



**Texas Department  
of Insurance**

**Quarterly Legislative Report  
on Market Conditions**

*3rd Quarter  
2009*

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*Property & Casualty Program/Data Services*  
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# Table of Contents

<b>INTRODUCTION</b> .....	1
<b>TERMS</b> .....	2
<i>Number of Policies Written</i> .....	2
<i>Premiums on Policies Written</i> .....	2
<i>Direct Losses Paid</i> .....	2
<i>Direct to Paid Loss Ratio</i> .....	2
<i>Earned to Incurred Loss Ratio</i> .....	2
<i>Number of Groups</i> .....	2
<i>Market Share</i> .....	2
<i>Net Underwriting Profit or Loss</i> .....	2
<i>Number of Rate Filings</i> .....	2
<b>LINES OF INSURANCE</b> .....	3
<i>Products and Completed Operations Insurance (Product Liability)</i> .....	3
<i>General Liability</i> .....	3
<i>Commercial Fire &amp; Allied Lines</i> .....	3
<i>Commercial Multiple Peril</i> .....	3
<i>Private Passenger Auto</i> .....	3
<i>Homeowners Multiple Peril</i> .....	3
<i>Workers' Compensation</i> .....	3
<i>Boiler &amp; Machinery</i> .....	4
<i>Commercial Crime</i> .....	4
<i>Commercial Glass</i> .....	4
<i>Medical Professional Liability</i> .....	4
<i>Miscellaneous Professional Liability</i> .....	4
<b>SUMMARY OF FOUR QUARTERS</b> .....	5
<i>Cumulative Totals for Four Quarters Ending September 2009</i> .....	5
<i>Number of Groups/Companies Writing Policies per Quarter</i> .....	5
<b>PRODUCT LIABILITY</b> .....	6
<b>GENERAL LIABILITY</b> .....	8
<b>COMMERCIAL FIRE &amp; ALLIED LINES</b> .....	10
<b>COMMERCIAL MULTIPLE PERIL</b> .....	12
<b>PRIVATE PASSENGER AUTO (ALL COMPANIES)</b> .....	14
<i>VOLUNTARY LIABILITY (ALL COMPANIES)</i> .....	16
<i>ASSIGNED RISK (ALL COMPANIES)</i> .....	18
<i>PHYSICAL DAMAGE (ALL COMPANIES)</i> .....	20
<b>HOMEOWNERS MULTIPLE PERIL (ALL COMPANIES)</b> .....	22
<b>WORKERS' COMPENSATION (ALL COMPANIES)</b> .....	24
<i>VOLUNTARY</i> .....	26
<i>ASSIGNED RISK</i> .....	28
<i>DEDUCTIBLE PLANS</i> .....	30
<b>BOILER &amp; MACHINERY</b> .....	32
<b>COMMERCIAL CRIME</b> .....	34
<b>COMMERCIAL GLASS</b> .....	36
<b>MEDICAL PROFESSIONAL LIABILITY</b> .....	38
<b>MISCELLANEOUS PROFESSIONAL LIABILITY</b> .....	40
<b>COMPLAINT DATA</b> .....	
<i>All Lines Complaint Data</i> .....	42
<i>Private Passenger Auto/Listed by Percent of Complaints per Policy</i> .....	43
<i>Homeowners/Listed by Percent of Complaints per Policy</i> .....	44
<b>HOMEOWNERS RATE FILING EXHIBIT</b> .....	45
<b>PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT</b> .....	47



**T**he Texas Department of Insurance (TDI) publishes this report pursuant to *Texas Insurance Code* Article 2251.008 which requires that the TDI issue to the Governor, Lieutenant Governor, and Speaker of the House of Representatives a *Quarterly Legislative Report on Market Conditions* reflecting changes in losses, premiums, market share, and complaints for certain lines of insurance.

This report includes information on the following lines of insurance: General Liability, Commercial Fire & Allied Lines, Product Liability, Commercial Multiple Peril, Private Passenger Auto, Homeowners Multiple Peril, Workers' Compensation, Boiler & Machinery, Commercial Crime, Commercial Glass, Medical Professional Liability, and Miscellaneous Professional Liability.

Data were reported for each calendar year quarter. *The Quarterly Legislative Report on Market Conditions* shows market share based on the sum of the most recent four quarters as well as the percent change from the four quarters ending one year prior. In addition, the report provides a comparison of the current quarter with the same quarter one year prior.

As required by SB611, 80th Legislature, beginning with the 4th quarter 2007 TDI started collecting information pertaining to underwriting profits/losses and rate filings. SB611 allows TDI to delay the publication of this information for lines other than residential property insurance and personal automobile until a date specified by the commissioner. This report contains the underwriting profit/loss information for all lines of business and the rate filing information for Private Passenger Automobile and Homeowners lines of business. The layout and content of this report may be amended with future publications as TDI works towards improving the presentation of the information contained in this report. Also, it should be noted that because of the cyclical nature of the quarterly underwriting profit/loss information contained in this report, it should not be used to determine the reasonableness of rates that are used by a given company.

## *Terms*

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**Number of Policies Written:** The number of Texas new and renewal policies issued during the quarter. The policies were adjusted to an annual basis. For example, a six month policy was reported as 0.5 policies.

**Premiums on Policies Written:** This report captures the Texas portion of direct premiums written in the designated quarter without adjustments for cancellations or endorsements and, therefore, it may not match the written premiums figures in the statutory Annual Statement.

**Direct Written Premium:** Written premium is the Texas portion of the statutory Annual Statement report of written premiums in the quarter.

**Direct Losses Paid:** Direct losses paid represent payments made during the quarter regardless of when the policy was written or when the accident occurred. Loss adjustment expenses (LAE) are not included.

**Loss Ratio:** unless otherwise specified this ratio is developed by dividing direct losses paid during the quarter by direct premiums written during the quarter.

**Earned to Incurred Loss Ratio:** This loss ratio is developed by dividing direct incurred losses by earned premiums. Both figures come from the statutory Annual Statement. Loss adjustment expenses (LAE) are not included.

**Number of Groups:** Companies that are owned/controlled by one entity are considered a group. Unaffiliated companies are those that are not associated with any other insurance company. The number of groups referred to in this report is the number of groups plus the number of unaffiliated companies.

**Market Share:** This figure represents an insurer's market share, expressed as a percentage, of the industry total for premiums written for the sum of the most recent four quarters.

**Underwriting Profit or Loss:** The underwriting profit or loss is calculated as the direct premiums earned less direct losses incurred, less loss adjustment expenses incurred, less other underwriting expenses incurred, less dividends paid to policyholders. Underwriting Profit or Loss is as it was reported by the company and has not been reconciled to any financial reports.

**Rate Filing Exhibits:** Number of Rate Filings and rate filing summary information is as it was reported by the company and has not been reconciled to actual rate filings that were received by TDI. Rate reductions are indicated by negative numbers in "()"s". Rate filings information are only reported if there was a change in a given "period" so there may be occurrences where a 12, 24, or 36 month period are not displayed.

**Products and Completed Operations Insurance** or **Product Liability** provides coverage for a manufacturer or contractor for claims after a manufactured product has been sold and/or a claim results from an operation which the manufacturer has completed. Products Liability also includes coverage for a contractor's or manufacturer's liability for injuries or property damage suffered by third parties as the result of the contractor or manufacturer completing an operation.

**General Liability** provides coverage for an insured when negligent acts and/or omissions result in bodily injury and/or property damage on the premises of a business or when someone is injured in the general operation of a business.

**Commercial Fire & Allied Lines** has two coverages - Standard Fire Policy and Extended Coverage Endorsements for businesses. A Standard Fire Policy insures commercial properties against fire and lightning. The Extended Coverage Endorsement covers numerous direct and indirect risks such as windstorm, hail, explosions, smoke damage, vandalism, and water damage.

**Commercial Multiple Peril** policies generally provide coverage for businesses in four areas: property; liability; crime; and boiler and machinery.

**Private Passenger Auto** coverages include liability, PIP, uninsured motorist and physical damage.

**Homeowners Multiple Peril** provides coverage against the insured's property being destroyed or damaged by various perils and coverage for the insured's liability exposure.

**Workers' Compensation** offers coverage providing four types of benefits (medical care, death, disability, rehabilitation) for employee job-related injuries or diseases as a matter of right (without regard to fault.)

## *Lines of Insurance*

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**Boiler & Machinery** provides protection against the sudden and accidental breakdown or explosion of boilers, machinery, and electrical equipment. Coverage is provided on damage to the equipment, expediting expenses, damage to the property of others and can be extended to cover losses resulting from the interruption of business.

**Commercial Crime** provides coverage against loss of property caused by burglary, theft, and/or employee dishonesty. This may include losses inside or outside the premises, losses from counterfeit paper currency, and depositors forgery.

**Commercial Glass** provides coverage on commercial plate glass, lettering, frames and ornamentation.

**Medical Professional Liability** provides insurance against losses due to claims for damages alleging malpractice by physicians, surgeons, hospitals or other health care providers in the exercise of their professions.

**Miscellaneous Professional Liability** provides insurance on professional practitioners that will defend suits instituted against them for malpractice or errors and omissions and/or pay any damages, subject to policy limits. In compliance with applicable statutes, the following have been excluded from miscellaneous professional liability: architects, beauticians/barbers, lawyers, medical laboratory personnel, psychologists, real estate agents, surveyors, and x-ray lab personnel.

# Summary of Four Quarters

## CUMULATIVE TOTALS FOR FOUR QUARTERS ENDING SEPTEMBER 2009

	Number Of Groups/Companies	Number Of Policies Written	Premiums On Policies Written	Direct Written Premiums	Direct Losses Paid
PRODUCT LIABILITY	65 / 165	45,853	\$193,046,410	\$141,539,748	\$75,565,845
GENERAL LIABILITY - OTHER	148 / 364	1,152,308	\$1,895,661,201	\$2,017,021,110	\$992,418,687
COMMERCIAL FIRE & ALLIED	83 / 190	112,693	\$744,784,549	\$820,727,320	\$1,612,813,252
COMMERCIAL MULTIPLE PERIL	83 / 214	445,223	\$1,811,553,905	\$1,842,762,343	\$2,084,791,765
PRIVATE PASSENGER AUTO					
VOLUNTARY (VOL) LIABILITY	79 / 183	13,665,134	\$7,705,341,933	\$7,285,383,318	\$4,400,826,975
ASSIGNED RISK LIABILITY	12 / 12	11,233	\$7,011,034	\$4,891,460	\$4,067,295
PHYSICAL DAMAGE	74 / 175	10,436,342	\$6,092,880,982	\$5,627,105,650	\$3,800,974,416
TOTAL PPA	79 / 186	24,112,709	\$13,805,233,949	\$12,917,380,428	\$8,205,771,546
HOMEOWNERS MULTIPLE PERIL	68 / 116	5,568,345	\$5,983,492,320	\$5,467,218,406	\$7,109,232,848
WORKERS' COMPENSATION					
VOL PREMIUMS < \$5,000		114,763	\$177,757,466	**	**
VOL PREMIUMS \$5,000 - \$100,000		58,507	\$1,090,853,614	**	**
VOL PREMIUMS > \$100,000		4,953	\$1,266,133,596	**	**
TOTAL VOLUNTARY	88 / 235	178,223	\$2,534,744,676	\$2,350,541,919	\$950,465,632
RESIDUAL MARKET ***	1 / 1	96	\$2,816,206	\$2,319,669	\$3,989,758
TOTAL WC	88 / 235	178,319	\$2,537,560,882	\$2,352,861,588	\$954,455,390
BOILER & MACHINERY	45 / 113	61,373	\$93,298,057	\$103,501,407	\$65,567,513
COMMERCIAL CRIME	34 / 86	11,037	\$6,130,824	\$8,742,404	\$678,529
COMMERCIAL GLASS	2 / 4	251	\$84,019	14,272	\$10,359
MEDICAL PROFESSIONAL LIABILITY	32 / 41	69,049	\$223,715,114	\$223,692,836	\$87,571,084
MISC. PROFESSIONAL LIABILITY	32 / 64	26,508	\$314,809,887	\$302,048,703	\$65,121,890

\*\* Companies were not required to report the Direct Losses Paid by policy size.

\*\*\* Policies reported in this category were written under the START program by the Texas Mutual Insurance Company.

Line of Business	NUMBER OF GROUPS / COMPANIES WRITING POLICIES PER QUARTER							
	First Quarter		Third Quarter		Third Quarter		Fourth Quarter	
	2008	2009	2008	2009	2008	2009	2008	2009
Product Liability	54 / 139	57 / 146	57 / 137	60 / 147	54 / 138	59 / 150	53 / 139	
General Liability	136 / 302	137 / 321	136 / 308	134 / 326	135 / 308	137 / 337	132 / 304	
Commercial Fire & Allied	74 / 151	75 / 160	73 / 161	77 / 168	75 / 155	77 / 169	74 / 153	
Commercial Multiple Peril	74 / 182	76 / 189	76 / 188	78 / 190	78 / 185	78 / 196	82 / 194	
Private Passenger Auto	74 / 164	76 / 175	75 / 168	75 / 171	75 / 170	76 / 173	76 / 172	
Homeowners Multiple Peril	63 / 99	63 / 106	63 / 104	64 / 108	61 / 102	64 / 106	64 / 107	
Workers' Compensation	96 / 227	89 / 230	95 / 233	91 / 235	91 / 229	90 / 237	92 / 229	
Boiler & Machinery	39 / 88	40 / 100	37 / 88	41 / 102	35 / 88	43 / 104	42 / 95	
Commercial Crime	30 / 63	30 / 68	28 / 62	29 / 64	31 / 68	31 / 67	28 / 65	
Commercial Glass	4 / 7	4 / 5	5 / 8	4 / 6	4 / 8	4 / 7	4 / 9	
Medical Professional Liability	30 / 36	28 / 38	31 / 39	30 / 38	29 / 37	29 / 36	31 / 37	
Misc. Professional Liability	32 / 63	30 / 65	30 / 58	60 / 147	28 / 60	32 / 65	29 / 65	

## Product Liability

There were 65 groups, 165 companies, that had direct written premium for Product Liability in the third quarter of 2009, as compared to 60 groups, 157 companies, in the third quarter of 2008.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 2009 to direct written premium in the third quarter of 2008 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRODUCT LIABILITY

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2009	% Change 3rd Quarter 2008 to 2009	4 Quarters Ending 3rd Qtr 2009	% Change 4 Qtrs Ending 2008 to 2009	Net Underwriting Profit or Loss 3rd Qtr 2009	Loss Ratio 3rd Qtr 2009
1	Travelers Group	12.19%	\$3,064,846	(25.27%)	\$17,254,569	14.09%	\$5,514,853	25.47
2	Liberty Mutual Group	9.70%	\$2,739,651	(41.15%)	\$13,728,002	(29.40%)	(\$22,160,582)	258.74
3	Zurich Insurance Group	7.54%	\$985,869	(42.57%)	\$10,678,364	5.85%	(\$32,737,189)	144.94
4	Chubb & Son Inc.	7.31%	\$2,288,745	2.36%	\$10,349,381	(3.75%)	(\$6,988,713)	35.55
5	American Financial Group	7.28%	\$2,341,421	(52.08%)	\$10,308,875	(47.16%)	\$479,384	13.62
6	Hartford Fire & Casualty Group	6.17%	\$1,956,066	(0.69%)	\$8,739,850	(8.93%)	\$120,772	13.30
7	ACE Ltd.	4.79%	\$3,816,212	627.36%	\$6,785,798	72.07%	(\$168,886)	129.75
8	Federated Mutual Group	4.13%	\$3,808,145	311.02%	\$5,842,025	79.36%	(\$1,077,004)	114.36
9	Everest Reinsurance Holding Inc.	3.76%	\$3,878,501	1144.75%	\$5,328,363	(49.63%)	\$394,346	8.76
10	Electric Insurance Group	3.47%	\$0	*	\$4,908,300	39.75%	(\$193,407)	**
11	United Fire & Casualty Group	3.38%	\$1,132,917	(4.62%)	\$4,779,706	8.48%	\$439,210	1.64
12	Companion Life Insurance Company	2.56%	\$866,326	(26.34%)	\$3,628,608	(8.41%)	\$6,757	4.75
13	American International Group	2.55%	\$1,020,210	617.36%	\$3,606,495	102.50%	(\$435,064)	16.14
14	Sentry Insurance Group	2.27%	\$432,826	(42.90%)	\$3,214,896	(15.87%)	(\$1,864,926)	146.71
15	Amtrust Group	2.08%	\$454,472	(55.47%)	\$2,938,613	36.10%	\$733,560	16.85
16	CNA Insurance Group	1.97%	\$177,096	(83.85%)	\$2,784,487	15.55%	\$2,494,289	338.85
17	Nationwide Corp.	1.86%	\$647,628	(4.68%)	\$2,633,007	13.31%	\$327,566	8.27
18	Central Mutual Insurance Company Ohio	1.84%	\$655,631	(17.89%)	\$2,600,169	(16.80%)	(\$412,139)	0.00
19	Allianz Insurance Group	1.57%	\$437,875	32.21%	\$2,220,372	39.68%	\$1,936,836	4.07
20	Fairfax Financial	1.40%	\$267,745	(28.39%)	\$1,984,850	7.95%	\$686,898	34.69
21	EMC Insurance Company	1.21%	\$279,289	(45.06%)	\$1,712,949	(17.17%)	\$30,385	0.83
22	National American Insurance Company	1.06%	\$273,927	(10.55%)	\$1,496,397	(12.01%)	\$183,090	12.59
23	Old Republic Group	0.84%	\$444,692	(65.69%)	\$1,181,969	(70.44%)	\$84,905	2.37
24	WR Berkley Corp.	0.80%	\$201,208	(48.40%)	\$1,131,862	(21.19%)	(\$130,501)	32.54
25	Arch Insurance Group	0.68%	\$205,496	56.92%	\$966,711	(12.40%)	\$295,345	0.74
<b>Top 25 Groups Total</b>		<b>92.42%</b>	<b>\$32,376,794</b>	<b>2.71%</b>	<b>\$130,804,618</b>	<b>(8.87%)</b>	<b>(\$52,440,215)</b>	<b>71.67</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$35,586,272</b>	<b>2.92%</b>	<b>\$141,539,748</b>	<b>(9.61%)</b>	<b>\$72,873,439</b>	<b>66.64</b>

\* Premiums from Prior reporting period were \$0, less than \$0, or negligible.

