OHIO CASUALTY INSURANCE COMPANY	0.1%	\$22,292,706	\$20,856,960	\$8,361,632	\$7,411,819	35.5%
SELECTIVE INSURANCE COMPANY OF SOUTH CAROLINA	0.1%	\$22,139,776	\$20,517,077	\$10,618,839	\$9,450,906	46.1%
ENCOMPASS INDEMNITY COMPANY	0.1%	\$22,035,848	\$21,852,852	\$16,943,538	\$20,128,112	92.1%
BANKERS STANDARD INSURANCE COMPANY	0.1%	\$21,703,564	\$21,945,312	\$14,724,079	\$10,881,889	49.6%
STATE AUTO PROPERTY & CASUALTY INSURANCE COMPANY	0.1%	\$21,581,862	\$21,469,920	\$13,977,085	\$13,554,452	63.1%
NATIONWIDE ASSURANCE COMPANY	0.1%	\$21,305,907	\$22,228,944	\$9,507,952	\$15,973,216	71.9%
MIDWEST BUILDERS' CASUALTY MUTUAL COMPANY	0.1%	\$21,030,893	\$21,523,300	\$11,099,895	\$15,534,254	72.2%
HDI GLOBAL INSURANCE COMPANY	0.1%	\$20,869,013	\$17,530,492	\$3,366,478	\$10,139,078	57.8%
ELECTRIC INSURANCE COMPANY	0.1%	\$20,160,686	\$20,904,844	\$21,352,022	\$19,925,959	95.3%
WESCO INSURANCE COMPANY	0.1%	\$20,117,018	\$32,247,713	\$21,990,501	\$25,471,567	79.0%
MEDICAL LIABILITY ALLIANCE	0.1%	\$20,043,360	\$19,699,584	\$7,930,474	\$6,207,474	31.5%
FIRE INSURANCE EXCHANGE	0.1%	\$20,003,400	\$20,580,616	\$11,484,741	\$12,312,889	59.8%
MEDICAL PROTECTIVE COMPANY	0.1%	\$19,920,350	\$18,835,099	\$5,070,000	\$11,244,620	59.7%
SELECTIVE INSURANCE COMPANY OF AMERICA	0.1%	\$19,907,264	\$19,338,569	\$18,443,830	\$22,411,101	115.9%
ALLIED PROPERTY & CASUALTY INSURANCE COMPANY	0.1%	\$19,315,785	\$20,423,872	\$14,387,818	\$10,206,669	50.0%
GUIDEONE INSURANCE COMPANY	0.1%	\$18,989,735	\$17,783,050	\$10,216,153	\$11,063,921	62.2%
ALLSTATE PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$18,902,653	\$19,437,404	\$10,387,182	\$12,776,510	65.7%
ALLSTATE INSURANCE COMPANY	0.1%	\$18,895,437	\$19,433,188	\$12,615,458	\$12,622,824	65.0%
PRIVILEGE UNDERWRITERS RECIPROCAL EXCHANGE	0.1%	\$18,860,772	\$17,616,159	\$10,063,656	\$10,447,812	59.3%
SECURIAN CASUALTY COMPANY	0.1%	\$18,676,944	\$17,121,775	\$8,212,266	\$8,263,396	48.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MID CENTURY INSURANCE COMPANY	0.1%	\$18,416,816	\$18,940,171	\$15,260,370	\$17,945,705	94.7%
FEDERATED SERVICE INSURANCE COMPANY	0.1%	\$18,102,517	\$18,278,498	\$9,511,266	\$8,864,708	48.5%
ARCH MORTGAGE INSURANCE COMPANY	0.1%	\$18,091,695	\$18,431,296	\$239,351	\$422,122	2.3%
ALLIANZ GLOBAL RISKS US INSURANCE COMPANY	0.1%	\$18,058,842	\$18,250,937	\$13,199,065	\$17,090,559	93.6%
ROCK RIDGE INSURANCE COMPANY	0.1%	\$18,024,042	\$13,411,941	\$15,732,674	\$19,724,873	147.1%
BERKSHIRE HATHAWAY HOMESTATE INSURANCE COMPANY	0.1%	\$17,998,418	\$17,180,941	\$8,665,804	\$8,917,640	51.9%
VIKING INSURANCE COMPANY OF WISCONSIN	0.1%	\$17,679,085	\$17,284,223	\$11,838,906	\$11,608,367	67.2%
CINCINNATI INDEMNITY COMPANY INC	0.1%	\$17,481,139	\$16,474,979	\$5,877,429	\$5,974,815	36.3%
AMERICAN ZURICH INSURANCE COMPANY	0.1%	\$17,445,668	\$17,152,193	\$6,828,047	\$3,779,290	22.0%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0.1%	\$17,331,238	\$17,280,554	\$8,128,513	\$9,363,913	54.2%
GEICO GENERAL INSURANCE COMPANY	0.1%	\$16,720,607	\$16,733,212	\$9,016,192	\$9,992,993	59.7%
UNION INSURANCE COMPANY	0.1%	\$16,503,596	\$15,203,975	\$6,342,355	\$10,230,995	67.3%
BRISTOL WEST INSURANCE COMPANY	0.1%	\$16,371,448	\$15,141,310	\$7,594,753	\$8,778,723	58.0%
MOTORS INSURANCE CORPORATION	0.1%	\$16,280,928	\$15,900,701	\$8,757,854	\$8,936,080	56.2%
EVEREST NATIONAL INSURANCE COMPANY	0.1%	\$16,232,878	\$18,140,010	\$7,205,915	\$10,026,043	55.3%
AIG PROPERTY CASUALTY COMPANY	0.1%	\$16,144,109	\$15,087,323	\$9,119,986	\$4,097,228	27.2%
CANAL INSURANCE COMPANY	0.1%	\$16,142,064	\$15,048,461	\$10,247,508	\$8,245,359	54.8%
SHELTER GENERAL INSURANCE COMPANY	0.1%	\$15,980,993	\$14,918,831	\$10,617,345	\$11,431,639	76.6%
AMERISURE MUTUAL INSURANCE COMPANY	0.1%	\$15,964,271	\$14,465,280	\$3,937,921	\$3,354,949	23.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SOMPO AMERICA INSURANCE COMPANY	0.1%	\$15,947,482	\$14,201,523	\$1,678,279	\$-84,159	(0.6%)
VANLINER INSURANCE COMPANY	0.1%	\$15,464,777	\$17,054,668	\$7,349,960	\$9,862,702	57.8%
LM GENERAL INSURANCE COMPANY	0.1%	\$15,458,700	\$18,046,629	\$12,590,385	\$9,477,277	52.5%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.1%	\$15,448,012	\$14,395,530	\$3,565,679	\$11,895,965	82.6%
U S SPECIALTY INSURANCE COMPANY	0.1%	\$15,343,086	\$15,141,302	\$6,494,317	\$1,748,222	11.5%
SPINNAKER INSURANCE COMPANY	0.1%	\$15,309,898	\$15,466,321	\$13,916,714	\$10,922,683	70.6%
STANDARD GUARANTY INSURANCE COMPANY	0.1%	\$15,251,798	\$14,754,067	\$4,845,155	\$5,275,140	35.8%
FIREMANS FUND INSURANCE COMPANY	0.1%	\$15,182,278	\$14,033,682	\$5,923,984	\$1,238,497	8.8%
ENACT MORTGAGE INSURANCE CORPORATION	0.1%	\$15,148,732	\$16,038,690	\$359,613	\$61,845	0.4%
SIRIUSPOINT AMERICA INSURANCE COMPANY	0.1%	\$15,147,475	\$15,607,266	\$6,439,080	\$6,199,054	39.7%
ESURANCE PROPERTY & CASUALTY INSURANCE COMPANY	0.1%	\$14,877,181	\$16,870,376	\$16,963,075	\$12,830,754	76.1%
NAVIGATORS INSURANCE COMPANY	0.1%	\$14,743,636	\$13,758,914	\$11,878,844	\$1,430,850	10.4%
HARTFORD INSURANCE COMPANY OF THE SOUTHEAST	0.1%	\$14,736,380	\$12,023,217	\$5,895,541	\$11,351,932	94.4%
RADIAN GUARANTY INC	0.1%	\$14,638,842	\$15,535,993	\$176,308	\$-310,463	(2.0%)
SENTRY INSURANCE COMPANY	0.1%	\$14,266,818	\$12,580,931	\$13,834,903	\$14,023,125	111.5%
GREAT AMERICAN ASSURANCE COMPANY	0.1%	\$14,251,778	\$13,515,313	\$5,217,640	\$5,208,639	38.5%
AMERICAN FAMILY CONNECT PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$14,078,778	\$13,167,773	\$13,983,596	\$14,240,071	108.1%
GRINNELL COMPASS INC	0.1%	\$14,006,383	\$11,984,297	\$7,792,778	\$10,346,460	86.3%
AMICA MUTUAL INSURANCE COMPANY	0.1%	\$13,994,550	\$13,571,618	\$9,067,940	\$8,657,531	63.8%
NATIONAL CASUALTY COMPANY	0.1%	\$13,967,783	\$18,486,435	\$15,558,557	\$11,355,759	61.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ESSENT GUARANTY INC	0.1%	\$13,967,308	\$14,449,253	\$196,504	\$278,493	1.9%
FCCI INSURANCE COMPANY	0.1%	\$13,827,230	\$13,473,548	\$15,380,432	\$11,780,005	87.4%
AXIS INSURANCE COMPANY	0.1%	\$13,730,887	\$13,358,648	\$5,112,001	\$6,973,909	52.2%
MARKEL INSURANCE COMPANY	0.1%	\$13,576,432	\$12,402,328	\$3,564,761	\$5,775,049	46.6%
NEW HORIZONS INSURANCE COMPANY OF MISSOURI	0.1%	\$13,494,747	\$12,622,554	\$9,607,895	\$11,515,823	91.2%
EMCASCO INSURANCE COMPANY	0.1%	\$13,153,924	\$12,867,261	\$7,726,619	\$9,524,474	74.0%
FIRST AMERICAN TITLE INSURANCE COMPANY	0.1%	\$13,114,836	\$13,180,662	\$800,911	\$238,733	1.8%
CLEARCOVER INSURANCE COMPANY	0.1%	\$13,110,369	\$12,634,711	\$8,987,818	\$10,758,456	85.1%
SENTINEL INSURANCE COMPANY LTD	0.1%	\$13,088,338	\$13,524,596	\$14,715,649	\$9,945,331	73.5%
BITCO GENERAL INSURANCE CORPORATION	0.1%	\$12,999,688	\$13,334,612	\$5,784,090	\$5,470,566	41.0%
ENDURANCE AMERICAN INSURANCE COMPANY	0.1%	\$12,945,003	\$12,711,694	\$6,129,911	\$11,090,868	87.2%
THE NORTH RIVER INSURANCE COMPANY	0.1%	\$12,730,780	\$12,265,576	\$5,667,023	\$9,901,160	80.7%
UNIVERSAL UNDERWRITERS INS CO	0.1%	\$12,678,375	\$11,621,931	\$8,245,880	\$7,321,866	63.0%
INSURANCE COMPANY OF THE WEST	0.1%	\$12,564,578	\$12,894,147	\$4,489,757	\$7,174,259	55.6%
ASSOCIATION CASUALTY INSURANCE COMPANY	0.1%	\$12,510,419	\$10,376,091	\$4,014,193	\$4,021,665	38.8%
AMERISURE INSURANCE COMPANY	0.1%	\$12,501,933	\$11,974,817	\$11,681,484	\$8,238,912	68.8%
LITITZ MUTUAL INSURANCE COMPANY	0.1%	\$12,499,536	\$10,843,254	\$6,217,323	\$7,489,468	69.1%
NATIONAL LIABILITY & FIRE INSURANCE COMPANY	0.1%	\$12,418,232	\$11,655,546	\$3,623,366	\$5,140,023	44.1%
GENERALI U S BRANCH	0.1%	\$12,348,708	\$11,070,966	\$3,573,570	\$3,506,415	31.7%
CHUBB NATIONAL INSURANCE COMPANY	0.1%	\$12,232,892	\$11,845,018	\$7,531,538	\$6,338,622	53.5%
