

**Companies Filing on Property/Casualty Blank**  
**Private Passenger Auto Physical Damage Business in Mississippi for Year Ended 12/31/2005**

| Company  | Premiums<br>Written | Market<br>Share | Losses<br>Paid | Premiums<br>Earned | Losses<br>Incurred | Direct Defense<br>and Cost<br>Containment<br>Expense<br>Incurred | Loss<br>Ratio<br>w/o LAE<br>* | Loss<br>Ratio<br>with LAE<br>** |
|--|---------------------|-----------------|----------------|--------------------|--------------------|--|-------------------------------|---------------------------------|
|  |                     |                 |                |                    |                    |  |                               |                                 |
| State Farm Mutual Automobile Insurance Company     | 133,684,896         | 22.4%           | 233,266,242    | 134,466,378        | 239,497,763        | 59,698   | 178.1%                        | 178.2%                          |
| Mississippi Farm Bureau Casualty Insurance Company | 91,677,475          | 15.3%           | 73,480,163     | 89,282,123         | 74,148,535         | 1,675,165  | 83.0%                         | 84.9%                           |
| Progressive Gulf Insurance Company                 | 52,137,309          | 8.7%            | 52,164,878     | 52,553,580         | 51,666,506         | 152,602  | 98.3%                         | 98.6%                           |
| Allstate Insurance Company                         | 33,568,288          | 5.6%            | 45,642,509     | 32,687,238         | 52,801,610         | 57,336   | 161.5%                        | 161.7%                          |
| Alfa Insurance Corporation                         | 16,749,823          | 2.8%            | 14,032,612     | 16,450,525         | 14,702,912         | 20,793   | 89.4%                         | 89.5%                           |
| Nationwide Mutual Insurance Company                | 14,221,088          | 2.4%            | 20,381,423     | 14,231,479         | 20,729,525         | 32,772   | 145.7%                        | 145.9%                          |
| American Family Home Insurance Company             | 14,168,600          | 2.4%            | 39,340,818     | 12,987,059         | 40,600,276         | 142,315  | 312.6%                        | 313.7%                          |
| United Services Automobile Association             | 12,931,800          | 2.2%            | 34,261,359     | 12,760,031         | 34,562,816         | 3,814  | 270.9%                        | 270.9%                          |
| Progressive Home Insurance Company                 | 12,857,944          | 2.2%            | 17,017,378     | 11,743,554         | 16,830,610         | 31,202   | 143.3%                        | 143.6%                          |
| Shelter Mutual Insurance Company                   | 12,617,220          | 2.1%            | 7,408,217      | 12,425,259         | 7,499,887          | 50,337   | 60.4%                         | 60.8%                           |
| Direct General Insurance Company of Mississippi    | 12,219,549          | 2.0%            | 7,796,581      | 12,247,462         | 7,831,237          | 39,127   | 63.9%                         | 64.3%                           |
| State Farm Fire and Casualty Company               | 10,825,330          | 1.8%            | 15,083,567     | 10,919,879         | 15,347,743         | 46,566   | 140.5%                        | 141.0%                          |
| USA Insurance Company                              | 10,656,385          | 1.8%            | 13,100,053     | 10,617,503         | 13,602,168         | -2,953   | 128.1%                        | 128.1%                          |
| Allstate Property and Casualty Insurance Company   | 10,542,239          | 1.8%            | 17,671,552     | 9,515,029          | 21,126,925         | 22,640   | 222.0%                        | 222.3%                          |
| SAFECO Insurance Company of Illinois               | 10,258,552          | 1.7%            | 11,580,538     | 10,054,241         | 13,048,961         | 21,704   | 129.8%                        | 130.0%                          |
| Safeway Insurance Company                          | 9,131,662           | 1.5%            | 6,729,976      | 9,502,243          | 6,613,862          | 382,230  | 69.6%                         | 73.6%                           |
| American Bankers Insurance Company of Florida      | 8,730,446           | 1.5%            | 11,499,789     | 8,311,130          | 13,690,910         | 110,800  | 164.7%                        | 166.1%                          |
| Economy Premier Assurance Company                  | 8,647,066           | 1.4%            | 7,721,383      | 8,951,797          | 7,445,845          | 7,175  | 83.2%                         | 83.3%                           |
| GEICO General Insurance Company                    | 6,024,116           | 1.0%            | 10,641,057     | 5,823,541          | 11,814,227         | 5,731  | 202.9%                        | 203.0%                          |
| Farmers Insurance Exchange                         | 5,981,233           | 1.0%            | 3,777,152      | 6,501,083          | 4,083,113          | 9,606  | 62.8%                         | 63.0%                           |
| Nationwide General Insurance Company               | 5,330,123           | 0.9%            | 6,836,929      | 5,289,266          | 6,936,021          | 10,521   | 131.1%                        | 131.3%                          |
| Government Employees Insurance Company             | 5,014,255           | 0.8%            | 9,060,155      | 5,043,645          | 9,959,484          | 985  | 197.5%                        | 197.5%                          |
| Mississippi Farm Bureau Mutual Insurance Company   | 4,934,015           | 0.8%            | 5,302,638      | 7,574,646          | 4,524,433          | 321,767  | 59.7%                         | 64.0%                           |
| USAA Casualty Insurance Company                    | 4,917,618           | 0.8%            | 9,521,344      | 4,802,146          | 9,622,272          | 701  | 200.4%                        | 200.4%                          |
| Metropolitan Casualty Insurance Company            | 3,981,300           | 0.7%            | 4,120,987      | 3,618,285          | 4,346,599          | 2,989  | 120.1%                        | 120.2%                          |

