



**Texas Department  
of Insurance**

**Quarterly Legislative Report  
on Market Conditions**

*2nd Quarter  
2010*

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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 June 2010</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 2009 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 JUNE 2010

	Number Of Groups/Companies	Number Of Policies Written	Premiums On Policies Written	Direct Written Premiums	Direct Losses Paid
PRODUCT LIABILITY	66 / 168	49,251	\$174,330,239	\$133,220,938	\$66,979,008
GENERAL LIABILITY - OTHER	145 / 351	1,136,755	\$1,657,159,735	\$2,021,464,897	\$971,072,505
COMMERCIAL FIRE & ALLIED	77 / 181	107,265	\$750,251,001	\$884,001,486	\$651,763,936
COMMERCIAL MULTIPLE PERIL	90 / 218	394,406	\$1,819,629,836	\$1,810,357,650	\$1,212,799,088
PRIVATE PASSENGER AUTO					
VOLUNTARY (VOL) LIABILITY	83 / 189	13,135,246	\$7,654,058,226	\$7,482,884,745	\$4,270,249,543
ASSIGNED RISK LIABILITY	10 / 12	9,069	\$5,823,193	\$4,118,292	\$3,353,954
PHYSICAL DAMAGE	78 / 176	9,967,988	\$5,923,804,282	\$5,668,673,870	\$3,066,932,296
TOTAL PPA	83 / 191	23,112,303	\$13,583,685,701	\$13,155,676,907	\$7,340,535,793
HOMEOWNERS MULTIPLE PERIL	66 / 111	5,674,786	\$6,163,512,578	\$5,687,711,429	\$3,418,048,664
WORKERS' COMPENSATION					
VOL PREMIUMS < \$5,000		120,076	\$182,093,919	**	**
VOL PREMIUMS \$5,000 - \$100,000		55,575	\$1,034,101,804	**	**
VOL PREMIUMS > \$100,000		3,990	\$1,106,907,398	**	**
TOTAL VOLUNTARY	89 / 236	179,641	\$2,323,103,121	\$1,883,437,083	\$967,920,908
RESIDUAL MARKET ***	1 / 1	100	\$3,438,096	\$3,046,850	\$3,094,366
TOTAL WC	89 / 236	179,741	\$2,326,541,217	\$1,886,483,933	\$971,015,274
BOILER & MACHINERY	43 / 113	57,150	\$91,253,877	\$110,237,142	\$76,896,810
COMMERCIAL CRIME	37 / 83	10,421	\$8,089,601	\$9,113,788	\$1,116,017
COMMERCIAL GLASS	2 / 3	1,352	\$327,711	\$241,405	(\$132,691)
MEDICAL PROFESSIONAL LIABILITY	31 / 42	70,519	\$229,298,574	\$235,735,852	\$66,364,532
MISC. PROFESSIONAL LIABILITY	36 / 78	24,466	\$310,536,749	\$376,183,745	\$91,977,440

\*\* 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.

### NUMBER OF GROUPS / COMPANIES WRITING POLICIES PER QUARTER

Line of Business	First Quarter		Second Quarter		Third Quarter		Fourth Quarter	
	2009	2010	2009	2010	2009	2010	2009	2010
Product Liability	57 / 146	61 / 156	60 / 147	62 / 150	59 / 150	- / -	61 / 151	- / -
General Liability	137 / 321	137 / 318	134 / 326	138 / 317	137 / 337	- / -	137 / 319	- / -
Commercial Fire & Allied	75 / 160	75 / 161	77 / 168	75 / 163	77 / 169	- / -	72 / 162	- / -
Commercial Multiple Peril	76 / 189	78 / 198	78 / 190	81 / 200	78 / 196	- / -	75 / 188	- / -
Private Passenger Auto	76 / 175	77 / 174	75 / 171	79 / 173	76 / 173	- / -	77 / 173	- / -
Homeowners Multiple Peril	63 / 106	64 / 107	64 / 108	64 / 108	64 / 106	- / -	64 / 108	- / -
Workers' Compensation	89 / 230	93 / 242	91 / 235	90 / 239	90 / 237	- / -	87 / 234	- / -
Boiler & Machinery	40 / 100	40 / 103	41 / 102	44 / 107	43 / 104	- / -	40 / 103	- / -
Commercial Crime	30 / 68	31 / 66	29 / 64	36 / 72	31 / 67	- / -	30 / 65	- / -
Commercial Glass	4 / 5	5 / 8	4 / 6	4 / 7	4 / 7	- / -	4 / 10	- / -
Medical Professional Liability	28 / 38	28 / 38	30 / 38	28 / 38	29 / 36	- / -	30 / 39	- / -
Misc. Professional Liability	30 / 65	37 / 72	60 / 147	36 / 73	32 / 65	- / -	30 / 71	- / -

## Product Liability

There were 66 groups, 168 companies, that had direct written premium for Product Liability in the second quarter of 2010, as compared to 66 groups, 168 companies, in the second quarter of 2009.

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 second quarter of 2010 to direct written premium in the second quarter of 2009 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR PRODUCT LIABILITY

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2010	% Change 2nd Quarter 2009 to 2010	4 Quarters Ending 2nd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 2nd Qtr 2010	Loss Ratio 2nd Qtr 2010
1	Travelers Group	11.44%	\$3,898,789	(14.07%)	\$15,234,541	(16.71%)	(\$1,797,467)	22.48
2	Zurich Insurance Group	10.20%	\$4,390,108	38.79%	\$13,594,179	19.15%	(\$30,435,574)	14.58
3	ACE Ltd.	8.09%	\$1,562,649	*	\$10,777,936	208.45%	\$685,084	1.36
4	Liberty Mutual Group	7.50%	\$3,033,826	8.45%	\$9,987,539	(36.15%)	\$8,573,617	42.70
5	Chubb & Son Inc.	7.15%	\$2,540,554	3.73%	\$9,529,570	(7.45%)	(\$78,195)	13.42
6	Hartford Fire & Casualty Group	6.93%	\$2,763,727	7.14%	\$9,229,278	5.44%	(\$1,288,705)	16.28
7	American International Group	5.67%	\$915,717	(40.47%)	\$7,553,874	176.85%	\$280,471	64.87
8	American Financial Group	5.19%	\$1,694,896	(31.69%)	\$6,908,490	(46.25%)	(\$377,209)	6.42
9	Electric Insurance Group	4.81%	\$0	*	\$6,406,707	30.53%	(\$2,643,963)	**
10	United Fire & Casualty Group	3.23%	\$964,595	(25.47%)	\$4,304,666	(10.96%)	\$947,490	4.18
11	Companion Life Insurance Company	2.90%	\$1,306,512	41.40%	\$3,861,835	(1.95%)	\$77,555	22.41
12	Republic Insurance Company	2.28%	\$1,033,289	*	\$3,038,718	*	(\$17,650)	**
13	Allianz Insurance Group	1.97%	\$762,007	110.40%	\$2,629,039	24.38%	(\$12,108,123)	255.84
14	Nationwide Corp.	1.67%	\$513,095	(38.12%)	\$2,226,972	(16.43%)	\$5,192,993	58.71
15	Federated Mutual Group	1.65%	\$567,158	(16.18%)	\$2,197,959	(25.75%)	\$41,708	6.48
16	Central Mutual Insurance Company Ohio	1.62%	\$560,644	(13.10%)	\$2,153,976	(21.48%)	(\$1,168,411)	**
17	Sentry Insurance Group	1.47%	\$750,834	(25.71%)	\$1,954,459	(44.79%)	(\$682,752)	27.63
18	Amtrust Group	1.26%	\$389,949	(51.85%)	\$1,684,562	(51.93%)	(\$722,265)	46.12
19	Arch Insurance Group	1.21%	\$540,098	299.81%	\$1,610,761	80.54%	\$229,496	**
20	Fairfax Financial	0.97%	\$261,297	(47.08%)	\$1,292,475	(38.19%)	\$2,728,438	57.41
21	Argonaut Group	0.90%	\$0	(100.00%)	\$1,193,168	68.55%	+	**
22	CNA Insurance Group	0.89%	\$524,279	(35.63%)	\$1,189,780	(67.88%)	(\$2,589,325)	307.28
23	EMC Insurance Company	0.87%	\$283,530	(51.90%)	\$1,159,927	(40.27%)	\$297,886	44.76
24	National American Insurance Company	0.84%	\$349,602	(17.90%)	\$1,120,659	(26.69%)	\$158,705	**
25	State Auto Mutual Group	0.72%	\$206,922	12.03%	\$956,566	38.23%	\$206,136	0.38
<b>Top 25 Groups Total</b>		<b>91.43%</b>	<b>\$29,814,077</b>	<b>1.09%</b>	<b>\$121,797,636</b>	<b>(3.52%)</b>	<b>(\$34,490,060)</b>	<b>32.38</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$32,733,696</b>	<b>0.87%</b>	<b>\$133,220,938</b>	<b>(5.20%)</b>	<b>(\$32,093,396)</b>	<b>33.75</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
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	\$46,579,522	\$32,450,699	\$21,977,511
3rd qtr 2009	\$42,236,873	\$28,770,572	\$19,975,609
4th qtr 2009	\$50,248,214	\$38,965,624	\$14,193,358
1st qtr 2010	\$41,981,818	\$32,751,046	\$21,763,898
2nd qtr 2010	\$39,863,334	\$32,733,696	\$11,046,143

### 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>
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%
2009	(14.3%)*

\*Westport Insurance Corp. reported approx. (\$104,000,000) of incurred losses impacting the industry's over-all loss ratio.

## General Liability

There were 145 groups, 351 companies, that had direct written premium for General Liability in the second quarter of 2010, as compared to 142 groups, 351 companies, in the second quarter of 2009.

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 second quarter of 2010 to direct written premium in the second quarter of 2009 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR GENERAL LIABILITY

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2010	% Change 2nd Quarter 2009 to 2010	4 Quarters Ending 2nd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 2nd Qtr 2010	Loss Ratio 2nd Qtr 2010
1	American International Group	24.93%	\$76,900,404	(3.46%)	\$503,988,121	8.81%	(\$680,866)	125.66
2	Travelers Group	10.20%	\$52,618,338	(7.22%)	\$206,160,278	(6.13%)	(\$43,784,561)	36.90
3	Zurich Insurance Group	6.98%	\$44,427,912	(23.16%)	\$141,052,202	(16.35%)	(\$122,545,469)	50.78
4	ACE Ltd.	5.78%	\$11,742,535	(67.17%)	\$116,749,502	1.68%	\$16,491,623	72.41
5	Liberty Mutual Group	4.70%	\$21,658,732	(14.52%)	\$95,079,340	(8.97%)	\$39,337,173	43.46
6	Hartford Fire & Casualty Group	3.58%	\$20,921,603	1.56%	\$72,362,743	(13.76%)	\$3,432,579	19.64
7	Chubb & Son Inc.	3.11%	\$16,574,649	5.20%	\$62,811,657	2.39%	(\$17,921,406)	125.80
8	CNA Insurance Group	2.89%	\$16,578,569	31.21%	\$58,460,129	17.37%	\$10,077,437	32.04
9	American Financial Group	2.79%	\$13,869,778	(21.24%)	\$56,315,367	(20.55%)	\$10,643,712	53.39
10	Arch Insurance Group	2.16%	\$10,895,644	40.28%	\$43,677,482	36.26%	\$4,402,189	15.65
11	State Farm IL	1.98%	\$10,203,135	4.25%	\$39,999,716	1.61%	(\$17,070,172)	79.83
12	Nationwide Corp.	1.97%	\$10,696,705	(50.05%)	\$39,911,895	(11.63%)	\$2,070,293	28.19
13	XL American	1.44%	\$8,309,562	(4.15%)	\$29,110,344	(2.62%)	\$353,850	33.73
14	Philadelphia Consolidated Holding Group	1.41%	\$7,754,550	13.27%	\$28,545,424	13.91%	\$2,241,958	9.76
15	Allianz Insurance Group	1.28%	\$6,623,753	0.73%	\$25,878,622	2.71%	(\$9,382,340)	92.09
16	Alleghany Group	1.17%	\$5,782,747	(18.03%)	\$23,674,380	(14.95%)	\$3,898,555	32.33
17	Texas Lawyers Insurance Exchange	1.14%	\$5,786,826	(9.90%)	\$22,965,471	(10.06%)	\$611,004	20.54
18	Dallas General Group	0.89%	\$4,879,617	(26.99%)	\$17,890,252	(22.57%)	\$3,528,751	86.14
19	AXIS Capital Group	0.87%	\$1,238,782	(86.11%)	\$17,494,115	(28.02%)	\$1,239,280	0.04
20	United Fire & Casualty Group	0.77%	\$3,917,142	(3.24%)	\$15,586,251	(6.46%)	\$3,372,951	(117.62)
21	WR Berkley Corp.	0.72%	\$2,715,052	(36.20%)	\$14,605,598	2.20%	\$2,558,004	11.94
22	Old Republic Group	0.69%	\$2,883,250	(18.23%)	\$13,856,289	(14.45%)	\$2,047,483	19.64
23	Germania Insurance Group	0.68%	\$3,793,778	2.72%	\$13,821,194	2.44%	\$463,763	16.11
24	EMC Insurance Company	0.67%	\$3,091,232	(14.82%)	\$13,449,222	(16.17%)	\$2,356,943	108.17
25	Allstate Insurance Group	0.64%	\$3,380,190	(4.98%)	\$12,902,067	(16.06%)	\$1,451,723	41.52
<b>Top 25 Groups Total</b>		<b>83.42%</b>	<b>\$367,244,485</b>	<b>(15.53%)</b>	<b>\$1,686,347,661</b>	<b>(2.31%)</b>	<b>(\$100,805,543)</b>	<b>61.44</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$465,028,567</b>	<b>(10.07%)</b>	<b>\$2,021,464,897</b>	<b>(0.32%)</b>	<b>(\$110,246,506)</b>	<b>54.75</b>