PENN MILLERS INSURANCE COMPANY	0.1%	\$12,185,112	\$10,201,025	\$6,038,664	\$8,690,567	85.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FEDERATED RESERVE INSURANCE COMPANY	0.1%	\$12,108,822	\$10,219,059	\$2,594,889	\$5,840,986	57.2%
UNITED STATES LIABILITY INSURANCE COMPANY	0.1%	\$12,072,625	\$11,139,545	\$3,110,086	\$3,024,672	27.2%
ACCIDENT FUND GENERAL INSURANCE COMPANY	0.1%	\$11,928,254	\$11,523,534	\$6,248,655	\$3,499,765	30.4%
TRUCK INSURANCE EXCHANGE	0.1%	\$11,811,300	\$11,527,540	\$8,326,264	\$6,801,608	59.0%
ILLINOIS CASUALTY COMPANY	0.1%	\$11,647,543	\$11,362,789	\$6,264,559	\$9,393,286	82.7%
SELECTIVE INSURANCE COMPANY OF THE SOUTHEAST	0.1%	\$11,589,504	\$10,154,651	\$3,711,208	\$3,802,882	37.4%
MADISON MUTUAL INSURANCE COMPANY	0.1%	\$11,447,461	\$8,422,828	\$6,454,113	\$7,318,441	86.9%
FARMERS GROUP PROPERTY AND CASUALTY INSURANCE COMPANY	0.1%	\$11,313,867	\$11,614,443	\$7,781,669	\$8,051,923	69.3%
ESSENTIA INSURANCE COMPANY	0.1%	\$10,978,630	\$10,107,638	\$3,208,752	\$4,755,542	47.0%
VALLEY FORGE INSURANCE COMPANY	0.1%	\$10,933,253	\$10,213,258	\$8,766,749	\$9,020,098	88.3%
PENNSYLVANIA LUMBERMENS MUTUAL INSURANCE COMPANY	0.1%	\$10,923,908	\$10,580,157	\$3,477,589	\$1,970,135	18.6%
PROPERTY & CASUALTY INSURANCE COMPANY OF HARTFORD	0.1%	\$10,789,601	\$10,782,036	\$6,437,484	\$4,673,919	43.3%
EMPLOYERS PREFERRED INSURANCE COMPANY	0.1%	\$10,565,465	\$9,638,310	\$9,791,543	\$14,787,039	153.4%
CONTINENTAL WESTERN INSURANCE COMPANY	0.1%	\$10,511,382	\$8,588,244	\$7,827,534	\$5,742,173	66.9%
FIDELITY AND GUARANTY INSURANCE COMPANY	0.1%	\$10,457,769	\$8,863,422	\$3,932,651	\$5,813,656	65.6%
STATE NATIONAL INSURANCE COMPANY INC	0.1%	\$10,370,032	\$12,283,841	\$2,897,206	\$8,649,856	70.4%
PROGRESSIVE NORTHWESTERN INSURANCE COMPANY	0.1%	\$10,202,509	\$10,611,794	\$6,171,258	\$5,595,739	52.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.1%	\$10,172,486	\$9,444,775	\$4,230,559	\$3,542,718	37.5%
RSUI INDEMNITY COMPANY	0.1%	\$10,121,440	\$11,163,010	\$13,841,874	\$3,462,637	31.0%
RLI INSURANCE COMPANY	0.1%	\$10,041,282	\$10,097,053	\$2,859,260	\$2,420,628	24.0%
EMPLOYERS INSURANCE COMPANY OF WAUSAU	0.1%	\$10,003,297	\$9,654,135	\$8,041,018	\$11,683,069	121.0%
TECHNOLOGY INSURANCE COMPANY	0.1%	\$9,898,446	\$10,718,598	\$6,341,693	\$3,900,352	36.4%
ADDISON INSURANCE COMPANY	0.1%	\$9,774,372	\$9,873,145	\$5,325,335	\$4,741,941	48.0%
GEICO INDEMNITY COMPANY	0.1%	\$9,698,316	\$9,787,260	\$5,345,541	\$5,384,879	55.0%
SWISS RE CORPORATE SOLUTIONS ELITE INSURANCE CORPORATION	0.1%	\$9,625,981	\$9,748,412	\$1,711,892	\$-202,126	(2.1%)
NATIONAL MORTGAGE INSURANCE CORPORATION	0.1%	\$9,589,616	\$9,860,818	\$303,335	\$73,750	0.7%
HANOVER INSURANCE COMPANY THE	0.1%	\$9,538,882	\$10,002,986	\$1,580,399	\$4,516,358	45.2%
ACCIDENT FUND NATIONAL INSURANCE COMPANY	0.1%	\$9,537,357	\$10,462,607	\$8,187,683	\$8,271,568	79.1%
ECONOMY PREFERRED INSURANCE COMPANY	0.1%	\$9,487,426	\$9,901,840	\$6,473,304	\$6,928,312	70.0%
HARTFORD ACCIDENT & INDEMNITY CO	0.1%	\$9,425,001	\$9,210,261	\$3,430,597	\$3,929,126	42.7%
ARGONAUT INSURANCE COMPANY	0.1%	\$9,384,324	\$10,722,610	\$3,577,078	\$5,413,126	50.5%
BERKLEY NATIONAL INSURANCE COMPANY	0.1%	\$9,313,696	\$8,382,052	\$733,242	\$8,793,714	104.9%
LM INSURANCE CORPORATION	0.1%	\$9,214,707	\$47,409,240	\$4,336,546	\$1,675,552	3.5%
ALLIED WORLD NATIONAL ASSURANCE COMPANY	0.1%	\$9,176,869	\$8,672,605	\$10,065,201	\$4,564,794	52.6%
HAULERS INSURANCE COMPANY INC	0.1%	\$9,167,155	\$8,563,337	\$6,435,708	\$7,336,848	85.7%
LIBERTY INSURANCE CORPORATION	0.1%	\$9,017,091	\$9,783,038	\$7,110,108	\$8,054,539	82.3%
GREENWICH INSURANCE COMPANY	0.1%	\$8,876,364	\$8,647,174	\$11,599,997	\$16,854,336	194.9%
WESTCHESTER FIRE INSURANCE COMPANY	0.1%	\$8,858,182	\$9,466,813	\$1,344,573	\$6,476,382	68.4%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
EVERETT CASH MUTUAL INSURANCE CO.	0.1%	\$8,744,422	\$8,314,975	\$6,380,004	\$7,865,846	94.6%
WESTERN SURETY COMPANY	0.1%	\$8,564,284	\$8,258,077	\$306,180	\$2,454,484	29.7%
ACADIA INSURANCE COMPANY	0.1%	\$8,545,303	\$10,349,535	\$9,408,085	\$4,753,136	45.9%
AGCS MARINE INSURANCE COMPANY	0.1%	\$8,532,972	\$8,448,769	\$2,692,528	\$1,849,142	21.9%
BAR PLAN MUTUAL INSURANCE COMPANY THE	0.1%	\$8,517,748	\$8,472,487	\$2,950,201	\$1,714,540	20.2%
BENCHMARK INSURANCE COMPANY	0.1%	\$8,492,397	\$7,921,889	\$3,039,431	\$4,116,994	52.0%
FIREMENS INSURANCE COMPANY OF WASHINGTON DC	0.1%	\$8,467,746	\$8,138,650	\$2,565,271	\$8,612,930	105.8%
PRODUCERS AGRICULTURE INSURANCE COMPANY	0.1%	\$8,412,842	\$6,926,134	\$4,840,916	\$7,421,031	107.1%
HUDSON INSURANCE COMPANY	0.1%	\$8,394,139	\$9,040,219	\$4,969,205	\$4,591,669	50.8%
FIRSTCOMP INSURANCE COMPANY	0.1%	\$8,361,829	\$8,113,640	\$3,007,313	\$1,957,303	24.1%
BRANCH INSURANCE EXCHANGE	0.1%	\$8,289,381	\$7,933,093	\$6,534,559	\$10,850,350	136.8%
NATIONAL SPECIALTY INSURANCE COMPANY	0.0%	\$8,070,144	\$7,095,144	\$4,379,830	\$12,325,324	173.7%
OLD REPUBLIC NATIONAL TITLE INSURANCE COMPANY	0.0%	\$8,055,206	\$8,288,801	\$505,324	\$700,172	8.4%
BERKSHIRE HATHAWAY DIRECT INSURANCE COMPANY	0.0%	\$8,050,920	\$7,446,835	\$2,038,635	\$3,941,118	52.9%
MGA INSURANCE COMPANY INC	0.0%	\$8,038,980	\$8,104,264	\$5,354,025	\$6,566,060	81.0%
THE FIDELITY AND DEPOSIT COMPANY OF MARYLAND	0.0%	\$7,885,239	\$9,252,807	\$757,813	\$1,739,311	18.8%
FIDELITY NATIONAL TITLE INSURANCE COMPANY	0.0%	\$7,854,712	\$7,802,723	\$373,578	\$401,190	5.1%
FARMINGTON CASUALTY COMPANY	0.0%	\$7,854,588	\$7,537,976	\$5,466,798	\$7,145,424	94.8%
NATIONAL TRUST INSURANCE COMPANY	0.0%	\$7,837,645	\$8,231,074	\$5,588,824	\$6,153,451	74.8%
CUMIS INSURANCE SOCIETY INC	0.0%	\$7,815,322	\$7,854,342	\$3,994,084	\$4,332,642	55.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
GOVERNMENT EMPLOYEES INSURANCE CO	0.0%	\$7,794,773	\$7,814,947	\$6,498,054	\$6,684,036	85.5%
DEPOSITORS INSURANCE COMPANY	0.0%	\$7,486,216	\$11,143,292	\$10,463,939	\$11,555,071	103.7%
BCS INSURANCE COMPANY	0.0%	\$7,449,213	\$7,326,743	\$5,055,670	\$3,906,667	53.3%
NEW HAMPSHIRE INSURANCE COMPANY	0.0%	\$7,430,456	\$7,254,788	\$4,891,423	\$11,769,741	162.2%
NUTMEG INSURANCE COMPANY	0.0%	\$7,425,949	\$6,143,748	\$2,154,682	\$4,221,240	68.7%
OHIO INDEMNITY COMPANY	0.0%	\$7,354,233	\$6,274,881	\$1,369,105	\$1,532,282	24.4%
NATIONAL INDEMNITY COMPANY	0.0%	\$7,302,225	\$6,452,963	\$4,332,155	\$6,364,237	98.6%
GEICO CHOICE INSURANCE COMPANY	0.0%	\$7,292,167	\$4,447,306	\$2,290,442	\$4,593,457	103.3%
FARMERS PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$7,265,282	\$8,546,141	\$5,958,750	\$7,387,007	86.4%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.0%	\$7,105,130	\$7,365,110	\$1,490,601	\$130,315	1.8%
ALLIED WORLD INSURANCE COMPANY	0.0%	\$7,035,278	\$6,978,647	\$5,401,982	\$6,996,678	100.3%
HARCO NATIONAL INSURANCE COMPANY	0.0%	\$6,960,058	\$5,962,684	\$3,872,352	\$4,211,767	70.6%
PROTECTIVE INSURANCE COMPANY	0.0%	\$6,956,748	\$7,172,887	\$8,817,663	\$8,299,065	115.7%
DOCTORS COMPANY AN INTERINS EXCHANGE	0.0%	\$6,899,727	\$7,546,151	\$6,050,000	\$7,750,398	102.7%
PALOMAR SPECIALTY INSURANCE COMPANY	0.0%	\$6,892,079	\$7,957,662	\$19,542	\$-28,469	(0.4%)
GREAT AMERICAN ALLIANCE INSURANCE COMPANY	0.0%	\$6,798,570	\$7,235,859	\$5,258,494	\$257,084	3.6%
HISCOX INSURANCE COMPANY INC	0.0%	\$6,786,939	\$6,793,789	\$1,641,577	\$4,235,820	62.3%
STONEWOOD INSURANCE COMPANY	0.0%	\$6,723,315	\$7,376,103	\$4,699,884	\$5,888,870	79.8%
FIRST CHICAGO INSURANCE COMPANY	0.0%	\$6,564,799	\$6,073,758	\$3,692,252	\$6,008,764	98.9%
GENERAL CASUALTY COMPANY OF WISCONSIN	0.0%	\$6,476,089	\$8,970,252	\$4,231,633	\$5,428,036	60.5%
FIRST GUARD INSURANCE COMPANY	0.0%	\$6,466,329	\$6,466,329	\$0	\$2,734,041	42.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