Private Passenger Auto Physical Damage Business - Stock Fire and Miscellaneous Companies

Page 1 of 7

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

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

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

| Company   | Premiums<br>Written | Market<br>Share | Losses<br>Paid | Premiums<br>Earned | Losses<br>Incurred | Direct Defense<br>and Cost<br>Containment<br>Expense<br>Incurred | Loss<br>Ratio<br>w/o LAE<br>* | Loss<br>Ratio<br>with LAE<br>** |
|---|---------------------|-----------------|----------------|--------------------|--------------------|--|-------------------------------|---------------------------------|
|   |                     |                 |                |                    |                    |  |                               |                                 |
| GEICO Indemnity Company                                     | 3,805,922           | 0.6%            | 4,415,618      | 3,488,957          | 4,922,219          | 1,269  | 141.1%                        | 141.1%                          |
| Travelers Property Casualty Insurance Company               | 3,750,570           | 0.6%            | 2,870,046      | 2,992,264          | 3,175,737          | 16,972   | 106.1%                        | 106.7%                          |
| American Reliable Insurance Company                         | 3,310,730           | 0.6%            | 6,629,183      | 2,871,814          | 6,949,510          | 12,369   | 242.0%                        | 242.4%                          |
| GuideOne America Insurance Company                          | 3,161,326           | 0.5%            | 1,642,265      | 3,049,426          | 1,652,615          | 3,164  | 54.2%                         | 54.3%                           |
| Hartford Underwriters Insurance Company                     | 3,155,616           | 0.5%            | 3,738,453      | 3,280,220          | 4,842,962          | 169,500  | 147.6%                        | 152.8%                          |
| Granite State Insurance Company                             | 2,990,528           | 0.5%            | 2,429,509      | 2,747,403          | 2,733,598          | 202,935  | 99.5%                         | 106.9%                          |
| American Modern Home Insurance Company                      | 2,752,082           | 0.5%            | 6,579,572      | 2,996,285          | 6,592,577          | 15,907   | 220.0%                        | 220.6%                          |
| State Auto Property and Casualty Insurance Company          | 2,733,753           | 0.5%            | 974,234        | 2,760,362          | 968,389            | 1,786  | 35.1%                         | 35.1%                           |
| USAuto Insurance Company, Inc.                              | 2,727,177           | 0.5%            | 1,239,959      | 2,635,707          | 1,252,105          | 32,129   | 47.5%                         | 48.7%                           |
| GuideOne Elite Insurance Company                            | 2,674,502           | 0.4%            | 1,485,477      | 2,757,057          | 1,485,977          | 3,705  | 53.9%                         | 54.0%                           |
| Allstate Indemnity Company                                  | 2,613,408           | 0.4%            | 2,375,603      | 2,633,159          | 2,556,415          | -42  | 97.1%                         | 97.1%                           |
| Nationwide Mutual Fire Insurance Company                    | 2,403,176           | 0.4%            | 1,765,929      | 2,311,146          | 1,770,298          | 4,262  | 76.6%                         | 76.8%                           |