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$471,364,286	\$517,092,386	\$242,521,701
3rd qtr 2009	\$573,820,807	\$586,208,508	\$242,860,464
4th qtr 2009	\$369,329,669	\$449,022,658	\$249,891,729
1st qtr 2010	\$352,369,909	\$521,205,164	\$223,710,086
2nd qtr 2010	\$361,639,350	\$465,028,567	\$254,610,226

### EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio
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%
2009	43.0%

## Commercial Fire & Allied

There were 77 groups, 181 companies, that had direct written premium for Commercial Fire & Allied in the second quarter of 2010, as compared to 79 groups, 185 companies, in the second quarter of 2009.

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 second quarter of 2010 to direct written premium in the second quarter of 2009 for the same groups.

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

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2010	% Change 2nd Quarter 2009 to 2010	4 Quarters Ending 2nd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 2nd Qtr 2010	Loss Ratio 2nd Qtr 2010
1	FM Global Group	15.28%	\$31,932,378	(13.12%)	\$135,053,651	18.24%	\$20,477,008	33.03
2	American International Group	14.96%	\$4,924,135	1131.57%	\$132,257,750	7.76%	\$33,811,487	72.02
3	Travelers Group	12.75%	\$31,617,920	17.08%	\$112,677,884	5.01%	\$1,451,541	60.38
4	Texas Windstorm Insurance Association	11.54%	\$25,918,853	(16.90%)	\$102,023,029	(1.79%)	(\$14,993,072)	1.93
5	Zurich Insurance Group	7.27%	\$24,976,774	52.43%	\$64,282,402	31.73%	\$35,960,502	59.98
6	Liberty Mutual Group	5.43%	\$15,553,444	(4.13%)	\$47,976,983	(4.84%)	\$6,483,179	76.22
7	Allianz Insurance Group	4.41%	\$18,082,034	399.55%	\$38,948,034	19.51%	\$13,527,914	24.21
8	CNA Insurance Group	2.09%	\$5,583,973	(30.50%)	\$18,440,094	(15.36%)	\$11,493,120	36.22
9	United Fire & Casualty Group	2.04%	\$4,255,553	(16.38%)	\$18,016,143	(9.53%)	\$3,269,539	(43.65)
10	Swiss Re Group	2.00%	\$4,856,316	6.41%	\$17,645,324	37.72%	\$3,815,837	11.32
11	Alleghany Group	1.63%	\$6,322,025	(31.47%)	\$14,373,305	(21.29%)	\$5,058,825	19.98
12	Hannover Group	1.52%	\$545,834	8.29%	\$13,480,869	*	\$1,905,235	**
13	Sentry Insurance Group	1.28%	\$3,453,717	14.85%	\$11,328,937	(6.12%)	\$1,908,414	43.25
14	American Financial Group	1.25%	\$4,050,209	71.92%	\$11,034,414	(9.64%)	\$1,556,657	2.76
15	AXIS Capital Group	1.20%	\$4,011,247	8.13%	\$10,574,453	24.33%	\$3,378,442	(15.78)
16	XL American	1.06%	\$3,340,516	36.85%	\$9,373,832	11.58%	\$104,962	17.18
17	Federated Mutual Group	0.97%	\$2,195,176	(12.15%)	\$8,609,878	(9.57%)	\$55,129	76.67
18	Texas Farm Bureau Mutual	0.95%	\$2,228,409	6.08%	\$8,389,434	1.93%	(\$476,172)	99.47
19	The Hanover Insurance Group	0.82%	\$2,669,054	69.86%	\$7,262,657	44.04%	\$121,572	56.76
20	Munich American Holding Corp.	0.82%	\$1,874,614	12.20%	\$7,206,346	(11.77%)	\$451,438	34.74
21	WR Berkley Corp.	0.74%	\$1,372,127	9.06%	\$6,503,050	77.48%	\$594,892	33.47
22	State Auto Mutual Group	0.74%	\$1,456,682	(3.01%)	\$6,501,678	10.49%	\$998,653	31.44
23	Amtrust Group	0.73%	\$1,819,323	(41.67%)	\$6,412,394	(49.03%)	\$2,395,091	58.84
24	ACE Ltd.	0.71%	\$5,394,322	118.57%	\$6,243,759	178.96%	\$532,375	4.29
25	EMC Insurance Company	0.57%	\$1,156,888	(5.74%)	\$5,021,411	(5.90%)	\$33,994	112.38
<b>Top 25 Groups Total</b>		<b>92.72%</b>	<b>\$209,591,523</b>	<b>11.53%</b>	<b>\$819,637,711</b>	<b>10.03%</b>	<b>\$133,916,562</b>	<b>37.22</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$227,281,086</b>	<b>11.59%</b>	<b>\$884,001,486</b>	<b>10.31%</b>	<b>\$129,035,126</b>	<b>40.37</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
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
4th qtr 2009	\$132,952,333	\$160,667,033	\$219,634,123
1st qtr 2010	\$254,581,408	\$290,135,467	\$113,428,560
2nd qtr 2010	\$195,986,811	\$227,281,086	\$91,758,803

### 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)

Year	Loss Ratio
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%
2009	51.5%

## Commercial Multiple Peril

There were 90 groups, 213 companies, that had direct written premium for Commercial Multiple Peril in the second quarter of 2010, as compared to 83 groups, 210 companies, in the second quarter of 2009.

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 second quarter of 2010 to direct written premium in the second quarter of 2009 for the same groups.

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

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2010	% Change 2nd Quarter 2009 to 2010	4 Quarters Ending 2nd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 2nd Qtr 2010	Loss Ratio 2nd Qtr 2010
1	Zurich Insurance Group	11.78%	\$58,340,794	16.88%	\$213,180,426	(6.01%)	(\$42,897,215)	52.87
2	Hartford Fire & Casualty Group	10.02%	\$47,517,863	7.82%	\$181,419,378	4.71%	\$4,463,910	49.62
3	Travelers Group	9.48%	\$47,364,390	1.79%	\$171,678,427	(4.69%)	(\$22,061,142)	61.94
4	Liberty Mutual Group	8.84%	\$44,050,612	(0.24%)	\$160,007,666	(1.81%)	\$4,736,823	64.15
5	Chubb & Son Inc.	4.91%	\$23,776,475	4.68%	\$88,934,163	(0.78%)	\$3,550,029	24.84
6	Nationwide Corp.	4.65%	\$21,051,592	(35.33%)	\$84,205,080	(20.04%)	\$4,237,495	78.08
7	Philadelphia Consolidated Holding Grp.	4.58%	\$22,917,690	2.68%	\$82,872,756	10.16%	\$4,527,238	37.12
8	CNA Insurance Group	4.44%	\$21,028,481	3.54%	\$80,301,618	(3.00%)	\$15,445,680	57.17
9	State Farm IL	4.04%	\$18,445,086	(3.33%)	\$73,053,640	(1.92%)	\$2,524,479	37.43
10	ACE Ltd.	3.89%	\$19,402,472	(40.81%)	\$70,379,744	(8.73%)	(\$3,649,875)	(92.07)
11	Church Mutual Insurance Company	3.15%	\$12,964,089	(0.47%)	\$57,028,369	0.46%	(\$362,267)	109.33
12	Allstate Insurance Group	3.09%	\$13,771,388	27.71%	\$55,918,738	38.25%	\$6,145,671	42.40
13	Allianz Insurance Group	2.83%	\$7,730,012	(57.41%)	\$51,306,943	(19.25%)	\$3,458,654	171.46
14	Delek Group	2.35%	\$11,211,678	(3.95%)	\$42,525,519	(0.48%)	(\$489,246)	26.33
15	WR Berkley Corp.	2.08%	\$10,018,608	(1.95%)	\$37,634,530	(2.74%)	\$3,753,462	49.04
16	American International Group	2.03%	(\$3,086,562)	(140.44%)	\$36,825,232	94.50%	\$8,506,997	(119.88)
17	Central Mutual Insurance Company Ohio	1.58%	\$7,201,029	9.82%	\$28,672,450	6.59%	(\$778,664)	**
18	The Hanover Insurance Group	1.54%	\$8,870,875	(2.79%)	\$27,795,068	9.41%	\$1,037,891	56.52
19	Amerisure Company	1.39%	\$5,541,147	(26.32%)	\$25,200,609	(22.03%)	(\$6,828,513)	46.03
20	Guideone Insurance Group	1.21%	\$5,918,430	(1.86%)	\$21,983,962	(7.11%)	\$1,207,907	47.06
21	Old Republic Group	0.90%	\$3,943,582	(14.48%)	\$16,324,209	(26.57%)	(\$1,426,776)	80.86
22	American Financial Group	0.90%	\$2,798,802	(25.62%)	\$16,225,191	2.59%	(\$2,596,000)	93.43
23	Hallmark Financial Services Group	0.78%	\$3,801,642	0.91%	\$14,108,663	(2.16%)	(\$2,945,564)	112.59
24	Cincinnati Financial Corp.	0.70%	\$5,381,218	162.69%	\$12,611,878	365.57%	(\$52,525)	27.92
25	FM Global Group	0.66%	\$3,328,032	(7.82%)	\$11,863,561	(11.80%)	\$3,394,250	76.57

<b>Top 25 Groups Total</b>	<b>91.81%</b>	<b>\$423,289,425</b>	<b>(6.55%)</b>	<b>\$1,662,057,820</b>	<b>(1.40%)</b>	<b>(\$17,097,301)</b>	<b>50.38</b>
<b>Total Market</b>	<b>100.00%</b>	<b>\$464,590,877</b>	<b>(4.18%)</b>	<b>\$1,810,357,650</b>	<b>(0.83%)</b>	<b>(\$12,350,474)</b>	<b>50.10</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
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	\$164,529,680
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	\$456,008,507	\$461,077,350	\$348,896,846
4th qtr 2009	\$436,013,707	\$433,548,588	\$359,660,469
1st qtr 2010	\$451,554,338	\$451,140,835	\$271,464,119
2nd qtr 2010	\$476,053,284	\$464,590,877	\$232,777,654

### EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio
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%
2009	59.3%

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

There were 83 groups, 191 companies, that had direct written premium for Private Passenger Auto in the second quarter of 2010, as compared to 79 groups, 190 companies, in the second quarter of 2009.

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 second quarter of 2010 to direct written premium in the second quarter of 2009 for the same groups.