EVEREST REINSURANCE COMPANY	0.0%	\$6,464,745	\$6,533,167	\$5,385,248	\$5,282,652	80.9%
ARCH INDEMNITY INSURANCE COMPANY	0.0%	\$6,444,729	\$6,326,752	\$753,068	\$2,486,986	39.3%
NORCAL INSURANCE COMPANY	0.0%	\$6,403,756	\$7,093,726	\$6,069,862	\$-3,911,484	(55.1%)
AMERICAN PET INSURANCE COMPANY	0.0%	\$6,377,294	\$6,224,227	\$3,184,029	\$3,327,725	53.5%
CAROLINA CASUALTY INSURANCE COMPANY	0.0%	\$6,332,460	\$6,274,194	\$3,030,794	\$3,024,281	48.2%
FMH AG RISK INSURANCE COMPANY	0.0%	\$6,326,167	\$6,368,503	\$1,963,982	\$2,944,329	46.2%
FEDERATED RURAL ELECTRIC INSURANCE EXCHANGE	0.0%	\$6,314,086	\$6,127,479	\$2,154,867	\$1,381,055	22.5%
CHICAGO TITLE INSURANCE COMPANY	0.0%	\$6,278,827	\$6,604,863	\$370,583	\$464,869	7.0%
AMTRUST INSURANCE COMPANY	0.0%	\$6,190,451	\$4,904,807	\$2,176,535	\$2,508,962	51.2%
AMERICAN AUTOMOBILE INSURANCE COMPANY	0.0%	\$6,181,672	\$6,138,291	\$2,816,873	\$2,051,059	33.4%
PROASSURANCE INDEMNITY COMPANY INC	0.0%	\$6,177,710	\$8,087,464	\$4,685,869	\$3,198,805	39.6%
AMERICAN INTER-FIDELITY EXCHANGE	0.0%	\$6,169,843	\$6,286,991	\$5,258,535	\$1,414,016	22.5%
TRANSPORTATION INSURANCE COMPANY	0.0%	\$6,149,942	\$5,413,987	\$2,150,673	\$-3,602,581	(66.5%)
FIRST DAKOTA INDEMNITY COMPANY	0.0%	\$6,024,004	\$5,977,903	\$3,191,230	\$2,926,973	49.0%
TRIANGLE INSURANCE COMPANY INC	0.0%	\$6,006,014	\$5,696,521	\$5,490,095	\$3,065,244	53.8%
PROGRESSIVE MAX INSURANCE COMPANY	0.0%	\$5,842,890	\$6,111,374	\$3,250,951	\$3,447,160	56.4%
BERKLEY INSURANCE COMPANY	0.0%	\$5,828,126	\$5,579,534	\$483,559	\$2,875,266	51.5%
AMERICAN SECURITY INSURANCE COMPANY	0.0%	\$5,788,865	\$5,239,297	\$2,498,245	\$2,789,443	53.2%
DAKOTA TRUCK UNDERWRITERS	0.0%	\$5,727,291	\$5,528,965	\$3,037,274	\$2,071,128	37.5%
STILLWATER INSURANCE COMPANY	0.0%	\$5,430,121	\$5,311,520	\$5,206,218	\$6,266,514	118.0%
HARTFORD INSURANCE COMPANY OF THE MIDWEST	0.0%	\$5,397,998	\$4,938,399	\$3,974,831	\$573,188	11.6%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NEXT INSURANCE US COMPANY	0.0%	\$5,320,195	\$4,760,473	\$1,632,756	\$3,007,899	63.2%
BERKLEY CASUALTY COMPANY	0.0%	\$5,301,408	\$4,328,433	\$892,949	\$1,487,193	34.4%
SERVICE AMERICAN INDEMNITY COMPANY	0.0%	\$5,295,666	\$5,160,141	\$1,780,951	\$2,462,444	47.7%
AMERICAN MODERN HOME INSURANCE CO	0.0%	\$5,295,410	\$4,949,749	\$2,352,044	\$2,923,282	59.1%
CHUBB INDEMNITY INSURANCE COMPANY	0.0%	\$5,288,320	\$4,470,328	\$2,182,037	\$2,219,974	49.7%
INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.0%	\$5,278,589	\$4,930,281	\$2,547,838	\$581,865	11.8%
AIU INSURANCE COMPANY	0.0%	\$5,270,495	\$5,213,129	\$145,847	\$977,125	18.7%
ASPEN AMERICAN INSURANCE COMPANY	0.0%	\$5,264,037	\$5,102,980	\$471,424	\$3,641,580	71.4%
TEACHERS INSURANCE COMPANY	0.0%	\$5,244,992	\$4,907,716	\$3,687,052	\$4,101,814	83.6%
SENTRY CASUALTY COMPANY	0.0%	\$5,104,033	\$5,379,228	\$678,845	\$2,056,098	38.2%
UNION INSURANCE COMPANY OF PROVIDENCE	0.0%	\$5,095,025	\$5,370,856	\$2,249,294	\$3,775,863	70.3%
VIRGINIA SURETY COMPANY INC	0.0%	\$5,028,541	\$4,146,247	\$3,040,692	\$3,997,997	96.4%
PEERLESS INDEMNITY INSURANCE COMPANY	0.0%	\$5,006,765	\$3,863,272	\$1,867,803	\$2,289,700	59.3%
VIGILANT INSURANCE COMPANY	0.0%	\$4,956,828	\$4,645,376	\$1,408,928	\$1,476,825	31.8%
STARSTONE NATIONAL INSURANCE COMPANY	0.0%	\$4,950,366	\$4,524,120	\$824,028	\$4,568,566	101.0%
PENNSYLVANIA MANUFACTURERS ASSOCIATION INSURANCE COMPANY	0.0%	\$4,906,108	\$5,134,234	\$1,751,746	\$1,225,281	23.9%
JEWELERS MUTUAL INSURANCE COMPANY SI	0.0%	\$4,811,609	\$4,569,475	\$1,231,119	\$1,180,336	25.8%
HOMESITE INDEMNITY COMPANY	0.0%	\$4,726,297	\$4,988,319	\$2,989,592	\$3,693,021	74.0%
INTREPID INSURANCE COMPANY	0.0%	\$4,713,757	\$3,985,668	\$1,586,453	\$2,208,911	55.4%
STEWART TITLE GUARANTY COMPANY	0.0%	\$4,691,915	\$4,955,915	\$155,465	\$172,826	3.5%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MMIC INSURANCE INC	0.0%	\$4,673,065	\$4,478,287	\$1,969,268	\$1,969,268	44.0%
LEMONADE INSURANCE COMPANY	0.0%	\$4,645,423	\$3,951,457	\$2,423,134	\$2,619,190	66.3%
WEST AMERICAN INSURANCE COMPANY	0.0%	\$4,608,647	\$4,073,747	\$1,201,843	\$258,980	6.4%
NEW YORK MARINE & GENERAL INSURANCE COMPANY	0.0%	\$4,453,747	\$4,574,112	\$4,204,419	\$4,117,179	90.0%
EMPIRE FIRE AND MARINE INSURANCE CO	0.0%	\$4,399,262	\$4,461,083	\$1,602,799	\$963,261	21.6%
AGENTS NATIONAL TITLE INSURANCE COMPANY	0.0%	\$4,392,832	\$4,314,565	\$450,498	\$524,040	12.1%
PRAETORIAN INSURANCE COMPANY	0.0%	\$4,348,398	\$4,263,103	\$3,295,080	\$8,125,512	190.6%
GREAT AMERICAN SECURITY INSURANCE COMPANY	0.0%	\$4,324,072	\$5,650,216	\$269,655	\$1,041,405	18.4%
KEYSTONE MUTUAL INSURANCE COMPANY	0.0%	\$4,305,392	\$4,107,594	\$1,425,000	\$1,752,437	42.7%
MITSUI SUMITOMO INSURANCE COMPANY OF AMERICA	0.0%	\$4,272,712	\$3,979,390	\$548,748	\$1,189,666	29.9%
GREAT DIVIDE INSURANCE COMPANY	0.0%	\$4,248,979	\$4,567,988	\$3,880,816	\$3,049,230	66.8%
SOUTHERN PIONEER PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$4,191,215	\$3,891,230	\$1,997,709	\$2,388,233	61.4%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.0%	\$4,170,398	\$4,491,897	\$4,144,379	\$3,902,297	86.9%
EULER HERMES NORTH AMERICA INSURANCE COMPANY	0.0%	\$4,169,467	\$5,404,735	\$207,309	\$288,588	5.3%
STONETRUST COMMERCIAL INSURANCE COMPANY	0.0%	\$4,128,964	\$3,832,369	\$1,016,335	\$1,966,080	51.3%
ZURICH AMERICAN INSURANCE COMPANY OF ILLINOIS	0.0%	\$4,091,995	\$3,909,540	\$2,677,890	\$919,191	23.5%
AMERICAN RELIABLE INSURANCE COMPANY	0.0%	\$4,062,009	\$4,444,864	\$3,790,385	\$3,475,205	78.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN STANDARD INSURANCE COMPANY OF WISCONSIN	0.0%	\$4,040,133	\$4,653,917	\$4,000,062	\$2,318,499	49.8%
AMERICAN FIRE & CASUALTY COMPANY	0.0%	\$4,031,450	\$4,389,643	\$5,008,768	\$3,787,485	86.3%
ALLIANT NATIONAL TITLE INSURANCE COMPANY	0.0%	\$3,950,974	\$4,924,722	\$239,462	\$112,336	2.3%
GENERAL INSURANCE COMPANY OF AMERICA	0.0%	\$3,933,577	\$3,588,831	\$943,898	\$2,545,311	70.9%
GREAT AMERICAN SPIRIT INSURANCE COMPANY	0.0%	\$3,927,995	\$3,893,470	\$495,945	\$1,650,403	42.4%
LANCER INSURANCE COMPANY	0.0%	\$3,907,355	\$4,196,325	\$1,534,248	\$3,118,694	74.3%
PACIFIC INDEMNITY COMPANY	0.0%	\$3,843,336	\$4,005,728	\$1,373,001	\$3,080,410	76.9%
MONROE GUARANTY INSURANCE COMPANY	0.0%	\$3,835,027	\$4,286,262	\$3,417,069	\$3,253,532	75.9%
SCOTTSDALE INDEMNITY COMPANY	0.0%	\$3,834,172	\$4,064,998	\$77,158	\$1,059,680	26.1%
UNITED WISCONSIN INSURANCE COMPANY	0.0%	\$3,826,466	\$2,637,440	\$875,469	\$2,009,112	76.2%
COLUMBIA NATIONAL INSURANCE COMPANY	0.0%	\$3,808,484	\$3,238,000	\$1,590,322	\$1,417,340	43.8%
PARTNERRE AMERICA INSURANCE COMPANY	0.0%	\$3,806,410	\$3,806,410	\$1,878,687	\$2,575,179	67.7%
PROSELECT INSURANCE COMPANY	0.0%	\$3,804,673	\$3,731,729	\$869,775	\$936,201	25.1%
HARTFORD INSURANCE COMPANY OF ILLINOIS	0.0%	\$3,799,153	\$3,487,297	\$827,212	\$2,674,704	76.7%
ISMIE MUTUAL INSURANCE COMPANY	0.0%	\$3,798,204	\$3,551,566	\$2,300,000	\$3,678,711	103.6%
STARNET INSURANCE COMPANY	0.0%	\$3,723,017	\$4,131,068	\$4,440,195	\$2,825,489	68.4%
FALLS LAKE NATIONAL INSURANCE COMPANY	0.0%	\$3,717,209	\$3,815,961	\$852,898	\$1,318,388	34.5%
CALIFORNIA CASUALTY GENERAL INSURANCE COMPANY OF OREGON	0.0%	\$3,700,078	\$4,589,034	\$4,158,295	\$3,828,056	83.4%
TOWER HILL PRIME INSURANCE COMPANY	0.0%	\$3,693,117	\$2,497,596	\$1,782,763	\$1,669,677	66.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
WESTCOR LAND TITLE INSURANCE COMPANY	0.0%	\$3,683,448	\$3,647,698	\$337,817	\$476,027	13.1%
TRAVELERS CASUALTY AND SURETY COMPANY	0.0%	\$3,627,137	\$3,602,544	\$3,679,543	\$-654,237	(18.2%)
IRONSHORE INDEMNITY INC	0.0%	\$3,617,810	\$3,320,013	\$564,000	\$2,389,166	72.0%