\*\*Direct Losses Paid and/or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 2004	\$57,250,949	\$39,501,613	\$16,782,694
4th qtr 2004	\$71,100,716	\$40,485,016	\$43,446,411
1st qtr 2005	\$59,579,406	\$36,994,120	\$97,688,241
2nd qtr 2005	\$56,230,850	\$37,217,878	\$32,123,365
3rd qtr 2005	\$51,108,883	\$42,466,267	(\$998,143)
4th qtr 2005	\$47,688,104	\$38,393,965	(\$6,845,806)
1st qtr 2006	\$55,267,387	\$43,417,571	\$16,986,885
2nd qtr 2006	\$53,027,882	\$34,740,247	\$26,098,985
3rd qtr 2006	\$65,733,209	\$41,416,463	\$7,433,214
4th qtr 2006	\$51,262,901	\$45,787,192	(\$3,974,498)
1st qtr 2007	\$47,342,222	\$37,478,153	\$14,484,977
2nd qtr 2007	\$47,598,755	\$37,800,664	\$19,155,579
3rd qtr 2007	\$61,495,456	\$35,879,061	\$19,519,822
4th qtr 2007	\$46,590,904	\$36,926,772	\$13,695,009
1st qtr 2008	\$49,255,919	\$49,066,487	\$17,872,762
2nd qtr 2008	\$43,321,383	\$36,026,041	\$6,544,588
3rd qtr 2008	\$43,302,854	\$34,576,458	\$12,732,618
4th qtr 2008	\$50,469,002	\$40,235,764	\$20,806,971
1st qtr 2009	\$48,811,638	\$33,267,013	\$9,037,484
2nd qtr 2009	\$47,231,228	\$32,450,699	\$21,977,511
3rd qtr 2009	\$46,534,542	\$35,586,272	\$23,743,879

### EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
1997	60.4%
1998	90.4%
1999	68.3%
2000	104.4%
2001	201.3%
2002	275.2%
2003	219.9%
2004	138.3%
2005	35.9%
2006	26.3%
2007	66.5%
2008	22.7%

## General Liability

There were 148 groups, 364 companies, that had direct written premium for General Liability in the third quarter of 2009, as compared to 144 groups, 342 companies, in the third quarter of 2008.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 2009 to direct written premium in the third quarter of 2008 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR GENERAL LIABILITY

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2009	% Change 3rd Quarter 2008 to 2009	4 Quarters Ending 3rd Qtr 2009	% Change 4 Qtrs Ending 2008 to 2009	Net Underwriting Profit or Loss 3rd Qtr 2009	Loss Ratio 3rd Qtr 2009
1	American International Group	23.19%	\$219,097,379	2.13%	\$467,738,640	(19.33%)	\$26,120,105	34.30
2	Travelers Group	10.99%	\$51,743,117	3.98%	\$221,599,059	9.48%	(\$7,320,525)	29.44
3	Zurich Insurance Group	7.86%	\$23,930,992	(29.81%)	\$158,446,920	(17.39%)	(\$93,486,684)	152.12
4	ACE Ltd.	5.48%	\$21,053,275	(16.93%)	\$110,531,620	(24.98%)	\$8,717,397	33.59
5	Liberty Mutual Group	5.06%	\$24,952,057	(8.63%)	\$102,089,190	(7.99%)	\$20,578,090	23.60
6	Hartford Fire & Casualty Group	3.85%	\$16,703,223	(27.56%)	\$77,556,042	(12.45%)	\$22,332,401	31.20
7	American Financial Group	3.32%	\$12,617,560	(23.69%)	\$66,964,777	(13.35%)	\$5,545,177	53.03
8	Chubb & Son Inc.	3.09%	\$17,609,412	5.95%	\$62,334,891	1.65%	(\$9,756,652)	15.01
9	CNA Insurance Group	2.61%	\$13,048,121	27.90%	\$52,655,821	19.22%	\$5,675,393	56.47
10	Nationwide Corp.	2.32%	\$10,118,886	19.98%	\$46,847,217	49.96%	\$4,005,311	27.11
11	State Farm IL	1.94%	\$10,753,809	(1.58%)	\$39,194,764	1.32%	(\$2,539,332)	60.14
12	Arch Insurance Group	1.78%	\$9,721,782	63.86%	\$35,842,356	32.92%	\$6,012,217	26.53
13	X L American	1.45%	\$6,933,777	(9.48%)	\$29,167,275	33.25%	\$149,876	289.40
14	Alleghany Group	1.35%	\$7,439,208	(7.70%)	\$27,214,571	(7.65%)	\$5,159,593	37.20
15	Philadelphia Consolidated Holding Group	1.28%	\$7,571,075	12.71%	\$25,912,239	17.68%	\$2,960,706	8.02
16	Allianz Insurance Group	1.28%	\$6,544,152	10.36%	\$25,809,293	2.59%	(\$3,569,756)	43.61
17	AXIS Capital Group	1.24%	\$4,344,630	21.45%	\$25,072,878	40.00%	\$4,344,618	**
18	Dallas General Group	1.21%	\$5,934,897	30.02%	\$24,475,464	(33.89%)	\$493,354	33.97
19	Texas Lawyers Insurance Exchange	1.19%	\$5,895,586	(20.25%)	\$24,038,487	(10.05%)	\$561,663	26.42
20	United Fire & Casualty Group	0.80%	\$4,049,634	(9.89%)	\$16,218,786	2.89%	\$1,087,710	53.62
21	Old Republic Group	0.79%	\$3,103,474	(5.28%)	\$16,023,634	18.00%	\$3,562,194	(6.50)
22	EMC Insurance Company	0.78%	\$3,106,474	(11.36%)	\$15,645,148	(5.94%)	\$1,457,752	45.97
23	WR Berkley Corp	0.77%	\$4,585,360	40.85%	\$15,621,199	18.58%	\$1,438,359	8.02
24	Germania Insurance Group	0.68%	\$3,669,824	5.92%	\$13,696,363	7.22%	\$1,285,598	34.52
25	Allstate Insurance Group	0.66%	\$3,600,751	(37.22%)	\$13,236,000	(14.80%)	(\$1,462,441)	87.11
<b>Top 25 Groups Total</b>		<b>84.97%</b>	<b>\$498,128,455</b>	<b>(2.40%)</b>	<b>\$1,713,932,634</b>	<b>(8.26%)</b>	<b>\$3,352,124</b>	<b>42.46</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$581,952,285</b>	<b>(1.84%)</b>	<b>\$2,017,021,110</b>	<b>(9.23%)</b>	<b>\$10,046,228</b>	<b>41.67</b>

\*\*Direct Losses Paid and/or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 2004	\$452,021,439	\$441,580,967	\$238,041,282
4th qtr 2004	\$473,414,898	\$425,215,480	\$302,351,456
1st qtr 2005	\$528,494,689	\$446,829,044	\$239,281,520
2nd qtr 2005	\$433,621,815	\$432,710,837	\$233,189,003
3rd qtr 2005	\$426,986,451	\$498,301,487	\$205,392,237
4th qtr 2005	\$429,159,506	\$423,634,799	\$287,946,218
1st qtr 2006	\$421,696,238	\$446,246,301	\$213,971,187
2nd qtr 2006	\$505,876,407	\$491,526,564	\$195,131,093
3rd qtr 2006	\$496,580,231	\$588,708,694	\$251,085,318
4th qtr 2006	\$446,838,771	\$481,713,438	\$373,533,228
1st qtr 2007	\$423,358,123	\$476,294,182	\$249,640,914
2nd qtr 2007	\$512,730,389	\$579,506,800	\$185,337,556
3rd qtr 2007	\$590,414,339	\$619,519,020	\$202,613,373
4th qtr 2007	\$432,506,373	\$508,346,053	\$333,263,272
1st qtr 2008	\$422,606,757	\$483,574,214	\$223,302,101
2nd qtr 2008	\$552,498,874	\$637,265,289	\$259,379,380
3rd qtr 2008	\$580,604,712	\$592,864,867	\$204,724,356
4th qtr 2008	\$444,228,283	\$467,253,584	\$284,257,410
1st qtr 2009	\$408,012,180	\$450,655,274	\$223,117,294
2nd qtr 2009	\$471,439,345	\$517,159,967	\$242,521,701
3rd qtr 2009	\$571,981,393	\$581,952,285	\$242,522,282

### EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
1997	51.8%
1998	58.6%
1999	63.8%
2000	74.1%
2001	74.4%
2002	114.5%
2003	77.0%
2004	74.8%
2005	77.6%
2006	52.3%
2007	45.9%
2008	47.1%

## Commercial Fire & Allied

There were 83 groups, 190 companies, that had direct written premium for Commercial Fire & Allied in the third quarter of 2009, as compared to 80 groups, 179 companies, in the third quarter of 2008.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 2009 to direct written premium in the third quarter of 2008 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL FIRE & ALLIED

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2009	% Change 3rd Quarter 2008 to 2009	4 Quarters Ending 3rd Qtr 2009	% Change 4 Qtrs Ending 2008 to 2009	Net Underwriting Profit or Loss 3rd Qtr 2009	Loss Ratio 3rd Qtr 2009
1	American International Group	15.02%	\$10,503,129	5.61%	\$123,286,047	151.60%	\$23,644,295	121.80
2	FM Global Group	13.97%	\$29,598,920	1.58%	\$114,677,663	(8.61%)	\$29,747,239	161.78
3	Texas Windstorm Insurance Association	13.19%	\$35,318,480	14.14%	\$108,253,671	5.75%	\$33,517,574	99.67
4	Travelers Group	12.99%	\$25,328,178	(2.55%)	\$106,643,500	2.68%	(\$12,318,031)	164.73
5	Liberty Mutual Group	6.42%	\$12,037,642	22.98%	\$52,667,842	(11.26%)	(\$315,458)	310.05
6	Zurich Insurance Group	5.85%	\$11,791,696	(6.46%)	\$47,984,990	(14.62%)	\$64,581,567	123.73
7	Allianz Insurance Group	2.97%	\$10,905,451	(42.92%)	\$24,388,895	(35.93%)	(\$304,299)	18.80
8	CNA Insurance Group	2.68%	\$4,896,173	3.91%	\$21,970,288	18.77%	\$19,223,044	125.65
9	United Fire & Casualty Group	2.35%	\$4,658,011	(11.86%)	\$19,288,371	(2.56%)	\$1,757,210	78.48
10	Alleghany Group	2.24%	\$1,821,454	8.45%	\$18,403,660	18.15%	(\$2,797,581)	253.59
11	Swiss Re Group	1.89%	\$5,804,767	85.46%	\$15,487,696	51.23%	\$5,367,950	117.97
12	American Financial Group	1.73%	\$2,483,935	364.80%	\$14,161,760	963.64%	\$839,661	8.27
13	Sentry Insurance Group	1.50%	\$2,939,033	7.71%	\$12,277,398	3.15%	\$587,222	100.13
14	Amtrust Group	1.44%	\$1,951,929	(28.50%)	\$11,801,877	9.43%	\$1,232,901	106.29
15	Hannover Group	1.42%	\$11,169,401	*	\$11,673,460	781.63%	\$3,130,406	**
16	Federated Mutual Group	1.17%	\$2,837,952	2.63%	\$9,593,793	3.87%	\$476,715	87.36
17	AXIS Capital Group	1.10%	\$2,050,003	31.38%	\$8,994,677	22.57%	\$1,041,994	(49.17)
18	Texas Farm Bureau Mutual	1.01%	\$2,084,128	2.91%	\$8,289,473	1.17%	\$185,507	53.30
19	XL American	0.99%	\$1,047,227	(20.12%)	\$8,137,525	(22.57%)	\$7,477	409.83
20	Munich American Holding Corp.	0.91%	\$2,070,015	(24.80%)	\$7,485,149	(6.45%)	\$116,765	36.20
21	State Auto Mutual Group	0.79%	\$1,459,340	65.49%	\$6,461,883	119.00%	\$413,010	74.97
22	Arch Ins Grp	0.67%	\$3,174,486	78.11%	\$5,462,457	(36.29%)	(\$4,263,519)	6.57
23	Central Mutual Insurance Company of Ohio	0.65%	\$1,269,828	16.80%	\$5,339,934	1.70%	\$292,602	**
24	EMC Insurance Company	0.64%	\$1,163,801	(5.29%)	\$5,270,952	(7.56%)	\$722,794	67.90
25	The Hanover Insurance Group	0.64%	\$846,931	30.29%	\$5,238,924	30.27%	\$26,305	67.24
<b>Top 25 Groups Total</b>		<b>94.21%</b>	<b>\$189,211,910</b>	<b>8.52%</b>	<b>\$773,241,885</b>	<b>11.49%</b>	<b>\$166,913,350</b>	<b>120.68</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$205,917,900</b>	<b>10.36%</b>	<b>\$820,727,320</b>	<b>7.95%</b>	<b>\$163,519,489</b>	<b>110.18</b>

\* Premiums from prior reporting period were \$0, less than \$0, or negligible.

\*\*Direct Losses Paid and/or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 2004	\$149,274,509	\$158,633,773	\$64,946,351
4th qtr 2004	\$159,276,932	\$149,694,785	\$41,045,200
1st qtr 2005	\$131,595,520	\$140,498,795	\$39,127,065
2nd qtr 2005	\$142,548,701	\$166,400,075	\$97,172,178
3rd qtr 2005	\$126,386,251	\$159,953,424	\$92,935,446
4th qtr 2005	\$135,073,221	\$164,333,350	\$149,287,503
1st qtr 2006	\$142,987,428	\$174,639,020	\$182,333,401
2nd qtr 2006	\$183,247,499	\$210,583,956	\$195,511,527
3rd qtr 2006	\$170,261,627	\$213,754,706	\$169,009,779
4th qtr 2006	\$156,505,914	\$190,804,225	\$155,949,921
1st qtr 2007	\$165,284,666	\$189,509,294	\$107,606,504
2nd qtr 2007	\$208,402,104	\$241,717,879	\$90,867,083
3rd qtr 2007	\$161,412,320	\$192,838,496	\$84,063,773
4th qtr 2007	\$151,985,030	\$177,130,592	\$87,321,577
1st qtr 2008	\$147,324,596	\$177,795,150	\$133,072,713
2nd qtr 2008	\$180,585,883	\$218,798,151	\$94,258,940
3rd qtr 2008	\$145,618,366	\$186,586,840	\$217,477,578
4th qtr 2008	\$139,676,253	\$129,986,788	\$622,621,211
1st qtr 2009	\$254,653,001	\$281,151,065	\$339,862,618
2nd qtr 2009	\$183,724,846	\$203,671,567	\$423,386,973
3rd qtr 2009	\$166,730,449	\$205,917,900	\$226,942,450

### EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium  
(includes personal Fire & Allied lines)

<u>Year</u>	<u>Loss Ratio</u>
1997	38.3%
1998	57.4%
1999	53.1%
2000	81.9%
2001	107.7%
2002	55.8%
2003	48.9%
2004	32.4%
2005	109.7%
2006	39.7%
2007	30.2%
2008	245.9%

## Commercial Multiple Peril

There were 83 groups, 214 companies, that had direct written premium for Commercial Multiple Peril in the third quarter of 2009, as compared to 85 groups, 203 companies, in the third quarter of 2008.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 2009 to direct written premium in the third quarter of 2008 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL MULTIPLE PERIL

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2009	% Change 3rd Quarter 2008 to 2009	4 Quarters Ending 3rd Qtr 2009	% Change 4 Qtrs Ending 2008 to 2009	Net Underwriting Profit or Loss 3rd Qtr 2009	Loss Ratio 3rd Qtr 2009
1	Zurich Insurance Group	12.17%	\$51,342,264	(4.79%)	\$224,217,894	7.91%	(\$69,162,598)	131.30
2	Travelers Group	9.78%	\$44,129,536	0.10%	\$180,169,342	2.42%	(\$206,620,293)	89.45
3	Hartford Fire & Casualty Group	9.49%	\$45,010,973	3.70%	\$174,861,368	1.71%	(\$203,627,322)	52.74
4	Liberty Mutual Group	8.79%	\$39,298,363	(2.57%)	\$161,923,375	(9.18%)	(\$97,519,868)	63.84
5	Nationwide Corp.	5.51%	\$20,974,690	(15.12%)	\$101,567,281	7.11%	(\$71,837,845)	97.02
6	Chubb & Son Inc.	4.80%	\$21,482,999	(4.97%)	\$88,515,035	(1.52%)	(\$2,764,192)	37.40
7	CNA Insurance Group	4.47%	\$16,943,588	(2.77%)	\$82,305,159	1.69%	\$17,802,462	219.51
8	Philadelphia Consolidated Holding Group	4.28%	\$19,938,065	22.48%	\$78,890,885	42.31%	(\$51,550,543)	58.33
9	ACE Ltd.	4.20%	\$16,913,538	2.10%	\$77,461,202	(5.56%)	(\$23,096,763)	60.01
10	State Farm IL	4.04%	\$18,849,750	0.21%	\$74,524,126	3.91%	(\$62,589,463)	94.46
11	Allianz Insurance Group	3.49%	\$17,679,673	4.07%	\$64,230,455	6.71%	(\$59,611,461)	68.02
12	Church Mutual Insurance Company	3.10%	\$14,470,636	2.59%	\$57,132,543	1.87%	(\$30,685,813)	82.16
13	Allstate Insurance Group	2.44%	\$13,832,534	49.48%	\$45,024,971	30.16%	\$1,875,244	1.45
14	Delek Group	2.34%	\$10,308,339	4.24%	\$43,149,417	3.72%	(\$245,216)	34.88
15	WR Berkley Corp.	2.04%	\$9,254,131	(9.83%)	\$37,683,791	(6.54%)	(\$11,593,266)	79.45
16	American International Group	1.89%	\$18,290,555	656.66%	\$34,806,151	191.43%	(\$11,890,694)	23.88
17	Amerisure Company	1.65%	\$6,914,811	(21.38%)	\$30,442,693	(5.06%)	(\$200,868)	38.81
18	The Hanover Insurance Group	1.46%	\$7,067,397	27.56%	\$26,931,650	76.83%	(\$3,667,036)	**
19	Central Mutual Insurance Company Ohio	1.45%	\$6,798,791	(3.07%)	\$26,683,910	3.92%	(\$6,186,079)	84.70
20	Guideone Insurance Group	1.23%	\$5,480,726	(15.27%)	\$22,679,429	(5.72%)	\$754,734	62.87
21	Old Republic Group	1.11%	\$4,500,220	(28.10%)	\$20,471,622	(12.57%)	\$670,371	46.25
22	American Financial Group	0.83%	\$4,216,425	(10.14%)	\$15,338,943	8.92%	\$3,010,372	66.86
23	Hallmark Financial Services Group	0.80%	\$3,812,240	6.76%	\$14,661,390	9.37%	\$1,989,547	15.79
24	FM Global Group	0.70%	\$5,003,986	(9.70%)	\$12,913,268	(3.88%)	(\$5,493,271)	102.56
25	Munich American Holding Corp.	0.47%	\$1,991,605	24.99%	\$8,569,640	26.05%	\$659,654	128.41
<b>Top 25 Groups Total</b>		<b>92.53%</b>	<b>\$424,505,835</b>	<b>3.40%</b>	<b>\$1,705,155,540</b>	<b>5.15%</b>	<b>(\$891,580,207)</b>	<b>76.65</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$461,077,145</b>	<b>3.90%</b>	<b>\$1,842,762,343</b>	<b>4.76%</b>	<b>(\$943,971,008)</b>	<b>76.47</b>

\*\*Direct Losses Paid and/or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 2004	\$319,893,569	\$353,710,833	\$149,406,964
4th qtr 2004	\$413,998,130	\$364,497,009	\$147,217,410
1st qtr 2005	\$347,173,478	\$353,804,319	\$128,881,468
2nd qtr 2005	\$360,167,502	\$372,484,461	\$145,118,895
3rd qtr 2005	\$364,455,186	\$371,387,386	\$143,782,433
4th qtr 2005	\$348,682,107	\$368,645,363	\$242,997,366
1st qtr 2006	\$363,119,160	\$393,646,773	\$217,096,280
2nd qtr 2006	\$399,021,376	\$428,002,464	\$213,502,320
3rd qtr 2006	\$403,480,584	\$435,968,163	\$190,725,911
4th qtr 2006	\$385,264,510	\$404,899,288	\$192,586,790
1st qtr 2007	\$401,616,595	\$412,930,501	\$164,561,172
2nd qtr 2007	\$417,041,105	\$457,699,855	\$189,731,733
3rd qtr 2007	\$432,483,480	\$439,596,713	\$193,629,714
4th qtr 2007	\$413,972,803	\$410,636,084	\$162,016,580
1st qtr 2008	\$438,266,375	\$437,195,337	\$172,555,702
2nd qtr 2008	\$461,678,464	\$467,378,305	\$257,273,838
3rd qtr 2008	\$444,000,742	\$443,776,699	\$313,521,416
4th qtr 2008	\$424,403,378	\$430,234,423	\$820,356,495
1st qtr 2009	\$443,032,491	\$466,578,904	\$533,886,229
2nd qtr 2009	\$488,053,431	\$484,871,871	\$381,652,195
3rd qtr 2009	\$456,064,605	\$461,077,145	\$348,896,846

### EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
1997	54.1%
1998	51.2%
1999	67.1%
2000	89.8%
2001	85.6%
2002	59.8%
2003	58.0%
2004	47.0%
2005	69.4%
2006	45.4%
2007	36.4%
2008	143.1%

## Private Passenger Auto (All Companies, All Coverages)

There were 79 groups, 186 companies, that had direct written premium for Private Passenger Auto in the third quarter of 2009, as compared to 74 groups, 170 companies, in the third quarter of 2008.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 2009 to direct written premium in the third quarter of 2008 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2009	% Change 3rd Quarter 2008 to 2009	4 Quarters Ending 3rd Qtr 2009	% Change 4 Qtrs Ending 2008 to 2009	Net Underwriting Profit or Loss 3rd Qtr 2009	Loss Ratio 3rd Qtr 2009
1	State Farm IL	20.38%	\$696,702,273	5.47%	\$2,632,542,943	5.22%	(\$8,583,918)	61.81
2	Allstate Insurance Group	12.15%	\$398,828,911	(4.26%)	\$1,570,077,327	(4.95%)	\$38,987,049	53.27
3	Zurich Insurance Group	12.11%	\$388,069,193	(6.02%)	\$1,564,181,063	(1.08%)	\$23,809,095	55.71
4	Progressive Group	7.83%	\$268,009,958	7.17%	\$1,010,906,847	9.09%	\$46,222,894	56.09
5	Berkshire Hathaway	6.86%	\$233,256,513	6.23%	\$886,766,895	7.67%	\$28,923,352	56.84
6	United Services Automobile Assn. Group	6.25%	\$228,365,035	16.41%	\$807,298,710	15.40%	(\$70,506,407)	63.90
7	Nationwide Corp.	3.59%	\$124,005,501	13.58%	\$463,424,112	18.14%	\$3,252,546	53.63
8	Old American County Mutual Fire Ins. Co.	3.49%	\$114,792,677	10.00%	\$451,226,463	4.89%	\$31,515,359	65.58
9	Liberty Mutual Group	2.90%	\$100,027,662	(6.01%)	\$375,101,588	(3.30%)	\$19,542,351	53.34
10	Southern Farm Bureau Casualty	2.85%	\$92,686,523	(4.49%)	\$367,626,181	(1.13%)	\$4,978,696	52.35
11	Titus Group	2.48%	\$65,087,837	(25.30%)	\$320,773,407	(4.21%)	\$20,476,198	99.29
12	Home State Insurance Group	2.37%	\$79,049,068	5.65%	\$306,569,504	4.63%	\$394,042	60.56
13	Loya Group	2.01%	\$64,884,471	7.82%	\$260,036,430	8.78%	\$2,309,779	59.53
14	Delek Group	1.81%	\$59,382,261	5.90%	\$234,044,720	21.55%	(\$1,257,100)	62.12
15	Unitrin Group	1.39%	\$42,490,077	(7.48%)	\$179,695,315	8.25%	\$7,361,156	71.44
16	Auto Club Enterprises Ins Grp	0.99%	\$36,561,413	10.87%	\$128,109,297	(47.99%)	(\$416,330)	51.97
17	American International Group	0.92%	\$30,271,196	(29.51%)	\$118,353,515	(22.79%)	(\$58,310,100)	75.90
18	Germania Insurance Group	0.77%	\$28,342,580	16.24%	\$99,768,719	18.72%	\$2,379,775	44.78
19	METROPOLITAN GRP	0.74%	\$25,553,600	3.54%	\$96,126,607	7.41%	\$2,667,414	50.42
20	Texas Farm Bureau Mutual	0.72%	\$27,710,165	71.24%	\$92,587,704	90.21%	\$1,572,150	104.85
21	Mercury General Group	0.55%	\$18,195,832	(6.57%)	\$71,649,101	(4.62%)	(\$735,862)	53.06
22	Amica Mutual Group	0.54%	\$21,250,343	13.31%	\$69,733,918	9.64%	(\$845,364)	64.63
23	American Central Casualty Company	0.49%	\$16,008,733	21.01%	\$63,930,980	30.15%	\$4,679,276	50.81
24	Sentry Insurance Group	0.43%	\$13,713,996	(5.58%)	\$55,349,533	(5.22%)	\$1,665,283	57.55
25	White Mountains Group	0.41%	\$14,099,753	111.17%	\$53,009,860	118.68%	\$393,335	56.89
<b>Top 25 Groups Total</b>		<b>95.06%</b>	<b>\$3,187,345,571</b>	<b>2.46%</b>	<b>\$12,278,890,740</b>	<b>3.32%</b>	<b>\$100,474,669</b>	<b>59.43</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$3,358,009,165</b>	<b>2.63%</b>	<b>\$12,917,380,428</b>	<b>3.24%</b>	<b>\$115,803,176</b>	<b>59.18</b>

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 2004	\$3,119,399,801	\$2,956,845,728	\$1,604,332,880
4th qtr 2004	\$2,900,265,185	\$2,728,013,653	\$1,595,587,508
1st qtr 2005	\$3,103,271,206	\$2,974,668,675	\$1,563,989,740
2nd qtr 2005	\$2,936,532,493	\$2,765,341,841	\$1,884,963,993
3rd qtr 2005	\$3,105,148,346	\$2,989,589,211	\$1,675,759,014
4th qtr 2005	\$2,895,029,366	\$2,718,222,529	\$1,653,167,287
1st qtr 2006	\$3,237,304,011	\$2,994,701,190	\$1,685,075,447
2nd qtr 2006	\$3,010,331,321	\$2,813,716,206	\$1,819,021,713
3rd qtr 2006	\$3,204,799,983	\$3,003,761,280	\$1,675,272,115
4th qtr 2006	\$2,997,424,763	\$2,822,138,016	\$1,715,432,959
1st qtr 2007	\$3,189,044,551	\$3,004,175,363	\$1,741,312,826
2nd qtr 2007	\$3,017,289,156	\$2,835,034,021	\$1,890,870,032
3rd qtr 2007	\$3,310,604,058	\$3,087,504,642	\$1,871,127,649
4th qtr 2007	\$3,122,225,377	\$2,867,905,133	\$1,902,666,895
1st qtr 2008	\$3,407,683,753	\$3,208,043,889	\$1,874,523,286
2nd qtr 2008	\$3,769,345,223	\$3,164,249,451	\$2,169,564,013
3rd qtr 2008	\$3,450,649,951	\$3,271,816,208	\$1,896,828,801
4th qtr 2008	\$3,371,636,539	\$3,058,875,775	\$2,105,553,791
1st qtr 2009	\$3,548,702,360	\$3,365,742,830	\$1,875,720,382
2nd qtr 2009	\$3,394,066,456	\$3,134,752,658	\$2,237,378,798
3rd qtr 2009	\$3,490,828,594	\$3,358,009,165	\$1,987,215,716

### EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
1997	58.7%
1998	60.8%
1999	66.6%
2000	74.9%
2001	78.2%
2002	66.8%
2003	67.6%
2004	54.4%
2005	58.4%
2006	58.5%
2007	64.0%
2008	66.9%

## Private Passenger Auto (All Voluntary Liability)

There were 79 groups, 183 companies, that had voluntary liability (no assigned risk nor physical damage) direct written premium for Private Passenger Auto in the third quarter of 2009, as compared to 73 groups, 173 companies, in the third quarter of 2008.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 2009 to direct written premium in the third quarter of 2008 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2009	% Change 3rd Quarter 2008 to 2009	4 Quarters Ending 3rd Qtr 2009	% Change 4 Qtrs Ending 2008 to 2009	Net Underwriting Profit or Loss 3rd Qtr 2009	Loss Ratio 3rd Qtr 2009
1	State Farm IL	20.46%	\$396,211,174	6.52%	\$1,490,373,974	5.93%	(\$7,887,445)	58.88
2	Zurich Insurance Group	12.39%	\$224,776,344	(3.34%)	\$902,388,628	3.27%	\$18,512,372	56.17
3	Allstate Insurance Group	11.89%	\$220,554,426	(3.49%)	\$866,520,000	(4.12%)	\$27,861,734	55.84
4	Progressive Group	7.32%	\$142,577,845	8.86%	\$533,180,916	10.22%	\$22,833,312	56.98
5	Berkshire Hathaway	6.80%	\$131,575,221	7.27%	\$495,204,861	8.10%	\$28,923,352	60.01
6	United Services Automobile Assn. Group	5.90%	\$121,216,004	15.13%	\$429,635,609	10.18%	(\$54,528,812)	64.28
7	Old American County Mutual Fire Ins. Co.	4.19%	\$77,589,149	10.31%	\$305,203,663	10.55%	\$13,866,859	70.78
8	Nationwide Corp.	3.49%	\$70,533,731	19.33%	\$254,112,407	18.08%	(\$739,592)	51.99
9	Liberty Mutual Group	2.79%	\$54,033,090	(5.95%)	\$203,048,572	(2.70%)	\$5,943,028	56.76
10	Southern Farm Bureau Casualty	2.62%	\$47,826,607	(6.30%)	\$190,832,234	(3.03%)	(\$809,653)	56.24
11	Home State Insurance Group	2.47%	\$46,912,911	10.18%	\$180,194,296	8.27%	\$233,115	61.58
12	Loya Group	2.40%	\$43,663,253	7.97%	\$175,020,700	8.82%	\$4,799,271	55.50
13	Titus Group	2.31%	\$40,851,645	(5.68%)	\$168,347,341	(0.27%)	\$9,113,296	102.51
14	Delek Group	1.87%	\$34,407,748	7.56%	\$136,308,413	22.47%	(\$654,237)	59.34
15	Unitrin Group	1.38%	\$23,966,560	(5.97%)	\$100,222,061	7.57%	\$3,888,730	72.53
16	American International Group	0.95%	\$17,733,300	(29.36%)	\$69,259,019	(21.66%)	(\$35,968,844)	80.28
17	Auto Club Enterprises Insurance Group	0.91%	\$18,868,098	10.95%	\$66,227,781	(65.11%)	(\$2,185,632)	51.20
18	Metropolitan Group	0.72%	\$13,794,988	3.24%	\$52,092,148	5.90%	\$447,377	53.34
19	Texas Farm Bureau Mutual	0.70%	\$15,197,252	68.90%	\$50,863,049	87.55%	\$509,585	96.47
20	Germania Insurance Group	0.69%	\$14,104,821	14.65%	\$49,975,973	17.41%	\$364,654	45.47
21	American Century Casualty Company	0.68%	\$12,387,064	17.92%	\$49,272,539	25.40%	\$3,711,196	52.55
22	Amica Mutual Group	0.61%	\$13,509,323	15.80%	\$44,622,024	14.13%	(\$201,630)	62.05
23	Mercury General Group	0.54%	\$10,068,381	(5.98%)	\$39,671,417	(4.23%)	(\$1,523,671)	50.05
24	Sentry Insurance Group	0.50%	\$9,034,639	(1.68%)	\$36,133,698	(3.69%)	\$1,113,814	56.06
25	Infinity Property & Casualty Ins. Group	0.40%	\$6,711,118	(0.48%)	\$28,882,275	2.77%	\$888,667	69.67
<b>Top 25 Groups Total</b>		<b>94.95%</b>	<b>\$1,808,104,692</b>	<b>3.96%</b>	<b>\$6,917,593,598</b>	<b>3.31%</b>	<b>\$38,510,846</b>	<b>60.00</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$1,909,174,946</b>	<b>4.66%</b>	<b>\$7,285,383,318</b>	<b>3.70%</b>	<b>\$41,401,536</b>	<b>59.68</b>

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 2004	\$1,751,591,077	\$1,657,373,307	\$934,579,333
4th qtr 2004	\$1,645,319,107	\$1,553,468,955	\$951,410,649
1st qtr 2005	\$1,766,455,541	\$1,686,982,703	\$923,428,190
2nd qtr 2005	\$1,638,765,846	\$1,563,745,477	\$1,124,509,875
3rd qtr 2005	\$1,747,242,711	\$1,656,707,946	\$978,989,204
4th qtr 2005	\$1,636,150,324	\$1,524,298,123	\$936,367,719
1st qtr 2006	\$1,851,687,384	\$1,684,045,515	\$975,584,216
2nd qtr 2006	\$1,691,843,890	\$1,574,483,210	\$963,181,981
3rd qtr 2006	\$1,813,421,088	\$1,681,781,813	\$846,252,294
4th qtr 2006	\$1,689,436,358	\$1,552,817,090	\$985,427,753
1st qtr 2007	\$1,791,480,568	\$1,695,277,918	\$995,340,812
2nd qtr 2007	\$1,692,517,929	\$1,585,810,351	\$1,023,193,221
3rd qtr 2007	\$1,847,422,622	\$1,711,944,157	\$1,042,176,072
4th qtr 2007	\$1,747,177,141	\$1,586,761,768	\$1,102,702,176
1st qtr 2008	\$1,906,270,203	\$1,787,762,733	\$1,065,621,569
2nd qtr 2008	\$1,860,561,206	\$1,826,950,165	\$1,154,453,519
3rd qtr 2008	\$1,885,665,028	\$1,824,153,217	\$1,036,268,230
4th qtr 2008	\$1,889,907,180	\$1,714,189,357	\$1,081,435,353
1st qtr 2009	\$1,953,823,659	\$1,896,943,535	\$1,078,953,079
2nd qtr 2009	\$1,877,467,829	\$1,765,075,480	\$1,101,104,586
3rd qtr 2009	\$1,984,143,265	\$1,909,174,946	\$1,139,333,957

## ***Private Passenger Auto (All Assigned Risk)***

There were 12 groups, 12 companies, that had assigned risk (no voluntary liability nor physical damage) direct written premium for Private Passenger Auto in the third quarter of 2009, as compared to 13 groups, 13 companies, in the third quarter of 2008.

The table below represents the top groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 2009 to direct written premium in the third quarter of 2008 for the same groups.

### **DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO**

<b>4 Qtrs Rank</b>	<b>Group Name</b>	<b>Market Share (4 Qtrs)</b>	<b>Written 3rd Quarter 2009</b>	<b>% Change 2008 to 2009</b>	<b>4 Quarters Ending 3rd Qtr 2009</b>	<b>% Change 2008 to 2009</b>	<b>Net Underwriting Profit or Loss 3rd Qtr 2009</b>	<b>Loss Ratio 3rd Qtr 2009</b>
1	White Mountains Group	26.41%	\$337,614	8.51%	\$1,291,908	(22.34%)	\$0	(0.01)
2	State Farm IL	24.67%	\$247,749	(31.35%)	\$1,206,908	(23.17%)	(\$547,090)	78.32
3	Zurich Insurance Group	12.64%	\$87,030	(26.81%)	\$575,809	(1.59%)	\$80,504	128.56
4	Allstate Insurance Group	11.80%	\$132,174	(48.91%)	\$537,286	(25.19%)	\$62,455	72.55
5	Berkshire Hathaway	8.47%	\$64,583	(11.22%)	\$385,570	1.16%	+	89.89
6	Southern Farm Bureau Casualty	6.75%	\$69,728	(29.48%)	\$307,432	(11.89%)	(\$66,729)	132.92
7	Kingsway Group	6.02%	\$65,461	(30.92%)	\$274,087	(42.79%)	(\$131,866)	167.32
8	Nationwide Corp.	3.48%	\$43,985	(27.82%)	\$158,462	(21.53%)	\$54,399	34.70
9	Travelers Group	2.13%	\$4,648	130.08%	\$97,066	599.63%	+	29.91
10	Mercury General Group	0.73%	\$4,532	(74.77%)	\$33,458	(41.67%)	\$6,810	**
11	Liberty Mutual Group	0.38%	(\$795)	(104.09%)	\$17,426	(71.91%)	\$357,970	(945.16)
12	Imperial Fire and Casualty Ins. Company	0.04%	\$0	(100.00%)	\$2,047	(18.71%)	\$918	**
13	Tower Group Companies	0.04%	\$0	*	\$2,044	*	+	**
14	American International Group	0.02%	\$531	350.00%	\$1,109	(92.73%)	(\$245,291)	**
15	Universal Insurance Company Group	0.01%	\$606	*	\$606	*	\$90	**
16	Southland Lloyds's Insurance Company	0.01%	\$0	*	\$242	*	+	**

<b>Top Groups Total</b>	<b>100.00%</b>	<b>\$1,057,846</b>	<b>(24.41%)</b>	<b>\$4,891,460</b>	<b>(19.81%)</b>	<b>(\$439,132)</b>	<b>64.94</b>
<b>Total Market</b>	<b>100.00%</b>	<b>\$1,057,846</b>	<b>(24.41%)</b>	<b>\$4,891,460</b>	<b>(19.81%)</b>	<b>(\$439,132)</b>	<b>64.94</b>

\* Premiums from prior reporting period were \$0, less than \$0, or negligible.

\*\*Direct Losses Paid and/or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

+Company reported \$0 underwriting profit/loss. TDI is working with the reporting company to either validate this number or to receive corrected information.