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

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2010	% Change 2nd Quarter 2009 to 2010	4 Quarters Ending 2nd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 2nd Qtr 2010	Loss Ratio 2nd Qtr 2010
1	State Farm IL	20.50%	\$650,174,671	2.25%	\$2,696,699,608	3.86%	\$29,423,216	62.77
2	Allstate Insurance Group	11.64%	\$366,381,480	(1.70%)	\$1,531,928,100	(3.52%)	\$157,356,414	52.00
3	Zurich Insurance Group	11.10%	\$351,778,366	(7.77%)	\$1,460,012,931	(8.12%)	\$45,662,754	(37.56)
4	Progressive Group	8.36%	\$271,863,951	8.99%	\$1,100,166,439	10.80%	\$51,201,124	59.89
5	United Services Automobile Assn. Group	6.86%	\$221,338,983	12.15%	\$901,839,731	16.35%	\$4,392,181	68.07
6	Berkshire Hathaway	6.69%	\$204,818,100	(4.46%)	\$880,434,469	0.84%	\$40,909,108	57.18
7	Old American County Mutual Fire Ins. Co.	3.70%	\$124,574,336	6.88%	\$487,097,431	10.51%	\$25,215,279	61.78
8	Nationwide Corp.	3.53%	\$108,474,670	(0.99%)	\$464,468,757	3.54%	\$16,891,782	58.64
9	Liberty Mutual Group	2.77%	\$90,712,440	0.45%	\$364,430,795	(4.47%)	\$32,013,464	54.30
10	Southern Farm Bureau Casualty	2.65%	\$79,987,050	(5.96%)	\$348,386,876	(6.34%)	\$10,160,098	55.29
11	Home State Insurance Group	2.52%	\$85,836,582	16.78%	\$331,931,200	9.79%	\$285,605	53.88
12	Titus Group	2.52%	\$83,178,933	(1.68%)	\$331,302,731	(3.49%)	\$21,663,656	51.80
13	Loya Group	1.95%	\$63,577,248	(4.85%)	\$256,430,580	0.43%	\$304,768	60.07
14	Delek Group	1.78%	\$57,015,812	(4.32%)	\$234,712,393	1.72%	(\$2,055,881)	66.34
15	Unitrin Group	1.18%	\$32,231,292	(13.43%)	\$155,107,502	(15.30%)	\$3,375,655	79.14
16	Auto Club Enterprises Ins Grp	1.05%	\$36,760,667	14.64%	\$137,906,264	10.75%	(\$2,693,242)	50.24
17	Texas Farm Bureau Mutual	0.93%	\$33,213,329	43.37%	\$122,483,028	51.10%	(\$3,890,764)	104.60
18	Germania Insurance Group	0.83%	\$28,740,707	11.66%	\$108,945,443	13.71%	\$1,097,467	45.26
19	American International Group	0.82%	\$24,868,751	(2.80%)	\$107,551,035	(17.92%)	\$16,287,365	71.25
20	Metropolitan Group	0.75%	\$24,228,111	5.67%	\$99,148,578	4.09%	\$2,888,659	47.99
21	Amica Mutual Group	0.61%	\$21,332,460	22.09%	\$80,879,270	20.29%	(\$3,710,106)	64.13
22	Santa Fe Automobile Insurance Co.	0.54%	\$9,716,591	50.38%	\$71,387,562	126.93%	\$984,900	59.94
23	American Central Casualty Company	0.54%	\$19,129,581	11.50%	\$70,649,154	15.53%	\$856,399	49.16
24	Mercury General Group	0.51%	\$15,223,680	(10.54%)	\$66,745,948	(8.48%)	(\$502,043)	64.02
25	Sentry Insurance Group	0.41%	\$14,291,198	(5.13%)	\$53,999,836	(3.85%)	(\$2,196,055)	44.21
<b>Top 25 Groups Total</b>		<b>94.34%</b>	<b>\$3,019,081,671</b>	<b>1.42%</b>	<b>\$12,464,645,661</b>	<b>2.26%</b>	<b>\$445,921,803</b>	<b>48.44</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$3,197,679,731</b>	<b>2.00%</b>	<b>\$13,155,676,907</b>	<b>2.53%</b>	<b>\$456,409,622</b>	<b>48.77</b>

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$3,365,979,272	\$3,134,850,185	\$2,237,378,798
3rd qtr 2009	\$3,490,890,292	\$3,371,103,032	\$1,969,429,579
4th qtr 2009	\$3,394,545,492	\$3,154,402,831	\$1,971,938,084
1st qtr 2010	\$3,406,162,612	\$3,432,491,313	\$1,839,760,248
2nd qtr 2010	\$3,292,087,305	\$3,197,679,731	\$1,559,407,882

### EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio
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%
2009	63.2%

## Private Passenger Auto (All Voluntary Liability)

There were 83 groups, 189 companies, that had voluntary liability (no assigned risk nor physical damage) direct written premium for Private Passenger Auto in the second quarter of 2010, as compared to 78 groups, 186 companies, in the second quarter of 2009.

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 second quarter of 2010 to direct written premium in the second quarter of 2009 for the same groups.

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

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2010	% Change 2nd Quarter 2009 to 2010	4 Quarters Ending 2nd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 2nd Qtr 2010	Loss Ratio 2nd Qtr 2010
1	State Farm IL	20.53%	\$369,656,387	2.87%	\$1,536,148,602	4.78%	\$2,350,404	64.10
2	Zurich Insurance Group	11.30%	\$203,468,200	(7.66%)	\$845,768,190	(7.07%)	\$26,626,862	(39.16)
3	Allstate Insurance Group	11.28%	\$201,571,903	(1.60%)	\$844,139,405	(3.47%)	\$66,055,880	56.07
4	Progressive Group	7.93%	\$146,840,631	12.85%	\$593,253,534	13.74%	\$20,191,124	63.98
5	Berkshire Hathaway	6.73%	\$117,564,140	(1.49%)	\$503,300,255	3.50%	\$40,901,151	60.16
6	United Services Automobile Assn. Group	6.37%	\$116,439,373	10.98%	\$476,501,208	15.18%	(\$3,672,935)	73.91
7	Old American County Mutual Fire Ins. Co.	4.47%	\$87,997,812	9.32%	\$334,176,157	12.16%	\$8,804,755	65.01
8	Nationwide Corp.	3.60%	\$63,390,328	6.20%	\$269,024,011	10.85%	\$10,055,017	58.30
9	Liberty Mutual Group	2.64%	\$49,161,741	0.19%	\$197,385,916	(4.40%)	\$12,389,445	59.62
10	Home State Insurance Group	2.62%	\$50,305,390	15.76%	\$196,301,970	11.62%	\$168,318	57.86
11	Southern Farm Bureau Casualty	2.40%	\$40,835,489	(7.38%)	\$179,329,102	(7.59%)	\$3,591,135	61.92
12	Loya Group	2.32%	\$43,177,636	(3.79%)	\$173,361,505	0.91%	(\$1,160,938)	63.66
13	Titus Group	2.24%	\$42,784,889	1.07%	\$167,618,729	(2.13%)	\$8,821,716	57.49
14	Delek Group	1.91%	\$36,072,800	3.66%	\$143,010,365	6.81%	(\$2,098,574)	63.81
15	Unitrin Group	1.18%	\$18,264,837	(12.05%)	\$88,099,065	(13.41%)	\$454,456	87.38
16	Auto Club Enterprises Insurance Group	0.95%	\$18,990,700	14.59%	\$71,275,136	10.74%	(\$3,418,628)	54.00
17	Texas Farm Bureau Mutual	0.90%	\$18,153,531	42.91%	\$67,051,704	50.13%	(\$2,349,964)	98.25
18	American International Group	0.84%	\$14,774,987	(0.95%)	\$62,929,586	(17.88%)	\$5,998,881	76.56
19	American Century Casualty Company	0.73%	\$14,944,302	14.02%	\$54,581,416	15.17%	(\$456,640)	50.35
20	Santa Fe Automobile Insurance Co.	0.72%	\$8,416,772	57.60%	\$54,060,402	116.75%	\$874,100	58.32
21	Germania Insurance Group	0.72%	\$14,133,599	10.04%	\$53,976,234	12.05%	(\$1,381,657)	50.18
22	Metropolitan Group	0.72%	\$13,232,618	6.52%	\$53,836,201	4.21%	\$384,981	50.45
23	Amica Mutual Group	0.68%	\$13,320,182	19.52%	\$50,760,251	18.66%	(\$2,294,218)	59.89
24	Mercury General Group	0.49%	\$8,431,374	(10.13%)	\$36,998,798	(8.22%)	(\$1,054,215)	70.15
25	Sentry Insurance Group	0.49%	\$9,530,462	0.27%	\$36,611,203	0.89%	(\$1,176,794)	46.04
<b>Top 25 Groups Total</b>		<b>94.74%</b>	<b>\$1,721,460,083</b>	<b>2.69%</b>	<b>\$7,089,498,945</b>	<b>3.57%</b>	<b>\$188,603,662</b>	<b>50.76</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$1,826,141,625</b>	<b>3.45%</b>	<b>\$7,482,884,745</b>	<b>3.92%</b>	<b>\$188,711,833</b>	<b>51.11</b>

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$1,849,418,756	\$1,765,203,672	\$1,101,104,586
3rd qtr 2009	\$1,984,179,137	\$1,904,611,299	\$1,121,533,266
4th qtr 2009	\$1,885,508,299	\$1,793,343,815	\$1,137,554,182
1st qtr 2010	\$1,955,552,673	\$1,958,788,006	\$1,077,842,263
2nd qtr 2010	\$1,828,818,117	\$1,826,141,625	\$933,319,832

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

There were 10 groups, 12 companies, that had assigned risk (no voluntary liability nor physical damage) direct written premium for Private Passenger Auto in the second quarter of 2010, as compared to 14 groups, 15 companies, in the second quarter of 2009.

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 second quarter of 2010 to direct written premium in the second quarter of 2009 for the same groups.

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

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2010	% Change 2nd Quarter 2009 to 2010	4 Quarters Ending 2nd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 2nd Qtr 2010	Loss Ratio 2nd Qtr 2010
1	White Mountains Group	27.29%	\$234	(99.90%)	\$1,123,938	(11.18%)	\$11,171	**
2	State Farm IL	24.57%	\$277,430	(14.61%)	\$1,089,087	(17.50%)	(\$352,697)	54.60
3	Allstate Insurance Group	10.73%	\$133,284	(16.13%)	\$475,430	(28.38%)	(\$3,507)	79.27
4	Zurich Insurance Group	9.34%	\$112,649	(35.31%)	\$414,032	(31.87%)	\$14,523	84.55
5	Berkshire Hathaway	7.80%	\$103,212	12.83%	\$345,873	(12.15%)	\$7,957	30.09
6	Southern Farm Bureau Casualty	6.15%	\$77,331	73.57%	\$272,506	(19.04%)	\$46,253	24.77
7	Kingsway Group	5.20%	\$24,262	(37.00%)	\$230,413	(24.05%)	\$961,193	258.42
8	Nationwide Corp.	2.98%	\$25,727	(26.61%)	\$132,220	(24.62%)	(\$26,525)	213.22
9	Mercury General Group	0.57%	\$7,143	(12.65%)	\$25,453	(45.71%)	(\$15,781)	292.57
10	Travelers Group	0.22%	\$3,944	(47.97%)	\$9,550	(87.59%)	+	316.94
11	Universal Insurance Company Group	0.01%	\$0	*	\$606	*	+	**
12	American International Group	0.01%	\$0	(100.00%)	\$531	(23.71%)	+	**
13	Imperial Fire and Casualty Ins. Company	(0.01%)	\$0	(100.00%)	(\$354)	(114.95%)	+	**
14	Liberty Mutual Group	(0.02%)	\$0	100.00%	(\$993)	(102.64%)	\$1,218,003	**

<b>Top Groups Total</b>	<b>100.03%</b>	<b>\$765,216</b>	<b>(31.04%)</b>	<b>\$4,118,292</b>	<b>(21.30%)</b>	<b>\$1,860,590</b>	<b>72.34</b>
<b>Total Market</b>	<b>100.00%</b>	<b>\$765,216</b>	<b>(31.04%)</b>	<b>\$4,118,292</b>	<b>(21.30%)</b>	<b>\$1,860,590</b>	<b>72.34</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
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	\$835,913
4th qtr 2009	\$1,390,280	\$919,839	\$930,203
1st qtr 2010	\$1,695,199	\$1,375,391	\$1,034,812
2nd qtr 2010	\$1,136,503	\$765,216	\$553,026

## Private Passenger Auto (All Physical Damage)

There were 78 groups, 176 companies, that had physical damage (no voluntary liability nor assigned risk) direct written premium for Private Passenger Auto in the second quarter of 2010, as compared to 73 groups, 172 companies, in the second quarter of 2009.

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 second quarter of 2010 to direct written premium in the second quarter of 2009 for the same groups.