FIRST LIBERTY INSURANCE CORP THE	0.0%	\$3,542,011	\$3,858,998	\$2,227,131	\$3,599,036	93.3%
ENDURANCE ASSURANCE CORPORATION	0.0%	\$3,534,661	\$3,251,670	\$26,798	\$1,229,711	37.8%
ARAG INSURANCE COMPANY	0.0%	\$3,480,162	\$3,480,175	\$1,359,353	\$1,546,663	44.4%
GREAT MIDWEST INSURANCE COMPANY	0.0%	\$3,479,367	\$3,397,904	\$2,680,246	\$1,237,902	36.4%
ST PAUL FIRE & MARINE INSURANCE COMPANY	0.0%	\$3,477,157	\$1,716,757	\$4,176,012	\$3,301,514	192.3%
AMERISURE PARTNERS INSURANCE COMPANY	0.0%	\$3,464,912	\$3,391,441	\$2,518,676	\$972,101	28.7%
AUTOMOBILE INS CO OF HARTFORD CT	0.0%	\$3,427,475	\$3,356,108	\$3,441,980	\$3,108,534	92.6%
AMERICAN ROAD INSURANCE COMPANY	0.0%	\$3,387,260	\$3,387,431	\$2,741,499	\$2,773,009	81.9%
KEY RISK INSURANCE COMPANY	0.0%	\$3,386,642	\$2,950,005	\$1,661,086	\$1,971,295	66.8%
UTAH BUSINESS INSURANCE COMPANY INC	0.0%	\$3,323,801	\$3,323,801	\$1,617,520	\$-126,136	(3.8%)
ASSURED GUARANTY CORP	0.0%	\$3,300,000	\$3,553,955	\$0	\$0	0.0%
BERKLEY REGIONAL INSURANCE COMPANY	0.0%	\$3,293,148	\$2,726,396	\$1,110,193	\$2,299,606	84.3%
BEARING MIDWEST CASUALTY COMPANY	0.0%	\$3,260,231	\$3,229,565	\$1,182,648	\$1,669,139	51.7%
TRI STATE INSURANCE COMPANY OF MINNESOTA	0.0%	\$3,247,802	\$3,121,584	\$1,462,669	\$354,146	11.3%
OCCIDENTAL FIRE & CASUALTY COMPANY OF NORTH CAROLINA	0.0%	\$3,202,302	\$3,135,244	\$498,429	\$557,519	17.8%
VANTAPRO SPECIALTY INSURANCE COMPANY	0.0%	\$3,161,540	\$2,668,868	\$537,161	\$1,005,757	37.7%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TOKIO MARINE AMERICA INSURANCE COMPANY	0.0%	\$3,156,306	\$2,982,434	\$2,877,451	\$1,503,725	50.4%
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	0.0%	\$3,132,923	\$3,118,720	\$872,500	\$1,067,984	34.2%
CHEROKEE INSURANCE COMPANY	0.0%	\$3,131,537	\$2,823,392	\$1,982,711	\$1,457,307	51.6%
ASCOT INSURANCE COMPANY	0.0%	\$3,122,621	\$3,203,920	\$4,935	\$1,116,508	34.8%
CENTRAL STATES INDEMNITY COMPANY OF OMAHA	0.0%	\$3,122,202	\$3,138,989	\$197,661	\$104,592	3.3%
CITIZENS INSURANCE COMPANY OF AMERICA	0.0%	\$3,121,280	\$3,204,708	\$1,791,304	\$-694,218	(21.7%)
MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA	0.0%	\$3,033,285	\$2,305,829	\$0	\$568,725	24.7%
NATIONAL AMERICAN INSURANCE COMPANY	0.0%	\$3,025,587	\$2,726,347	\$708,160	\$870,174	31.9%
ESURANCE INSURANCE COMPANY	0.0%	\$3,017,695	\$3,183,498	\$2,482,280	\$1,916,869	60.2%
MANUFACTURERS ALLIANCE INSURANCE COMPANY	0.0%	\$2,989,486	\$2,392,783	\$1,370,265	\$2,046,314	85.5%
ACCREDITED SURETY AND CASUALTY COMPANY INC	0.0%	\$2,984,253	\$2,216,642	\$254,257	\$911,354	41.1%
INTEGON GENERAL INSURANCE CORPORATION	0.0%	\$2,866,994	\$2,216,379	\$1,012,905	\$1,047,158	47.2%
TOGGLE INSURANCE COMPANY	0.0%	\$2,846,080	\$2,226,545	\$1,074,873	\$2,159,567	97.0%
FREEDOM SPECIALTY INSURANCE COMPANY	0.0%	\$2,820,498	\$3,019,912	\$0	\$505,494	16.7%
CLEAR SPRING PROPERTY AND CASUALTY COMPANY	0.0%	\$2,817,168	\$2,841,943	\$853,423	\$1,584,355	55.7%
GRANITE STATE INSURANCE COMPANY	0.0%	\$2,800,307	\$2,709,697	\$1,272,817	\$3,186,311	117.6%
HORIZON MIDWEST CASUALTY COMPANY	0.0%	\$2,767,535	\$2,324,717	\$918,474	\$662,221	28.5%
ALLMERICA FINANCIAL BENEFIT INSURANCE COMPANY	0.0%	\$2,764,770	\$2,646,612	\$934,476	\$1,357,867	51.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MITSUI SUMITOMO INSURANCE USA INC	0.0%	\$2,759,131	\$2,714,127	\$696,936	\$833,349	30.7%
TRANSGUARD INSURANCE COMPANY OF AMERICA INC	0.0%	\$2,697,368	\$3,010,247	\$437,691	\$716,025	23.8%
HORACE MANN INSURANCE COMPANY	0.0%	\$2,601,345	\$2,510,363	\$1,870,778	\$1,979,097	78.8%
ATRADIUS TRADE CREDIT INSURANCE INC	0.0%	\$2,527,192	\$2,540,878	\$28,790	\$-318,372	(12.5%)
BITCO NATIONAL INSURANCE COMPANY	0.0%	\$2,510,367	\$2,538,516	\$1,690,029	\$-678,237	(26.7%)
VERLAN FIRE INSURANCE COMPANY	0.0%	\$2,497,335	\$2,328,635	\$124,200	\$214,256	9.2%
NOVA CASUALTY COMPANY	0.0%	\$2,415,033	\$2,609,458	\$739,749	\$107,158	4.1%
OBSIDIAN INSURANCE COMPANY	0.0%	\$2,400,798	\$1,367,628	\$275,935	\$612,192	44.8%
PREFERRED PHYSICIANS MEDICAL RISK RETENTION GROUP A MUTUAL INSURANCE COMPANY	0.0%	\$2,376,220	\$2,430,902	\$0	\$-83,883	(3.5%)
MASSACHUSETTS BAY INSURANCE COMPANY	0.0%	\$2,369,860	\$2,482,130	\$2,365,270	\$2,757,813	111.1%
ALLIED WORLD SPECIALTY INSURANCE COMPANY	0.0%	\$2,369,753	\$1,929,411	\$1,975,627	\$2,531,006	131.2%
AMERICAN AGRICULTURAL INSURANCE CO	0.0%	\$2,365,920	\$2,365,920	\$2,400,120	\$1,730,821	73.2%
REDWOOD FIRE AND CASUALTY INSURANCE COMPANY	0.0%	\$2,356,736	\$2,163,849	\$1,046,455	\$-311	(0.0%)
INDEPENDENCE AMERICAN INSURANCE COMPANY	0.0%	\$2,326,061	\$2,242,110	\$845,027	\$749,171	33.4%
LIO INSURANCE COMPANY	0.0%	\$2,325,916	\$2,919,127	\$240,163	\$365,158	12.5%
GUIDEONE ELITE INSURANCE COMPANY	0.0%	\$2,324,096	\$2,500,993	\$2,178,253	\$1,733,223	69.3%
WRIGHT NATIONAL FLOOD INSURANCE COMPANY	0.0%	\$2,320,618	\$2,272,108	\$1,974,504	\$470,180	20.7%
AMERICAN FAMILY HOME INSURANCE COMPANY	0.0%	\$2,317,021	\$2,166,889	\$370,905	\$684,115	31.6%
PINNACLEPOINT INSURANCE COMPANY	0.0%	\$2,255,903	\$2,417,229	\$855,555	\$1,641,357	67.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
EXECUTIVE RISK INDEMNITY INC	0.0%	\$2,213,708	\$1,420,979	\$530,360	\$826,675	58.2%
AUSTIN MUTUAL INSURANCE COMPANY	0.0%	\$2,207,065	\$3,051,400	\$3,059,267	\$4,989,613	163.5%
WESTFIELD INSURANCE COMPANY	0.0%	\$2,183,617	\$1,665,057	\$1,060,201	\$500,809	30.1%
MILFORD CASUALTY INSURANCE COMPANY	0.0%	\$2,147,513	\$1,948,026	\$1,322,035	\$2,147,835	110.3%
EVEREST PREMIER INSURANCE COMPANY	0.0%	\$2,128,977	\$2,003,195	\$301,461	\$970,523	48.4%
COMMONWEALTH LAND TITLE INSURANCE COMPANY	0.0%	\$2,124,220	\$2,153,239	\$292,082	\$467,213	21.7%
NATIONAL GENERAL INSURANCE COMPANY	0.0%	\$2,118,356	\$2,288,546	\$2,132,875	\$-1,365,418	(59.7%)
ECONOMY PREMIER ASSURANCE COMPANY	0.0%	\$2,082,866	\$2,073,124	\$2,170,657	\$936,622	45.2%
MISSOURI PROPERTY INSURANCE PLACEMENT FACILITY	0.0%	\$2,069,176	\$1,902,160	\$1,209,319	\$1,350,944	71.0%
EXPLORER INSURANCE COMPANY	0.0%	\$2,053,020	\$961,715	\$84,174	\$651,154	67.7%
METROPOLITAN GENERAL INSURANCE COMPANY	0.0%	\$2,039,504	\$1,655,498	\$1,337,215	\$1,436,377	86.8%
UTICA MUTUAL INSURANCE COMPANY	0.0%	\$2,037,304	\$1,983,079	\$611,469	\$-685,914	(34.6%)
EVEREST DENALI INSURANCE COMPANY	0.0%	\$2,016,799	\$1,775,326	\$424,798	\$728,374	41.0%
HEALTH CARE INDEMNITY INC	0.0%	\$2,007,194	\$2,007,194	\$0	\$-31,799	(1.6%)
FOREMOST PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$1,992,777	\$1,755,273	\$1,234,448	\$1,166,342	66.4%
IMPERIUM INSURANCE COMPANY	0.0%	\$1,991,638	\$1,819,287	\$600,889	\$885,257	48.7%
MIDDLESEX INSURANCE COMPANY	0.0%	\$1,987,639	\$2,157,198	\$1,361,620	\$1,653,235	76.6%
MAG MUTUAL INSURANCE COMPANY	0.0%	\$1,982,596	\$1,716,575	\$56,187	\$534,086	31.1%
ZENITH INSURANCE COMPANY	0.0%	\$1,878,777	\$1,881,933	\$709,206	\$7,164	0.4%
NORMANDY INSURANCE COMPANY	0.0%	\$1,875,427	\$1,764,297	\$569,087	\$735,967	41.7%
NCMIC INSURANCE COMPANY	0.0%	\$1,845,572	\$1,778,408	\$1,225,000	\$944,523	53.1%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
DIAMOND STATE INSURANCE COMPANY	0.0%	\$1,820,879	\$1,700,386	\$815,283	\$686,436	40.4%
NORTH POINTE INSURANCE COMPANY	0.0%	\$1,796,760	\$1,291,246	\$251,229	\$1,525,923	118.2%
REGENT INSURANCE COMPANY	0.0%	\$1,795,785	\$2,070,086	\$3,219,627	\$2,271,270	109.7%
CLEAR BLUE INSURANCE COMPANY	0.0%	\$1,788,355	\$1,993,442	\$448,574	\$1,098,815	55.1%
EMPLOYERS ASSURANCE COMPANY	0.0%	\$1,784,047	\$1,698,382	\$1,023,983	\$591,858	34.8%
HARLEYSVILLE INSURANCE COMPANY	0.0%	\$1,775,347	\$1,863,910	\$511,847	\$497,415	26.7%
GUIDEONE SPECIALTY INSURANCE COMPANY	0.0%	\$1,760,437	\$1,952,670	\$922,181	\$659,316	33.8%
STARR SPECIALTY INSURANCE COMPANY	0.0%	\$1,752,618	\$1,782,915	\$248,928	\$563,194	31.6%