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 2004	\$9,995,822	\$5,583,538	\$6,672,840
4th qtr 2004	\$7,198,957	\$4,860,681	\$4,665,648
1st qtr 2005	\$8,862,413	\$5,933,005	\$4,635,125
2nd qtr 2005	\$6,826,404	\$3,728,229	\$2,971,067
3rd qtr 2005	\$6,106,080	\$3,497,978	\$3,717,430
4th qtr 2005	\$5,558,905	\$2,991,348	\$3,120,298
1st qtr 2006	\$5,259,122	\$3,849,816	\$3,109,521
2nd qtr 2006	\$3,881,898	\$2,509,235	\$2,414,931
3rd qtr 2006	\$4,001,003	\$2,562,838	\$2,276,877
4th qtr 2006	\$3,221,996	\$1,810,030	\$2,517,631
1st qtr 2007	\$3,440,605	\$2,610,343	\$1,887,998
2nd qtr 2007	\$2,637,407	\$1,669,765	\$1,589,771
3rd qtr 2007	\$2,617,971	\$1,780,198	\$1,598,411
4th qtr 2007	\$2,265,455	\$1,444,962	\$1,350,797
1st qtr 2008	\$2,567,964	\$1,812,448	\$1,235,156
2nd qtr 2008	\$2,177,559	\$1,441,042	\$547,934
3rd qtr 2008	\$2,067,256	\$1,399,372	\$1,060,969
4th qtr 2008	\$1,663,596	\$1,204,096	\$1,209,684
1st qtr 2009	\$2,051,534	\$1,519,895	\$1,120,237
2nd qtr 2009	\$1,694,693	\$1,109,623	\$901,461
3rd qtr 2009	\$1,601,211	\$1,057,846	\$686,915

## Private Passenger Auto (All Physical Damage)

There were 74 groups, 175 companies, that had physical damage (no voluntary liability nor assigned risk) direct written premium for Private Passenger Auto in the third quarter of 2009, as compared to 73 groups, 172 companies, in the third quarter of 2008.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 2009 to direct written premium in the third quarter of 2008 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRIVATE PASSENGER AUTO

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2009	% Change 3rd Quarter 2008 to 2009	4 Quarters Ending 3rd Qtr 2009	% Change 4 Qtrs Ending 2008 to 2009	Net Underwriting Profit or Loss 3rd Qtr 2009	Loss Ratio 3rd Qtr 2009
1	State Farm IL	20.27%	\$300,243,350	4.15%	\$1,140,962,061	4.34%	(\$149,383)	65.65
2	Allstate Insurance Group	12.49%	\$178,142,311	(5.13%)	\$703,020,041	(5.93%)	\$11,062,860	50.08
3	Zurich Insurance Group	11.75%	\$163,205,819	(9.47%)	\$661,216,626	(6.46%)	\$5,216,219	55.03
4	Progressive Group	8.49%	\$125,432,113	5.32%	\$477,725,931	7.87%	\$23,389,582	55.08
5	Berkshire Hathaway	6.95%	\$101,616,709	4.93%	\$391,176,464	7.14%	+	52.73
6	United Services Automobile Assn. Group	6.71%	\$107,149,031	17.88%	\$377,663,101	21.97%	(\$15,967,638)	63.46
7	Nationwide Corp.	3.72%	\$53,427,785	6.85%	\$209,153,243	18.27%	\$3,937,739	55.83
8	Southern Farm Bureau Casualty	3.14%	\$44,790,188	(2.43%)	\$176,486,515	1.03%	\$5,855,078	48.06
9	Liberty Mutual Group	3.06%	\$45,995,367	(6.03%)	\$172,035,590	(3.98%)	\$13,241,353	49.32
10	Titus Group	2.71%	\$24,236,192	(44.69%)	\$152,426,066	(8.22%)	\$11,362,902	93.85
11	Old American County Mutual Fire Ins. Co.	2.59%	\$37,203,528	9.36%	\$146,022,800	(5.26%)	\$17,648,500	54.74
12	Home State Insurance Group	2.25%	\$32,136,157	(0.33%)	\$126,375,208	(0.15%)	\$160,927	59.06
13	Delek Group	1.74%	\$24,974,513	3.69%	\$97,736,307	20.30%	(\$602,863)	65.94
14	Loya Group	1.51%	\$21,221,218	7.50%	\$85,015,730	8.69%	(\$2,489,492)	67.80
15	Unitrin Group	1.41%	\$18,523,517	(9.37%)	\$79,473,254	9.12%	\$3,472,426	70.04
16	Auto Club Enterprises Insurance Group	1.10%	\$17,693,315	10.78%	\$61,881,516	9.48%	\$1,769,302	52.79
17	Germania Insurance Group	0.88%	\$14,237,759	17.85%	\$49,792,746	20.06%	\$2,015,121	44.09
18	American International Group	0.87%	\$12,537,365	(29.73%)	\$49,093,387	(24.32%)	(\$22,095,965)	69.70
19	Metropolitan Group	0.78%	\$11,758,612	3.90%	\$44,034,459	9.25%	\$2,220,037	46.98
20	Texas Farm Bureau Mutual	0.74%	\$12,512,913	74.18%	\$41,724,655	93.55%	\$1,062,565	115.02
21	Mercury General Group	0.57%	\$8,122,919	(7.14%)	\$31,944,226	(5.03%)	\$780,999	56.81
22	White Mountains Group	0.47%	\$6,871,314	128.03%	\$26,183,259	181.55%	(\$127,856)	65.90
23	Amica Mutual Group	0.45%	\$7,741,020	9.20%	\$25,111,894	2.48%	(\$643,734)	69.13
24	Infinity Property & Casualty Insurance Group	0.40%	\$4,878,733	(24.38%)	\$22,630,968	(15.31%)	\$1,969,925	58.95
25	Sentry Insurance Group	0.34%	\$4,679,357	(12.30%)	\$19,215,835	(7.97%)	\$551,469	60.44
<b>Top 25 Groups Total</b>		<b>95.40%</b>	<b>\$1,379,331,105</b>	<b>0.14%</b>	<b>\$5,368,101,882</b>	<b>2.94%</b>	<b>\$63,640,073</b>	<b>58.81</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$1,447,776,373</b>	<b>0.10%</b>	<b>\$5,627,105,650</b>	<b>2.68%</b>	<b>\$74,834,137</b>	<b>58.52</b>

+Company reported \$0 underwriting profit/loss. Currently all Net Underwriting profit/loss is reported under Private Passenger Auto (All Voluntary Liability).

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 2004	\$1,357,812,902	\$1,293,888,883	\$663,080,707
4th qtr 2004	\$1,247,747,121	\$1,169,684,017	\$639,511,211
1st qtr 2005	\$1,327,953,252	\$1,281,752,967	\$635,926,425
2nd qtr 2005	\$1,290,940,243	\$1,197,868,135	\$757,483,051
3rd qtr 2005	\$1,351,799,555	\$1,329,383,287	\$693,052,380
4th qtr 2005	\$1,253,320,137	\$1,190,933,058	\$713,679,270
1st qtr 2006	\$1,380,357,505	\$1,306,805,859	\$706,381,710
2nd qtr 2006	\$1,314,605,533	\$1,236,723,761	\$853,424,801
3rd qtr 2006	\$1,387,377,892	\$1,319,416,629	\$826,742,944
4th qtr 2006	\$1,304,766,409	\$1,267,510,896	\$727,487,575
1st qtr 2007	\$1,394,123,378	\$1,306,287,102	\$744,084,016
2nd qtr 2007	\$1,322,133,820	\$1,247,553,906	\$866,087,040
3rd qtr 2007	\$1,460,563,465	\$1,373,780,287	\$827,353,166
4th qtr 2007	\$1,372,782,781	\$1,279,698,403	\$798,613,922
1st qtr 2008	\$1,498,845,586	\$1,418,468,709	\$807,666,561
2nd qtr 2008	\$1,906,606,458	\$1,335,858,244	\$1,014,562,560
3rd qtr 2008	\$1,562,917,667	\$1,446,263,619	\$859,499,602
4th qtr 2008	\$1,480,065,763	\$1,343,482,322	\$1,022,908,753
1st qtr 2009	\$1,592,827,167	\$1,467,279,400	\$795,647,066
2nd qtr 2009	\$1,514,903,934	\$1,368,567,555	\$1,135,372,751
3rd qtr 2009	\$1,505,084,118	\$1,447,776,373	\$847,194,844

## Homeowners Multiple Peril (All Companies)

There were 68 groups, 116 companies, that had premiums on policies written for Homeowners Multiple Peril (includes renters' insurance) in the third quarter of 2009, as compared to 65 groups, 112 companies, in the third quarter of 2008.

The table below represents the top 25 groups for premiums on policies written based on a sum of the most recent four quarters. Also included is a comparison of premiums on policies written in the third quarter of 2009 to premiums on policies written in the third quarter of 2008 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR HOMEOWNERS MULTIPLE PERIL

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2009	% Change 3rd Quarter 2008 to 2009	4 Quarters Ending 3rd Qtr 2009	% Change 4 Qtrs Ending 2008 to 2009	Net Underwriting Profit or Loss 3rd Qtr 2009	Loss Ratio 3rd Qtr 2009
1	State Farm IL	27.94%	\$422,944,304	2.44%	\$1,527,368,661	3.74%	(\$40,458,322)	72.36
2	Zurich Insurance Group	13.47%	\$212,026,166	6.21%	\$736,262,063	5.69%	\$70,239,697	67.51
3	Allstate Insurance Group	13.34%	\$205,023,170	0.55%	\$729,139,904	(2.88%)	(\$13,497,338)	71.65
4	United Services Automobile Assn. Group	7.96%	\$128,441,245	11.21%	\$435,020,657	7.80%	\$74,669,659	54.23
5	Travelers Group	5.04%	\$77,286,726	1.33%	\$275,405,260	(0.24%)	(\$11,712,949)	60.61
6	Liberty Mutual Group	4.40%	\$76,906,319	14.38%	\$240,625,642	16.75%	\$5,827,523	55.47
7	Nationwide Corp.	4.35%	\$71,757,976	6.62%	\$237,877,583	6.39%	\$5,428,553	63.62
8	Texas Farm Bureau Mutual	2.91%	\$45,366,641	14.95%	\$159,239,123	9.86%	\$9,982,818	71.06
9	Chubb & Son Inc.	2.05%	\$29,760,913	2.88%	\$112,027,386	(1.21%)	(\$204,402)	52.32
10	Hartford Fire & Casualty Group	1.94%	\$32,290,614	10.54%	\$106,153,867	10.09%	\$4,422,983	67.99
11	Delek Group	1.71%	\$35,850,692	(5.28%)	\$93,256,096	(2.80%)	(\$17,433,429)	54.11
12	ARX Holding Corp. Group	1.29%	\$24,303,138	47.00%	\$70,293,765	27.62%	\$5,094,588	45.03
13	Auto Club Enterprises Insurane Group	0.92%	\$15,328,842	17.55%	\$50,404,470	13.59%	(\$2,180,340)	57.57
14	Amica Mutual Group	0.89%	\$14,599,917	17.70%	\$48,527,127	13.15%	\$627,415	56.94
15	NLASCO	0.85%	\$11,478,254	(4.05%)	\$46,742,746	(4.04%)	\$3,625,843	60.72
16	Texas Fair Plan Association	0.79%	\$13,761,624	0.86%	\$43,310,093	(16.68%)	\$36,891,642	73.04
17	State National Group	0.68%	\$17,490,993	14.47%	\$36,939,677	22.44%	\$1,764,911	42.52
18	Metropolitan Group	0.65%	\$11,674,440	14.64%	\$35,275,907	13.08%	\$942,090	75.50
19	Balboa Insurance Group	0.63%	\$12,639,981	10.31%	\$34,395,082	22.26%	(\$877,984)	59.61
20	Cypress Holdings Group	0.61%	\$9,348,437	(11.08%)	\$33,276,165	(6.09%)	(\$9,676,685)	64.20
21	Unitrin Group	0.60%	\$9,379,549	(1.34%)	\$32,694,721	2.09%	\$2,765,539	70.52
22	Allianz Insurance Group	0.58%	\$9,000,632	8.20%	\$31,597,554	12.09%	\$3,564,850	30.60
23	Wellington Insurance Company	0.49%	\$7,228,048	8.74%	\$26,746,565	23.73%	(\$3,027,405)	69.38
24	Universal Insurance Company Group	0.46%	\$7,573,799	65.42%	\$25,142,430	169.43%	(\$434,465)	49.60
25	Central Mutual Insurance Company Ohio	0.44%	\$6,931,655	15.40%	\$24,249,207	14.33%	\$302,052	**
<b>Top 25 Groups Total</b>		<b>94.97%</b>	<b>\$1,508,394,075</b>	<b>5.61%</b>	<b>\$5,191,971,751</b>	<b>4.68%</b>	<b>\$126,646,844</b>	<b>65.17</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$1,595,074,814</b>	<b>5.95%</b>	<b>\$5,467,218,406</b>	<b>5.28%</b>	<b>\$128,420,560</b>	<b>64.41</b>

\*\*Direct Losses Paid and/or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 2004	\$1,353,624,923	\$1,223,961,659	\$429,572,002
4th qtr 2004	\$1,148,310,976	\$1,062,604,303	\$284,080,246
1st qtr 2005	\$1,080,593,528	\$999,413,785	\$279,275,465
2nd qtr 2005	\$1,360,884,551	\$1,253,169,617	\$445,858,432
3rd qtr 2005	\$1,369,785,140	\$1,254,536,726	\$348,938,521
4th qtr 2005	\$1,174,051,166	\$1,084,214,908	\$1,219,355,935
1st qtr 2006	\$1,128,452,630	\$1,007,367,516	\$584,031,392
2nd qtr 2006	\$1,394,547,262	\$1,278,875,097	\$592,083,806
3rd qtr 2006	\$1,552,505,276	\$1,428,599,429	\$410,738,798
4th qtr 2006	\$1,195,376,889	\$1,079,625,873	\$318,620,906
1st qtr 2007	\$1,165,274,899	\$1,059,258,525	\$332,114,102
2nd qtr 2007	\$1,502,825,032	\$1,378,620,687	\$619,268,945
3rd qtr 2007	\$1,587,497,162	\$1,466,456,724	\$507,570,330
4th qtr 2007	\$1,256,620,984	\$1,147,156,412	\$411,215,147
1st qtr 2008	\$1,225,907,288	\$1,106,093,505	\$444,941,114
2nd qtr 2008	\$1,550,450,886	\$1,434,449,501	\$1,026,055,592
3rd qtr 2008	\$1,601,774,848	\$1,505,561,550	\$940,969,157
4th qtr 2008	\$1,287,101,405	\$1,197,983,027	\$2,969,503,542
1st qtr 2009	\$1,321,443,193	\$1,162,777,886	\$932,143,853
2nd qtr 2009	\$1,635,784,320	\$1,511,382,679	\$2,179,954,322
3rd qtr 2009	\$1,739,163,402	\$1,595,074,814	\$1,027,631,131

### EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
1997	45.3%
1998	45.4%
1999	50.7%
2000	82.4%
2001	115.4%
2002	108.7%
2003	58.7%
2004	27.8%
2005	56.8%
2006	34.0%
2007	36.5%
2008	129.0%

## Workers' Compensation (All Companies)

There were 88 groups, 235 companies, that had direct written premium for Workers' Compensation in the third quarter of 2009, as compared to 95 groups, 241 companies, in the third quarter of 2008.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 2009 to direct written premium in the third quarter of 2008 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR WORKERS' COMPENSATION

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2009	% Change 3rd Quarter 2008 to 2009	4 Quarters Ending 3rd Qtr 2009	% Change 4 Qtrs Ending 2008 to 2009	Net Underwriting Profit or Loss 3rd Qtr 2009	Loss Ratio 3rd Qtr 2009
1	Texas Mutual Insurance Company	28.93%	\$138,554,027	(19.40%)	\$680,666,955	(10.31%)	\$19,083,479	51.30
2	Liberty Mutual Group	10.95%	\$50,155,618	(22.36%)	\$257,606,101	(13.87%)	\$14,845,761	55.35
3	American International Group	10.25%	\$51,469,978	(56.48%)	\$241,055,587	(28.88%)	\$25,353,902	65.47
4	Travelers Group	7.61%	\$40,903,655	(4.07%)	\$178,985,746	11.08%	\$3,614,730	34.29
5	Zurich Insurance Group	7.22%	\$40,456,261	(25.51%)	\$169,899,334	(30.00%)	(\$9,672,128)	33.48
6	Hartford Fire & Casualty Group	7.02%	\$35,830,278	(15.84%)	\$165,243,621	(8.80%)	\$5,470,646	41.01
7	ACE Ltd.	4.71%	\$12,630,486	53.79%	\$110,774,892	(55.33%)	\$3,446,732	38.61
8	CNA Insurance Group	2.67%	\$13,894,658	(16.90%)	\$62,782,745	(19.86%)	\$14,167,186	53.43
9	Service Life Group	2.08%	\$10,448,257	4.55%	\$48,867,714	3.27%	\$2,518,234	47.49
10	Amerisure Company	1.93%	\$8,568,731	(27.36%)	\$45,344,267	3.25%	(\$3,137,482)	51.55
11	Chubb & Son Inc.	1.87%	\$8,109,374	(36.43%)	\$43,992,132	(11.44%)	\$793,588	35.83
12	Old Republic Group	1.39%	\$7,274,850	(70.00%)	\$32,729,695	(37.69%)	\$27,414,845	55.14
13	Delek Group	1.09%	\$5,633,322	(25.90%)	\$25,620,141	(15.62%)	\$862,622	44.49
14	Zenith National Insurance Group	1.00%	\$5,491,030	(29.30%)	\$23,418,937	(25.04%)	\$4,984,332	37.58
15	Employers Insurance Group	0.80%	\$3,020,003	(45.34%)	\$18,754,398	(23.88%)	\$5,944,348	58.08
16	Sentry Insurance Group	0.78%	\$4,066,902	(15.83%)	\$18,373,838	(11.86%)	\$2,215,807	34.33
17	Seabright Insurance Company	0.71%	\$4,792,644	(18.39%)	\$16,666,659	1.88%	\$426,640	34.44
18	Amerisafe Group	0.51%	\$1,657,968	(47.88%)	\$11,911,251	(8.02%)	\$1,028,395	49.48
19	WR Berkley Corp.	0.50%	\$3,964,214	(72.99%)	\$11,721,617	(47.48%)	\$761,332	12.57
20	Utica National Insurance Group	0.40%	\$2,238,918	(14.55%)	\$9,330,116	(11.57%)	\$468,067	40.29
21	Federated Mutual Group	0.38%	\$2,464,275	(28.57%)	\$9,024,322	(21.90%)	\$754,239	43.89
22	Fairfax Financial	0.33%	\$1,448,193	104.14%	\$7,847,164	(0.98%)	\$68,138	97.13
23	EMC Insurance Company	0.32%	\$1,841,509	(6.69%)	\$7,501,507	(6.61%)	\$858,515	16.17
24	SUA Insurance Company	0.31%	\$1,405,942	(75.64%)	\$7,283,805	(61.02%)	(\$75,673)	78.89
25	Church Mutual Insurance Company	0.31%	\$1,522,769	(7.39%)	\$7,195,706	(3.95%)	\$776,109	26.92
<b>Top 25 Groups Total</b>		<b>94.04%</b>	<b>\$457,843,862</b>	<b>(28.87%)</b>	<b>\$2,212,598,250</b>	<b>(18.79%)</b>	<b>\$122,972,364</b>	<b>47.90</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$491,031,326</b>	<b>(28.09%)</b>	<b>\$2,352,861,588</b>	<b>(18.17%)</b>	<b>\$129,349,828</b>	<b>50.10</b>

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 2004	\$660,662,627	\$641,679,414	\$259,068,273
4th qtr 2004	\$677,655,366	\$637,502,857	\$208,172,067
1st qtr 2005	\$715,844,213	\$701,739,909	\$248,862,256
2nd qtr 2005	\$675,246,053	\$622,070,351	\$246,527,826
3rd qtr 2005	\$608,614,039	\$623,825,962	\$244,820,427
4th qtr 2005	\$653,492,954	\$706,051,732	\$213,953,112
1st qtr 2006	\$694,800,854	\$753,124,492	\$254,429,955
2nd qtr 2006	\$694,826,696	\$674,938,563	\$198,140,330
3rd qtr 2006	\$666,179,569	\$648,724,522	\$179,234,022
4th qtr 2006	\$670,753,243	\$714,860,599	\$201,918,096
1st qtr 2007	\$688,726,123	\$730,176,496	\$236,193,314
2nd qtr 2007	\$666,425,131	\$674,123,103	\$272,979,125
3rd qtr 2007	\$644,431,956	\$640,434,637	\$243,811,718
4th qtr 2007	\$631,831,281	\$871,128,907	\$162,457,882
1st qtr 2008	\$708,987,131	\$693,838,806	\$194,482,353
2nd qtr 2008	\$622,200,468	\$627,391,466	\$222,757,206
3rd qtr 2008	\$620,266,688	\$682,858,897	\$264,074,524
4th qtr 2008	\$642,296,673	\$639,399,934	\$258,454,889
1st qtr 2009	\$695,590,547	\$647,050,515	\$219,997,403
2nd qtr 2009	\$637,068,607	\$575,379,813	\$229,915,937
3rd qtr 2009	\$562,605,055	\$491,031,326	\$246,087,161

### EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
1997	72.9%
1998	70.7%
1999	79.5%
2000	78.3%
2001	89.2%
2002	74.2%
2003	68.0%
2004	51.3%
2005	57.0%
2006	50.6%
2007	51.9%
2008	47.1%