| Liberty Mutual Fire Insurance Company                       | 2,280,139           | 0.4%            | 2,632,333      | 2,295,103          | 2,680,878          | 14,453   | 116.8%                        | 117.4%                          |
| SAFECO Insurance Company of America                         | 2,115,729           | 0.4%            | 1,911,862      | 2,162,840          | 2,150,000          | 5,860  | 99.4%                         | 99.7%                           |
| Nationwide Property and Casualty Insurance Company          | 1,908,925           | 0.3%            | 1,867,160      | 1,878,729          | 1,910,916          | 1,169  | 101.7%                        | 101.8%                          |
| American National Property and Casualty Company             | 1,837,587           | 0.3%            | 1,527,832      | 1,868,710          | 1,584,121          | 1,158  | 84.8%                         | 84.8%                           |
| Property and Casualty Insurance Company of Hartford         | 1,826,754           | 0.3%            | 2,761,165      | 1,637,307          | 3,650,375          | 130,285  | 222.9%                        | 230.9%                          |
| Alfa General Insurance Corporation                          | 1,738,542           | 0.3%            | 1,396,645      | 1,740,371          | 1,322,045          | 34,740   | 76.0%                         | 78.0%                           |
| Safe Auto Insurance Company                                 | 1,698,008           | 0.3%            | 1,203,439      | 1,504,668          | 1,329,611          | 32,056   | 88.4%                         | 90.5%                           |
| Dairyland Insurance Company                                 | 1,669,958           | 0.3%            | 1,027,706      | 1,670,846          | 1,085,830          | 701  | 65.0%                         | 65.0%                           |
| Unitrin Auto and Home Insurance Company                     | 1,627,534           | 0.3%            | 798,911        | 1,652,738          | 843,658            | -39,651  | 51.0%                         | 48.6%                           |
| Metropolitan Direct Property and Casualty Insurance Company | 1,569,060           | 0.3%            | 1,164,428      | 1,569,700          | 1,165,655          | 496  | 74.3%                         | 74.3%                           |
| United Automobile Insurance Company                         | 1,533,183           | 0.3%            | 666,390        | 1,311,219          | 648,321            | 35,682   | 49.4%                         | 52.2%                           |
| New Hampshire Indemnity Company, Inc.                       | 1,491,558           | 0.2%            | 1,017,512      | 1,926,070          | 878,306            | 75,499   | 45.6%                         | 49.5%                           |
| National General Insurance Company                          | 1,462,309           | 0.2%            | 2,242,427      | 1,445,780          | 2,293,675          | 18   | 158.6%                        | 158.6%                          |
| Nationwide Assurance Company                                | 1,406,038           | 0.2%            | 1,115,836      | 1,560,087          | 1,033,715          | 13,242   | 66.3%                         | 67.1%                           |
| Mendota Insurance Company                                   | 1,377,122           | 0.2%            | 1,296,989      | 1,205,928          | 1,406,952          | 40,381   | 116.7%                        | 120.0%                          |
| National Security Fire and Casualty Company                 | 1,310,715           | 0.2%            | 1,594,772      | 1,274,982          | 1,693,277          | 30,277   | 132.8%                        | 135.2%                          |