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

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2010	% Change 2nd Quarter 2009 to 2010	4 Quarters Ending 2nd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 2nd Qtr 2010	Loss Ratio 2nd Qtr 2010
1	State Farm IL	20.45%	\$280,240,854	1.47%	\$1,159,461,919	2.70%	\$27,425,509	61.02
2	Allstate Insurance Group	12.13%	\$164,676,293	(1.82%)	\$687,313,265	(3.56%)	\$91,304,041	46.98
3	Zurich Insurance Group	10.83%	\$148,197,517	(7.90%)	\$613,830,709	(9.50%)	\$19,021,369	(35.47)
4	Progressive Group	8.94%	\$125,023,320	4.77%	\$506,912,905	7.53%	\$31,010,000	55.10
5	United Services Automobile Assn. Group	7.50%	\$104,899,610	13.47%	\$425,338,523	17.69%	\$8,076,762	61.58
6	Berkshire Hathaway	6.65%	\$87,150,748	(8.22%)	\$376,788,341	(2.49%)	+	53.20
7	Nationwide Corp.	3.45%	\$45,058,615	(9.58%)	\$195,312,526	(5.06%)	\$6,863,290	59.03
8	Southern Farm Bureau Casualty	2.98%	\$39,074,230	(4.52%)	\$168,785,268	(4.97%)	\$6,522,710	48.42
9	Liberty Mutual Group	2.95%	\$41,550,699	0.75%	\$167,045,872	(4.54%)	\$18,406,016	48.01
10	Titus Group	2.89%	\$40,394,044	(4.44%)	\$163,684,002	(4.84%)	\$12,841,940	45.79
11	Old American County Mutual Fire Ins. Co.	2.70%	\$36,576,524	1.43%	\$152,921,274	7.06%	\$16,410,524	54.00
12	Home State Insurance Group	2.39%	\$35,531,192	18.25%	\$135,629,230	7.23%	\$117,287	48.25
13	Delek Group	1.62%	\$20,943,012	(15.52%)	\$91,702,028	(5.31%)	\$42,693	70.71
14	Loya Group	1.47%	\$20,399,612	(7.02%)	\$83,069,075	(0.56%)	\$1,465,706	52.47
15	Unitrin Group	1.18%	\$13,966,455	(15.18%)	\$67,008,437	(17.67%)	\$2,921,199	68.37
16	Auto Club Enterprises Insurance Group	1.18%	\$17,769,967	14.68%	\$66,631,128	10.76%	\$725,386	46.21
17	Texas Farm Bureau Mutual	0.98%	\$15,059,798	43.94%	\$55,431,324	52.30%	(\$1,540,800)	112.27
18	Germania Insurance Group	0.97%	\$14,607,108	13.27%	\$54,969,209	15.39%	\$2,479,124	40.50
19	Metropolitan Group	0.80%	\$10,995,493	4.66%	\$45,312,377	3.94%	\$2,503,678	45.03
20	American International Group	0.79%	\$10,093,764	(5.39%)	\$44,620,918	(17.97%)	\$10,288,484	63.47
21	Amica Mutual Group	0.53%	\$8,012,278	26.62%	\$30,119,019	23.14%	(\$1,415,888)	71.18
22	Mercury General Group	0.52%	\$6,785,163	(11.04%)	\$29,721,697	(8.74%)	\$567,953	56.17
23	Infinity Property & Casualty Insurance Group	0.39%	\$6,359,215	19.87%	\$22,142,812	(8.51%)	\$1,375,697	46.60
24	State Auto Mutual Group	0.36%	\$5,548,646	36.86%	\$20,194,591	72.60%	\$2,844,803	48.73
25	Sentry Insurance Group	0.31%	\$4,760,736	(14.36%)	\$17,388,633	(12.50%)	(\$1,019,261)	40.53
<b>Top 25 Groups Total</b>		<b>94.62%</b>	<b>\$1,303,674,893</b>	<b>(0.03%)</b>	<b>\$5,381,335,082</b>	<b>0.48%</b>	<b>\$259,238,222</b>	<b>45.34</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$1,370,772,890</b>	<b>0.16%</b>	<b>\$5,668,673,870</b>	<b>0.77%</b>	<b>\$265,847,644</b>	<b>45.63</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
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	\$1,514,865,823	\$1,368,536,890	\$1,135,372,751
3rd qtr 2009	\$1,505,109,944	\$1,465,433,887	\$847,060,400
4th qtr 2009	\$1,507,646,913	\$1,360,139,177	\$833,453,699
1st qtr 2010	\$1,448,914,740	\$1,472,327,916	\$760,883,173
2nd qtr 2010	\$1,461,670,468	\$1,370,458,735	\$625,535,024

## Homeowners Multiple Peril (All Companies)

There were 66 groups, 111 companies, that had premiums on policies written for Homeowners Multiple Peril (includes renters' insurance) in the second quarter of 2010, as compared to 67 groups, 117 companies, in the second quarter of 2009.

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 second quarter of 2010 to premiums on policies written in the second quarter of 2009 for the same groups.

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

4 Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2010	% Change 2nd Quarter 2009 to 2010	4 Quarters Ending 2nd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 2nd Qtr 2010	Loss Ratio 2nd Qtr 2010
1	State Farm IL	27.98%	\$452,282,233	5.43%	\$1,591,450,025	4.89%	(\$11,365,553)	47.09
2	Zurich Insurance Group	13.09%	\$207,946,266	(1.47%)	\$744,489,453	2.85%	\$25,870,895	40.79
3	Allstate Insurance Group	13.02%	\$202,227,658	1.89%	\$740,467,800	1.71%	\$73,650,551	52.19
4	United Services Automobile Assn. Group	7.92%	\$126,543,997	0.43%	\$450,247,916	6.68%	\$43,470,255	42.04
5	Travelers Group	4.92%	\$78,560,465	3.53%	\$279,985,194	2.04%	(\$17,446,861)	41.95
6	Liberty Mutual Group	4.91%	\$80,468,569	25.31%	\$279,315,541	20.94%	\$25,557,061	36.49
7	Nationwide Corp.	3.93%	\$58,722,022	(8.55%)	\$223,297,636	(4.34%)	\$11,454,729	47.52
8	Texas Farm Bureau Mutual	2.79%	\$42,257,854	(7.75%)	\$158,437,891	3.32%	(\$3,436,290)	71.03
9	Chubb & Son Inc.	1.99%	\$30,685,170	3.27%	\$113,399,520	1.98%	(\$13,988,848)	75.81
10	Hartford Fire & Casualty Group	1.96%	\$29,140,514	3.53%	\$111,358,896	8.04%	\$1,620,365	56.04
11	Delek Group	1.60%	\$20,574,439	(8.85%)	\$91,079,512	(4.38%)	(\$3,139,397)	59.40
12	ARX Holding Corp. Group	1.55%	\$23,836,803	30.45%	\$88,005,539	40.76%	\$8,786,561	29.53
13	Auto Club Enterprises Insurane Group	1.01%	\$16,269,225	18.80%	\$57,384,070	19.26%	\$2,712,756	39.81
14	Amica Mutual Group	0.97%	\$16,256,600	22.01%	\$55,300,675	19.36%	\$3,251,647	26.26
15	Texas Fair Plan Association	0.86%	\$14,155,890	49.30%	\$48,880,344	13.17%	(\$3,473,770)	49.12
16	NLASCO	0.85%	\$14,031,304	7.08%	\$48,419,291	2.52%	\$4,199,338	41.32
17	Metropolitan Group	0.72%	\$11,545,316	21.61%	\$40,719,112	20.52%	\$2,367,385	42.51
18	State National Group	0.70%	\$7,709,358	17.59%	\$39,662,460	14.21%	\$591,855	41.70
19	Balboa Insurance Group	0.59%	\$6,957,748	(21.96%)	\$33,509,762	0.89%	\$4,901,132	47.21
20	Universal Insurance Company Group	0.58%	\$11,239,602	134.90%	\$32,924,665	48.66%	(\$469,838)	20.48
21	Unitrin Group	0.57%	\$8,647,167	(3.47%)	\$32,235,934	(1.78%)	\$5,235,615	39.88
22	Cypress Holdings Group	0.56%	\$8,729,267	0.28%	\$31,698,693	(7.96%)	\$1,486,030	38.05
23	Allianz Insurance Group	0.54%	\$6,422,164	(31.82%)	\$30,529,790	(1.25%)	(\$6,349,415)	139.67
24	State Automobile Mutual Group	0.53%	\$9,446,920	51.91%	\$30,225,318	73.25%	\$5,282,138	44.09
25	Wellington Insurance Company	0.51%	\$8,107,620	8.85%	\$28,960,762	10.68%	(\$695,302)	48.41
<b>Top 25 Groups Total</b>		<b>94.62%</b>	<b>\$1,492,764,171</b>	<b>4.14%</b>	<b>\$5,381,985,799</b>	<b>5.41%</b>	<b>\$160,073,039</b>	<b>46.67</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$1,569,389,362</b>	<b>3.92%</b>	<b>\$5,687,711,429</b>	<b>5.81%</b>	<b>\$173,097,007</b>	<b>49.56</b>

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$1,320,461,216	\$1,161,795,909	\$932,143,853
2nd qtr 2009	\$1,634,533,289	\$1,510,131,648	\$1,616,727,640
3rd qtr 2009	\$1,743,078,485	\$1,598,989,897	\$1,033,934,686
4th qtr 2009	\$1,413,655,041	\$1,287,226,523	\$897,603,083
1st qtr 2010	\$1,340,988,705	\$1,232,105,647	\$708,690,436
2nd qtr 2010	\$1,665,790,347	\$1,569,389,362	\$777,820,459

### 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>
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%
2009	67.2%

## Workers' Compensation (All Companies)

There were 89 groups, 236 companies, that had direct written premium for Workers' Compensation in the second quarter of 2010, as compared to 87 groups, 234 companies, in the second quarter of 2009.

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 second quarter of 2010 to direct written premium in the second quarter of 2009 for the same groups.

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

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2010	% Change 2nd Quarter 2009 to 2010	4 Quarters Ending 2nd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 2nd Qtr 2010	Loss Ratio 2nd Qtr 2010
1	Texas Mutual Insurance Company	30.22%	\$140,349,170	(12.03%)	\$570,070,083	(20.16%)	(\$85,445,606)	48.36
2	Liberty Mutual Group	11.03%	\$42,505,848	(8.56%)	\$208,069,079	(23.52%)	\$21,396,773	66.63
3	Travelers Group	8.01%	\$38,640,496	(10.05%)	\$151,183,620	(16.34%)	(\$2,409,019)	36.85
4	Hartford Fire & Casualty Group	8.01%	\$34,064,630	(21.91%)	\$151,117,541	(12.13%)	\$13,575,583	41.01
5	Zurich Insurance Group	7.17%	\$28,261,954	(38.85%)	\$135,329,540	(26.35%)	(\$36,554,300)	56.78
6	American International Group	5.79%	\$24,193,796	(71.86%)	\$109,182,122	(64.53%)	\$5,043,161	87.01
7	ACE Ltd.	4.33%	\$14,030,106	(27.50%)	\$81,626,748	(23.25%)	\$16,230,548	106.40
8	CNA Insurance Group	2.97%	\$14,623,702	(9.14%)	\$56,028,433	(14.60%)	\$13,170	46.81
9	Service Life Group	2.35%	\$9,433,837	(12.85%)	\$44,403,295	(8.28%)	\$583,209	51.86
10	Chubb & Son Inc.	2.04%	\$11,515,255	(4.15%)	\$38,531,462	(20.78%)	\$1,147,058	25.67
11	Amerisure Company	1.76%	\$6,950,607	(29.99%)	\$33,205,852	(31.64%)	(\$2,911,804)	42.98
12	Old Republic Group	1.45%	\$6,332,602	(14.27%)	\$27,343,582	(44.99%)	(\$1,884,161)	60.94
13	Delek Group	1.10%	\$5,002,047	(28.52%)	\$20,809,925	(24.57%)	(\$791,674)	55.66
14	Zenith National Insurance Group	1.03%	\$4,383,550	(18.49%)	\$19,344,301	(24.71%)	\$4,376,061	42.54
15	Seabright Insurance Company	0.80%	\$4,941,228	(1.47%)	\$15,107,537	(14.87%)	(\$201,711)	33.32
16	Sentry Insurance Group	0.72%	\$3,375,684	(25.29%)	\$13,665,038	(28.60%)	\$2,752,847	42.65
17	WR Berkley Corp.	0.61%	\$4,484,597	41.85%	\$11,442,789	(49.00%)	\$1,856,994	17.29
18	Employers Insurance Group	0.57%	\$2,800,682	(34.79%)	\$10,725,507	(49.55%)	\$2,439,442	44.20
19	American Financial Group	0.46%	\$245,820	359.01%	\$8,712,645	119.61%	(\$777,523)	596.01
20	Amerisafe Group	0.45%	\$2,025,928	(21.31%)	\$8,522,845	(36.56%)	\$2,327,380	40.38
21	QBE Insurance Group, Ltd.	0.45%	\$3,300,027	299.95%	\$8,503,539	73.52%	(\$123,493)	11.72
22	State Farm IL	0.43%	\$1,789,876	*	\$8,075,144	20.79%	(\$445,445)	51.08
23	Utica National Insurance Group	0.43%	\$1,595,126	(10.04%)	\$8,024,133	(17.37%)	\$374,973	48.69
24	Federated Mutual Group	0.41%	\$1,927,115	(35.04%)	\$7,814,306	(21.93%)	\$745,498	35.71
25	Church Mutual Insurance Company	0.36%	\$1,475,300	(0.02%)	\$6,828,536	(6.68%)	(\$507,547)	60.13
<b>Top 25 Groups Total</b>		<b>92.96%</b>	<b>\$408,248,983</b>	<b>(24.60%)</b>	<b>\$1,753,667,602</b>	<b>(26.55%)</b>	<b>(\$59,189,586)</b>	<b>52.33</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$441,663,277</b>	<b>(23.24%)</b>	<b>\$1,886,483,933</b>	<b>(25.87%)</b>	<b>(\$54,965,427)</b>	<b>56.08</b>