## Workers' Compensation (Voluntary Market)

There were 88 groups, 235 companies, that had voluntary direct written premium for Workers' Compensation in the third quarter of 2009, as compared to 95 groups, 241 companies, in the third quarter of 2008.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 2009 to direct written premium in the third quarter of 2008 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR WORKERS' COMPENSATION

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2009	% Change 3rd Quarter 2008 to 2009	4 Quarters Ending 3rd Qtr 2009	% Change 4 Qtrs Ending 2008 to 2009	Net Underwriting Profit or Loss 3rd Qtr 2009	Loss Ratio 3rd Qtr 2009
1	Texas Mutual Insurance Company	28.86%	\$138,148,160	(19.33%)	\$678,324,706	(10.19%)	\$19,083,479	51.45
2	Liberty Mutual Group	10.96%	\$50,155,618	(22.36%)	\$257,606,101	(13.87%)	\$14,845,761	55.35
3	American International Group	10.26%	\$51,469,978	(56.48%)	\$241,055,587	(28.88%)	\$25,353,902	65.47
4	Travelers Group	7.61%	\$40,903,655	(4.07%)	\$178,985,746	11.08%	\$3,614,730	34.29
5	Zurich Insurance Group	7.23%	\$40,456,261	(25.51%)	\$169,899,334	(30.00%)	(\$9,672,128)	33.48
6	Hartford Fire & Casualty Group	7.03%	\$35,830,278	(15.84%)	\$165,243,621	(8.80%)	\$5,470,646	41.01
7	ACE Ltd.	4.71%	\$12,630,486	53.79%	\$110,797,472	(55.32%)	\$3,446,732	38.61
8	CNA Insurance Group	2.67%	\$13,894,658	(16.90%)	\$62,782,745	(19.86%)	\$14,167,186	53.43
9	Service Life Group	2.08%	\$10,448,257	4.55%	\$48,867,714	3.27%	\$2,518,234	47.49
10	Amerisure Company	1.93%	\$8,568,731	(27.36%)	\$45,344,267	3.25%	(\$3,137,482)	51.55
11	Chubb & Son Inc.	1.87%	\$8,109,374	(36.43%)	\$43,992,132	(11.44%)	\$793,588	35.83
12	Old Republic Group	1.39%	\$7,274,850	(70.00%)	\$32,729,695	(37.69%)	\$27,414,845	55.14
13	Delek Group	1.09%	\$5,633,322	(25.90%)	\$25,620,141	(15.62%)	\$862,622	44.49
14	Zenith National Insurance Group	1.00%	\$5,491,030	(29.30%)	\$23,418,937	(25.04%)	\$4,984,332	37.58
15	Employers Insurance Group	0.80%	\$3,020,003	(45.34%)	\$18,754,398	(23.88%)	\$5,944,348	58.08
16	Sentry Insurance Group	0.78%	\$4,066,902	(15.83%)	\$18,373,838	(11.86%)	\$2,215,807	34.33
17	Seabright Insurance Company	0.71%	\$4,792,644	(18.39%)	\$16,666,659	1.88%	\$426,640	34.44
18	Amerisafe Group	0.51%	\$1,657,968	(47.88%)	\$11,911,251	(8.02%)	\$1,028,395	49.48
19	WR Berkley Corp.	0.50%	\$3,964,214	(72.99%)	\$11,721,617	(47.48%)	\$761,332	12.57
20	Utica National Insurance Group	0.40%	\$2,238,918	(14.55%)	\$9,330,116	(11.57%)	\$468,067	40.29
21	Federated Mutual Group	0.38%	\$2,464,275	(28.57%)	\$9,024,322	(21.90%)	\$754,239	43.89
22	Fairfax Financial	0.33%	\$1,448,193	104.14%	\$7,847,164	(0.98%)	\$68,138	97.13
23	EMC Insurance Company	0.32%	\$1,841,509	(6.69%)	\$7,501,507	(6.61%)	\$858,515	16.17
24	SUA Insurance Company	0.31%	\$1,405,942	(75.64%)	\$7,283,805	(61.02%)	(\$75,673)	78.89
25	Church Mutual Insurance Company	0.31%	\$1,522,769	(7.39%)	\$7,195,706	(3.95%)	\$776,109	26.92
<b>Top 25 Groups Total</b>		<b>94.03%</b>	<b>\$457,437,995</b>	<b>(28.86%)</b>	<b>\$2,210,278,581</b>	<b>(18.77%)</b>	<b>\$122,972,364</b>	<b>47.94</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$490,625,459</b>	<b>(28.08%)</b>	<b>\$2,350,541,919</b>	<b>(18.15%)</b>	<b>\$129,349,828</b>	<b>50.14</b>

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 2004	\$657,718,545	\$640,473,143	\$251,277,710
4th qtr 2004	\$674,509,968	\$634,513,919	\$208,914,706
1st qtr 2005	\$712,653,851	\$699,498,680	\$245,859,536
2nd qtr 2005	\$672,084,966	\$620,520,059	\$245,070,604
3rd qtr 2005	\$606,964,507	\$620,411,714	\$242,926,580
4th qtr 2005	\$651,678,557	\$704,507,634	\$206,376,037
1st qtr 2006	\$692,527,666	\$750,940,446	\$252,870,063
2nd qtr 2006	\$692,414,073	\$672,738,070	\$196,644,999
3rd qtr 2006	\$665,177,777	\$647,216,297	\$177,407,261
4th qtr 2006	\$669,584,370	\$714,484,373	\$200,007,661
1st qtr 2007	\$686,427,838	\$728,305,275	\$234,961,125
2nd qtr 2007	\$665,211,772	\$673,143,045	\$271,667,065
3rd qtr 2007	\$642,603,559	\$638,377,209	\$242,965,447
4th qtr 2007	\$630,948,753	\$869,996,088	\$161,631,613
1st qtr 2008	\$707,816,889	\$692,214,633	\$193,807,482
2nd qtr 2008	\$621,016,844	\$627,205,410	\$222,014,007
3rd qtr 2008	\$619,590,532	\$682,223,512	\$263,373,828
4th qtr 2008	\$641,710,646	\$638,894,781	\$257,316,045
1st qtr 2009	\$694,982,412	\$646,714,393	\$219,321,667
2nd qtr 2009	\$635,926,415	\$574,307,286	\$229,072,408
3rd qtr 2009	\$562,125,203	\$490,625,459	\$244,755,512

## ***Workers' Compensation (Residual Market)***

Workers' Compensation assigned risk policies could no longer be written after 12/31/93. As business runs off, all experience reported here will be that of the START program (Residual Market) reported by the Texas Mutual Insurance Company (formerly the Texas Workers Compensation Fund).

For the four quarters ending with the third quarter of 2009, the START program reported \$2,342,249 in direct premiums written. This accounted for 100% of all Residual Market experience reported and was a decrease of (34.55%) over the same period one year prior. Of this amount \$405,867 was written in the third quarter of 2009 which was a (36.12%) decrease from the third quarter of 2008.

The balance of all Workers' Compensation (page 24) minus the Voluntary Market (page 26) minus Residual Market experience reported above is due to runoff business, including retro adjustments and policy audits, reported on policies written prior to and including 12/31/93.

The table below includes data for all groups, including the Texas Mutual Insurance Company. The table on the following page contains data solely for the Texas Mutual Insurance Company. This table is included to better illustrate the experience of the START program.

### **QUARTERLY EXPERIENCE**

#### **All Groups**

<b>Reporting Period</b>	<b>Premiums on Policies Written</b>	<b>Direct Written Premium</b>	<b>Direct Losses Paid</b>
3rd qtr 2004	\$2,944,082	\$1,206,271	\$7,790,563
4th qtr 2004	\$3,145,398	\$2,988,938	(\$742,639)
1st qtr 2005	\$3,190,362	\$2,241,229	\$3,002,720
2nd qtr 2005	\$3,161,087	\$1,550,292	\$1,457,222
3rd qtr 2005	\$1,649,532	\$3,414,248	\$1,893,847
4th qtr 2005	\$1,814,397	\$1,544,098	\$7,577,075
1st qtr 2006	\$2,273,188	\$2,184,046	\$1,559,892
2nd qtr 2006	\$2,412,623	\$2,200,493	\$1,495,331
3rd qtr 2006	\$1,001,792	\$1,508,225	\$1,826,761
4th qtr 2006	\$1,168,873	\$376,226	\$1,910,435
1st qtr 2007	\$2,298,285	\$1,871,221	\$1,232,189
2nd qtr 2007	\$1,213,359	\$980,058	\$1,312,060
3rd qtr 2007	\$1,828,397	\$2,057,428	\$846,271
4th qtr 2007	\$882,528	\$1,132,819	\$826,269
1st qtr 2008	\$1,170,242	\$1,624,173	\$674,871
2nd qtr 2008	\$1,183,624	\$186,056	\$743,199
3rd qtr 2008	\$676,156	\$635,385	\$700,696
4th qtr 2008	\$586,027	\$505,153	\$1,138,844
1st qtr 2009	\$608,135	\$336,122	\$675,736
2nd qtr 2009	\$1,142,192	\$1,072,527	\$843,529
3rd qtr 2009	\$479,852	\$405,867	\$1,331,649

**QUARTERLY EXPERIENCE**  
**Texas Mutual Insurance Company**

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 2004	\$2,944,082	\$1,206,271	\$2,068,334
4th qtr 2004	\$3,145,398	\$2,988,938	\$1,682,701
1st qtr 2005	\$3,190,362	\$2,241,229	\$1,916,106
2nd qtr 2005	\$3,161,087	\$1,550,292	\$1,504,557
3rd qtr 2005	\$1,649,532	\$1,920,420	\$1,356,660
4th qtr 2005	\$1,814,397	\$1,544,098	\$1,253,731
1st qtr 2006	\$2,273,188	\$2,184,046	\$1,092,585
2nd qtr 2006	\$2,412,623	\$2,200,493	\$968,681
3rd qtr 2006	\$1,001,792	\$1,508,225	\$1,201,165
4th qtr 2006	\$1,168,873	\$376,226	\$845,290
1st qtr 2007	\$2,298,285	\$1,871,221	\$763,651
2nd qtr 2007	\$1,212,375	\$980,058	\$707,542
3rd qtr 2007	\$1,828,397	\$2,057,428	\$757,347
4th qtr 2007	\$882,528	\$1,132,819	\$801,553
1st qtr 2008	\$1,170,242	\$1,624,173	\$647,299
2nd qtr 2008	\$1,183,624	\$186,056	\$713,560
3rd qtr 2008	\$676,156	\$635,385	\$680,927
4th qtr 2008	\$586,027	\$527,733	\$613,600
1st qtr 2009	\$608,135	\$336,122	\$648,623
2nd qtr 2009	\$1,142,192	\$1,072,527	\$763,202
3rd qtr 2009	\$479,852	\$405,867	\$745,606

## *Workers' Compensation (Deductible Plans)*

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There were 88 groups, 235 companies which wrote voluntary policies for Workers' Compensation in the third quarter of 2009, as compared to 95 groups, 241 companies in the third quarter of 2008.

The data contained in the following table represents direct policies written as new or renewal policies in the third quarter of 2009. The policies are adjusted to an annual basis (a six month policy is reported as 0.5). The premiums on direct policies written are total premiums (estimated if initial premium collected was a deposit or third installment premium).

It should be noted that the Total Premiums on Direct Policies Written After Deductible Credit as shown in the table on the following page will not equal the Total Direct Premiums Written on page 31. As referenced on page 2 of this report, Premiums on Policies Written captures the Direct Premiums Written in the designated quarter without adjustments for cancellations or endorsements and, therefore, may not match the written premium figures in the statutory Annual Statement. In contrast, Direct Premiums Written are reported using the same methods/rules used in completing the statutory Annual Statement.

The Premiums on Direct Policies Written are presented before any credits are given for the purchase of deductible plans, and, in the following column, after the credit has been given for the applicable deductible plan. This is presented in order to illustrate the effect deductible plans have on insureds' premiums. The final section of the table contains data which illustrate the volume of Workers' Compensation insurance written on policies which do not include a deductible plan.

## WORKERS' COMPENSATION DEDUCTIBLE PLANS

	Policies Written 3rd Qtr 2009	Premium on Direct Policies Written Prior to Deductible Credit	Premium on Direct Policies Written After Deductible Credit	Percent of Reduction in Premiums
<b>Per Accident Deductible Plan</b>				
Premium of \$5,000 - \$9,999	99	\$587,910	\$565,538	3.81%
Premium of \$10,000 - \$24,999	84	\$1,232,388	\$1,133,205	8.05%
Premium of \$25,000 - \$49,999	46	\$1,817,809	\$1,283,001	29.42%
Premium of \$50,000 - \$74,999	24	\$1,317,467	\$1,173,278	10.94%
Premium of \$75,000 - \$100,000	14	\$11,416,178	\$1,643,791	85.60%
<b>Total Per Accident Plan</b>	<b>267</b>	<b>\$16,371,752</b>	<b>\$5,798,813</b>	<b>64.58%</b>
<b>Aggregate Deductible Plan</b>				
Premium of \$5,000 - \$9,999	18	\$144,761	\$120,800	16.55%
Premium of \$10,000 - \$24,999	22	\$359,154	\$300,270	16.40%
Premium of \$25,000 - \$49,999	10	\$343,356	\$263,874	23.15%
Premium of \$50,000 - \$74,999	3	\$191,409	\$138,575	27.60%
Premium of \$75,000 - \$100,000	4	\$635,397	\$488,130	23.18%
<b>Total Aggregate Plan</b>	<b>57</b>	<b>\$1,674,077</b>	<b>\$1,311,649</b>	<b>21.65%</b>
<b>Per Accident/Aggregate Combination Deductible Plan</b>				
Premium of \$5,000 - \$9,999	17	\$183,551	\$78,674	57.14%
Premium of \$10,000 - \$24,999	8	\$352,777	\$116,278	67.04%
Premium of \$25,000 - \$49,999	1	\$31,919	\$27,258	14.60%
Premium of \$50,000 - \$74,999	1	\$54,367	\$50,414	7.27%
Premium of \$75,000 - \$100,000	1	\$897,865	\$157,304	82.48%
<b>Total Combination Plan</b>	<b>28</b>	<b>\$1,520,479</b>	<b>\$429,928</b>	<b>71.72%</b>
<b>Negotiated Deductible Plan</b>				
Premium Up To \$100,000	2,123	\$26,690,320	\$9,368,607	64.90%
Premium of \$100,001 - \$150,000	128	\$15,742,376	\$4,746,768	69.85%
Premium of \$150,001 - \$250,000	116	\$22,142,722	\$6,397,075	71.11%
Premium of \$250,001 - \$350,000	83	\$24,509,993	\$5,493,493	77.59%
Premium of \$350,001 - \$500,000	72	\$30,262,817	\$7,820,449	74.16%
Premium of \$500,001 - \$750,000	67	\$41,172,308	\$10,194,568	75.24%
Premium of \$750,001 - \$1,000,000	34	\$29,884,888	\$9,066,860	69.66%
Premium of \$1,000,001 - \$2,500,000	55	\$77,372,426	\$15,961,272	79.37%
Premium of \$2,500,001 - \$5,000,000	22	\$80,763,926	\$25,456,652	68.48%
Premium of \$5,000,001 and above	7	\$57,633,793	\$17,820,211	69.08%
<b>Total Negotiated Plan</b>	<b>2,707</b>	<b>\$406,175,569</b>	<b>\$112,325,955</b>	<b>72.35%</b>
<b>No Deductible Plan</b>				
Premium Less Than \$5,000	28,142	\$42,719,296	\$42,719,296	0.00%
Premium of \$5,000 - \$9,999	5,274	\$37,058,218	\$37,058,218	0.00%
Premium of \$10,000 - \$24,999	4,184	\$65,318,858	\$65,318,858	0.00%
Premium of \$25,000 - \$49,999	1,748	\$61,174,020	\$61,174,020	0.00%
Premium of \$50,000 - \$74,999	619	\$37,882,966	\$37,882,966	0.00%
Premium of \$75,000 - \$100,000	331	\$28,722,493	\$28,722,493	0.00%
Premium Greater Than \$100,000	686	\$169,383,007	\$169,383,007	0.00%
<b>Total No Deductible Plan</b>	<b>40,984</b>	<b>\$442,258,858</b>	<b>\$442,258,858</b>	<b>0.00%</b>
<b>TOTAL</b>	<b>44,043</b>	<b>\$868,000,735</b>	<b>\$562,125,203</b>	<b>35.24%</b>

## Boiler & Machinery

There were 45 groups, 113 companies, that had direct written premium for Boiler & Machinery in the third quarter of 2009, as compared to 39 groups, 93 companies, in the third quarter of 2008.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 2009 to direct written premium in the third quarter of 2008 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR BOILER & MACHINERY

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2009	% Change 3rd Quarter 2008 to 2009	4 Quarters Ending 3rd Qtr 2009	% Change 4 Qtrs Ending 2008 to 2009	Net Underwriting Profit or Loss 3rd Qtr 2009	Loss Ratio 3rd Qtr 2009
1	American International Group	36.74%	\$2,937,603	(0.64%)	\$38,025,975	153.87%	\$6,507,774	20.01
2	FM Global Group	22.28%	\$8,999,496	3.16%	\$23,057,463	(6.16%)	\$7,117,033	82.47
3	Travelers Group	9.25%	\$1,996,201	(18.30%)	\$9,578,721	(3.84%)	(\$11,369,047)	812.06
4	Zurich Insurance Group	6.57%	\$1,450,517	(0.12%)	\$6,802,023	(17.72%)	\$3,397,428	0.85
5	Chubb & Son Inc.	5.22%	\$1,268,248	(7.76%)	\$5,401,941	(10.49%)	\$610,113	14.72
6	CNA Insurance Group	3.69%	\$1,189,180	11.59%	\$3,823,249	40.36%	(\$393,896)	42.51
7	Liberty Mutual Group	2.17%	\$593,150	(50.09%)	\$2,248,865	(45.99%)	\$558,182	**
8	Allianz Insurance Group	1.70%	\$672,166	(50.63%)	\$1,760,642	(29.49%)	\$625,992	1.34
9	Nationwide Corp.	1.40%	\$346,477	(7.50%)	\$1,445,920	2.47%	(\$75,714)	73.60
10	Swiss Re Group	1.29%	\$1,072,942	121.74%	\$1,330,796	83.03%	\$380,267	**
11	ACE Ltd.	1.13%	\$1,095,733	*	\$1,167,907	*	(\$216,886)	**
12	Central Mutual Insurance Company of Ohio	1.07%	\$303,945	(27.39%)	\$1,102,946	(27.52%)	(\$86,567)	**
13	XL America	0.93%	\$70,604	606.53%	\$965,529	9.64%	\$398	**
14	Federated Mutual Group	0.77%	\$215,010	2.94%	\$799,146	3.10%	\$122,147	14.22
15	United Fire & Casualty Group	0.70%	\$173,509	(8.09%)	\$723,308	9.94%	\$91,183	48.25
16	American Financial Group	0.67%	\$184,853	(43.40%)	\$689,793	19.58%	(\$24,260)	77.92
17	Amtrust Group	0.59%	\$85,827	(21.56%)	\$607,088	454.85%	\$86,453	14.83
18	Millea Holdings Inc.	0.56%	\$30,315	43.52%	\$582,578	32.13%	(\$85,936)	**
19	EMC Insurance Company	0.52%	\$124,572	(9.24%)	\$537,755	(3.31%)	\$95,685	**
20	Triangle Insurance Company Inc.	0.46%	\$402,808	(16.52%)	\$471,074	(12.29%)	\$101,339	6.27
21	Allstate Insurance Group	0.21%	\$52,557	(10.53%)	\$216,742	(3.42%)	\$23,946	23.00
22	Beazley Insurance Company, Inc.	0.21%	\$62,281	(1.87%)	\$215,929	65.21%	\$35,100	**
23	AXIS Capital Group	0.21%	\$70,572	(75.58%)	\$215,876	(53.24%)	\$70,572	**
24	QBE Insurance Group, Ltd.	0.21%	\$53,531	55.23%	\$214,923	55.50%	\$48,072	(16.16)
25	Hartford Fire & Casualty Group	0.20%	\$54,778	48.93%	\$204,004	24.59%	(\$38,903)	**
<b>Top 25 Groups Total</b>		<b>98.73%</b>	<b>\$23,506,875</b>	<b>(1.27%)</b>	<b>\$102,190,193</b>	<b>23.85%</b>	<b>\$7,580,475</b>	<b>108.43</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$24,025,555</b>	<b>0.15%</b>	<b>\$103,501,407</b>	<b>24.09%</b>	<b>\$7,922,203</b>	<b>106.11</b>

\* Premiums from prior reporting period were \$0, less than \$0, or negligible.