Private Passenger Auto Physical Damage Business - Stock Fire and Miscellaneous Companies

Page 2 of 7

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

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| Company  | Premiums<br>Written | Market<br>Share | Losses<br>Paid | Premiums<br>Earned | Losses<br>Incurred | Direct Defense<br>and Cost<br>Containment<br>Expense<br>Incurred | Loss<br>Ratio<br>w/o LAE<br>* | Loss<br>Ratio<br>with LAE<br>** |
|--|---------------------|-----------------|----------------|--------------------|--------------------|--|-------------------------------|---------------------------------|
|  |                     |                 |                |                    |                    |  |                               |                                 |
| Alfa Specialty Insurance Corporation                 | 1,294,743           | 0.2%            | 958,554        | 1,338,052          | 995,674            | 3,527  | 74.4%                         | 74.7%                           |
| GuideOne Mutual Insurance Company                    | 1,215,323           | 0.2%            | 741,365        | 1,305,175          | 541,409            | 5,763  | 41.5%                         | 41.9%                           |
| American International Insurance Company             | 1,085,311           | 0.2%            | 1,494,014      | 1,113,525          | 1,705,579          | 1,752  | 153.2%                        | 153.3%                          |
| Metropolitan Property and Casualty Insurance Company | 1,042,310           | 0.2%            | 1,453,341      | 1,074,439          | 1,503,924          | 280  | 140.0%                        | 140.0%                          |
| USAA General Indemnity Company                       | 1,005,029           | 0.2%            | 2,478,835      | 1,004,294          | 2,542,344          | 403  | 253.1%                        | 253.2%                          |
| Lincoln General Insurance Company                    | 901,017             | 0.2%            | 698,716        | 936,068            | 558,727            | -3,099   | 59.7%                         | 59.4%                           |
| Automobile Club Inter-Insurance Exchange             | 872,648             | 0.1%            | 894,720        | 859,754            | 892,255            | 17,247   | 103.8%                        | 105.8%                          |
| Leader Insurance Company                             | 852,361             | 0.1%            | 558,237        | 586,588            | 626,753            | 8,305  | 106.8%                        | 108.3%                          |
| Leader Specialty Insurance Company                   | 695,528             | 0.1%            | 393,710        | 502,401            | 453,080            | 4,374  | 90.2%                         | 91.1%                           |
| Shelter General Insurance Company                    | 633,433             | 0.1%            | 273,066        | 645,886            | 268,043            | 821  | 41.5%                         | 41.6%                           |
| Travelers Commercial Insurance Company               | 619,862             | 0.1%            | 291,127        | 515,518            | 333,101            | -35  | 64.6%                         | 64.6%                           |
| GEICO Casualty Company                               | 566,009             | 0.1%            | 415,045        | 569,090            | 516,903            | -3,543   | 90.8%                         | 90.2%                           |
| Vigilant Insurance Company                           | 545,738             | 0.1%            | 272,653        | 569,136            | 269,700            | 4,559  | 47.4%                         | 48.2%                           |
| Infinity Select Insurance Company                    | 535,779             | 0.1%            | 402,591        | 619,655            | 329,168            | -6,251   | 53.1%                         | 52.1%                           |
| Markel American Insurance Company                    | 533,788             | 0.1%            | 790,203        | 533,771            | 833,759            | 2,241  | 156.2%                        | 156.6%                          |
| Coast National Insurance Company                     | 524,927             | 0.1%            | 209,925        | 289,826            | 256,112            | 6,802  | 88.4%                         | 90.7%                           |
| Phoenix Insurance Company, The                       | 510,346             | 0.1%            | 384,919        | 549,983            | 405,528            | 473  | 73.7%                         | 73.8%                           |
| State Auto National Insurance Company                | 465,703             | 0.1%            | 259,553        | 510,782            | 259,590            | 6,375  | 50.8%                         | 52.1%                           |
| Foremost Insurance Company Grand Rapids, Michigan    | 436,448             | 0.1%            | 1,462,124      | 369,378            | 1,514,149          | -14  | 409.9%                        | 409.9%                          |
| Omni Insurance Company                               | 417,099             | 0.1%            | 456,794        | 437,145            | 457,011            | 42   | 104.5%                        | 104.6%                          |
| General Insurance Company of America                 | 410,451             | 0.1%            | 297,579        | 442,128            | 339,930            | -548   | 76.9%                         | 76.8%                           |
| Yosemite Insurance Company                           | 386,314             | 0.1%            | 138,580        | 377,092            | 142,757            | 0  | 37.9%                         | 37.9%                           |
| Southern United Fire Insurance Company               | 384,151             | 0.1%            | 190,389        | 415,176            | 126,210            | 24,508   | 30.4%                         | 36.3%                           |
| TravCo Insurance Company                             | 383,801             | 0.1%            | 184,011        | 404,643            | 201,181            | 255  | 49.7%                         | 49.8%                           |
| American International Pacific Insurance Company     | 358,146             | 0.1%            | 238,187        | 417,644            | 183,846            | 28,089   | 44.0%                         | 50.7%                           |
| Atlanta Specialty Insurance Company                  | 352,456             | 0.1%            | 296,476        | 440,885            | 275,308            | -3,287   | 62.4%                         | 61.7%                           |
| Federal Insurance Company                            | 335,072             | 0.1%            | 756,678        | 305,828            | 796,764            | 13,557   | 260.5%                        | 265.0%                          |
| Amica Mutual Insurance Company                       | 323,432             | 0.1%            | 531,245        | 314,840            | 634,592            | 13,254   | 201.6%                        | 205.8%                          |

Private Passenger Auto Physical Damage Business - Stock Fire and Miscellaneous Companies