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

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
2nd qtr 2005	\$653,694,296	\$622,070,351	\$246,527,826
3rd qtr 2005	\$588,003,093	\$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	\$642,073,836	\$639,399,934	\$258,454,889
1st qtr 2009	\$695,590,547	\$647,050,515	\$219,997,403
2nd qtr 2009	\$636,733,494	\$575,379,813	\$229,915,937
3rd qtr 2009	\$562,605,055	\$490,701,035	\$246,087,161
4th qtr 2009	\$580,863,896	\$435,749,073	\$250,418,105
1st qtr 2010	\$612,784,450	\$518,370,548	\$226,775,470
2nd qtr 2010	\$570,287,816	\$441,663,277	\$247,734,538

### EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio
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%
2009	44.0%

## Workers' Compensation (Voluntary Market)

There were 89 groups, 236 companies, that had voluntary direct written premium for Workers' Compensation in the second quarter of 2010, as compared to 87 groups, 234 companies, in the second quarter of 2009.

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 second quarter of 2010 to direct written premium in the second quarter of 2009 for the same groups.

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

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2010	% Change 2nd Quarter 2009 to 2010	4 Quarters Ending 2nd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 2nd Qtr 2010	Loss Ratio 2nd Qtr 2010
1	Texas Mutual Insurance Company	30.11%	\$139,320,541	(12.08%)	\$567,023,233	(20.30%)	(\$85,445,606)	48.71
2	Liberty Mutual Group	11.05%	\$42,505,848	(8.56%)	\$208,069,079	(23.52%)	\$21,396,773	66.63
3	Travelers Group	8.03%	\$38,640,496	(10.05%)	\$151,183,620	(16.34%)	(\$2,409,019)	36.85
4	Hartford Fire & Casualty Group	8.02%	\$34,064,630	(21.91%)	\$151,117,541	(12.13%)	\$13,575,583	41.01
5	Zurich Insurance Group	7.19%	\$28,261,954	(38.85%)	\$135,329,540	(26.35%)	(\$36,554,300)	56.78
6	American International Group	5.80%	\$24,193,796	(71.86%)	\$109,182,122	(64.53%)	\$5,043,161	87.01
7	ACE Ltd.	4.33%	\$14,030,106	(27.50%)	\$81,626,748	(23.27%)	\$16,230,548	106.40
8	CNA Insurance Group	2.97%	\$14,623,702	(9.14%)	\$56,028,433	(14.60%)	\$13,170	46.81
9	Service Life Group	2.36%	\$9,433,837	(12.85%)	\$44,403,295	(8.28%)	\$583,209	51.86
10	Chubb & Son Inc.	2.05%	\$11,515,255	(4.15%)	\$38,531,462	(20.78%)	\$1,147,058	25.67
11	Amerisure Company	1.76%	\$6,950,607	(29.99%)	\$33,205,852	(31.64%)	(\$2,911,804)	42.98
12	Old Republic Group	1.45%	\$6,332,602	(14.27%)	\$27,343,582	(44.99%)	(\$1,884,161)	60.94
13	Delek Group	1.10%	\$5,002,047	(28.52%)	\$20,809,925	(24.57%)	(\$791,674)	55.66
14	Zenith National Insurance Group	1.03%	\$4,383,550	(18.49%)	\$19,344,301	(24.71%)	\$4,376,061	42.54
15	Seabright Insurance Company	0.80%	\$4,941,228	(1.47%)	\$15,107,537	(14.87%)	(\$201,711)	33.32
16	Sentry Insurance Group	0.73%	\$3,375,684	(25.29%)	\$13,665,038	(28.60%)	\$2,752,847	42.65
17	WR Berkley Corp.	0.61%	\$4,484,597	41.85%	\$11,442,789	(49.00%)	\$1,856,994	17.29
18	Employers Insurance Group	0.57%	\$2,800,682	(34.79%)	\$10,725,507	(49.55%)	\$2,439,442	44.20
19	American Financial Group	0.46%	\$245,820	359.01%	\$8,712,645	119.61%	(\$777,523)	596.01
20	Amerisafe Group	0.45%	\$2,025,928	(21.31%)	\$8,522,845	(36.56%)	\$2,327,380	40.38
21	QBE Insurance Group, Ltd.	0.45%	\$3,300,027	299.95%	\$8,503,539	73.52%	(\$123,493)	11.72
22	State Farm IL	0.43%	\$1,789,876	(17.40%)	\$8,075,144	20.79%	(\$445,445)	51.08
23	Utica National Insurance Group	0.43%	\$1,595,126	(10.04%)	\$8,024,133	(17.37%)	\$374,973	48.69
24	Federated Mutual Group	0.41%	\$1,927,115	(35.04%)	\$7,814,306	(21.93%)	\$745,498	35.71
25	Church Mutual Insurance Company	0.36%	\$1,475,300	(0.02%)	\$6,828,536	(6.68%)	(\$507,547)	60.13
<b>Top 25 Groups Total</b>		<b>92.95%</b>	<b>\$407,220,354</b>	<b>(24.64%)</b>	<b>\$1,750,620,752</b>	<b>(26.60%)</b>	<b>(\$59,189,586)</b>	<b>52.47</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$440,634,648</b>	<b>(23.28%)</b>	<b>\$1,883,437,083</b>	<b>(25.91%)</b>	<b>(\$54,965,427)</b>	<b>56.21</b>

## QUARTERLY EXPERIENCE

Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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	\$641,487,809	\$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	\$490,295,168	\$244,755,512
4th qtr 2009	\$579,727,960	\$434,812,745	\$249,738,073
1st qtr 2010	\$611,832,527	\$517,694,522	\$226,302,858
2nd qtr 2010	\$569,417,431	\$440,634,648	\$247,124,465

## ***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 second quarter of 2010, the START program reported \$3,046,850 in direct premiums written. This accounted for 100% of all Residual Market experience reported and was an increase of 18.47% over the same period one year prior. Of this amount \$1,028,629 was written in the second quarter of 2010 which was a (4.09%) decrease from the second quarter of 2009.

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>
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
4th qtr 2009	\$1,135,936	\$936,328	\$680,032
1st qtr 2010	\$951,923	\$676,026	\$472,612
2nd qtr 2010	\$870,385	\$1,028,629	\$610,073

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

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Reporting Period	Premiums on Policies Written	Direct Written Premium	Direct Losses Paid
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
4th qtr 2009	\$1,135,936	\$936,328	\$677,836
1st qtr 2010	\$951,923	\$676,026	\$472,612
2nd qtr 2010	\$870,385	\$1,028,629	\$610,073

## *Workers' Compensation (Deductible Plans)*

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There were 89 groups, 236 companies which wrote voluntary policies for Workers' Compensation in the second quarter of 2010, as compared to 87 groups, 234 companies in the second quarter of 2009.

The data contained in the following table represents direct policies written as new or renewal policies in the second quarter of 2010. 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 second 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 2nd Qtr 2010	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	85	\$581,172	\$507,563	12.67%
Premium of \$10,000 - \$24,999	81	\$1,336,055	\$1,141,191	14.59%
Premium of \$25,000 - \$49,999	43	\$1,430,257	\$1,215,071	15.05%
Premium of \$50,000 - \$74,999	10	\$610,040	\$483,942	20.67%
Premium of \$75,000 - \$100,000	11	\$1,001,820	\$828,414	17.31%
<b>Total Per Accident Plan</b>	<b>230</b>	<b>\$4,959,344</b>	<b>\$4,176,181</b>	<b>15.79%</b>
<b>Aggregate Deductible Plan</b>				
Premium of \$5,000 - \$9,999	19	\$142,733	\$121,847	14.63%
Premium of \$10,000 - \$24,999	20	\$304,596	\$257,837	15.35%
Premium of \$25,000 - \$49,999	9	\$296,802	\$257,106	13.37%
Premium of \$50,000 - \$74,999	4	\$243,223	\$195,913	19.45%
Premium of \$75,000 - \$100,000	0	\$0	\$0	0.00%
<b>Total Aggregate Plan</b>	<b>52</b>	<b>\$987,354</b>	<b>\$832,703</b>	<b>15.66%</b>
<b>Per Accident/Aggregate Combination Deductible Plan</b>				
Premium of \$5,000 - \$9,999	10	\$76,088	\$62,494	17.87%
Premium of \$10,000 - \$24,999	8	\$115,277	\$88,579	23.16%
Premium of \$25,000 - \$49,999	8	\$296,192	\$170,560	42.42%
Premium of \$50,000 - \$74,999	2	\$140,249	\$119,452	14.83%
Premium of \$75,000 - \$100,000	1	\$96,729	\$75,792	21.65%
<b>Total Combination Plan</b>	<b>29</b>	<b>\$724,535</b>	<b>\$516,877</b>	<b>28.66%</b>
<b>Negotiated Deductible Plan</b>				
Premium Up To \$100,000	1,641	\$28,004,058	\$9,299,214	66.79%
Premium of \$100,001 - \$150,000	113	\$13,834,685	\$4,552,465	67.09%
Premium of \$150,001 - \$250,000	148	\$28,138,696	\$8,546,555	69.63%
Premium of \$250,001 - \$350,000	63	\$18,653,356	\$4,165,736	77.67%
Premium of \$350,001 - \$500,000	63	\$26,000,443	\$7,338,642	71.77%
Premium of \$500,001 - \$750,000	66	\$40,637,054	\$12,127,325	70.16%
Premium of \$750,001 - \$1,000,000	28	\$24,216,518	\$6,880,980	71.59%
Premium of \$1,000,001 - \$2,500,000	62	\$99,769,824	\$30,110,576	69.82%
Premium of \$2,500,001 - \$5,000,000	24	\$88,054,939	\$28,799,702	67.29%
Premium of \$5,000,001 and above	10	\$100,825,744	\$32,496,523	67.77%
<b>Total Negotiated Plan</b>	<b>2,218</b>	<b>\$468,135,317</b>	<b>\$144,317,718</b>	<b>69.17%</b>
<b>No Deductible Plan</b>				
Premium Less Than \$5,000	30,350	\$46,535,032	\$46,535,032	0.00%
Premium of \$5,000 - \$9,999	5,805	\$40,726,854	\$40,726,854	0.00%
Premium of \$10,000 - \$24,999	4,429	\$68,833,006	\$68,833,006	0.00%
Premium of \$25,000 - \$49,999	1,738	\$60,109,850	\$60,109,850	0.00%
Premium of \$50,000 - \$74,999	615	\$37,274,333	\$37,274,333	0.00%
Premium of \$75,000 - \$100,000	308	\$26,653,695	\$26,653,695	0.00%
Premium Greater Than \$100,000	592	\$139,441,182	\$139,441,182	0.00%
<b>Total No Deductible Plan</b>	<b>43,837</b>	<b>\$419,573,952</b>	<b>\$419,573,952</b>	<b>0.00%</b>
<b>TOTAL</b>	<b>46,366</b>	<b>\$894,380,502</b>	<b>\$569,417,431</b>	<b>36.33%</b>

## Boiler & Machinery

There were 43 groups, 113 companies, that had direct written premium for Boiler & Machinery in the second quarter of 2010, as compared to 43 groups, 109 companies, in the second quarter of 2009.

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 second quarter of 2010 to direct written premium in the second quarter of 2009 for the same groups.