\*\*Direct Losses Paid and/or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 2004	\$16,318,317	\$19,417,778	\$4,121,378
4th qtr 2004	\$17,604,771	\$14,452,601	\$15,415,284
1st qtr 2005	\$14,222,180	\$15,291,463	\$1,454,857
2nd qtr 2005	\$14,320,385	\$16,667,555	\$4,596,582
3rd qtr 2005	\$15,899,068	\$20,779,919	\$1,553,656
4th qtr 2005	\$14,395,254	\$18,108,727	\$2,876,379
1st qtr 2006	\$14,240,688	\$16,389,717	\$2,942,034
2nd qtr 2006	\$15,116,521	\$18,416,711	\$2,632,101
3rd qtr 2006	\$16,244,874	\$27,145,816	\$4,561,400
4th qtr 2006	\$15,565,571	\$17,118,656	\$42,723,542
1st qtr 2007	\$14,685,122	\$19,578,161	\$2,055,206
2nd qtr 2007	\$19,517,531	\$21,418,329	\$17,694,738
3rd qtr 2007	\$16,494,602	\$33,089,582	\$5,377,035
4th qtr 2007	\$16,021,673	\$16,875,301	\$3,385,298
1st qtr 2008	\$14,794,326	\$19,549,817	\$6,288,531
2nd qtr 2008	\$18,580,012	\$22,997,334	\$14,498,492
3rd qtr 2008	\$16,129,674	\$23,988,479	\$3,901,001
4th qtr 2008	\$15,264,223	\$13,075,640	\$23,230,537
1st qtr 2009	\$38,610,197	\$40,813,972	\$6,105,586
2nd qtr 2009	\$22,266,219	\$25,586,240	\$10,738,673
3rd qtr 2009	\$17,157,418	\$24,025,555	\$25,492,717

### EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
1997	74.2%
1998	39.2%
1999	186.8%
2000	53.4%
2001	66.9%
2002	12.3%
2003	65.8%
2004	5.6%
2005	31.8%
2006	107.3%
2007	14.3%
2008	91.7%

## Commercial Crime

There were 34 groups, 86 companies, that had direct written premium for Commercial Crime in the third quarter of 2009, as compared to 32 groups, 76 companies, in the third quarter of 2008.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 2009 to direct written premium in the third quarter of 2008 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL CRIME

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2009	% Change 3rd Quarter 2008 to 2009	4 Quarters Ending 3rd Qtr 2009	% Change 4 Qtrs Ending 2008 to 2009	Net Underwriting Profit or Loss 3rd Qtr 2009	Loss Ratio 3rd Qtr 2009
1	Travelers Group	29.89%	\$737,249	17.88%	\$2,612,842	29.71%	\$682,682	1.28
2	Chubb & Son Inc.	16.12%	\$420,579	(13.57%)	\$1,409,623	(14.21%)	\$174,640	22.49
3	American International Group	15.61%	\$235,546	(43.42%)	\$1,364,423	45.63%	\$338,286	**
4	CNA Insurance Group	9.55%	\$215,020	(6.38%)	\$835,227	7.03%	(\$13,438)	21.23
5	Hartford Fire & Casualty Group	8.82%	\$173,116	17.12%	\$771,463	8.68%	\$125,916	0.46
6	Zurich Insurance Group	7.39%	\$231,768	(33.98%)	\$646,443	(62.28%)	\$112,350	99.00
7	Nationwide Corp.	2.93%	\$64,862	(13.80%)	\$256,315	(7.23%)	\$43,499	0.53
8	ACE Ltd.	1.62%	\$24,826	(16.93%)	\$141,858	(77.40%)	\$28,982	**
9	The Hanover Insurance Group	1.49%	\$62,892	*	\$129,980	*	\$17	**
10	Sentry Insurance Group	1.24%	\$27,925	0.10%	\$107,982	(8.20%)	\$19,023	**
11	United Fire & Casualty Group	1.01%	\$26,606	(16.31%)	\$88,497	19.72%	\$15,090	21.21
12	Federated Mutual	0.70%	\$17,870	(29.47%)	\$61,391	(19.11%)	\$366	**
13	American Financial Grp	0.65%	\$23,711	95.04%	\$56,587	10.99%	\$5,807	**
14	XL America	0.53%	\$5,586	(98.35%)	\$46,706	(87.65%)	+	0.34
15	IAT Reinsurance Company Group	0.45%	\$6,255	(49.60%)	\$39,561	52.66%	\$7,166	(8.43)
16	Liberty Mutual Group	0.42%	\$3,200	(71.84%)	\$36,336	(34.72%)	\$18,132	**
17	Amtrust Group	0.26%	\$5,989	59.62%	\$22,663	481.70%	\$7,853	**
18	State Auto Mutual Group	0.19%	\$5,793	*	\$16,244	*	\$3,843	33.66
19	Allstate Insurance Group	0.18%	\$4,191	(12.83%)	\$16,066	(17.93%)	\$3,318	**
20	QBE Insurance Group, LTD.	0.16%	\$660	(58.28%)	\$13,634	24.97%	\$2,542	2113.33
21	Philadelphia Consolidated Holding Group	0.14%	\$7,225	56.49%	\$11,939	(20.42%)	\$2,635	**
22	EMC Insurance Company	0.13%	\$3,147	(5.41%)	\$11,415	(24.19%)	\$1,524	**
23	Pennsylvania Lumbermens Mutual Ins. Co.	0.11%	\$2,730	*	\$9,698	*	+	**
24	Swiss Re Group	0.10%	\$1,480	(76.38%)	\$8,414	2.11%	\$6,427	**
25	WR Berkley Corp.	0.09%	(\$115,402)	*	\$7,716	31.87%	(\$12,965)	**
<b>Top 25 Groups Total</b>		<b>99.78%</b>	<b>\$2,192,824</b>	<b>(22.97%)</b>	<b>\$8,723,023</b>	<b>(8.79%)</b>	<b>\$1,573,695</b>	<b>18.30</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$2,207,317</b>	<b>(22.62%)</b>	<b>\$8,742,404</b>	<b>(8.95%)</b>	<b>\$1,580,551</b>	<b>18.10</b>

\* Premiums from Prior reporting period were \$0, less than \$0, or negligible.

\*\*Direct Losses Paid and/or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

+Company reported \$0 underwriting profit/loss. TDI is working with the reporting company to either validate this number or to receive corrected information.

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premiums	Direct Losses Paid
3rd qtr 2004	\$1,415,602	\$2,690,230	\$368,517
4th qtr 2004	\$1,836,630	\$2,046,419	\$15,145
1st qtr 2005	\$1,442,287	\$1,808,358	\$866,393
2nd qtr 2005	\$1,853,047	\$1,575,124	\$92,132
3rd qtr 2005	\$1,338,039	\$1,915,433	\$1,290,472
4th qtr 2005	\$1,468,162	\$1,793,090	\$364,705
1st qtr 2006	\$1,510,779	\$1,783,082	\$145,432
2nd qtr 2006	\$1,871,268	\$2,219,675	\$176,223
3rd qtr 2006	\$1,408,410	\$2,021,389	\$273,795
4th qtr 2006	\$1,279,076	\$1,640,653	\$130,086
1st qtr 2007	\$1,189,270	\$1,619,944	\$112,029
2nd qtr 2007	\$1,800,582	\$2,128,263	\$500,850
3rd qtr 2007	\$1,433,138	\$2,044,281	\$232,333
4th qtr 2007	\$1,863,618	\$2,286,243	\$1,902,214
1st qtr 2008	\$1,966,862	\$2,569,105	\$519,562
2nd qtr 2008	\$1,355,713	\$1,894,153	\$247,921
3rd qtr 2008	\$2,266,115	\$2,852,714	\$408,466
4th qtr 2008	\$1,504,310	\$1,987,386	\$119,793
1st qtr 2009	\$1,429,111	\$2,133,754	\$71,796
2nd qtr 2009	\$1,665,265	\$2,413,947	\$87,193
3rd qtr 2009	\$1,532,138	\$2,207,317	\$399,747

### EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
1997	13.2%
1998	13.3%
1999	19.6%
2000	21.2%
2001	34.7%
2002	16.3%
2003	27.1%
2004	20.4%
2005	15.3%
2006	16.9%
2007	30.5%
2008	(11.0%)*

*\*Liberty Insurance Underwriters Inc. reported. approx. (\$6,000,000) of incurred losses in their 2008 statutory Annual Statement, Burglery and Theft line of business impacting the industry's over-all loss ratio.*

## Commercial Glass

There were 2 groups, 4 companies, that had direct written premium for Commercial Glass in the third quarter of 2009, as compared to 4 groups, 5 companies, in the third quarter of 2008.

The table below represents the top groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 2009 to direct written premium in the third quarter of 2008 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL GLASS

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2009	% Change 3rd Quarter 2008 to 2009	4 Quarters Ending 3rd Qtr 2009	% Change 4 Qtrs Ending 2008 to 2009	Net Underwriting Profit or Loss 3rd Qtr 2009	Loss Ratio 3rd Qtr 2009
1	Federated Mutual Group	54.53%	\$2,730	2576.47%	\$7,782	215.70%	\$693	37.47
2	Liberty Mutual Group	46.42%	\$2,180	28.01%	\$6,625	(8.36%)	(\$377)	33.99
3	First American Title	(0.95%)	\$0	*	(\$135)	*	+	**

<b>Top 25 Groups Total</b>	<b>100.00%</b>	<b>\$4,910</b>	<b>60.09%</b>	<b>\$14,272</b>	<b>53.30%</b>	<b>\$314</b>	<b>35.93</b>
<b>Total Market</b>	<b>100.00%</b>	<b>\$4,910</b>	<b>60.09%</b>	<b>\$14,272</b>	<b>53.30%</b>	<b>\$314</b>	<b>35.93</b>

\* Premiums from Prior reporting period were \$0, less than \$0, or negligible.

\*\*Direct Losses Paid and/or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

+Company reported \$0 underwriting profit/loss. TDI is working with the reporting company to either validate this number or to receive corrected information.

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 2004	\$81,140	\$41,301	\$3,214
4th qtr 2004	\$81,385	\$32,903	\$6,261
1st qtr 2005	\$70,950	\$31,593	\$2,910
2nd qtr 2005	\$21,527	\$29,140	\$1,326
3rd qtr 2005	\$11,819	\$16,019	(\$1,360)
4th qtr 2005	\$18,836	\$14,753	\$1,334
1st qtr 2006	\$29,364	\$19,549	\$349
2nd qtr 2006	\$19,311	\$11,128	\$330
3rd qtr 2006	\$16,290	\$12,377	\$3,903
4th qtr 2006	\$22,315	\$14,547	\$0
1st qtr 2007	\$9,400	\$1,342	\$734
2nd qtr 2007	\$12,873	(\$2,369)	\$2,833
3rd qtr 2007	\$7,831	(\$3,598)	\$0
4th qtr 2007	\$21,649	\$51	\$2,042
1st qtr 2008	\$7,152	\$4,408	\$0
2nd qtr 2008	\$21,074	\$1,784	\$1,906
3rd qtr 2008	\$12,930	\$3,067	\$664
4th qtr 2008	\$54,963	\$5,075	\$4,230
1st qtr 2009	\$3,401	\$1,917	\$3,824
2nd qtr 2009	\$13,825	\$2,370	\$541
3rd qtr 2009	\$11,830	\$4,910	\$1,764

### EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio
1997	31.2%*
1998	56.3%
1999	60.9%
2000	98.9%
2001	155.0%
2002	63.6%
2003	59.5%
2004	40.7%
2005	56.7%
2006	42.4%
2007	30.2%
2008	305.4%

\* Beginning 1997, Commercial Glass is reported under Allied Lines on the Annual Statement; therefore, the Loss Ratios for this and subsequent years represents all coverages reported under Allied Lines.

## Medical Professional Liability

There were 32 groups, 41 companies, that had direct written premium for Medical Professional Liability (includes regulated and non-rate-regulated companies) in the third quarter of 2009, as compared to 31 groups, 39 companies, in the third quarter of 2008.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 2009 to direct written premium in the third quarter of 2008 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR MEDICAL PROFESSIONAL LIABILITY

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2009	% Change 3rd Quarter 2008 to 2009	4 Quarters Ending 3rd Qtr 2009	% Change 4 Qtrs Ending 2008 to 2009	Net Underwriting Profit or Loss 3rd Qtr 2009	Loss Ratio 3rd Qtr 2009
1	Berkshire Hathaway	23.07%	\$18,361,365	(5.76%)	\$51,615,802	(3.15%)	\$1,655,141	6.85
2	American Physicians Ins. Exchange	20.94%	\$19,519,407	(2.71%)	\$46,842,732	(23.76%)	\$7,763,827	9.04
3	Advocate, MD Ins. Of The Southwest Inc.	11.58%	\$9,977,049	5.88%	\$25,910,362	12.41%	\$154,463	5.26
4	Doctors Company Group	5.42%	\$5,275,551	(2.57%)	\$12,124,924	(20.58%)	\$3,878,962	20.09
5	Texas Medical Liability Underwriting Assoc.	5.04%	\$2,538,429	(16.65%)	\$11,280,197	(19.87%)	(\$1,562,582)	91.13
6	CNA Insurance Group	4.40%	\$2,954,713	8.95%	\$9,843,124	4.05%	\$3,027,602	15.26
7	ProAssurance Corp. Group	2.92%	\$3,157,660	(2.41%)	\$6,536,850	(3.94%)	\$439,700	**
8	Preferred Professional Insurance Company	2.74%	\$1,798,288	12.93%	\$6,136,271	(0.55%)	\$62,550	2.86
9	Medicus Insurance Company	2.64%	\$2,358,769	19.33%	\$5,911,210	20.39%	\$102,284	10.39
10	American International Group	2.60%	\$1,708,270	(8.44%)	\$5,809,388	3.18%	\$390,676	2.63
11	Allianz Insurance Group	2.48%	\$1,291,857	(3.33%)	\$5,543,191	(13.38%)	\$690,298	14.12
12	Health Care Indemnity Inc.	2.19%	(\$405,827)	(224.06%)	\$4,893,323	5.47%	\$1,588,966	(1272.09)
13	NCMIC Group	2.06%	\$1,132,021	(1.62%)	\$4,612,126	0.76%	(\$448,392)	95.54
14	National Group	2.05%	\$2,321,025	6.74%	\$4,575,159	6.73%	(\$348,078)	12.05
15	Texas Hospital Insurance Exchange	1.95%	\$1,469,453	(30.58%)	\$4,364,775	(10.05%)	\$638,283	17.39
16	Texas Medical Insurance Company	1.79%	\$1,793,076	(0.86%)	\$4,011,564	(6.07%)	\$403,479	13.88
17	Munich American Holding Corp.	1.77%	\$276,006	(38.56%)	\$3,964,160	114.64%	(\$492,013)	**
18	ACE Ltd.	1.22%	\$654,102	(17.05%)	\$2,719,082	(2.18%)	\$214,197	(0.01)
19	Everest Reinsurance Holding Inc.	1.10%	\$43,399	(15.05%)	\$2,450,633	(11.54%)	\$2,876,667	(15.51)
20	FPIC Insurance Group Inc.	0.80%	\$642,060	(13.73%)	\$1,795,857	(15.54%)	\$98,703	**
21	Medical Liability Insurance Co. of America	0.44%	\$297,714	(27.81%)	\$978,352	(21.98%)	(\$33,018)	**
22	Liberty Mutual Group	0.19%	\$26,803	*	\$418,111	(21.73%)	(\$20,852)	**
23	Allied World Assurance Holding Group	0.18%	(\$1,071,125)	(319.66%)	\$402,349	(77.28%)	\$484,423	(7.24)
24	Zurich Insurance Group	0.16%	\$177,943	(18.37%)	\$348,292	(18.85%)	\$9,674	**
25	Markel Corp. Group	0.08%	\$31,572	(40.68%)	\$184,223	(53.47%)	\$54,932	**
<b>Top 25 Groups Total</b>		<b>99.81%</b>	<b>\$76,329,580</b>	<b>(5.69%)</b>	<b>\$223,272,057</b>	<b>(8.13%)</b>	<b>\$21,629,892</b>	<b>19.64</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$76,412,386</b>	<b>(5.96%)</b>	<b>\$223,692,836</b>	<b>(8.83%)</b>	<b>\$21,611,765</b>	<b>20.73</b>

\* Premiums from Prior reporting period were \$0, less than \$0, or negligible.

\*\*Direct Losses Paid and/or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 2004	\$115,940,146	\$103,495,609	\$64,828,248
4th qtr 2004	\$74,360,976	\$64,923,197	\$72,244,880
1st qtr 2005	\$167,300,880	\$177,538,015	\$42,747,053
2nd qtr 2005	\$67,243,302	\$76,862,860	\$41,556,716
3rd qtr 2005	\$103,894,380	\$106,955,899	\$40,278,667
4th qtr 2005	\$60,662,829	\$69,326,700	\$38,064,317
1st qtr 2006	\$150,569,921	\$151,061,293	\$29,286,855
2nd qtr 2006	\$59,661,846	\$68,936,624	\$34,070,598
3rd qtr 2006	\$81,786,940	\$99,218,773	\$26,284,732
4th qtr 2006	\$48,930,307	\$41,894,807	\$21,096,372
1st qtr 2007	\$68,656,804	\$72,935,402	\$20,225,813
2nd qtr 2007	\$51,293,751	\$51,013,917	\$25,873,857
3rd qtr 2007	\$83,584,889	\$87,981,748	\$20,504,170
4th qtr 2007	\$49,221,027	\$53,842,291	\$17,504,789
1st qtr 2008	\$55,786,750	\$61,352,374	\$31,899,617
2nd qtr 2008	\$51,113,829	\$48,902,584	\$24,630,018
3rd qtr 2008	\$75,230,921	\$81,251,611	\$18,079,050
4th qtr 2008	\$49,153,484	\$50,769,196	\$22,300,918
1st qtr 2009	\$51,154,534	\$46,396,386	\$25,989,619
2nd qtr 2009	\$49,836,490	\$50,114,868	\$23,440,668
3rd qtr 2009	\$73,570,606	\$76,412,386	\$15,839,879

### EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

<u>Year</u>	<u>Loss Ratio</u>
1997	69.2%
1998	90.5%
1999	98.1%
2000	98.3%
2001	91.2%
2002	79.1%
2003	80.3%
2004	44.8%
2005	31.0%
2006	20.3%
2007	(14.1%)*
2008	7.6%

\*Healthcare Indemnity had approx. (\$81,000,000) of incurred losses reported in their annual statement.