TRIUMPH CASUALTY COMPANY	0.0%	\$1,724,302	\$1,507,670	\$948,708	\$1,841,703	122.2%
GEICO MARINE INSURANCE COMPANY	0.0%	\$1,713,624	\$1,746,430	\$564,403	\$347,136	19.9%
INDEMNITY NATIONAL INSURANCE COMPANY	0.0%	\$1,708,436	\$1,356,291	\$0	\$443,480	32.7%
HOME-OWNERS INSURANCE COMPANY	0.0%	\$1,706,687	\$1,416,510	\$1,179,058	\$1,279,029	90.3%
FLORISTS' MUTUAL INSURANCE COMPANY	0.0%	\$1,705,881	\$2,046,519	\$1,232,167	\$551,096	26.9%
UNITED GUARANTY RESIDENTIAL INSURANCE COMPANY	0.0%	\$1,692,303	\$2,207,261	\$163,405	\$-1,146,928	(52.0%)
WFG NATIONAL TITLE INSURANCE COMPANY	0.0%	\$1,685,464	\$1,693,508	\$0	\$86,014	5.1%
SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$1,681,055	\$1,784,736	\$1,818,893	\$2,457,004	137.7%
SUNZ INSURANCE COMPANY	0.0%	\$1,663,714	\$1,663,714	\$81,695	\$389,587	23.4%
CRUM & FORSTER INDEMNITY COMPANY	0.0%	\$1,651,889	\$1,583,144	\$2,337,138	\$3,125,427	197.4%
PHYSICIANS INSURANCE MUTUAL	0.0%	\$1,640,645	\$1,672,998	\$150,000	\$655,000	39.2%
AMERICAN HOME ASSURANCE COMPANY	0.0%	\$1,590,224	\$679,238	\$3,337,183	\$121,816,038	17934.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
TRAVELERS PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$1,585,522	\$1,584,844	\$967,509	\$853,177	53.8%
MID–CONTINENT CASUALTY COMPANY	0.0%	\$1,578,672	\$1,858,927	\$315,728	\$2,725,474	146.6%
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.0%	\$1,558,921	\$1,884,680	\$360,398	\$–64,464	(3.4%)
MGT INSURANCE COMPANY	0.0%	\$1,485,725	\$989,207	\$437,321	\$633,928	64.1%
MERIDIAN SECURITY INSURANCE COMPANY	0.0%	\$1,476,281	\$1,606,951	\$646,443	\$955,865	59.5%
OLD REPUBLIC SURETY COMPANY	0.0%	\$1,450,965	\$1,554,128	\$125,029	\$87,278	5.6%
GRANITE RE INC	0.0%	\$1,449,200	\$1,315,820	\$0	\$–85,967	(6.5%)
KEYSTONE NATIONAL INSURANCE COMPANY	0.0%	\$1,439,063	\$1,155,993	\$1,020,135	\$1,003,656	86.8%
TRISURA INSURANCE COMPANY	0.0%	\$1,436,726	\$747,406	\$191,241	\$–258,330	(34.6%)
T.H.E. INSURANCE COMPANY	0.0%	\$1,428,900	\$1,409,818	\$192,096	\$2,260,689	160.4%
AMERICAN COMPENSATION INSURANCE COMPANY	0.0%	\$1,409,212	\$1,581,266	\$401,819	\$1,221,930	77.3%
ALPS PROPERTY & CASUALTY COMPANY	0.0%	\$1,390,686	\$1,339,631	\$32,264	\$1,866,601	139.3%
BRICKSTREET MUTUAL INSURANCE COMPANY	0.0%	\$1,367,953	\$1,205,494	\$429,991	\$528,370	43.8%
HOUSING AUTHORITY PROPERTY INSURANCE A MUTUAL COMPANY	0.0%	\$1,362,035	\$1,323,025	\$499,962	\$481,978	36.4%
RURAL TRUST INSURANCE COMPANY	0.0%	\$1,339,300	\$1,123,052	\$463,525	\$542,222	48.3%
EMC PROPERTY & CASUALTY COMPANY	0.0%	\$1,287,821	\$1,281,370	\$553,466	\$715,382	55.8%
REPWEST INSURANCE COMPANY	0.0%	\$1,281,890	\$1,281,778	\$161,953	\$–183,899	(14.3%)
VAULT RECIPROCAL EXCHANGE	0.0%	\$1,279,084	\$1,795,663	\$1,094,015	\$–598,944	(33.4%)
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.0%	\$1,269,131	\$1,548,592	\$414,180	\$643,022	41.5%
ARMED FORCES INSURANCE EXCHANGE	0.0%	\$1,259,150	\$1,209,663	\$526,732	\$544,105	45.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
WELLFLEET NEW YORK INSURANCE COMPANY	0.0%	\$1,258,973	\$889,859	\$183,583	\$1,008,619	113.3%
UNITRIN SAFEGUARD INSURANCE COMPANY	0.0%	\$1,206,109	\$2,408,734	\$1,633,753	\$1,299,327	53.9%
MIDWEST FAMILY ADVANTAGE INSURANCE COMPANY	0.0%	\$1,198,081	\$972,524	\$428,757	\$497,216	51.1%
FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY	0.0%	\$1,195,010	\$1,279,934	\$150,000	\$312,389	24.4%
DOCTORS DIRECT INSURANCE INC	0.0%	\$1,186,562	\$1,331,246	\$275,000	\$450,612	33.8%
HANOVER AMERICAN INSURANCE COMPANY THE	0.0%	\$1,172,074	\$1,276,899	\$2,465,121	\$1,780,734	139.5%
PREMIER GROUP INSURANCE COMPANY	0.0%	\$1,161,095	\$1,161,095	\$303,741	\$305,042	26.3%
MOBILITAS GENERAL INSURANCE COMPANY	0.0%	\$1,117,768	\$771,545	\$134,412	\$1,504,369	195.0%
TRITON INSURANCE COMPANY	0.0%	\$1,105,983	\$1,288,572	\$290,733	\$431,914	33.5%
THE PIE INSURANCE COMPANY	0.0%	\$1,100,951	\$197,406	\$1,222,949	\$3,831,845	1941.1%
MERCHANTS NATIONAL BONDING INC	0.0%	\$1,099,479	\$1,147,130	\$0	\$20,387	1.8%
7710 INSURANCE COMPANY	0.0%	\$1,081,669	\$1,025,227	\$1,068,571	\$578,484	56.4%
COREPOINTE INSURANCE COMPANY	0.0%	\$1,068,173	\$1,641,792	\$750,021	\$928,863	56.6%
PENNSYLVANIA MANUFACTURERS INDEMNITY COMPANY	0.0%	\$1,067,627	\$1,001,164	\$369,286	\$1,186,233	118.5%
ARGONAUT GREAT CENTRAL INSURANCE COMPANY	0.0%	\$1,062,300	\$1,117,440	\$3,418,516	\$3,482,436	311.6%
COFACE NORTH AMERICA INSURANCE COMPANY	0.0%	\$1,061,838	\$1,152,938	\$381,759	\$242,076	21.0%
ACCELERANT NATIONAL INSURANCE COMPANY	0.0%	\$1,058,506	\$695,035	\$11,007	\$107,429	15.5%
PLATEAU CASUALTY INSURANCE COMPANY	0.0%	\$1,057,514	\$2,301,475	\$1,624,029	\$1,568,451	68.1%
RIVERPORT INSURANCE COMPANY	0.0%	\$1,056,946	\$1,085,037	\$563,113	\$324,057	29.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NORGUARD INSURANCE COMPANY	0.0%	\$1,020,701	\$1,094,467	\$92,365	\$98,316	9.0%
COUNTRY CASUALTY INSURANCE COMPANY	0.0%	\$995,829	\$933,073	\$588,595	\$583,748	62.6%
PLAZA INSURANCE COMPANY	0.0%	\$984,439	\$944,478	\$157,121	\$435,553	46.1%
ACCIDENT INSURANCE COMPANY INC	0.0%	\$971,555	\$338,269	\$1,472,170	\$457,700	135.3%
OLD RELIABLE CASUALTY COMPANY	0.0%	\$970,149	\$970,745	\$161,162	\$40,654	4.2%
AMERICAN PROPERTY INSURANCE COMPANY	0.0%	\$930,177	\$301,296	\$0	\$-4,889	(1.6%)
GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	0.0%	\$909,794	\$896,816	\$575,514	\$497,891	55.5%
COMMERCE AND INDUSTRY INSURANCE CO	0.0%	\$907,003	\$795,302	\$1,385,856	\$9,405,391	1182.6%
ALLIED INSURANCE COMPANY OF AMERICA	0.0%	\$875,941	\$2,352,379	\$2,852,997	\$788,836	33.5%
PROTECTIVE PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$858,691	\$1,305,180	\$760,513	\$723,582	55.4%
AVEMCO INSURANCE COMPANY	0.0%	\$857,357	\$819,034	\$192,312	\$68,364	8.3%
DEVELOPERS SURETY AND INDEMNITY COMPANY	0.0%	\$854,596	\$479,461	\$-5,095	\$95,661	20.0%
FORGE INSURANCE COMPANY	0.0%	\$824,095	\$682,701	\$987,921	\$1,098,478	160.9%
NORTHSTONE INSURANCE COMPANY	0.0%	\$803,529	\$822,275	\$150,001	\$266,264	32.4%
MUTUALAID EXCHANGE	0.0%	\$796,280	\$2,691,240	\$3,213,749	\$3,526,938	131.1%
THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY	0.0%	\$790,589	\$824,094	\$529,728	\$30,414	3.7%
AMEX ASSURANCE COMPANY	0.0%	\$781,955	\$782,737	\$124,926	\$91,639	11.7%
SOUTHERN INSURANCE COMPANY	0.0%	\$767,099	\$585,312	\$1,835,322	\$3,860,587	659.6%
CORNERSTONE NATIONAL INSURANCE COMPANY	0.0%	\$762,877	\$753,924	\$813,003	\$520,717	69.1%
GENERAL SECURITY NATIONAL INSURANCE COMPANY	0.0%	\$762,549	\$755,807	\$207,545	\$104,542	13.8%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PACIFIC EMPLOYERS INSURANCE COMPANY	0.0%	\$744,139	\$875,006	\$644,562	\$221,922	25.4%
SEQUOIA INSURANCE COMPANY	0.0%	\$743,536	\$530,777	\$82,001	\$388,661	73.2%
AMERICAN SOUTHERN HOME INSURANCE COMPANY	0.0%	\$743,403	\$782,411	\$340,746	\$417,848	53.4%
GENESIS INSURANCE COMPANY	0.0%	\$725,625	\$713,189	\$0	\$347,000	48.7%
PLATTE RIVER INSURANCE COMPANY	0.0%	\$704,552	\$649,590	\$-4,232	\$71,526	11.0%
MIDWEST INSURANCE COMPANY	0.0%	\$677,364	\$688,150	\$425,465	\$436,496	63.4%
SAFETY FIRST INSURANCE COMPANY	0.0%	\$673,582	\$672,840	\$218,433	\$782,521	116.3%
COURTESY INSURANCE COMPANY	0.0%	\$673,186	\$582,561	\$637,160	\$691,659	118.7%
SFM MUTUAL INSURANCE COMPANY	0.0%	\$659,815	\$732,510	\$327,908	\$234,045	32.0%
WATFORD INSURANCE COMPANY	0.0%	\$654,287	\$1,041,497	\$122,483	\$197,313	18.9%
CONTINENTAL INDEMNITY COMPANY	0.0%	\$652,307	\$701,887	\$1,236,189	\$-894,562	(127.5%)
SOMPO AMERICA FIRE & MARINE INSURANCE COMPANY	0.0%	\$650,498	\$597,911	\$692,576	\$817,557	136.7%
OAK RIVER INSURANCE COMPANY	0.0%	\$644,895	\$839,390	\$489,798	\$59,914	7.1%
FRANKENMUTH INSURANCE COMPANY	0.0%	\$637,335	\$343,914	\$0	\$3,731	1.1%