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

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2010	% Change 2nd Quarter 2009 to 2010	4 Quarters Ending 2nd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 2nd Qtr 2010	Loss Ratio 2nd Qtr 2010
1	American International Group	35.66%	\$4,474,934	(24.51%)	\$39,310,162	3.33%	\$7,586,699	368.72
2	FM Global Group	25.44%	\$8,324,009	(5.56%)	\$28,048,098	23.12%	(\$27,429,998)	90.03
3	Travelers Group	8.09%	\$2,565,316	3.27%	\$8,916,075	(11.07%)	(\$2,653,322)	23.39
4	Zurich Insurance Group	5.85%	\$1,720,923	(5.10%)	\$6,448,833	(5.22%)	\$1,502,675	32.77
5	Chubb & Son Inc.	5.07%	\$1,451,757	(2.03%)	\$5,593,183	1.53%	\$378,929	15.41
6	CNA Insurance Group	3.39%	\$1,129,063	6.93%	\$3,739,345	1.07%	\$1,574,655	13.16
7	Allianz Insurance Group	2.17%	\$1,114,596	178.77%	\$2,388,696	(2.50%)	\$1,078,202	1.05
8	Liberty Mutual Group	2.10%	\$704,940	(3.06%)	\$2,317,571	(18.51%)	\$95,896	**
9	Nationwide Corp.	1.64%	\$562,210	41.29%	\$1,804,681	22.43%	\$190,496	38.69
10	Swiss Re Group	1.64%	\$475,618	340.99%	\$1,802,508	143.01%	\$214,132	**
11	XL America	1.27%	\$762,918	71.58%	\$1,395,289	54.19%	\$15,158	**
12	ACE Ltd.	1.01%	\$1,295	(97.48%)	\$1,118,765	*	\$11,924	**
13	American Financial Group	0.76%	\$232,171	55.65%	\$841,372	1.18%	\$109,452	5.69
14	Federated Mutual Group	0.67%	\$201,556	(6.49%)	\$736,395	(7.14%)	\$136,310	0.34
15	United Fire & Casualty Group	0.61%	\$151,727	(19.98%)	\$667,279	(9.65%)	\$238,597	(0.19)
16	Central Mutual Insurance Company of Ohio	0.49%	\$30,908	(86.53%)	\$539,097	(55.72%)	(\$11,124)	**
17	EMC Insurance Company	0.46%	\$117,583	(0.67%)	\$507,389	(7.82%)	\$84,084	5.30
18	Triangle Insurance Company Inc.	0.39%	\$7,722	(36.62%)	\$433,262	(0.21)	(\$94,514)	1,915.66
19	Millea Holdings Inc.	0.36%	\$245,125	(24.95%)	\$391,784	(31.67%)	\$6,926	**
20	AXIS Capital Group	0.35%	\$113,955	161.65%	\$385,262	(11.29%)	\$113,955	**
21	Hannover Group	0.30%	\$161,120	*	\$334,176	*	\$31,946	**
22	Amtrust Group	0.28%	\$86,810	(55.41%)	\$309,097	(50.99%)	\$64,549	0.89
23	QBE Insurance Group, Ltd.	0.22%	\$68,260	155.29%	\$244,189	24.67%	\$35,537	**
24	Cincinnati Financial Corp.	0.22%	\$139,338	72.23%	\$243,591	115.64%	\$34,464	**
25	Allstate Insurance Group	0.19%	\$58,100	(0.44%)	\$213,010	(4.45%)	\$48,979	**
<b>Top 25 Groups Total</b>		<b>98.63%</b>	<b>\$24,901,954</b>	<b>(1.19%)</b>	<b>\$108,729,109</b>	<b>6.38%</b>	<b>(\$16,635,393)</b>	<b>104.12</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$25,254,489</b>	<b>(1.30%)</b>	<b>\$110,237,142</b>	<b>6.55%</b>	<b>(\$16,775,782)</b>	<b>103.92</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
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	\$25,492,319
4th qtr 2009	\$13,879,846	\$19,800,106	\$18,444,082
1st qtr 2010	\$38,856,196	\$41,156,992	\$6,715,928
2nd qtr 2010	\$21,360,417	\$25,254,489	\$26,244,481

### EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio
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%
2009	60.7%

## Commercial Crime

There were 37 groups, 83 companies, that had direct written premium for Commercial Crime in the second quarter of 2010, as compared to 32 groups, 77 companies, in the second quarter of 2009.

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 second quarter of 2010 to direct written premium in the second quarter of 2009 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL CRIME

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2010	% Change 2nd Quarter 2009 to 2010	4 Quarters Ending 2nd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 2nd Qtr 2010	Loss Ratio 2nd Qtr 2010
1	Travelers Group	26.92%	\$541,363	0.30%	\$2,453,831	(1.89%)	\$207,556	14.19
2	Zurich Insurance Group	23.67%	\$952,452	244.50%	\$2,157,276	181.73%	\$93,658	5.47
3	Chubb & Son Inc.	17.52%	\$488,260	18.37%	\$1,597,170	8.23%	\$261,928	**
4	CNA Insurance Group	8.12%	\$257,820	25.66%	\$739,689	(12.96%)	(\$298,563)	5.76
5	Hartford Fire & Casualty Group	7.96%	\$155,393	(17.42%)	\$725,560	(2.76%)	\$55,115	(0.02)
6	Nationwide Corp.	3.11%	\$76,619	15.49%	\$283,275	6.22%	\$29,791	42.16
7	Hiscox Insurance Group	3.04%	\$227,328	*	\$277,262	*	+	**
8	ACE Ltd.	2.22%	\$38,231	(41.19%)	\$202,707	37.97%	\$20,225	**
9	The Hanover Insurance Group	1.97%	\$54,134	129.22%	\$179,344	166.10%	\$433	**
10	United Fire & Casualty Group	0.80%	\$13,224	(36.70%)	\$72,775	(22.32%)	\$16,921	0.58
11	Federated Mutual	0.78%	\$20,958	22.29%	\$71,196	3.39%	\$445	**
12	Sentry Insurance Group	0.58%	\$29,654	6.20%	\$52,803	(51.09%)	\$17,279	**
13	American Financial Grp	0.58%	\$7,095	(0.87%)	\$52,605	16.81%	(\$47,108)	286.40
14	Arch Ins Grp	0.52%	\$47,126	*	\$47,302	*	\$59,524	**
15	XL America	0.51%	\$14,495	(27.98%)	\$46,852	(87.63%)	\$578	**
16	Liberty Mutual Group	0.39%	\$8,295	43.44%	\$35,903	(19.32%)	\$12,703	**
17	Philadelphia Consolidated Holding Group	0.31%	\$13,793	*	\$28,331	203.62%	\$5,913	**
18	IAT Reinsurance Company Group	0.21%	\$1,770	(63.43%)	\$19,058	(58.31%)	\$4,337	(56.38)
19	State Auto Mutual Group	0.19%	\$7,167	328.65%	\$17,252	59.90%	\$7,167	**
20	Amtrust Group	0.18%	\$4,532	(35.56%)	\$16,809	(17.71%)	\$3,659	**
21	Allstate Insurance Group	0.17%	\$1,723	1.35%	\$15,284	(8.39%)	\$4,000	**
22	Pennsylvania Lumbermens Mutual Ins. Co.	0.13%	\$1,541	(77.10%)	\$11,894	70.69%	\$1,862	**
23	QBE Insurance Group, LTD.	0.12%	\$2,622	*	\$11,117	(23.63%)	(\$3,704)	190.69
24	Cincinnati Financial Group	0.11%	\$3,407	*	\$10,389	324.39%	\$972	**
25	EMC Insurance Company	0.10%	\$2,842	(34.76%)	\$9,268	(20.07%)	\$4,990	40.46
<b>Top 25 Groups Total</b>		<b>100.23%</b>	<b>\$2,971,844</b>	<b>56.20%</b>	<b>\$9,134,952</b>	<b>18.69%</b>	<b>\$459,681</b>	<b>6.78</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$2,986,827</b>	<b>52.63%</b>	<b>\$9,113,788</b>	<b>16.21%</b>	<b>\$465,458</b>	<b>6.69</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
2nd qtr 2005	\$1,853,047	\$1,574,656	\$92,132
3rd qtr 2005	\$1,338,039	\$1,804,319	\$1,290,472
4th qtr 2005	\$1,468,162	\$1,570,633	\$364,705
1st qtr 2006	\$1,510,779	\$1,592,735	\$145,432
2nd qtr 2006	\$1,871,268	\$1,784,687	\$176,223
3rd qtr 2006	\$1,408,410	\$1,941,044	\$273,795
4th qtr 2006	\$1,279,076	\$1,405,408	\$130,086
1st qtr 2007	\$1,189,270	\$1,462,901	\$112,029
2nd qtr 2007	\$1,800,582	\$1,732,220	\$500,850
3rd qtr 2007	\$1,433,138	\$1,940,866	\$232,333
4th qtr 2007	\$1,863,618	\$2,175,697	\$1,902,214
1st qtr 2008	\$1,966,862	\$2,164,729	\$519,562
2nd qtr 2008	\$1,355,713	\$1,888,468	\$247,921
3rd qtr 2008	\$2,266,115	\$2,436,427	\$408,466
4th qtr 2008	\$1,504,310	\$1,551,560	\$119,793
1st qtr 2009	\$1,429,111	\$1,897,755	\$71,796
2nd qtr 2009	\$1,665,265	\$1,956,895	\$87,193
3rd qtr 2009	\$1,532,138	\$1,971,771	\$399,747
4th qtr 2009	\$2,362,486	\$2,478,238	\$252,672
1st qtr 2010	\$1,374,336	\$1,676,952	\$263,848
2nd qtr 2010	\$2,820,641	\$2,986,827	\$199,750

### 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>
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%)*
2009	70.7%

*\*Liberty Insurance Underwriters Inc. reported. approx. (\$6,000,000) of incurred losses impacting the industry's over-all loss ratio.*

## Commercial Glass

There were 2 groups, 3 companies, that had direct written premium for Commercial Glass in the second quarter of 2010, as compared to 3 groups, 4 companies, in the second quarter of 2009.

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 second quarter of 2010 to direct written premium in the second quarter of 2009 for the same groups.

### DIRECT PREMIUMS WRITTEN MARKET SHARE FOR COMMERCIAL GLASS

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2010	% Change 2nd Quarter 2009 to 2010	4 Quarters Ending 2nd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 2nd Qtr 2010	Loss Ratio 2nd Qtr 2010
1	CNA Insurance Group	95.59%	\$0	*	\$230,748	*	+	**
2	Federated Mutual Group	2.39%	\$412	(53.97%)	\$5,776	12.07%	\$561	**
3	Liberty Mutual Group	2.02%	\$564	(64.97%)	\$4,881	(20.61%)	(\$86)	**

<b>Top Groups Total</b>	<b>100.00%</b>	<b>\$976</b>	<b>(58.82%)</b>	<b>\$241,405</b>	<b>1841.18%</b>	<b>\$475</b>	<b>0.00</b>
<b>Total Market</b>	<b>100.00%</b>	<b>\$976</b>	<b>(58.82%)</b>	<b>\$241,405</b>	<b>1842.27%</b>	<b>\$475</b>	<b>0.00</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
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
4th qtr 2009	\$44,799	\$4,068	\$0
1st qtr 2010	\$253,624	\$231,451	(\$134,455)
2nd qtr 2010	\$17,458	\$976	\$0

### EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio*
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	364.8%
2009	54.8%

\* 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 31 groups, 42 companies, that had direct written premium for Medical Professional Liability (includes regulated and non-rate-regulated companies) in the second quarter of 2010, as compared to 33 groups, 42 companies, in the second quarter of 2009.

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 second quarter of 2010 to direct written premium in the second quarter of 2009 for the same groups.