## Miscellaneous Professional Liability

There were 32 groups, 64 companies, that had direct written premium for Miscellaneous Professional Liability in the third quarter of 2009, as compared to 28 groups, 60 companies, in the third quarter of 2008.

The table below represents the top 25 groups for direct written premium based on a sum of the most recent four quarters. Also included is a comparison of direct written premium in the third quarter of 2009 to direct written premium in the third quarter of 2008 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR MISC. PROFESSIONAL LIABILITY

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 3rd Quarter 2009	% Change 3rd Quarter 2008 to 2009	4 Quarters Ending 3rd Qtr 2009	% Change 4 Qtrs Ending 2008 to 2009	Net Underwriting Profit or Loss 3rd Qtr 2009	Loss Ratio 3rd Qtr 2009
1	Chubb & Son Inc.	26.53%	\$21,384,656	(17.19%)	\$80,147,998	(7.99%)	(\$14,964,635)	34.07
2	XL America	14.70%	\$17,237,891	(0.45%)	\$44,403,789	(38.40%)	\$188,924	22.83
3	HCC Insurance Holdings Group	12.03%	\$7,599,054	(3.26%)	\$36,340,985	14.92%	\$125,820	6.02
4	Hartford Fire & Casualty Group	11.27%	\$3,129,238	(9.87%)	\$34,044,470	107.56%	\$155,378	**
5	ACE Ltd.	10.85%	\$8,040,991	(9.78%)	\$32,770,147	7.87%	\$7,325,287	10.47
6	Swiss Re Group	4.42%	\$2,382,397	(13.11%)	\$13,359,684	(9.75%)	\$856,680	65.67
7	American Financial Group	3.04%	\$2,205,427	(5.18%)	\$9,167,546	(2.37%)	\$220,742	55.10
8	Beazley Insurance Company, Inc.	2.02%	\$1,567,238	14.83%	\$6,109,910	67.17%	\$926,046	6.02
9	RLI Insurance Group	1.60%	\$2,065,529	14.05%	\$4,844,694	(32.28%)	\$1,288,677	68.08
10	Allianz Insurance Group	1.59%	\$1,425,679	(1.23%)	\$4,807,707	(14.90%)	(\$553,285)	38.28
11	The Hanover Insurance Group	1.54%	\$677,488	*	\$4,654,713	*	\$97,558	**
12	Nationwide Corp.	1.50%	\$2,097,997	86.16%	\$4,519,667	47.08%	+	18.44
13	Liberty Mutual Group	1.32%	\$1,390,402	2.71%	\$3,992,111	17.29%	\$4,160,340	(0.02)
14	Travelers Group	1.28%	\$851,257	(8.81%)	\$3,874,363	(72.18%)	(\$525,091)	0.88
15	Fairfax Financial	1.12%	\$297,256	250.49%	\$3,396,740	699.87%	\$139,670	(1.76)
16	Berkshire Hathaway	1.05%	\$721,012	(16.70%)	\$3,181,627	13.41%	\$79,650	6.26
17	Old Republic Group	0.90%	\$649,933	(15.66%)	\$2,733,450	0.48%	\$452,652	**
18	NAVIGATORS GRP INC	0.69%	\$0	*	\$2,089,997	*	+	**
19	Utica National Insurance Group	0.53%	\$274,991	60.79%	\$1,611,203	(5.09%)	(\$562,880)	357.10
20	Merkel Corp. Group	0.42%	\$300,430	(23.78%)	\$1,277,541	(15.85%)	\$209,730	4.58
21	AETNA	0.39%	\$0	*	\$1,183,801	4.24%	\$295,950	**
22	Catlin US Insurance Group	0.29%	\$486,393	*	\$882,737	*	\$141,904	**
23	Allied World Assur Holding Grp	0.26%	(\$1,071,125)	(608.65%)	\$771,969	(72.52%)	(\$47,309)	(3.73)
24	State National Group	0.24%	\$174,390	3.92%	\$737,502	(0.64%)	\$91,253	13.66
25	Zurich Insurance Group	0.15%	\$82,503	32.61%	\$453,590	152.61%	(\$74,262)	18.14
<b>Top 25 Groups Total</b>		<b>99.77%</b>	<b>\$73,971,027</b>	<b>(6.61%)</b>	<b>\$301,357,941</b>	<b>(3.62%)</b>	<b>\$28,799</b>	<b>25.71</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$74,152,628</b>	<b>(7.15%)</b>	<b>\$302,048,703</b>	<b>(5.14%)</b>	<b>(\$2,320,363)</b>	<b>25.65</b>

\* Premiums from Prior reporting period were \$0, less than \$0, or negligible.

\*\*Direct Losses Paid and/or Direct Written Premiums were \$0, less than \$0, or negligible due to accounting adjustments.

+Company reported \$0 underwriting profit/loss. TDI is working with the reporting company to either validate this number or to receive corrected information.

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
3rd qtr 2004	\$88,221,507	\$84,958,945	\$12,873,254
4th qtr 2004	\$70,978,554	\$75,843,090	\$1,731,964
1st qtr 2005	\$62,933,404	\$65,015,052	\$112,729,581
2nd qtr 2005	\$105,738,944	\$102,001,411	\$29,708,476
3rd qtr 2005	\$109,824,539	\$108,786,798	\$19,339,409
4th qtr 2005	\$92,079,636	\$96,843,121	\$52,554,252
1st qtr 2006	\$70,353,199	\$71,955,149	\$31,408,641
2nd qtr 2006	\$96,823,182	\$97,849,485	\$39,078,539
3rd qtr 2006	\$99,908,322	\$102,616,161	\$20,323,311
4th qtr 2006	\$100,416,498	\$109,913,338	\$24,733,858
1st qtr 2007	\$75,659,007	\$82,048,748	\$41,244,494
2nd qtr 2007	\$102,749,144	\$107,875,452	\$15,542,821
3rd qtr 2007	\$98,728,623	\$104,512,330	\$8,034,372
4th qtr 2007	\$86,267,169	\$95,165,524	\$30,481,942
1st qtr 2008	\$73,903,913	\$70,142,638	\$29,383,675
2nd qtr 2008	\$84,033,183	\$73,233,834	\$13,269,626
3rd qtr 2008	\$85,228,893	\$79,860,523	\$9,334,265
4th qtr 2008	\$81,315,565	\$73,139,650	\$11,494,335
1st qtr 2009	\$66,362,562	\$76,602,106	\$11,531,686
2nd qtr 2009	\$86,393,009	\$78,154,319	\$23,074,569
3rd qtr 2009	\$80,738,751	\$74,152,628	\$19,021,300

### EARNED TO INCURRED LOSS RATIO BY YEAR

Based on Annual Statement data from NAIC: incurred losses (LAE excluded) / earned premium

Year	Loss Ratio *
1997	51.8%
1998	58.6%
1999	63.8%
2000	74.1%
2001	74.4%
2002	114.5%
2003	77.0%
2004	74.8%
2005	77.6%
2006	52.3%
2007	45.9%
2008	7.6%

\* Miscellaneous Professional Liability is reported under General Liability on the Annual Statement; therefore, the Loss Ratios represent all coverages reported under General Liability.

## Complaint Data

The following chart presents a comparison of written complaints received and closed by TDI in the third quarter of 2009 and the third quarter of 2008. Also included are the number of direct policies written and the percent of complaints per policy for each line of business.

Line of Business	3RD QUARTER 2009			3RD QUARTER 2008		
	Number of Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Complaints	Number of Policies Written	Percent of Complaints per Policy
Product Liability	0	12,616	0.00000%	0	8,675	0.00000%
General Liability - Other <sup>+</sup>	69	295,548	0.02335%	63	280,827	0.02243%
Fire & Allied Lines	11	30,477	0.03609%	18	31,286	0.05753%
Commercial Multiple Peril	66	99,364	0.06642%	56	143,020	0.03916%
Private Passenger Auto <sup>++</sup>	1,703	5,870,583	0.02901%	1,730	5,713,796	0.03028%
Homeowners	752	1,599,714	0.04701%	734	1,552,018	0.04729%
Workers' Compensation <sup>+++</sup>	642	44,068	1.45684%	903	43,411	2.08010%
Boiler & Machinery	**	**	**	**	**	**
Commercial Crime	**	**	**	**	**	**
Commercial Glass	**	**	**	**	**	**
Medical Professional Liability	2	22,124	0.00904%	1	20,819	0.00480%
Misc. Professional Liability	0	6,414	0.00000%	0	6,290	0.00000%

<sup>+</sup> Policies that included both Voluntary Liability and Physical Damage coverage reported a policy count in each category.

<sup>++</sup> Complaints generally relate to rates, class codes, and experience modifiers. Complaints regarding adjusting and benefits are processed by the Texas Workers' Compensation Commission and are not reflected in this report.

\*\* Complaints are not tracked for this line of business.

The number of complaints attributable to any one insurer was not significant, except for Private Passenger Auto and Homeowners. The complaint data for the top 25 groups (ranking based on number of policies written in the third quarter of 2009) for these two lines of insurance are presented on the next two pages.

**PRIVATE PASSENGER AUTO  
THIRD QUARTER DATA  
LISTED BY PERCENT OF COMPLAINTS PER POLICY**

2009 Policies Written Rank	Group Name	3RD QUARTER 2009			3RD QUARTER 2008		
		Number of Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Complaints	Number of Policies Written	Percent of Complaints per Policy
17	Unitrin Group	54	49,508	0.10907%	30	53,724	0.05584%
20	American Century Casualty Company	43	43,795	0.09818%	25	35,375	0.07067%
14	Loya Group	93	96,862	0.09601%	79	93,961	0.08408%
21	Auto Club Enterprises Ins. Group	40	42,062	0.09510%	28	36,511	0.07669%
16	Home State Insurance Group	74	88,173	0.08393%	69	83,234	0.08290%
7	Old American County Mutual Fire Ins. Co.	225	268,606	0.08377%	256	206,108	0.12421%
19	Texas Farm Bureau Mutual	19	48,351	0.03930%	8	29,429	0.02718%
15	Delek Group	37	96,819	0.03822%	40	126,772	0.03155%
6	Berkshire Hathaway	97	291,801	0.03324%	70	270,038	0.02592%
8	Liberty Mutual Group	47	150,239	0.03128%	47	174,103	0.02700%
9	Nationwide Corp.	43	140,174	0.03068%	41	133,911	0.03062%
4	Allstate Insurance Group	134	446,764	0.02999%	182	457,535	0.03978%
12	Titus Group	33	119,753	0.02756%	29	113,812	0.02548%
23	Metropolitan Group	9	35,918	0.02506%	19	34,265	0.05545%
5	United Services Automobile Assoc. Group	61	298,913	0.02041%	62	285,610	0.02171%
10	White Mountains Group	28	139,329	0.02010%	17	13,085	0.12992%
3	Progressive Group	85	468,823	0.01813%	74	504,067	0.01468%
2	Zurich Insurance Group	128	772,079	0.01658%	177	855,623	0.02069%
24	Amica Mutual Group	5	31,755	0.01575%	11	26,382	0.04170%
22	Germania Insurance Group	6	41,112	0.01459%	5	35,715	0.01400%
13	American International Group	16	110,367	0.01450%	18	121,325	0.01484%
11	Southern Farm Bureau Casualty	17	134,781	0.01261%	14	146,476	0.00956%
1	State Farm IL	124	1,541,417	0.00804%	112	1,508,483	0.00742%
25	The Kernan Group	2	30,757	0.00650%	0	0	0.00000%
18	Commercial Alliance Insurance Company	0	49,222	0.00000%	1	0	0.00000%
	(All other licensed insurers)	283	333,203	0.08493%	316	368,252	0.08581%
	(No company identified)*	0			0		
<b>TOTALS</b>		<b>1,703</b>	<b>5,870,583</b>	<b>0.02901%</b>	<b>1,730</b>	<b>5,713,796</b>	<b>0.03028%</b>

\* Generally includes complaints where either: (a) no company was identified by complainant, (b) company was non-admitted (surplus lines), or (c) complaint was against an agent.

# Complaint Data

## HOMEOWNERS THIRD QUARTER DATA LISTED BY PERCENT OF COMPLAINTS PER POLICY

2009 Policies Written Rank	Group Name	3RD QUARTER 2009			3RD QUARTER 2008		
		Number of Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Complaints	Number of Policies Written	Percent of Complaints per Policy
22	Wellington Insurance Company	8	9,687	0.13048%	9	9,112	0.09877%
14	NLASCO	15	15,826	0.10479%	33	16,433	0.00000%
13	Munich American Holding Corp.	1	16,785	0.09478%	1	10,940	0.00914%
15	Texas Fair Plan Association	15	14,315	0.09428%	41	16,877	0.00000%
21	Balboa Insurance Group	0	11,243	0.08258%	0	14,011	0.00000%
17	GeoVera Holdings Inc. Group	4	13,476	0.06657%	0	8,872	0.00000%
6	Liberty Mutual Group	28	74,541	0.05178%	17	67,295	0.02526%
3	Zurich Insurance Group	112	228,268	0.04907%	121	229,199	0.05279%
24	Universal Insurance Company Group	1	8,492	0.04831%	0	1,343	0.00000%
8	Texas Farm Bureau Mutual	7	48,637	0.04298%	12	44,945	0.02670%
5	Travelers Group	25	77,177	0.03756%	47	77,095	0.06096%
9	Hartford Fire & Casualty Group	20	46,532	0.03742%	11	40,180	0.02738%
19	Assurant Inc. Group	2	12,013	0.03449%	1	9,984	0.01002%
25	Colonial Savings Group	4	8,280	0.03394%	5	2,809	0.17800%
2	Allstate Insurance Group	76	231,019	0.03290%	93	239,145	0.03889%
4	United Services Automobile Assoc. Group	16	132,632	0.03239%	8	127,185	0.00629%
16	Auto Club Enterprises Insurance Group	13	13,789	0.02968%	6	11,659	0.05146%
10	Delek Group	13	34,743	0.02451%	17	41,320	0.04114%
11	ARX Holding Corp. Group	7	28,561	0.02291%	9	20,776	0.04332%
1	State Farm IL	81	362,943	0.02232%	60	353,554	0.01697%
18	Metropolitan Group	8	12,017	0.01665%	1	10,458	0.00000%
7	Nationwide Corporation	36	69,524	0.01439%	23	68,430	0.03361%
23	Cypress Holdings Group	12	9,197	0.01178%	12	11,904	0.10081%
12	State National Group	4	17,460	0.00596%	7	18,462	0.03792%
20	Amica Mutual Group	4	11,598	0.00000%	2	9,791	0.02043%
	(All other licensed insurers)	240	90,959	0.26386%	198	90,239	0.21942%
	(No company identified)*	0			0		
<b>TOTALS</b>		<b>752</b>	<b>1,599,714</b>	<b>0.04701%</b>	<b>734</b>	<b>1,552,018</b>	<b>0.04729%</b>

\* Generally includes complaints where either: (a) no company was identified by complainant, (b) company was non-admitted (surplus lines), or (c) complaint was against an agent.

**HOMEOWNERS RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 3rd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
Cypress Holdings Group	Cypress Texas Lloyds	30.00	7/1/2009	8/15/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Change in base rates and age of construction, value and territorial relativities	0.00	0.00	0.00
Zurich Insurance Group	Foremost Lloyds Of Texas	0.00	7/1/2009	7/1/2009	Territory - Relativity change in excess of ±5% for some policyholders.	722 policyholders were undercharged by 14%. Adjustment will be made at renewal. Territory - Zip Codes not rated according to our manual.	3.50	8.50	0.00
United Serv Automobile Assn Group	United Services Automobile Association	0.15	7/10/2009	9/10/2009	Other	Introduce underwriting tiers and peril-level rating structure			
United Serv Automobile Assn Group	USAA Texas Lloyd's Company	0.15	7/10/2009	9/10/2009	Other	Introduce underwriting tiers and peril-level rating structure			
Allstate Insurance Group	Allstate Fire And Casualty Insurance Company	0.10	7/13/2009	8/17/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Homeowners net cost of reinsurance update.	4.00	2.20	0.00
Allstate Insurance Group	Allstate Texas Lloyd's	5.50	7/13/2009	8/17/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Homeowners flat rate change.	0.01	4.70	0.01
Allstate Insurance Group	Allstate Texas Lloyd's	3.70	7/13/2009	8/17/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Homeowners net cost of reinsurance update.	0.01	4.70	0.01
Nationwide Corp Group	Allied Property And Casualty Insurance Company	2.00	7/25/2009	9/8/2009	Other	Introduction of a new rating plan for Homeowners	(3.90)	0.00	0.00
State Auto Mutual Group	State Auto Property & Casualty Insurance Company	4.10	8/1/2009	8/1/2009	Territory - Relativity change in excess of ±5% for some policyholders.	Base Rate Change varying by territory	4.10	(4.20)	(4.20)
Central Mutual Insurance Co Group	Central Mutual Insurance Company	0.24	8/1/2009	8/1/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Homeowners Rate Change	(0.05)	(6.80)	(8.70)
Allstate Insurance Group	Encompass Indemnity Company	5.60	8/3/2009	9/10/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Condo, renter and home base rates and tier factors.	0.01	0.01	0.01