FIRST NATIONAL TITLE INSURANCE COMPANY	0.0%	\$626,931	\$501,948	\$4,500	\$0	0.0%
UNIVERSAL FIRE & CASUALTY INSURANCE COMPANY	0.0%	\$619,545	\$494,198	\$102,760	\$305,943	61.9%
CONTRACTORS BONDING & INSURANCE COMPANY	0.0%	\$595,446	\$607,615	\$23,176	\$103,843	17.1%
ST PAUL GUARDIAN INSURANCE COMPANY	0.0%	\$594,713	\$380,642	\$58,264	\$-104,773	(27.5%)
WELLFLEET INSURANCE COMPANY	0.0%	\$592,113	\$382,319	\$218,534	\$725,287	189.7%
GLENCAR INSURANCE COMPANY	0.0%	\$588,243	\$363,235	\$20,418	\$137,783	37.9%
TITLE RESOURCES GUARANTY COMPANY	0.0%	\$574,762	\$574,762	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SURETEC INSURANCE COMPANY	0.0%	\$571,982	\$615,745	\$0	\$-65,233	(10.6%)
CENTURY-NATIONAL INSURANCE COMPANY	0.0%	\$569,442	\$667,092	\$226,608	\$61,918	9.3%
BUILD AMERICA MUTUAL ASSURANCE COMPANY	0.0%	\$566,151	\$76,603	\$0	\$0	0.0%
WILSHIRE INSURANCE COMPANY	0.0%	\$564,676	\$588,353	\$489,149	\$31,874	5.4%
ALASKA NATIONAL INSURANCE COMPANY	0.0%	\$552,008	\$214,948	\$69,276	\$248,031	115.4%
CIMARRON INSURANCE COMPANY INC	0.0%	\$549,740	\$149,758	\$493,368	\$482,868	322.4%
WCF NATIONAL INSURANCE COMPANY	0.0%	\$532,305	\$622,687	\$143,866	\$260,710	41.9%
SUTTON NATIONAL INSURANCE COMPANY	0.0%	\$526,029	\$163,853	\$8,876	\$84,518	51.6%
ZNAT INSURANCE COMPANY	0.0%	\$523,950	\$493,759	\$272,142	\$-718	(0.1%)
HORACE MANN PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$522,772	\$498,181	\$269,745	\$241,731	48.5%
OLD UNITED CASUALTY COMPANY	0.0%	\$516,404	\$550,205	\$0	\$0	0.0%
PREFERRED PROFESSIONAL INSURANCE COMPANY	0.0%	\$513,511	\$530,117	\$130,072	\$684,790	129.2%
EVERGREEN NATIONAL INDEMNITY COMPANY	0.0%	\$510,847	\$617,604	\$129,493	\$14,283	2.3%
CAMICO MUTUAL INSURANCE COMPANY	0.0%	\$510,478	\$492,302	\$48,524	\$55,074	11.2%
OBI NATIONAL INSURANCE COMPANY	0.0%	\$505,398	\$336,177	\$19,805	\$-10,542	(3.1%)
SOUTHWEST MARINE AND GENERAL INSURANCE COMPANY	0.0%	\$504,212	\$457,811	\$350,550	\$471,316	102.9%
EASTGUARD INSURANCE COMPANY	0.0%	\$498,099	\$590,756	\$547,276	\$105,714	17.9%
WORK FIRST CASUALTY COMPANY	0.0%	\$492,311	\$482,111	\$163,475	\$-543,445	(112.7%)
STONINGTON INSURANCE COMPANY	0.0%	\$485,946	\$394,692	\$96,751	\$158,440	40.1%
ASSURANCEAMERICA INSURANCE COMPANY	0.0%	\$484,504	\$569,981	\$1,174,198	\$125,017	21.9%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ASCOT SURETY & CASUALTY COMPANY	0.0%	\$471,194	\$169,433	\$0	\$47,440	28.0%
SAGAMORE INSURANCE COMPANY	0.0%	\$463,305	\$386,593	\$125,592	\$211,336	54.7%
AMFED NATIONAL INSURANCE COMPANY	0.0%	\$439,357	\$311,688	\$127,027	\$686,058	220.1%
BLOOMINGTON COMPENSATION INSURANCE COMPANY	0.0%	\$434,110	\$472,999	\$251,968	\$180,049	38.1%
ALLSTATE NORTH AMERICAN INSURANCE COMPANY	0.0%	\$432,729	\$38,795	\$0	\$4,524	11.7%
FIRST COLONIAL INSURANCE COMPANY	0.0%	\$427,870	\$2,568,427	\$2,448,703	\$2,451,414	95.4%
COLONY SPECIALTY INSURANCE COMPANY	0.0%	\$424,885	\$624,054	\$329,811	\$363,212	58.2%
CHIRON INSURANCE COMPANY	0.0%	\$414,215	\$273,161	\$104,530	\$262,284	96.0%
MEMIC INDEMNITY COMPANY	0.0%	\$411,875	\$300,518	\$60,463	\$80,654	26.8%
BEAZLEY AMERICA INSURANCE COMPANY INC	0.0%	\$403,528	\$451,949	\$24,975	\$491,811	108.8%
MEDMARC CASUALTY INSURANCE COMPANY	0.0%	\$403,097	\$411,773	\$0	\$86,350	21.0%
PROASSURANCE INSURANCE COMPANY OF AMERICA	0.0%	\$398,178	\$406,481	\$792,532	\$726,129	178.6%
GREAT PLAINS CASUALTY INC	0.0%	\$396,507	\$234,190	\$38,784	\$314,942	134.5%
HOMEOWNERS OF AMERICA INSURANCE COMPANY	0.0%	\$377,417	\$134,041	\$0	\$17,520	13.1%
GATEWAY INSURANCE COMPANY	0.0%	\$373,879	\$331,060	\$23,277	\$71,265	21.5%
CAPITOL INDEMNITY CORPORATION	0.0%	\$360,490	\$450,016	\$367,500	\$-268,275	(59.6%)
LEXON INSURANCE COMPANY	0.0%	\$354,768	\$301,941	\$0	\$-156,278	(51.8%)
UNITED CASUALTY AND SURETY INSURANCE COMPANY	0.0%	\$348,950	\$397,509	\$0	\$61,809	15.5%
TOYOTA MOTOR INSURANCE COMPANY	0.0%	\$342,362	\$293,272	\$145,109	\$166,403	56.7%
INCLINE CASUALTY COMPANY	0.0%	\$336,802	\$71,370	\$806,323	\$5,003,909	7011.2%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
NATIONWIDE PROPERTY & CASUALTY INSURANCE COMPANY	0.0%	\$332,237	\$376,325	\$66,433	\$238,465	63.4%
ENACT MORTGAGE INSURANCE CORPORATION OF NORTH CAROLINA	0.0%	\$330,405	\$332,659	\$0	\$11,312	3.4%
SENECA INSURANCE COMPANY INC	0.0%	\$326,036	\$457,292	\$125,207	\$88,636	19.4%
HOUSING ENTERPRISE INSURANCE COMPANY INC	0.0%	\$322,915	\$305,237	\$463,121	\$-248,778	(81.5%)
ASSURED GUARANTY MUNICIPAL CORP	0.0%	\$321,733	\$462,834	\$0	\$0	0.0%
PENNSYLVANIA INSURANCE COMPANY	0.0%	\$320,517	\$107,685	\$-603	\$22,755	21.1%
AMERICAN FEDERATED INSURANCE COMPANY	0.0%	\$316,951	\$342,852	\$15,917	\$14,402	4.2%
MERCHANTS BONDING COMPANY (MUTUAL)	0.0%	\$309,807	\$1,428,159	\$13,239	\$138,464	9.7%
STONETRUST PREMIER CASUALTY INSURANCE COMPANY	0.0%	\$295,760	\$257,865	\$24,736	\$136,081	52.8%
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	0.0%	\$270,490	\$286,366	\$2,150,000	\$986,177	344.4%
U.S. INSURANCE COMPANY OF AMERICA	0.0%	\$270,315	\$212,656	\$177,601	\$234,151	110.1%
COLONIAL SURETY COMPANY	0.0%	\$268,089	\$265,431	\$0	\$14,060	5.3%
NOBLR RECIPROCAL EXCHANGE	0.0%	\$256,810	\$174,296	\$111,763	\$211,890	121.6%
SUMMITPOINT INSURANCE COMPANY	0.0%	\$251,607	\$235,604	\$44,454	\$77,950	33.1%
WESTERN AGRICULTURAL INSURANCE COMPANY	0.0%	\$246,616	\$246,616	\$33,308	\$51,818	21.0%
SENTRUITY CASUALTY COMPANY	0.0%	\$245,375	\$23,068	\$28,254	\$17,278	74.9%
AMFED ADVANTAGE INSURANCE COMPANY	0.0%	\$245,366	\$104,080	\$3,840	\$6,437	6.2%
AMERICAN COMMERCE INSURANCE COMPANY	0.0%	\$232,468	\$232,468	\$0	\$0	0.0%
AIG ASSURANCE COMPANY	0.0%	\$228,837	\$232,497	\$67,577	\$-153,460	(66.0%)
ACIG INSURANCE COMPANY	0.0%	\$224,312	\$224,312	\$0	\$-1,153,868	(514.4%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
DEALERS ASSURANCE COMPANY	0.0%	\$218,322	\$137,927	\$57,662	\$64,811	47.0%
HERITAGE INDEMNITY COMPANY	0.0%	\$210,923	\$393,566	\$433,035	\$421,308	107.0%
EMPLOYERS COMPENSATION INSURANCE COMPANY	0.0%	\$198,460	\$218,697	\$17,302	\$-19,885	(9.1%)
AMERICAN CONTRACTORS INDEMNITY COMPANY	0.0%	\$196,955	\$165,095	\$11,903	\$-158,312	(95.9%)
TRANS PACIFIC INSURANCE COMPANY	0.0%	\$195,215	\$187,918	\$79,632	\$261,474	139.1%
AMERICAN GUARANTY TITLE INSURANCE COMPANY	0.0%	\$194,894	\$202,654	\$11,288	\$4,500	2.2%
NATIONAL GENERAL INSURANCE ONLINE INC	0.0%	\$194,506	\$207,250	\$111,226	\$59,502	28.7%
NGM INSURANCE COMPANY	0.0%	\$188,506	\$153,499	\$25	\$9,323	6.1%
SAFE AUTO INSURANCE COMPANY	0.0%	\$187,094	\$533,192	\$1,382,085	\$832,395	156.1%
TRANSVERSE INSURANCE COMPANY	0.0%	\$184,856	\$84,721	\$0	\$10,104	11.9%
BAR PLAN SURETY AND FIDELITY COMPANY, THE	0.0%	\$178,093	\$238,071	\$-120,618	\$-218,168	(91.6%)
AMERICAN SELECT INSURANCE COMPANY	0.0%	\$167,645	\$231,654	\$51,415	\$8,741	3.8%
DAIRYLAND INSURANCE COMPANY	0.0%	\$162,785	\$168,487	\$46,073	\$25,570	15.2%
MID-CONTINENT ASSURANCE COMPANY	0.0%	\$161,304	\$166,566	\$786,225	\$1,115,633	669.8%
NATIONAL TITLE INSURANCE OF NEW YORK INC	0.0%	\$147,153	\$212,647	\$-12,987	\$-13,217	(6.2%)
LEXINGTON NATIONAL INSURANCE CORPORATION	0.0%	\$142,571	\$104,304	\$0	\$0	0.0%
EMPLOYERS INSURANCE COMPANY OF NEVADA	0.0%	\$139,288	\$128,882	\$6,042	\$5,159	4.0%
ROCKWOOD CASUALTY INSURANCE COMPANY	0.0%	\$137,954	\$136,736	\$10,974	\$34,846	25.5%
AMTRUST TITLE INSURANCE COMPANY	0.0%	\$133,952	\$87,470	\$0	\$0	0.0%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FARMERS DIRECT PROPERTY AND CASUALTY INSURANCE COMPANY	0.0%	\$131,300	\$139,846	\$121,266	\$121,608	87.0%
AMERICAN HALLMARK INSURANCE COMPANY OF TEXAS	0.0%	\$129,861	\$329,382	\$47,129	\$44,393	13.5%
ARGONAUT–MIDWEST INSURANCE COMPANY	0.0%	\$128,246	\$127,306	\$250,176	\$476,207	374.1%