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

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2010	% Change 2nd Quarter 2009 to 2010	4 Quarters Ending 2nd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 2nd Qtr 2010	Loss Ratio 2nd Qtr 2010
1	American Physicians Ins. Exchange	24.96%	\$13,400,388	(4.36%)	\$58,849,476	(3.48%)	\$7,739,890	20.77
2	Berkshire Hathaway	21.22%	\$10,181,389	5.17%	\$50,016,320	(5.16%)	\$12,637,202	14.43
3	Advocate, MD Ins. Of The Southwest Inc.	10.99%	\$5,410,343	(5.29%)	\$25,910,486	2.19%	\$66,532	40.05
4	Texas Medical Liability Underwriting Assoc.	6.70%	\$4,863,089	906.57%	\$15,789,745	33.96%	(\$1,787,285)	74.39
5	CNA Insurance Group	5.43%	\$4,592,926	98.75%	\$12,808,842	33.42%	\$316,496	24.89
6	Doctors Company Group	5.01%	\$2,257,824	(7.72%)	\$11,816,231	(3.65%)	\$1,491,199	24.80
7	Medicus Insurance Company	2.89%	\$1,121,285	21.71%	\$6,824,496	23.43%	\$455,100	24.84
8	ProAssurance Corp. Group	2.63%	\$1,294,699	(6.99%)	\$6,190,190	(6.42%)	\$276,034	30.08
9	Health Care Indemnity Inc.	2.54%	(\$235,972)	(228.82%)	\$5,989,907	6.46%	(\$42,373,034)	(2,015.07)
10	Preferred Professional Insurance Company	2.38%	\$1,256,448	(3.95%)	\$5,609,219	(5.42%)	\$98,019	7.16
11	Allianz Insurance Group	2.33%	\$789,984	(30.92%)	\$5,491,328	(1.73%)	\$7,320,630	23.40
12	National Group	2.05%	\$892,560	11.55%	\$4,827,501	9.01%	(\$24,895)	2.24
13	NCMIC Group	2.00%	\$1,147,401	1.78%	\$4,713,384	1.78%	\$428,438	2.18
14	American International Group	1.76%	\$596,380	(43.03%)	\$4,144,719	(30.54%)	\$1,128,984	7.08
15	Texas Medical Insurance Company	1.75%	\$671,095	6.59%	\$4,135,956	2.70%	\$83,669	58.57
16	Texas Hospital Insurance Exchange	1.75%	\$555,409	(53.25%)	\$4,121,231	(17.77%)	\$1,484,941	21.79
17	ACE Ltd.	1.09%	\$396,694	(37.95%)	\$2,562,129	(10.21%)	\$60,170	**
18	FPIC Insurance Group Inc.	0.75%	\$499,954	(6.85%)	\$1,760,899	(7.22%)	\$92,382	98.01
19	Allied World Assurance Holding Group	0.54%	\$407,187	(36.14%)	\$1,284,634	(34.49%)	(\$715,461)	(30.72)
20	Munich American Holding Corp.	0.53%	\$381,766	(86.17%)	\$1,258,809	(69.57%)	(\$794,656)	**
21	Medical Liability Insurance Co. of America	0.24%	\$0	*	\$570,133	(47.84%)	+	**
22	Zurich Insurance Group	0.21%	\$148,895	59.41%	\$502,565	29.41%	\$251,947	**
23	Liberty Mutual Group	0.17%	\$201,484	15.11%	\$390,527	(0.20%)	\$102,334	**
24	Ironshore Grp	0.06%	\$0	*	\$133,000	*	+	**
25	Physicians Insurance Company	0.06%	\$20,597	(22.11%)	\$131,485	(14.85%)	+	**
<b>Top 25 Groups Total</b>		<b>100.04%</b>	<b>\$50,851,825</b>	<b>2.65%</b>	<b>\$235,833,212</b>	<b>(1.30%)</b>	<b>(\$11,661,364)</b>	<b>36.19</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$48,620,142</b>	<b>(2.98%)</b>	<b>\$235,735,852</b>	<b>(2.63%)</b>	<b>(\$13,563,461)</b>	<b>38.76</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
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	\$52,567,578	\$59,979,467	\$22,049,415
2nd qtr 2009	\$49,836,490	\$50,114,868	\$23,440,668
3rd qtr 2009	\$73,570,606	\$76,412,386	\$15,839,879
4th qtr 2009	\$47,415,542	\$49,316,672	\$16,596,087
1st qtr 2010	\$54,929,231	\$61,386,652	\$15,081,924
2nd qtr 2010	\$53,383,195	\$48,620,142	\$18,846,642

### 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>
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	0.3%
2009	14.6%

\*Healthcare Indemnity reported approx. (\$81,000,000) of incurred losses impacting the industry's over-all loss ratio.

## Miscellaneous Professional Liability

There were 36 groups, 78 companies, that had direct written premium for Miscellaneous Professional Liability in the second quarter of 2010, as compared to 32 groups, 68 companies, in the second quarter of 2009.

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 second quarter of 2010 to direct written premium in the second quarter of 2009 for the same groups.

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

Qtrs Rank	Group Name	Market Share (4 Qtrs)	Written 2nd Quarter 2010	% Change 2nd Quarter 2009 to 2010	4 Quarters Ending 2nd Qtr 2010	% Change 4 Qtrs Ending 2009 to 2010	Net Underwriting Profit or Loss 2nd Qtr 2010	Loss Ratio 2nd Qtr 2010
1	Fairfax Financial	21.52%	\$205,262	(68.32%)	\$80,973,328	*	(\$153,308)	408.69
2	Chubb & Son Inc.	21.02%	\$22,213,826	4.23%	\$79,089,620	(6.50%)	(\$4,274,027)	55.91
3	XL America	12.71%	\$10,285,692	(6.88%)	\$47,798,138	7.46%	\$578,302	25.79
4	HCC Insurance Holdings Group	9.28%	\$10,356,035	(6.21%)	\$34,917,253	(4.59%)	\$160,750	13.46
5	ACE Ltd.	7.42%	\$8,944,801	(14.73%)	\$27,899,551	(17.07%)	\$12,435,261	16.38
6	Hartford Fire & Casualty Group	4.25%	\$4,403,920	10.49%	\$15,989,539	(53.50%)	\$167,262	**
7	Swiss Re Group	3.25%	\$2,795,019	(7.59%)	\$12,234,794	(10.82%)	\$1,492,834	134.63
8	American Financial Group	2.53%	\$2,633,503	4.90%	\$9,525,515	2.56%	\$1,397,302	91.70
9	AXIS Capital Grp	2.08%	\$7,822,733	*	\$7,822,733	*	\$7,572,511	(3.20)
10	Nationwide Corp.	1.95%	\$2,090,385	148.30%	\$7,349,220	107.10%	\$53,749	0.08
11	RLI Insurance Group	1.55%	\$1,174,676	(31.75%)	\$5,830,648	27.02%	(\$1,189,249)	13.03
12	Allianz Insurance Group	1.51%	\$2,163,674	78.68%	\$5,677,102	17.65%	(\$3,391,424)	258.31
13	Navigators Group Inc.	1.48%	\$1,745,766	(16.47%)	\$5,559,484	166.00%	\$982,972	**
14	Liberty Mutual Group	1.29%	\$963,534	(17.65%)	\$4,844,236	22.47%	\$9,326,427	44.13
15	Beazley Insurance Company, Inc.	1.14%	\$1,452,516	13.85%	\$4,277,886	(27.59%)	\$570,974	8.88
16	Allied World Assur Holding Group	1.03%	\$1,115,973	75.03%	\$3,874,877	88.68%	\$1,285,899	(15.63)
17	Travelers Group	1.00%	\$1,445,172	29.84%	\$3,765,452	(4.83%)	\$809,927	8.22
18	Berkshire Hathaway	0.72%	\$660,774	(15.67%)	\$2,698,071	(18.88%)	\$99,007	2.57
19	WR Berkley Corp.	0.69%	\$2,063,364	*	\$2,595,318	*	(\$7,762)	**
20	Old Republic Group	0.66%	\$813,105	1.61%	\$2,473,471	(13.34%)	(\$6,660,702)	113.21
21	Utica National Insurance Group	0.55%	\$688,844	(6.00%)	\$2,085,223	38.35%	\$176,045	28.26
22	The Hanover Insurance Group	0.44%	\$0	(100.00%)	\$1,639,590	(58.78%)	+	**
23	Catlin US Insurance Group	0.43%	\$435,220	9.81%	\$1,627,686	310.68%	\$146,828	**
24	AETNA	0.33%	\$0	*	\$1,244,013	5.09%	(\$539,934)	**
25	Markel Corp. Group	0.31%	\$257,048	(17.61%)	\$1,165,439	(15.01%)	\$151,949	28.12
<b>Top 25 Groups Total</b>		<b>99.14%</b>	<b>\$86,730,842</b>	<b>11.39%</b>	<b>\$372,958,187</b>	<b>22.11%</b>	<b>\$21,191,593</b>	<b>37.34</b>
<b>Total Market</b>		<b>100.00%</b>	<b>\$87,744,934</b>	<b>12.27%</b>	<b>\$376,183,745</b>	<b>22.23%</b>	<b>\$19,178,731</b>	<b>37.44</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
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
4th qtr 2009	\$79,960,991	\$79,809,693	\$20,230,406
1st qtr 2010	\$54,530,181	\$134,476,490	\$19,871,744
2nd qtr 2010	\$95,306,826	\$87,744,934	\$32,853,990

### EARNED TO INCURRED LOSS RATIO BY YEAR

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

Year	Loss Ratio *
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%
2009	43.0%

\* 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 second quarter of 2010 and the second quarter of 2009. Also included are the number of direct policies written and the percent of complaints per policy for each line of business.

Line of Business	2ND QUARTER 2010			2ND QUARTER 2009		
	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	11,178	0.00000%	0	12,950	0.00000%
General Liability - Other	57	327,298	0.01742%	68	304,275	0.02235%
Fire & Allied Lines	0	27,446	0.00000%	17	29,281	0.05806%
Commercial Multiple Peril	50	99,485	0.05026%	83	109,294	0.07594%
Private Passenger Auto <sup>+</sup>	1,712	5,616,283	0.03048%	1,803	5,575,758	0.03305%
Homeowners	641	1,511,222	0.04242%	814	1,494,703	0.05446%
Workers' Compensation <sup>++</sup>	769	46,385	1.65786%	687	46,040	1.49218%
Boiler & Machinery	**	**	**	**	**	**
Commercial Crime	**	**	**	**	**	**
Commercial Glass	**	**	**	**	**	**
Medical Professional Liability	1	16,948	0.00590%	0	16,339	0.00000%
Misc. Professional Liability	3	7,057	0.04251%	0	14,203	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 second quarter of 2010) for these two lines of insurance are presented on the next two pages.

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

2010 Policies Written Rank	Group Name	2ND QUARTER 2010			2ND QUARTER 2009		
		Number of Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Complaints	Number of Policies Written	Percent of Complaints per Policy
6	Old American County Mutual Fire Ins. Co.	289	272,745	0.10596%	230	242,728	0.09476%
18	American Century Casualty Company	54	52,619	0.10262%	45	42,531	0.10581%
15	Loya Group	73	86,772	0.08413%	118	93,825	0.12577%
11	Home State Insurance Group	67	114,354	0.05859%	92	86,370	0.10652%
24	Infinity Property & Casualty Insurance Group	17	32,334	0.05258%	15	25,799	0.05814%
19	Auto Club Enterprises Ins Grp	23	45,895	0.05011%	31	39,763	0.07796%
14	Delek Group	40	94,720	0.04223%	40	96,318	0.04153%
21	Hallmark Financial Services Group	15	37,920	0.03956%	7	3,656	0.19147%
9	Nationwide Corp.	48	123,814	0.03877%	43	127,583	0.03370%
8	Liberty Mutual Group	46	127,834	0.03598%	52	140,076	0.03712%
17	Texas Farm Bureau Mutual	19	58,368	0.03255%	12	41,786	0.02872%
3	Allstate Insurance Group	126	432,755	0.02912%	145	437,051	0.03318%
23	Metropolitan Group	9	33,495	0.02687%	14	31,723	0.04413%
7	Berkshire Hathaway	70	263,274	0.02659%	74	272,175	0.02719%
12	Titus Group	24	107,743	0.02228%	23	123,712	0.01859%
5	United Services Automobile Assoc. Group	76	347,080	0.02190%	65	263,931	0.02463%
2	Zurich Insurance Group	155	727,731	0.02130%	182	785,794	0.02316%
16	National Guaranty Group	16	79,724	0.02007%	34	119,451	0.02846%
4	Progressive Group	79	425,665	0.01856%	82	380,232	0.02157%
20	Germania Insurance Group	7	43,732	0.01601%	5	39,350	0.01271%
10	Southern Farm Bureau Casualty	16	120,824	0.01324%	17	128,038	0.01328%
1	State Farm IL	133	1,448,886	0.00918%	117	1,437,691	0.00814%
22	The Kernan Group	2	33,920	0.00590%	2	29,942	0.00668%
13	American International Group	5	99,424	0.00503%	9	142,987	0.00629%
25	Commercial Alliance Insurance Company	0	31,593	0.00000%	0	36,278	0.00000%
	(All other licensed insurers)	303	373,062	0.08122%	349	406,968	0.08748%
	(No company identified)*	0			0		

<b>TOTALS</b>	<b>1,712</b>	<b>5,616,283</b>	<b>0.03048%</b>	<b>1,803</b>	<b>5,575,758</b>	<b>0.03246%</b>
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\* 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 SECOND QUARTER DATA LISTED BY PERCENT OF COMPLAINTS PER POLICY