Page 3 of 7

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| Company  | Premiums<br>Written | Market<br>Share | Losses<br>Paid | Premiums<br>Earned | Losses<br>Incurred | Direct Defense<br>and Cost<br>Containment<br>Expense<br>Incurred | Loss<br>Ratio<br>w/o LAE<br>* | Loss<br>Ratio<br>with LAE<br>** |
|--|---------------------|-----------------|----------------|--------------------|--------------------|--|-------------------------------|---------------------------------|
|  |                     |                 |                |                    |                    |  |                               |                                 |
| Infinity Insurance Company                                 | 308,627             | 0.1%            | 213,215        | 372,555            | 180,248            | 12,113   | 48.4%                         | 51.6%                           |
| Auto Club Family Insurance Company                         | 299,608             | 0.1%            | 154,836        | 336,278            | 154,562            | 3,799  | 46.0%                         | 47.1%                           |
| American Security Insurance Company                        | 289,238             | 0.0%            | 44,299         | 167,990            | 28,601             | 0  | 17.0%                         | 17.0%                           |
| Travelers Indemnity Company of America, The                | 281,921             | 0.0%            | 186,799        | 292,982            | 190,335            | 167  | 65.0%                         | 65.0%                           |
| Trinity Universal Insurance Company                        | 274,235             | 0.0%            | 152,694        | 277,277            | 152,271            | 413  | 54.9%                         | 55.1%                           |
| Standard Fire Insurance Company, The                       | 248,745             | 0.0%            | 254,472        | 275,293            | 261,514            | 609  | 95.0%                         | 95.2%                           |
| Sagamore Insurance Company                                 | 248,361             | 0.0%            | 94,615         | 202,713            | 90,290             | -32  | 44.5%                         | 44.5%                           |
| Metropolitan General Insurance Company                     | 240,570             | 0.0%            | 288,096        | 264,567            | 303,416            | -67  | 114.7%                        | 114.7%                          |
| Atlanta Casualty Company                                   | 237,415             | 0.0%            | 179,883        | 218,643            | 180,607            | -357   | 82.6%                         | 82.4%                           |
| Liberty Insurance Corporation                              | 236,280             | 0.0%            | 129,114        | 230,542            | 132,262            | 139  | 57.4%                         | 57.4%                           |
| AMEX Assurance Company                                     | 231,896             | 0.0%            | 389,942        | 225,631            | 432,246            | 4,241  | 191.6%                        | 193.5%                          |
| Infinity National Insurance Company                        | 197,365             | 0.0%            | 159,313        | 239,284            | 124,425            | -3,879   | 52.0%                         | 50.4%                           |
| Victoria Select Insurance Company                          | 178,155             | 0.0%            | 106,163        | 106,522            | 109,413            | 667  | 102.7%                        | 103.3%                          |
| Merastar Insurance Company                                 | 169,711             | 0.0%            | 354,647        | 160,310            | 357,670            | 5,715  | 223.1%                        | 226.7%                          |
| Union Insurance Company of Providence                      | 163,888             | 0.0%            | 57,223         | 173,020            | 54,471             | 14,833   | 31.5%                         | 40.1%                           |
| American National General Insurance Company                | 156,085             | 0.0%            | 164,378        | 169,599            | 107,276            | -165   | 63.3%                         | 63.2%                           |
| Windsor Insurance Company                                  | 143,429             | 0.0%            | 136,423        | 155,817            | 176,326            | -117   | 113.2%                        | 113.1%                          |
| Security National Insurance Company                        | 141,533             | 0.0%            | 139,170        | 144,357            | 153,966            | 311  | 106.7%                        | 106.9%                          |
| Teachers Insurance Company                                 | 122,739             | 0.0%            | 34,689         | 121,010            | 44,887             | 0  | 37.1%                         | 37.1%                           |
| Omni Indemnity Company                                     | 106,568             | 0.0%            | 122,086        | 131,450            | 121,733            | 0  | 92.6%                         | 92.6%                           |
| Integon National Insurance Company                         | 99,485              | 0.0%            | 51,488         | 121,362            | 51,500             | 217  | 42.4%                         | 42.6%                           |
| American Premier Insurance Company                         | 99,371              | 0.0%            | 99,580         | 154,422            | 79,616             | -3,144   | 51.6%                         | 49.5%                           |
| Audubon Insurance Company                                  | 90,803              | 0.0%            | 108,375        | 83,811             | 135,168            | 1,735  | 161.3%                        | 163.3%                          |
| Hartford Accident and Indemnity Company                    | 82,584              | 0.0%            | 144,777        | 81,958             | 180,679            | 6,115  | 220.5%                        | 227.9%                          |
| Emcasco Insurance Company                                  | 79,228              | 0.0%            | 30,678         | 85,381             | 25,132             | -176   | 29.4%                         | 29.2%                           |
| Automobile Insurance Company of Hartford, Connecticut, The | 71,722              | 0.0%            | 130,898        | 85,350             | 133,732            | 257  | 156.7%                        | 157.0%                          |
| Grain Dealers Mutual Insurance Company                     | 68,091              | 0.0%            | 24,190         | 65,836             | 27,351             | 1,230  | 41.5%                         | 43.4%                           |
| Response Worldwide Insurance Company                       | 62,615              | 0.0%            | 48,222         | 63,704             | 27,923             | -31  | 43.8%                         | 43.8%                           |

Private Passenger Auto Physical Damage Business - Stock Fire and Miscellaneous Companies