AMERICAN SOUTHERN INSURANCE COMPANY	0.0%	\$127,958	\$123,588	\$0	\$–464	(0.4%)
ST PAUL MERCURY INSURANCE COMPANY	0.0%	\$126,871	\$109,436	\$153,599	\$117,770	107.6%
DOMA TITLE INSURANCE INC	0.0%	\$124,799	\$65,900	\$0	\$0	0.0%
PENNSYLVANIA NATIONAL MUTUAL CASUALTY INSURANCE COMPANY	0.0%	\$123,265	\$113,418	\$–13,088	\$–992	(0.9%)
UNIVERSAL SURETY OF AMERICA	0.0%	\$121,070	\$123,668	\$0	\$2,193	1.8%
UNIVERSAL SURETY COMPANY	0.0%	\$120,418	\$192,445	\$0	\$–4,339	(2.3%)
GRAY INSURANCE COMPANY THE	0.0%	\$120,304	\$93,499	\$0	\$86,980	93.0%
HALLMARK NATIONAL INSURANCE COMPANY	0.0%	\$118,417	\$158,861	\$357,461	\$232,620	146.4%
AMFED CASUALTY INSURANCE COMPANY	0.0%	\$116,346	\$98,984	\$11,746	\$20,583	20.8%
ENCOMPASS INSURANCE COMPANY OF AMERICA	0.0%	\$115,986	\$112,761	\$24,304	\$37,611	33.4%
FRANK WINSTON CRUM INSURANCE COMPANY	0.0%	\$115,609	\$85,903	\$2,000	\$–27,154	(31.6%)
FIRST ACCEPTANCE INSURANCE COMPANY INC	0.0%	\$114,145	\$102,287	\$117,051	\$141,863	138.7%
MIC PROPERTY AND CASUALTY INSURANCE CORPORATION	0.0%	\$108,996	\$1,196,759	\$575,773	\$611,965	51.1%
WCF SELECT INSURANCE COMPANY	0.0%	\$107,002	\$49,379	\$83,489	\$–200,103	(405.2%)
SERVICE LLOYDS INSURANCE COMPANY	0.0%	\$106,939	\$83,701	\$85,621	\$170,153	203.3%

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
SURETY BONDING COMPANY OF AMERICA	0.0%	\$105,840	\$102,136	\$10,000	\$20,989	20.6%
JET INSURANCE COMPANY	0.0%	\$96,254	\$70,072	\$0	\$8,760	12.5%
PRESCIENT NATIONAL INSURANCE COMPANY	0.0%	\$96,145	\$56,810	\$9,928	\$-7,659	(13.5%)
NATIONAL CONTINENTAL INSURANCE COMPANY	0.0%	\$89,030	\$413,493	\$4,970,665	\$2,241,230	542.0%
FARMERS CASUALTY INSURANCE COMPANY	0.0%	\$87,085	\$83,832	\$46,043	\$70,537	84.1%
AMERITRUST INSURANCE CORPORATION	0.0%	\$84,590	\$135,495	\$84,531	\$151,711	112.0%
ALLMERICA FINANCIAL ALLIANCE INSURANCE COMPANY	0.0%	\$84,002	\$73,278	\$99,137	\$177,117	241.7%
EXCESS SHARE INSURANCE CORPORATION	0.0%	\$83,148	\$83,148	\$0	\$0	0.0%
CENTURION CASUALTY COMPANY	0.0%	\$71,892	\$55,316	\$2,355	\$23,972	43.3%
ATAIN INSURANCE COMPANY	0.0%	\$71,123	\$67,841	\$0	\$16,726	24.7%
ARCH MORTGAGE GUARANTY COMPANY	0.0%	\$69,773	\$72,287	\$0	\$0	0.0%
GRAY CASUALTY & SURETY COMPANY THE	0.0%	\$68,848	\$72,298	\$500	\$566	0.8%
ADMIRAL INDEMNITY COMPANY	0.0%	\$66,209	\$61,490	\$1,457	\$10,584	17.2%
ILLINOIS NATIONAL INSURANCE COMPANY	0.0%	\$65,460	\$50,710	\$253,600	\$-331,954	(654.6%)
AXIS REINSURANCE COMPANY	0.0%	\$64,561	\$66,421	\$0	\$53,846	81.1%
ALLIED EASTERN INDEMNITY COMPANY	0.0%	\$64,179	\$79,429	\$41,370	\$-21,515	(27.1%)
MEDMAL DIRECT INSURANCE COMPANY	0.0%	\$63,509	\$58,509	\$0	\$87	0.1%
FORTRESS INSURANCE COMPANY	0.0%	\$62,180	\$67,923	\$0	\$-31,416	(46.3%)
CONCERT INSURANCE COMPANY	0.0%	\$59,767	\$35,993	\$0	\$-19,337	(53.7%)
AMERICAN STATES INSURANCE COMPANY	0.0%	\$59,376	\$61,354	\$35,495	\$-175,701	(286.4%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MIDWEST EMPLOYERS CASUALTY COMPANY	0.0%	\$59,333	\$61,350	\$0	\$-43,118	(70.3%)
TDC NATIONAL ASSURANCE COMPANY	0.0%	\$59,091	\$578,179	\$0	\$227,224	39.3%
EVERSPAN INSURANCE COMPANY	0.0%	\$56,050	\$26,480	\$12,711	\$32,463	122.6%
BANKERS INSURANCE COMPANY	0.0%	\$55,587	\$52,471	\$18,900	\$18,900	36.0%
NATIONAL GENERAL ASSURANCE COMPANY	0.0%	\$55,113	\$58,392	\$12,887	\$41,556	71.2%
JM SPECIALTY INSURANCE COMPANY	0.0%	\$52,481	\$50,032	\$9,482	\$15,690	31.4%
LANDCAR CASUALTY COMPANY	0.0%	\$52,244	\$6,425	\$0	\$200	3.1%
EASTERN ADVANTAGE ASSURANCE COMPANY	0.0%	\$50,988	\$32,074	\$0	\$0	0.0%
WESTERN NATIONAL MUTUAL INSURANCE COMPANY	0.0%	\$50,575	\$51,715	\$0	\$-5,842	(11.3%)
WESTFIELD NATIONAL INSURANCE COMPANY	0.0%	\$46,656	\$49,179	\$0	\$4,625	9.4%
MIC GENERAL INSURANCE CORPORATION	0.0%	\$45,954	\$47,293	\$8,821	\$-505,794	(1069.5%)
INVESTORS TITLE INSURANCE COMPANY	0.0%	\$45,827	\$47,219	\$0	\$0	0.0%
MIDSOUTH MUTUAL INSURANCE COMPANY	0.0%	\$45,791	\$42,704	\$0	\$6,437	15.1%
NATIONAL FIRE AND INDEMNITY EXCHANGE	0.0%	\$44,979	\$59,933	\$0	\$14,785	24.7%
AMERICAN MERCURY INSURANCE COMPANY	0.0%	\$44,775	\$35,093	\$8,527	\$3,344	9.5%
PARK NATIONAL INSURANCE COMPANY	0.0%	\$40,993	\$50,821	\$0	\$-2,249	(4.4%)
TNUS INSURANCE COMPANY	0.0%	\$39,457	\$31,500	\$4,004	\$139,361	442.4%
ARCH PROPERTY CASUALTY INSURANCE COMPANY	0.0%	\$38,214	\$18,484	\$0	\$11,983	64.8%
SWISS RE CORPORATE SOLUTIONS PREMIER INSURANCE CORPORATION	0.0%	\$38,014	\$36,374	\$0	\$-35,447	(97.5%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
FIRST FINANCIAL INSURANCE COMPANY	0.0%	\$36,570	\$18,937	\$0	\$21,207	112.0%
ROCHE SURETY AND CASUALTY COMPANY INC	0.0%	\$36,143	\$36,143	\$0	\$0	0.0%
AMERICAN SURETY COMPANY	0.0%	\$28,634	\$43,962	\$0	\$712	1.6%
COLONIAL AMERICAN CASUALTY AND SURETY COMPANY	0.0%	\$27,291	\$27,382	\$3,076	\$2,661	9.7%
SAMSUNG FIRE & MARINE INSURANCE CO LTD (US BRANCH)	0.0%	\$27,186	\$24,094	\$0	\$4,614	19.1%
INLAND INSURANCE COMPANY	0.0%	\$26,780	\$5,319	\$0	\$1,156	21.7%
GUARANTEE COMPANY OF NORTH AMERICA USA THE	0.0%	\$24,886	\$39,178	\$0	\$-11,990	(30.6%)
OHIO FARMERS INSURANCE COMPANY	0.0%	\$23,322	\$24,539	\$0	\$5,513	22.5%
ALLEGHENY CASUALTY COMPANY	0.0%	\$23,303	\$38,003	\$59,323	\$58,318	153.5%
EASTERN ALLIANCE INSURANCE COMPANY	0.0%	\$22,689	\$19,316	\$0	\$92,587	479.3%
INDEPENDENT MUTUAL FIRE INSURANCE COMPANY	0.0%	\$22,264	\$22,255	\$0	\$0	0.0%
GENERAL STAR NATIONAL INS CO	0.0%	\$21,655	\$21,580	\$130,000	\$-90,500	(419.4%)
TRANSAMERICA CASUALTY INSURANCE COMPANY	0.0%	\$20,920	\$20,927	\$141	\$-370	(1.8%)
NEW SOUTH INSURANCE COMPANY	0.0%	\$20,295	\$21,124	\$19,820	\$19,775	93.6%
INTERNATIONAL FIDELITY INSURANCE COMPANY	0.0%	\$17,840	\$22,166	\$0	\$-6,114	(27.6%)
NATIONAL SURETY CORPORATION	0.0%	\$17,461	\$39,369	\$5,147,998	\$-9,570,373	(24309.4%)
WESTFIELD SELECT INSURANCE COMPANY	0.0%	\$16,500	\$5,500	\$0	\$3,760	68.4%
RADIAN TITLE INSURANCE INC	0.0%	\$14,251	\$15,115	\$0	\$0	0.0%
COLISEUM REINSURANCE COMPANY	0.0%	\$13,921	\$13,921	\$0	\$-240,208	(1725.5%)
INSURANCE COMPANY OF NORTH AMERICA	0.0%	\$12,228	\$9,709	\$285,505	\$-4,069,795	(41917.8%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
CHICAGO INSURANCE COMPANY	0.0%	\$11,582	\$12,698	\$0	\$0	0.0%
FIRST NATIONAL INSURANCE COMPANY OF AMERICA	0.0%	\$8,350	\$9,776	\$-233	\$158,350	1619.8%
DIGITAL ADVANTAGE INSURANCE COMPANY	0.0%	\$7,820	\$13,027	\$0	\$4,087	31.4%
AEGIS SECURITY INSURANCE COMPANY	0.0%	\$7,472	\$33,196	\$6,760	\$9,760	29.4%
UNITED SECURITY INSURANCE COMPANY	0.0%	\$6,828	\$6,735	\$0	\$-95	(1.4%)
GREYSTONE INSURANCE COMPANY	0.0%	\$6,150	\$5,330	\$0	\$2,665	50.0%
AMERICAN NATIONAL GENERAL INSURANCE COMPANY	0.0%	\$5,671	\$27,497	\$13,649	\$16,014	58.2%
SHELTER REINSURANCE COMPANY	0.0%	\$5,000	\$5,000	\$0	\$0	0.0%
OBI AMERICA INSURANCE COMPANY	0.0%	\$4,728	\$1,723	\$0	\$-2,202	(127.8%)
REPUBLIC INDEMNITY COMPANY OF AMERICA	0.0%	\$3,711	\$4,124	\$0	\$0	0.0%
KNIGHTBROOK INSURANCE COMPANY	0.0%	\$3,482	\$10,048	\$0	\$83	0.8%
STATE VOLUNTEER MUTUAL INSURANCE COMPANY	0.0%	\$3,319	\$1,106	\$0	\$-11,652	(1053.5%)
MGIC INDEMNITY CORPORATION	0.0%	\$2,671	\$8,087	\$0	\$-25,117	(310.6%)
REPUBLIC INDEMNITY COMPANY OF CALIFORNIA	0.0%	\$2,387	\$2,488	\$0	\$0	0.0%
US UNDERWRITERS INSURANCE COMPANY	0.0%	\$2,212	\$2,236	\$0	\$9	0.4%
ACSTAR INSURANCE COMPANY	0.0%	\$1,990	\$1,990	\$0	\$295	14.8%
DORINCO REINSURANCE COMPANY	0.0%	\$1,625	\$1,630	\$0	\$0	0.0%
AMSHIELD INSURANCE COMPANY	0.0%	\$1,569	\$7,162	\$95,461	\$56,350	786.8%
KAMMCO CASUALTY COMPANY INC	0.0%	\$1,445	\$845	\$0	\$-986,000	(116686%)
GUIDEONE AMERICA INSURANCE COMPANY	0.0%	\$1,427	\$11,322	\$0	\$-26,707	(235.9%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
UNITED GUARANTY RESIDENTIAL INSURANCE OF NORTH CAROLINA	0.0%	\$1,415	\$1,458	\$0	\$0	0.0%