**HOMEOWNERS RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 3rd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
State Farm Group	State Farm Lloyds	8.50	9/1/2009	10/1/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Zone definition changes, subzone definition changes, wind/hail and catastrophe tier definition changes, changes to the utilities rating plan, base rate changes vary by territory, increase minimum premium, changes to mold, water damage and dwelling foundat	0.00	2.80	
Liberty Mutual Group	Safeco Insurance Company Of Indiana	7.90	9/17/2009	11/21/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base unity revision; cap revision	5.10	4.10	0.00
Liberty Mutual Group	Safeco Lloyds Insurance Company	5.40	9/17/2009	11/21/2009	Territory - Relativity change in excess of ±5% for some policyholders.	Revision of territorial deviations	0.50	(4.70)	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
American International Group	21st Century Insurance Company Of The Southwest	11.40	8/30/2009	10/1/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate revision	21.90	11.30	13.96
American International Group	AIG Centennial Insurance Company	13.00	7/31/2009	9/29/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate and Tier Factor revisions	12.50	1.30	
American International Group	AIG Centennial Insurance Company	9.90	7/31/2009	9/29/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate and Tier Factor revisions	11.50	8.20	
American International Group	21st Century Insurance Company Of The Southwest	(2.70)	8/30/2009	10/1/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base Rate revision	29.20	14.90	20.31
Chubb & Son Inc Group	Northwestern Pacific Indemnity Company	0.20	8/4/2009	10/12/2009	Other	Collector Vehicle Changes	0.20	0.00	0.00
Chubb & Son Inc Group	Chubb Lloyds Insurance Company Of Texas	(0.30)	8/4/2009	10/12/2009	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Changes to Plan and Base Rates Liability 17.2%, PIP -26.1%, UM/UIM 33.9%, Total Liability 17.5%, Comprehensive -26.8%, Collision -14.6%, Total Physical Damage -18.5%	(0.30)	0.00	0.00
Chubb & Son Inc Group	Chubb Lloyds Insurance Company Of Texas	0.00	8/4/2009	10/12/2009	Other	Revision to Minimum Financial Responsibility Limit	0.00	0.00	0.00
Chubb & Son Inc Group	Chubb Lloyds Insurance Company Of Texas	0.00	8/4/2009	10/12/2009	Other	Collector Vehicle Changes	0.00	0.00	0.00
Chubb & Son Inc Group	Vigilant Insurance Company	0.00	8/4/2009	10/12/2009	Other	Revision to Minimum Financial Responsibility Limit	0.00	0.00	0.00
Chubb & Son Inc Group	Vigilant Insurance Company	0.00	8/4/2009	10/12/2009	Other	Collector Vehicle Changes	0.00	0.00	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
Chubb & Son Inc Group	Vigilant Insurance Company	0.00	8/4/2009	10/12/2009	Tier factors - Revised tier eligibility criteria resulting in excess of ±5% change for some policyholders.	Changes to Plan and Base Rates	0.00	0.00	0.00
Chubb & Son Inc Group	Pacific Indemnity Company	0.00	8/4/2009	10/12/2009	Other	Revision to Minimum Financial Responsibility Limit	0.00	0.00	0.00
Chubb & Son Inc Group	Pacific Indemnity Company	0.00	8/4/2009	10/12/2009	Other	Collector Vehicle Changes	0.00	0.00	0.00
Chubb & Son Inc Group	Northwestern Pacific Indemnity Company	1.60	8/4/2009	10/12/2009	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Changes to Plan and Base Rates Liability 17.7%, PIP -25.9%, UM/UIM 32.4%, Total Liability 17.2%, Comprehensive -26.0%, Collision -13.4%, Total Physical Damage -16.7%	1.60	0.00	0.00
Chubb & Son Inc Group	Northwestern Pacific Indemnity Company	0.00	8/4/2009	10/12/2009	Other	Revision to Minimum Financial Responsibility Limit	0.00	0.00	0.00
Chubb & Son Inc Group	Great Northern Insurance Company	0.40	8/4/2009	10/12/2009	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Changes to Plan and Base Rates Liability 17.6%, PIP -25.8%, UM/UIM 34.0%, Total Liability 17.8%, Comprehensive -27.0%, Collision -14.4%, Total Physical Damage -18.2%	0.40	0.00	0.00
Chubb & Son Inc Group	Great Northern Insurance Company	0.00	8/4/2009	10/12/2009	Other	Revision to Minimum Financial Responsibility Limit	0.00	0.00	0.00
Chubb & Son Inc Group	Great Northern Insurance Company	0.00	8/4/2009	10/12/2009	Other	Collector Vehicle Changes	0.00	0.00	0.00
Chubb & Son Inc Group	Federal Insurance Company	0.60	8/4/2009	10/12/2009	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Changes to Plan and Base Rates Liability 17.5%, PIP -25.7%, UM/UIM 33.6%, Total Liability 17.4%, Comprehensive -26.6%, □ Collision -14.3%, Total Physical Damage -17.9%	0.60	0.00	0.00
Chubb & Son Inc Group	Federal Insurance Company	0.00	8/4/2009	10/12/2009	Other	Revision to Minimum Financial responsibility Limit	0.00	0.00	0.00
Chubb & Son Inc Group	Federal Insurance Company	0.00	8/4/2009	10/12/2009	Other	Collector Vehicle Changes	0.00	0.00	0.00
Chubb & Son Inc Group	Chubb National Insurance Company	0.00	8/4/2009	8/4/2009	Other	Introduction of New writing company	0.00	0.00	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
Chubb & Son Inc Group	Pacific Indemnity Company	0.00	8/4/2009	40098	Tier factors - Revised tier eligibility criteria resulting in excess of ±5% change for some policyholders.	Changes to Plan and Base Rates	0.00	0.00	0.00
Liberty Mutual Group	General Insurance Company Of America	(1.20)	7/16/2009	7/16/2009	Class - Relativity change in excess of ±5% for some policyholders.	Slight base rate change; driver class relativity change	0.90	2.80	2.30
Liberty Mutual Group	Safeco Insurance Company Of Illinois	1.00	7/16/2009	7/16/2009	Class - Relativity change in excess of ±5% for some policyholders.	Slight base rate change; driver class relativity change	3.90	5.70	2.00
Liberty Mutual Group	Safeco Insurance Company Of Illinois	(1.00)	7/16/2009	7/16/2009	Class - Relativity change in excess of ±5% for some policyholders.	Slight base rate change; driver class relativity change	0.90	2.80	2.30
Liberty Mutual Group	Safeco Insurance Company Of America	0.90	7/16/2009	7/16/2009	Class - Relativity change in excess of ±5% for some policyholders.	Slight base rate change; driver class relativity change	3.90	5.70	2.00
Liberty Mutual Group	Safeco Lloyds Insurance Company	1.00	7/16/2009	7/16/2009	Class - Relativity change in excess of ±5% for some policyholders.	Slight base rate change; driver class relativity change	3.90	5.70	2.00
Liberty Mutual Group	Safeco Lloyds Insurance Company	(1.10)	7/16/2009	7/16/2009	Class - Relativity change in excess of ±5% for some policyholders.	Slight base rate change; driver class relativity change	0.90	2.80	2.30
Liberty Mutual Group	General Insurance Company Of America	0.80	7/16/2009	7/16/2009	Class - Relativity change in excess of ±5% for some policyholders.	Slight base rate change; driver class relativity change	3.90	5.70	2.00
Liberty Mutual Group	Safeco Insurance Company Of America	(1.10)	7/16/2009	7/16/2009	Class - Relativity change in excess of ±5% for some policyholders.	Slight base rate change; driver class relativity change	0.90	2.80	2.30
Nationwide Corp Group	Colonial County Mutual Insurance Company	3.70	8/13/2009	8/13/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised Territorial Rates, Loss of use rates, expense fees, driver class factors, matrix factors, financial responsibility factors, household composition factors, home and car discount. Revised the rules of premier intra agency transfer discount. Impleme	9.00	(1.20)	(1.30)

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
State Auto Mutual Group	State Auto Property & Casualty Insurance Company	3.40	9/15/2009	9/15/2009	Credit scoring - Relativity change in excess of ±5% for some policyholders.	revised base rates, financial stability factors, CF leveling factors	(4.90)	0.00	0.00
State Auto Mutual Group	State Auto Property & Casualty Insurance Company	2.70	9/15/2009	9/15/2009	Credit scoring - Relativity change in excess of ±5% for some policyholders.	revised base rates, financial stability factors, CF leveling factors	(4.30)	0.00	0.00
State Farm Group	State Farm County Mutual Insurance Company Of Texas	6.10	8/3/2009	8/3/2009	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Tier factor changes, territory relativity changes, base rate changes.	6.50	7.20	
State Farm Group	State Farm Fire And Casualty Company	(0.50)	8/3/2009	8/3/2009	Other	Territory relativity changes, base rate changes	(0.70)	(1.20)	
State Farm Group	State Farm Fire And Casualty Company	(0.10)	8/3/2009	8/3/2009	Other	Territory relativity changes, base rate changes	0.90	3.40	
State Farm Group	State Farm Mutual Automobile Insurance Company	0.70	8/3/2009	8/3/2009	Territory - Relativity change in excess of ±5% for some policyholders.	Territory relativity changes, base rate changes	1.40	(2.50)	
State Farm Group	State Farm Mutual Automobile Insurance Company	4.30	8/3/2009	8/3/2009	Territory - Relativity change in excess of ±5% for some policyholders.	Territory relativity changes, base rate changes	3.00	2.10	
State Farm Group	State Farm County Mutual Insurance Company Of Texas	6.70	8/3/2009	8/3/2009	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Tier factor changes, territory relativity changes, base rate changes.	6.80	1.90	
United Services Automobile Assn Group	United Services Automobile Association	0.00	7/9/2009	7/9/2009	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Accident Forgiveness Implementation	8.10	3.90	(11.40)
United Services Automobile Assn Group	United Services Automobile Association	0.00	7/9/2009	7/9/2009	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Accident Forgiveness Implementation	6.90	15.60	(14.60)
United Services Automobile Assn Group	USAA County Mutual Insurance Company	0.00	7/9/2009	7/9/2009	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Accident Forgiveness Implementation	13.00	20.20	(14.10)

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
United Services Automobile Assn Group	USAA County Mutual Insurance Company	0.00	7/9/2009	7/9/2009	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	Accident forgiveness implementation.	13.10	4.20	(11.90)
Titus Group	Consumers County Mutual Insurance Company	0.00	8/23/2009	8/23/2009	Other	PP Physical Damage Group SFI Quantum Less than 5% Impact	0.00	5.00	0.00
Titus Group	Consumers County Mutual Insurance Company	0.00	9/15/2009	9/15/2009	Other	PP Physical Damage Group AMH Holiday Travel Trailer Co 33 Less than 5% Impact.	0.00		
Titus Group	Consumers County Mutual Insurance Company	0.00	9/15/2009	9/15/2009	Other	PP Physical Damage Group AMH Leisure Guard Motor Home Co 33 Less than 5% Impact	0.00		
Titus Group	Consumers County Mutual Insurance Company	0.00	8/23/2009	8/23/2009	Other	PP Liability Group SFI Quantum Less than 5% Impact	0.00	2.00	0.00
Titus Group	Consumers County Mutual Insurance Company	0.00	9/15/2009	9/15/2009	Other	PP Liability Group AMH Leisure Gaurd Motor Home Co 33 Less than 5% Impact	0.00		
Unitrin Group	Merastar Insurance Company	5.42	9/1/2009	11/1/2009	Introduction of new rating variable resulting in excess of ±5% change for some policyholders.	With this filing, our auto program has been revised to a fifteen-tier structure. We also introduced several new discounts and surcharges and a revised driver classification table.	0.00	0.00	0.00
Unitrin Group	Unitrin County Mutual Insurance Company	1.10	9/12/2009	11/12/2009	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Revised Discount Matrix factors and Base Rate	14.40	0.00	0.00
Unitrin Group	Unitrin County Mutual Insurance Company	5.60	7/16/2009	7/16/2009	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Revised Discount Matrix factors and Base Rate	0.00	7.10	1.40

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
Unitrin Group	Merastar Insurance Company	4.45	9/1/2009	11/1/2009	Introduction of new rating variable <describe> resulting in excess of ±5% change for some policyholders.	With this filing, our auto program has been revised to a fifteen-tier structure. We also introduced several new discounts and surcharges and a revised driver classification table.	0.00	0.00	0.00
Cincinnati Financial Group	Cincinnati Insurance Company, The	5.10	9/1/2009	9/1/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ISO Adoption Filing, TDI #9212504530	5.00	1.40	1.40
Safeway Ins Group	Oak Brook County Mutual Insurance Company	(2.20)	9/1/2009	9/1/2009	Introduction of new rating variable <describe> resulting in excess of ±5% change for some policyholders.	Introduced a Named Driver Program	12.90	9.30	(4.70)
Munich Re Group	American Modern Lloyd's Insurance Company	13.00	9/1/2009	10/1/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Riders Choice Motorcycle Program Rate Filing			
American National Financial Group	American National County Mutual Insurance Company	3.20	7/11/2009	7/11/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Filing	0.00	(4.40)	10.50
American National Financial Group	American National County Mutual Insurance Company	11.80	7/11/2009	7/11/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rate Filing	0.00	1.90	(0.10)
Allianz Insurance Group	Fireman's Fund Insurance Company	0.00	9/12/2009	11/1/2009	Other	No impact on physical damage rates.	(16.50)	(8.40)	(0.90)
Allianz Insurance Group	Fireman's Fund Insurance Company	3.60	8/1/2009	11/1/2009	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	This new rate plan includes credit scores as a part of the tiering.	(7.50)	(7.50)	(12.50)
Allianz Insurance Group	Fireman's Fund Insurance Company	0.00	9/12/2009	11/1/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	We have elected to lower our UM single limit base rates to better align with the risk.	12.40	(6.70)	(8.50)
Allianz Insurance Group	National Surety Corporation	0.00	9/12/2009	11/1/2009	Other	No impact on physical damage rates	0.00	0.00	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
Allianz Insurance Group	National Surety Corporation	0.00	9/12/2009	11/1/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	We have elected to lower our UM single limit base rates to better align with the risk.	0.00	0.00	0.00
Colonial Savings Group	Colonial Lloyds	1.98	7/15/2009	7/15/2009	Territory - Relativity change in excess of ±5% for some policyholders.	Territory Factor Changed	4.92		
Colonial Savings Group	Colonial Lloyds	5.89	7/15/2009	7/15/2009	Territory - Relativity change in excess of ±5% for some policyholders.	Territory Factor Changed	4.92		
White Mountains Group	Autoone Select Insurance Company	7.84	8/1/2009	8/1/2009	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.				
White Mountains Group	Autoone Select Insurance Company	7.84	8/1/2009	8/1/2009	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.				
Balboa Ins Group	Balboa Insurance Company	10.00	7/22/2009	9/5/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.				
Home State Ins Group	Home State County Mutual Insurance Company	0.00	7/1/2009	8/1/2009	Surcharges - Revised existing surcharges resulting in excess of ±5% change for some policyholders.	AAAA Insurance Agency, Inc.	1.45	3.88	4.50
Home State Ins Group	Home State County Mutual Insurance Company	0.00	9/1/2009	10/1/2009	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Affiliated Spartan Insurance (SIA)	1.45	3.88	4.50
Home State Ins Group	Home State County Mutual Insurance Company	0.00	9/10/2009	10/1/2009	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Texas Insurance Small Marketing Group (TISMG)	1.45	3.88	4.50
Home State Ins Group	Home State County Mutual Insurance Company	0.00	9/10/2009	10/10/2009	Other	Affiliated Spartan Insurance (SIA II)	1.45	3.88	4.50

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
Home State Ins Group	Home State County Mutual Insurance Company	1.80	9/1/2009	9/1/2009	Territory - Relativity change in excess of ±5% for some policyholders.	Rodney D Young General Agency, Inc.	1.45	3.88	4.50
Home State Ins Group	Home State County Mutual Insurance Company	3.02	8/15/2009	9/4/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Paragon Insurance Managers	1.45	3.88	4.50
Home State Ins Group	Home State County Mutual Insurance Company	4.70	7/9/2009	8/12/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Coast National General Agency (Select 2.5)	1.45	3.88	4.50
Home State Ins Group	Home State County Mutual Insurance Company	5.21	9/1/2009	10/1/2009	Class - Relativity change in excess of ±5% for some policyholders.	A-Max Insurance Services	1.45	3.88	4.50
Home State Ins Group	Home State County Mutual Insurance Company	5.99	7/1/2009	8/1/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Alternative Risk Consultants DBA Aggressive Elite	1.45	3.88	4.50
Home State Ins Group	Home State County Mutual Insurance Company	7.96	7/1/2009	8/1/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Alternative Risk Consultants DBA Aggressive Select	1.45	3.88	4.50
Home State Ins Group	Home State County Mutual Insurance Company	8.62	9/1/2009	10/1/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AAAA Insurance Agency, Inc.	1.45	3.88	4.50
Delek Group	Southern County Mutual Insurance Company	(12.50)	7/23/2009	9/11/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Grp: HFG	0.00	7.10	0.00
Delek Group	Southern County Mutual Insurance Company	19.70	7/23/2009	9/11/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Grp: HFG	0.00	5.60	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
Infinity Prop & Cas Ins Group	Infinity County Mutual Insurance Company	(1.05)	7/20/2009	9/4/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revision of Value Added	6.25	4.80	0.32
Infinity Prop & Casualty Ins Group	Infinity County Mutual Insurance Company	0.00	7/20/2009		Other	Introduction of new Premier Program			
Loya Group	Vision Insurance Company	(0.02)	7/3/2009	8/3/2009	Other	PIP, UMBI and UMPD rate reduction			
Assurance America Insurance Company	Assurance America Insurance Company	0.00	8/13/2009		Other	New Policy/Limited Endorsement			
Access Insurance Company	Access Insurance Company	0.00	8/1/2009	8/1/2009	Other	Reduced 1 month Term Factor	0.00	0.00	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(1.46)	8/15/2009	9/15/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	United Auto 1/6 Month - Rvsd Model Year Factors - Competitive, Filing No. UAIS01-109	1.55	2.22	(1.55)
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(4.90)	8/1/2009	8/1/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Newport - Revised wording & added Endts - Competitive, Filing No. NGA09-109	0.00	0.00	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	4.43	9/18/2009	10/18/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ASIM - AMB Semi Annual - Competitive, Filing No. AMB02-109	(0.10)	(0.45)	3.35
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(3.50)	7/23/2009	9/9/2009	Territory - Relativity change in excess of ±5% for some policyholders.	Direct General - New Territories & Factors - Competitive, Filing No. DIRGEN03-009	0.00	8.00	17.60
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	3.39	9/1/2009	10/1/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ASIM - Elite Semi Annual - Competitive, Filing No. ASE02-209	0.00	0.00	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(2.92)	8/27/2009	9/27/2009	Territory - Relativity change in excess of ±5% for some policyholders.	Endeavor Deluxe - New Territories & Factors - Competitive, Filing No. EGD08-009	0.00	0.00	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	2.00	7/1/2009	8/1/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ASIM - Elite Semi Annual - Competitive, Filing No. ASE02-109	0.00	0.00	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(1.84)	7/1/2009	7/1/2009	Territory - Relativity change in excess of ±5% for some policyholders.	Pronto - Territory & Rate adjustments - Competitive, Filing No. PR05-109	0.00	(3.12)	(9.43)
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	(1.45)	8/15/2009	9/15/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Empower Bravo - 2010 Model Year Factors - Competitive, Filing No. EMB06-009	4.48	3.17	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	1.34	8/15/2009	9/15/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Empower LSS - 2010 Model Year Factors - Competitive, Filing No. LSS04-009	10.26	2.36	(0.69)
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	1.04	8/15/2009	9/15/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Empower Priority Monthly - 2010 Model Year Factors - Competitive, Filing No. EMP06-009	4.75	5.86	(0.02)
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	0.94	8/15/2009	9/15/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Empower Limited Annual/Semi - 2010 Model Year Factors - Competitive, Filing No. EML06-009	14.46	1.00	(0.02)
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	0.06	9/18/2009	10/18/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	ASIM - AMC Semi Annual - Competitive, Filing No. AMC02-109	0.20	(0.53)	5.96
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	13.80	8/1/2009	9/1/2009	Territory - Relativity change in excess of ±5% for some policyholders.	Partners PGA OACM Ends - Territory Adjustments - Competitive, Filing No. PGA08-209	21.63	1.00	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2nd Qtr	New Policies Effective Date	Renewal Policies Effective Date	Significant Impact on Policyholders	Description of Rate Filing	Overall Rate Change Previous 12 Months	Overall Rate Change Previous 24 Months	Overall Rate Change Previous 36 Months
MGA Insurance Company, Inc.	MGA Insurance Company, Inc.	6.20	8/17/2009	8/17/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MG TX program - Renewal book only	24.10	30.00	37.30
MGA Insurance Company, Inc.	MGA Insurance Company, Inc.	0.20	8/17/2009	9/1/2009	Class - New class definition resulting in excess of ±5% change for some policyholders.	MG MT program	0.20	0.20	0.20
MGA Insurance Company, Inc.	MGA Insurance Company, Inc.	7.00	7/8/2009	9/1/2009	Class - New class definition resulting in excess of ±5% change for some policyholders.	MG EP program	7.00	7.00	7.00
MGA Insurance Company, Inc.	MGA Insurance Company, Inc.	2.30	8/17/2009	9/1/2009	Class - New class definition resulting in excess of ±5% change for some policyholders.	MG MT program	2.30	2.30	2.30
MGA Insurance Company, Inc.	MGA Insurance Company, Inc.	4.30	7/15/2009	9/1/2009	Class - New class definition resulting in excess of ±5% change for some policyholders.	MG EP program	4.30	4.30	4.30
MGA Insurance Company, Inc.	MGA Insurance Company, Inc.	4.80	7/17/2009	7/17/2009	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MG MY program - Renewal book only	(8.10)	(19.50)	(19.50)



Texas Department of Insurance

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