Page 4 of 7

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| Company   | Premiums<br>Written | Market<br>Share | Losses<br>Paid | Premiums<br>Earned | Losses<br>Incurred | Direct Defense                                 | Loss                  | Loss                    |
|---|---------------------|-----------------|----------------|--------------------|--------------------|--|-----------------------|-------------------------|
|   |                     |                 |                |                    |                    | and Cost<br>Containment<br>Expense<br>Incurred | Ratio<br>w/o LAE<br>* | Ratio<br>with LAE<br>** |
| Employers Mutual Casualty Company                   | 62,296              | 0.0%            | 22,528         | 64,549             | 25,291             | -27  | 39.2%                 | 39.1%                   |
| Foremost Signature Insurance Company                | 61,234              | 0.0%            | 196,651        | 49,489             | 204,247            | 12   | 412.7%                | 412.7%                  |
| Victoria Fire & Casualty Company                    | 53,655              | 0.0%            | 11,375         | 57,984             | 10,679             | 472  | 18.4%                 | 19.2%                   |
| Insurance Company of the State of Pennsylvania, The | 50,381              | 0.0%            | 74,266         | 28,844             | 85,946             | 701  | 298.0%                | 300.4%                  |
| American Century Casualty Company                   | 47,928              | 0.0%            | 14,373         | 38,761             | 20,792             | 267  | 53.6%                 | 54.3%                   |
| Trinity Universal Insurance Company of Kansas, Inc. | 47,163              | 0.0%            | 50,339         | 49,119             | 54,263             | 89   | 110.5%                | 110.7%                  |
| First Liberty Insurance Corporation, The            | 43,551              | 0.0%            | 81,695         | 48,264             | 76,655             | 422  | 158.8%                | 159.7%                  |
| Pharmacists Mutual Insurance Company                | 42,930              | 0.0%            | 75,663         | 43,824             | 81,365             | 105  | 185.7%                | 185.9%                  |
| Horace Mann Insurance Company                       | 38,911              | 0.0%            | 25,848         | 37,361             | 30,306             | 350  | 81.1%                 | 82.1%                   |
| State Automobile Mutual Insurance Company           | 36,597              | 0.0%            | 3,169          | 39,369             | 2,979              | 1  | 7.6%                  | 7.6%                    |
| GuideOne Specialty Mutual Insurance Company         | 35,018              | 0.0%            | 10,588         | 38,723             | 10,987             | 3,237  | 28.4%                 | 36.7%                   |
| Electric Insurance Company                          | 35,004              | 0.0%            | 56,057         | 32,489             | 56,057             | 0  | 172.5%                | 172.5%                  |
| GMAC Direct Insurance Company                       | 34,446              | 0.0%            | 73,177         | 48,963             | 69,143             | -532   | 141.2%                | 140.1%                  |
| National Union Fire Insurance Company of Louisiana  | 31,009              | 0.0%            | 84,562         | 25,920             | 87,398             | 645  | 337.2%                | 339.7%                  |
| Horace Mann Property & Casualty Insurance Company   | 13,859              | 0.0%            | 1,916          | 15,038             | 5,053              | 0  | 33.6%                 | 33.6%                   |
| Southern Farm Bureau Casualty Insurance Company     | 12,303              | 0.0%            | 1,602          | 13,544             | 1,248              | -2   | 9.2%                  | 9.2%                    |
| Pacific Indemnity Company                           | 7,623               | 0.0%            | 23,027         | 10,268             | 23,075             | 466  | 224.7%                | 229.3%                  |
| Associated Indemnity Corporation                    | 6,691               | 0.0%            | 11,008         | 7,120              | 12,631             | 2  | 177.4%                | 177.4%                  |
| ACE American Insurance Company                      | 4,414               | 0.0%            | 123,610        | 52,396             | 151,206            | -4,322   | 288.6%                | 280.3%                  |
| Hartford Casualty Insurance Company                 | 3,333               | 0.0%            | -3             | 3,736              | -5                 | 0  | -0.1%                 | -0.1%                   |
| Universal Underwriters Insurance Company            | 3,215               | 0.0%            | 165,304        | 2,468              | 165,304            | 0  | *****                 | *****                   |
| Progressive Casualty Insurance Company              | 1,798               | 0.0%            | 4,752          | 3,427              | 4,825              | 356  | 140.8%                | 151.2%                  |
| AIG Centennial Insurance Company                    | 890                 | 0.0%            | 1,826          | 11,669             | -1,103             | -391   | -9.5%                 | -12.8%                  |
| Mountain Laurel Assurance Company                   | 824                 | 0.0%            | 0              | 2                  | 0                  | 0  | 0.0%                  | 0.0%                    |
| Great American Insurance Company                    | 648                 | 0.0%            | 2,000          | 297                | 2,000              | 1  | 673.4%                | 673.7%                  |
| Hartford Fire Insurance Company                     | 644                 | 0.0%            | 0              | 138                | 0                  | 0  | 0.0%                  | 0.0%                    |
| Fireman's Fund Insurance Company                    | 342                 | 0.0%            | 270,119        | 342                | 272,817            | -30  | *****                 | *****                   |
| Aegis Security Insurance Company                    | 287                 | 0.0%            | 0              | 287                | 0                  | 0  | 0.0%                  | 0.0%                    |