SUN SURETY INSURANCE COMPANY	0.0%	\$1,187	\$1,187	\$0	\$0	0.0%
UNITED STATES FIDELITY & GUARANTY COMPANY	0.0%	\$680	\$872	\$4,405,630	\$5,829,364	668505%
NATIONAL FARMERS UNION PROPERTY & CASUALTY COMPANY	0.0%	\$593	\$108,885	\$297,738	\$380,049	349.0%
CAMPMED CASUALTY & INDEMNITY COMPANY INC	0.0%	\$495	\$495	\$0	\$-2,517	(508.5%)
PENN AMERICA INSURANCE COMPANY	0.0%	\$375	\$580	\$798	\$-810	(139.7%)
WESTFIELD SUPERIOR INSURANCE COMPANY	0.0%	\$312	\$259	\$0	\$79	30.5%
WAUSAU UNDERWRITERS INSURANCE COMPANY	0.0%	\$115	\$-25,806	\$300,823	\$329,899	(1278.4%)
PETROLEUM CASUALTY COMPANY	0.0%	\$15	\$15	\$0	\$0	0.0%
CALIFORNIA CASUALTY INDEMNITY EXCHANGE	0.0%	\$6	\$267	\$0	\$37,226	13942.3%
ARTISAN AND TRUCKERS CASUALTY COMPANY	0.0%	\$0	\$0	\$266	\$266	-
CONSUMERS INSURANCE USA INC	0.0%	\$0	\$0	\$203,977	\$-25,013	-
MUNICH REINSURANCE AMERICA INC	0.0%	\$0	\$0	\$0	\$78,439	-
CIVIC PROPERTY & CASUALTY CO	0.0%	\$0	\$0	\$0	\$86	-
NEIGHBORHOOD SPIRIT PROPERTY & CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$7	-
MAXUM CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$15,758	-
UNITRIN DIRECT PROPERTY & CASUALTY COMPANY	0.0%	\$0	\$1,029	\$35	\$45,111	4384.0%
TREXIS ONE INSURANCE CORPORATION	0.0%	\$0	\$0	\$217,957	\$36,276	-
CENSTAT CASUALTY COMPANY	0.0%	\$0	\$377	\$422	\$-96	(25.5%)

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
MBIA INSURANCE CORPORATION	0.0%	\$0	\$162,701	\$0	\$0	0.0%
TREXIS INSURANCE CORPORATION	0.0%	\$0	\$0	\$1,259,643	\$-880,134	-
MEDICUS INSURANCE COMPANY	0.0%	\$0	\$0	\$300,000	\$-531,697	-
MOTORISTS COMMERCIAL MUTUAL INSURANCE COMPANY	0.0%	\$0	\$0	\$20,000	\$-208,540	-
HDI GLOBAL SELECT INSURANCE COMPANY	0.0%	\$0	\$0	\$17,171	\$-143,744	-
BUREAU VERITAS INSPECTION AND INSURANCE COMPANY	0.0%	\$0	\$255	\$0	\$0	0.0%
AXIS SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$5,442	-
TOPA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$700,379	-
AMBAC ASSURANCE CORPORATION	0.0%	\$0	\$192,236	\$0	\$0	0.0%
GENERAL CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$-164	\$-164	-
FARMERS ALLIANCE MUTUAL INSURANCE COMPANY	0.0%	\$0	\$0	\$135,714	\$69,286	-
ST PAUL PROTECTIVE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$20,880	-
CATLIN INSURANCE COMPANY INC	0.0%	\$0	\$0	\$2,113	\$-77,280	-
FINANCIAL INDEMNITY COMPANY	0.0%	\$0	\$0	\$0	\$-13	-
TRINITY UNIVERSAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$1,385	-
CLARENDON NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$2,178,497	\$2,241,317	-
SPARTA INSURANCE COMPANY	0.0%	\$0	\$0	\$8,376,650	\$4,076,650	-
PINNACLE NATIONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$2,977	-
ESURANCE INSURANCE COMPANY OF NEW JERSEY	0.0%	\$0	\$0	\$2,104	\$0	-
NEW ENGLAND INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1,405	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
PROCENTURY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-44	-
GENERAL REINSURANCE CORPORATION	0.0%	\$0	\$0	\$-203,307	\$-399,544	-
INFINITY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-490	-
MIDWESTERN INDEMNITY COMPANY THE	0.0%	\$0	\$0	\$2,589,964	\$1,314,099	-
NATIONAL PUBLIC FINANCE GUARANTEE CORPORATION	0.0%	\$0	\$11,964	\$0	\$0	0.0%
NORFOLK & DEDHAM MUTUAL FIRE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$717,566	-
NETHERLANDS INSURANCE COMPANY THE	0.0%	\$0	\$0	\$1,149,323	\$-10,447	-
PEERLESS INSURANCE COMPANY	0.0%	\$0	\$77	\$473,781	\$-198,283	(257510%)
ARROWOOD INDEMNITY COMPANY	0.0%	\$0	\$0	\$-218,555	\$510,753	-
ALEA NORTH AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$21,931	\$-1,282	-
STATE FARM GENERAL INSURANCE COMPANY	0.0%	\$0	\$0	\$-400	\$-400	-
BANTRY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1	-
TIG INSURANCE COMPANY	0.0%	\$0	\$0	\$11,686,494	\$11,819,396	-
FIDELITY & GUARANTY INSURANCE UNDERWRITERS	0.0%	\$0	\$0	\$373,321	\$233,906	-
UNITRIN PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$12,000	\$9,257	-
RESPONSE WORLDWIDE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$124	-
YOSEMITE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-33,738	-
BLACKBOARD INSURANCE COMPANY	0.0%	\$0	\$0	\$1,065,000	\$794,035	-
YOUNG AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$40,982	\$-97,899	-
COLUMBIA INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-107	-
EQUITY INSURANCE COMPANY	0.0%	\$0	\$0	\$-3,870	\$44,136	-

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
ARCH MORTGAGE ASSURANCE COMPANY	0.0%	\$0	\$0	\$528	\$528	—
FINANCIAL PACIFIC INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-3	—
MERASTAR INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-1,108	—
21ST CENTURY NORTH AMERICA INSURANCE COMPANY	0.0%	\$0	\$0	\$43	\$87	—
21ST CENTURY CENTENNIAL INSURANCE COMPANY	0.0%	\$0	\$0	\$-206	\$-26,519	—
TRAVELERS COMMERCIAL INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$44	—
TRAVELERS CASUALTY COMPANY OF CONNECTICUT	0.0%	\$0	\$0	\$0	\$-173	—
TRAVCO PERSONAL INSURANCE COMPANY	0.0%	\$0	\$0	\$556,064	\$-174,724	—
HAWKEYE-SECURITY INSURANCE COMPANY	0.0%	\$0	\$0	\$8,778	\$-752,925	—
AMERICAN STATES PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$-333	\$-333	—
CHARTER INDEMNITY COMPANY	0.0%	\$0	\$0	\$0	\$2	—
PROGRESSIVE PREFERRED INSURANCE COMPANY	0.0%	\$0	\$0	\$776,835	\$89,252	—
ALPHA PROPERTY & CASUALTY INSURANCE CO	0.0%	\$0	\$1,029	\$35	\$45,111	4384.0%
AMERICAN MODERN SELECT INSURANCE COMPANY	0.0%	\$0	\$0	\$5,800	\$-11,763	—
OMNI INSURANCE COMPANY	0.0%	\$0	\$0	\$-896	\$-896	—
TRAVELERS COMMERCIAL CASUALTY COMPANY	0.0%	\$0	\$0	\$1,817,099	\$10,061,497	—
PIONEER SPECIALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$1	—

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
AMERICAN BUSINESS & MERCANTILE INSURANCE MUTUAL INC	0.0%	\$0	\$0	\$5,886	\$1,146	—
UNIVERSAL UNDERWRITERS OF TEXAS INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-3,606	—
FOREMOST SIGNATURE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-44,335	—
TRAVELERS CONSTITUTION STATE INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-5	—
THE TRAVELERS CASUALTY COMPANY	0.0%	\$0	\$0	\$0	\$-5,127	—
COLORADO CASUALTY INSURANCE COMPANY	0.0%	\$0	\$0	\$0	\$-6,711	—
DIRECT GENERAL INSURANCE COMPANY	0.0%	\$0	\$0	\$118,517	\$179,330	—
VICTORIA FIRE & CASUALTY COMPANY	0.0%	\$0	\$0	\$3,238	\$-157	—
NATIONAL INVESTORS TITLE INSURANCE COMPANY	0.0%	\$0	\$360	\$0	\$0	0.0%
WAUSAU BUSINESS INSURANCE COMPANY	(0.0%)	\$-1	\$-11,443	\$0	\$2,035	(17.8%)
PROGRESSIVE DIRECT INSURANCE COMPANY	(0.0%)	\$-39	\$-39	\$502,801	\$84,054	(215523%)
CALIFORNIA CASUALTY INSURANCE COMPANY	(0.0%)	\$-81	\$1,061	\$0	\$0	0.0%
KEMPER INDEPENDENCE INSURANCE COMPANY	(0.0%)	\$-177	\$8,552	\$0	\$-23,679	(276.9%)
RESPONSE INSURANCE COMPANY	(0.0%)	\$-282	\$6,237	\$9,590	\$-54,698	(877.0%)
OMNI INDEMNITY COMPANY	(0.0%)	\$-428	\$1,980	\$-79,747	\$-101,966	(5149.8%)
21ST CENTURY PREMIER INSURANCE COMPANY	(0.0%)	\$-772	\$5,868	\$6,389	\$-2,046	(34.9%)
BOND SAFEGUARD INSURANCE COMPANY	(0.0%)	\$-1,353	\$1,070	\$0	\$77,907	7281.0%
SPECIALTY RISK AMERICA	(0.0%)	\$-15,405	\$0	\$0	\$0	—

Company Name	Market Share	Direct Written Premium	Direct Premium Earned	Direct Losses Paid	Direct Losses Incurred	Loss Ratio
HALLMARK INSURANCE COMPANY	(0.0%)	\$-15,972	\$45,060	\$6,710,400	\$5,097,458	11312.6%
DIAMOND INSURANCE COMPANY	(0.0%)	\$-91,074	\$-40,719	\$345,000	\$453,777	(1114.4%)
OLD REPUBLIC GENERAL INSURANCE CORPORATION	(0.0%)	\$-136,209	\$-128,815	\$271,881	\$-1,625,795	1262.1%
WESTPORT INSURANCE CORPORATION	(0.0%)	\$-2,855,764	\$1,544,747	\$4,190,709	\$-1,726,561	(111.8%)
TOTAL	100.0%	\$16,484,540,643	\$15,899,596,285	\$10,350,843,918	\$11,197,002,016	70.4%



UPDATED: 10/24



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