Private Passenger Auto Physical Damage Business - Stock Fire and Miscellaneous Companies

Page 5 of 7

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

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

Wednesday, May 31, 2006 12:14:50 PM

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

| Company   | Premiums<br>Written | Market<br>Share | Losses<br>Paid | Premiums<br>Earned | Losses<br>Incurred | Direct Defense<br>and Cost<br>Containment<br>Expense<br>Incurred | Loss<br>Ratio<br>w/o LAE<br>* | Loss<br>Ratio<br>with LAE<br>** |
|---|---------------------|-----------------|----------------|--------------------|--------------------|--|-------------------------------|---------------------------------|
|   |                     |                 |                |                    |                    |  |                               |                                 |
| American Manufacturers Mutual Insurance Company | 196                 | 0.0%            | 4,035          | 1,557              | -591               | 10,756   | -38.0%                        | 652.9%                          |
| Jefferson Insurance Company                     | 0                   | 0.0%            | 355,000        | 0                  | 372,000            | 7,011  |                               |                                 |
| Lumbermens Mutual Casualty Company              | 0                   | 0.0%            | 135            | 185                | 6,729              | -64  | *****                         | *****                           |
| Superior Insurance Company                      | 0                   | 0.0%            | 117            | 0                  | 245                | 7  |                               |                                 |
| Travelers Indemnity Company, The                | 0                   | 0.0%            | 0              | 3,042              | -134               | -1   | -4.4%                         | -4.4%                           |
| TIG Insurance Company                           | 0                   | 0.0%            | 0              | 1,913              | 0                  | 0  | 0.0%                          | 0.0%                            |
| Cincinnati Insurance Company, The               | 0                   | 0.0%            | 0              | 294                | -5                 | 0  | -1.7%                         | -1.7%                           |
| New Hampshire Insurance Company                 | 0                   | 0.0%            | 0              | 2                  | 0                  | 0  | 0.0%                          | 0.0%                            |
| Union Insurance Company                         | 0                   | 0.0%            | 0              | 0                  | 5,906              | 0  |                               |                                 |
| First National Insurance Company of America     | 0                   | 0.0%            | 0              | 0                  | 3,645              | -66  |                               |                                 |
| Valiant Insurance Company                       | 0                   | 0.0%            | 0              | 0                  | 299                | -218   |                               |                                 |
| Warner Insurance Company                        | 0                   | 0.0%            | 0              | 0                  | 207                | 0  |                               |                                 |
| Northern Insurance Company of New York          | 0                   | 0.0%            | 0              | 0                  | 192                | -50  |                               |                                 |
| Employers' Fire Insurance Company, The          | 0                   | 0.0%            | 0              | 0                  | 179                | 0  |                               |                                 |
| Deerbrook Insurance Company                     | 0                   | 0.0%            | 0              | 0                  | 67                 | 0  |                               |                                 |
| Century Indemnity Company                       | 0                   | 0.0%            | 0              | 0                  | 4                  | 1  |                               |                                 |
| St. Paul Fire and Marine Insurance Company      | 0                   | 0.0%            | 0              | 0                  | 4                  | 0  |                               |                                 |
| Chicago Insurance Company                       | 0                   | 0.0%            | 0              | 0                  | 1                  | 20   |                               |                                 |
| Charter Oak Fire Insurance Company, The         | 0                   | 0.0%            | 0              | 0                  | 1                  | 0  |                               |                                 |
| Direct General Insurance Company                | 0                   | 0.0%            | 0              | 0                  | 0                  | 47   |                               |                                 |
| Continental National Indemnity Company          | 0                   | 0.0%            | 0              | 0                  | 0                  | 23   |                               |                                 |
| American Safety Casualty Insurance Company      | 0                   | 0.0%            | 0              | 0                  | -3                 | 0  |                               |                                 |
| American Motorists Insurance Company            | 0                   | 0.0%            | 0              | 0                  | -38                | -2   |                               |                                 |
| LM Personal Insurance Company                   | 0                   | 0.0%            | 0              | 0                  | -65                | 37   |                               |                                 |
| Northland Insurance Company                     | 0                   | 0.0%            | 0              | 0                  | -1,280             | -269   |                               |                                 |
| Southern Guaranty Insurance Company             | 0                   | 0.0%            | 0              | 0                  | -1,774             | 0  |                               |                                 |
| Pennsylvania General Insurance Company          | 0                   | 0.0%            | -20            | 0                  | 12,434             | 0  |                               |                                 |
| American Economy Insurance Company              | 0                   | 0.0%            | -67            | 0                  | -67                | 0  |                               |                                 |

Private Passenger Auto Physical Damage Business - Stock Fire and Miscellaneous Companies

Page 6 of 7

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Wednesday, May 31, 2006 12:14:50 PM

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| Company  | Premiums<br>Written | Market<br>Share | Losses<br>Paid     | Premiums<br>Earned | Losses<br>Incurred | Direct Defense                                 | Loss                  | Loss                    |
|--|---------------------|-----------------|--------------------|--------------------|--------------------|--|-----------------------|-------------------------|
|  |                     |                 |                    |                    |                    | and Cost<br>Containment<br>Expense<br>Incurred | Ratio<br>w/o LAE<br>* | Ratio<br>with LAE<br>** |
| Regal Insurance Company                            | 0                   | 0.0%            | -74                | 0                  | -5,974             | 2,151  |                       |                         |
| Maryland Casualty Company                          | 0                   | 0.0%            | -75                | -51                | 301                | -128   | -590.2%               | -339.2%                 |
| Travelers Property Casualty Company of America     | 0                   | 0.0%            | -337               | 0                  | 1,267              | -43  |                       |                         |
| State National Insurance Company, Inc.             | 0                   | 0.0%            | -533               | 1,710              | -533               | 0  | -31.2%                | -31.2%                  |
| American States Preferred Insurance Company        | 0                   | 0.0%            | -579               | 0                  | -579               | 0  |                       |                         |
| Fidelity and Guaranty Insurance Company            | 0                   | 0.0%            | -593               | 0                  | -593               | 0  |                       |                         |
| Permanent General Assurance Corporation            | 0                   | 0.0%            | -700               | 0                  | -700               | 0  |                       |                         |
| Generali - U.S. Branch                             | 0                   | 0.0%            | -834               | 0                  | -621               | 53   |                       |                         |
| Mutual Service Casualty Insurance Company          | 0                   | 0.0%            | -1,004             | 0                  | -1,004             | 0  |                       |                         |
| LM Property and Casualty Insurance Company         | 0                   | 0.0%            | -1,548             | 0                  | -6,217             | 1,303  |                       |                         |
| American Central Insurance Company                 | 0                   | 0.0%            | -2,047             | 0                  | -12,859            | 429  |                       |                         |
| USF&G Insurance Company of Mississippi             | 0                   | 0.0%            | -2,866             | 0                  | -2,866             | 0  |                       |                         |
| Progressive Southeastern Insurance Company         | 0                   | 0.0%            | -11,338            | 0                  | 6,134              | 6,441  |                       |                         |
| Fidelity and Guaranty Insurance Underwriters, Inc. | 0                   | 0.0%            | -14,087            | 0                  | -14,087            | 0  |                       |                         |
| Lafayette Insurance Company                        | 0                   | 0.0%            | -16,875            | 0                  | -16,875            | 2,075  |                       |                         |
| Massachusetts Bay Insurance Company                | -81                 | 0.0%            | -19,930            | 123                | -19,936            | 0  | *****                 | *****                   |
| Lyndon Property Insurance Company                  | -118                | 0.0%            | 2,081              | 1,123              | 1,216              | 0  | 108.3%                | 108.3%                  |
| Hanover Insurance Company, The                     | -230                | 0.0%            | -170               | 515                | -175               | 0  | -34.0%                | -34.0%                  |
| Audubon Indemnity Company                          | -535                | 0.0%            | -4,883             | 3,986              | -4,883             | 0  | -122.5%               | -122.5%                 |
| Brierfield Insurance Company                       | -883                | 0.0%            | 1,525              | -883               | 1,524              | 85   | -172.6%               | -182.2%                 |
| AIG Premier Insurance Company                      | -1,194              | 0.0%            | 509                | 4,606              | -1,617             | -433   | -35.1%                | -44.5%                  |
| Virginia Surety Company, Inc.                      | -11,739             | 0.0%            | 289                | 1,840              | 289                | 0  | 15.7%                 | 15.7%                   |
| Progressive Max Insurance Company                  | -12,082             | 0.0%            | 308,825            | 475,247            | 273,358            | 9,637  | 57.5%                 | 59.5%                   |
| Southern Fire & Casualty Company                   | -24,991             | 0.0%            | 536,722            | 789,354            | 284,377            | -27,314  | 36.0%                 | 32.6%                   |
| First Colonial Insurance Company                   | -50,177             | 0.0%            | 17,144             | 206,299            | -24,789            | 345  | -12.0%                | -11.8%                  |
| <b>Grand Totals: 190 Companies in Report</b>       | <b>597,932,936</b>  |                 | <b>761,866,731</b> | <b>594,259,619</b> | <b>791,900,267</b> | <b>4,230,043</b>                               | <b>133.3%</b>         | <b>134.0%</b>           |

Private Passenger Auto Physical Damage Business - Stock Fire and Miscellaneous Companies

Page 7 of 7

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