2010 Policies Written Rank	Group Name	2ND QUARTER 2010			2ND QUARTER 2009		
		Number of Complaints	Number of Policies Written	Percent of Complaints per Policy	Number of Complaints	Number of Policies Written	Percent of Complaints per Policy
15	Texas Fair Plan Association	13	14,644	0.08877%	33	12,296	0.26838%
12	NLASCO	15	19,774	0.07586%	11	18,084	0.06083%
11	Delek Group	16	21,813	0.07335%	13	25,560	0.05086%
14	Auto Club Enterprises Insurance Group	8	14,819	0.05398%	16	12,866	0.12436%
20	Universal Insurance Company Group	5	9,865	0.05068%	5	4,713	0.10609%
9	Hartford Fire & Casualty Group	17	37,509	0.04532%	15	39,727	0.03776%
3	Zurich Insurance Group	99	221,435	0.04471%	127	227,609	0.05580%
18	Metropolitan Group	5	11,438	0.04371%	3	9,767	0.03072%
24	State National Group	3	7,107	0.04221%	4	6,984	0.05727%
17	Amica Mutual Group	5	11,868	0.04213%	4	10,273	0.03894%
7	Nationwide Corporation	24	57,546	0.04171%	28	63,747	0.04392%
10	ARX Holding Corp. Group	11	28,685	0.03835%	3	22,406	0.01339%
6	Liberty Mutual Group	27	72,338	0.03732%	27	60,111	0.04492%
19	Wellington Insurance Company	4	11,017	0.03631%	8	10,672	0.07496%
5	Travelers Group	21	73,689	0.02850%	27	73,833	0.03657%
1	State Farm IL	99	360,076	0.02749%	88	357,029	0.02465%
2	Allstate Insurance Group	63	236,242	0.02667%	83	221,692	0.03744%
21	State Automobile Mutual Group	2	8,874	0.02254%	2	6,357	0.03146%
8	Texas Farm Bureau Mutual	9	44,393	0.02027%	5	48,096	0.01040%
4	United Services Automobile Assoc. Group	18	106,159	0.01696%	20	122,709	0.01630%
25	Central Mutual Insurance Co., OH	1	6,851	0.01460%	0	6,325	0.00000%
16	Assurant Inc Grp	2	14,525	0.01377%	1	12,751	0.00784%
13	Munich American Holding Corp.	0	16,622	0.00000%	1	12,638	0.00791%
22	Balboa Insurance Group	0	7,853	0.00000%	0	10,415	0.00000%
23	Chubb & Son, Inc.	0	7,225	0.00000%	0	6,911	0.00000%
	(All other licensed insurers)	174	88,855	0.19582%	290	91,132	0.31712%
	(No company identified)*	0			0		
<b>TOTALS</b>		<b>641</b>	<b>1,511,222</b>	<b>0.04242%</b>	<b>814</b>	<b>1,494,703</b>	<b>0.05439%</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 2nd Qtr 2010	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
Allstate Insurance Group	Allstate Indemnity Company	2.50	06-07-2010	07-22-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Condominium flat rate change	-0.10	3.80	0.00
Allstate Insurance Group	Allstate Insurance Company, Inc.	2.50	06-07-2010	07-22-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Condominium flat rate change	-0.60	37.50	0.00
Allstate Insurance Group	Allstate Insurance Company, Inc.	5.40	06-07-2010	07-22-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Renters flat rate change	0.20	40.80	0.00
Allstate Insurance Group	Encompass Indemnity Company	1.80	04-19-2010	06-03-2010	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Increased rates for Renters, revised discounts and territorial relativities	5.60	0.00	0.00
Central Mutual Insurance Company Group	Central Mutual	4.73	06-01-2010	06-01-2010	Other	Homeowners Owners base rate, insurance score, relativity factors and other rules changes	4.39	0.82	-2.25
Universal Insurance Group	Universal North America Insurance Company	10.60	05-01-2010	05-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate revision. Introduction of credit score factors. Claims free discount introduced. Maximum discount cap set at 55%.	11.40	-2.20	-0.50
Liberty Mutual Group	LIBERTY INSURANCE CORPORATION	7.50	05-17-2010	06-21-2010	Other	State Review	0.00		
Nationwide Corp. Group	Allied Property and Casualty Insurance Company	0.10	06-22-2010	08-06-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised water peril based territory definitions & relativities; Revised Personal Property and Personal Jewelry rates; Revised FSD factors; Revised Territory Adjustment factors; Revised Peril Minimum Premiums; Revised Fixed Expense Fees; Revised Base Rate	2.00	-3.90	0.00
State Auto Mutual Group	State Auto Property & Casualty Co	9.70	04-26-2010	04-26-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revised territories, base rates, and relativities fro numerous rating territories.	4.10	-8.00	0.00
State Farm Group	State Farm Lloyds	0.00	05-01-2010	02-01-2011	Other	New Policy introduction	0.00		
State Farm Group	State Farm Lloyds	4.50	05-01-2010	06-01-2010	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	Increased Home/Auto Discount, Revised Zone Base Premiums	8.50	2.80	

**HOMEOWNERS RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2nd Qtr 2010	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
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	5.60	04-15-2010	04-15-2010	Other	Statewide change in base rate	7.80	-3.40	
Texas Farm Bureau Mutual Group	Texas Farm Bureau Underwriters	5.80	04-15-2010	04-15-2010	Other	Statewide change in base rate	7.80	-3.40	
Auto Club Enterprises Ins Grp	Interinsurance Exchange of the Automobile Club	3.00	05-01-2010	05-01-2010	Territory - Relativity change in excess of ±5% for some policyholders.	Revised base rates by territory, revised AOI factors	0.00		
Travelers Group	Travelers Commercial Insurance Company	4.04	04-18-2010	06-07-2010	Other	2010-04-0010 Pers Lines Rate	0.00		
Travelers Group	Travelers Home and Marine Insurance Company	4.04	04-18-2010	06-07-2010	Other	2010-04-0010 Pers Lines Rate	0.00		
Wellington Insurance Company	Wellington Insurance Company	3.34	04-01-2010	04-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Flex Band Factor Change	3.77	8.20	0.00
Wellington Insurance Company	Wellington Insurance Company	9.68	04-01-2010	04-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Flex Band Factor Change	17.10	2.40	-0.10
Armed Forces Insurance Exchange	Armed Forces Insurance Exchange	-10.42	05-10-2010	06-28-2010	Other	Rate revision, series change, introduction of tiered rating, introduction of minimum premium, introduction of BCEGS, deductible option change, introduction of multi-state roof program, additional home protection credits available.	0.00	0.00	1.64
Imperial Fire and Casualty Insurance	Imperial Fire and Casualty Insurance	13.47	04-01-2010	05-15-2010	Territory - Relativity change in excess of ±5% for some policyholders.	Changes to all rating factors and rating structures.	13.47	4.75	0.00

\*Note: The following describes the information included for the previous 12, 24 and 36 months;

Overall Rate Change Previous 12 months - overall rate change for the period 2nd quarter 2009 thru 1st quarter 2010.

Overall Rate Change Previous 24 months - overall rate change for the period 2nd quarter 2008 thru 1st quarter 2009.

Overall Rate Change Previous 36 months - overall rate change for the period 2nd quarter 2007 thru 1st quarter 2008.

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2nd Qtr 2010	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
Ameriprise Financial Group	IDS Property Casualty Insurance Company	6.49	04-01-2010	04-01-2010	Introduction of new rating variable <describe> resulting in excess of ±5% change for some policyholders.	Rate Increase	6.49	6.49	7.98
Ameriprise Financial Group	IDS Property Casualty Insurance Company	17.98	04-01-2010	04-01-2010	Introduction of new rating variable <describe> resulting in excess of ±5% change for some policyholders.	Rate Increase	17.98	17.98	30.26
Allstate Insurance Group	Allstate Property and Casualty Insurance Company	-2.60	06-07-2010	07-22-2010	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Vehicle Type, Tier and Rate Adjustment Factors were revised	5.30	0.00	0.00
Allstate Insurance Group	Allstate Property and Casualty Insurance Company	-1.20	06-07-2010	07-22-2010	Other rating variables - Revised relativities resulting in excess of ±5% change for some policyholders.	Vehicle Type, Tier and Rate Adjustment Factors were revised	5.30	0.00	0.00
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	-2.40	04-26-2010	06-10-2010	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	FullPay Discount, Preferred Package Discount, Tier Factor	0.10	0.00	22.50
Allstate Insurance Group	Allstate Fire and Casualty Insurance Company	-1.90	04-26-2010	06-10-2010	Discounts – Revised existing discounts resulting in excess of ±5% change for some policyholders.	FullPay Discount, Preferred Package Discount, Tier Factor	0.10	0.00	22.50
Allstate Insurance Group	Encompass Indemnity Company	-1.70	04-19-2010	06-03-2010	Territory - Relativity change in excess of ±5% for some policyholders.	Revised UM Rates for various territories, revised discounts	4.30	19.50	8.00
Allstate Insurance Group	Encompass Indemnity Company	0.00	04-19-2010	06-03-2010	Territory - Relativity change in excess of ±5% for some policyholders.	Revised territorial relativities, revised discount	5.90	10.00	6.00
American International Group	21st Century Centennial Insurance Company	0.00	05-10-2010	06-16-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		13.34	13.96	
American International Group	21st Century Centennial Insurance Company	0.00	05-10-2010	06-16-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.		10.67	20.64	
Central Mutual Insurance Company Group	Central Mutual	3.01	06-01-2010	07-01-2010	Other	Personal Auto Base Rate Filing	5.15	8.88	8.88
Central Mutual Insurance Company Group	Central Mutual	3.01	06-01-2010	06-01-2010	Other	Personal Auto Base Rate Filing	6.66	16.17	16.17
GMAC Insurance Holding Group	National General Insurance Company	3.00	04-23-2010	06-23-2010	Other	We introduced a new factor set (tier, driver class, territory, violation, discount) derived from countrywide multi-variance loss analysis	0.00	3.30	1.40
GMAC Insurance Holding Group	National General Assurance Company	0.00	04-23-2010	06-23-2010	Other	We introduced new rating variable, Insurance Experience, and new discounts	0.90	0.00	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2nd Qtr 2010	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
GMAC Insurance Holding Group	National General Insurance Company	8.20	04-23-2010	06-23-2010	Other	We introduced a new factor set (tier, driver class, territory, violation, discount) derived from countrywide multi-variance loss analysis	0.00	11.80	1.30
GMAC Insurance Holding Group	National General Assurance Company	0.00	04-23-2010	06-23-2010	Other	We introduced new rating variable, Insurance Experience, and new discounts	9.10	0.00	0.00
Nationwide Corp. Group	Colonial County Mutual Insurance Company	14.00	04-17-2010	05-25-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate revision - Statewide, Introduced Paid in Full Disc. Increased Theft Recovery Disc., Introduced Model Year Rating, Revised Tier (No Hit, No Score) to rate neutral. Revised PIP Symbol factors to our goal state factors	6.80	2.10	-1.40
Nationwide Corp. Group	Colonial County Mutual Insurance Company	3.90	04-17-2010	05-25-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Base rate revision - Statewide, Introduced Paid in Full Disc.	10.50	3.40	-8.90
United Service Automobile Assoc. Group	USAA Casualty Insurance Company	0.00	05-06-2010	05-06-2010	Credit scoring - Revised credit scoring criteria resulting in excess of ±5% change for some policyholders.	Revision to use of Insurance score based on Enterprise Tenure, Implementation of 75 symbol program.	-0.80		
United Service Automobile Assoc. Group	United Services Automobile Association (A Reciprocal Interinsurance Exchange	0.00	05-06-2010	05-06-2010	Credit scoring - Revised credit scoring criteria resulting in excess of ±5% change for some policyholders.	Revision to use of Insurance score based on Enterprise Tenure, Implementation of 75 symbol program.	8.10	3.90	-0.30
United Service Automobile Assoc. Group	United Services Automobile Association (A Reciprocal Interinsurance Exchange	0.00	05-06-2010	05-06-2010	Credit scoring - Revised credit scoring criteria resulting in excess of ±5% change for some policyholders.	Revision to use of Insurance score based on Enterprise Tenure, Implementation of 75 symbol program.	6.90	15.60	-0.60
United Service Automobile Assoc. Group	Garrison Property & Casualty Insurance Company	0.90	05-06-2010	05-06-2010	Credit scoring - Revised credit scoring criteria resulting in excess of ±5% change for some policyholders.	Revision to use of Insurance score based on Enterprise Tenure, Implementation of 75 symbol program.	-1.10		
United Service Automobile Assoc. Group	Garrison Property & Casualty Insurance Company	0.80	05-06-2010	05-06-2010	Credit scoring - Revised credit scoring criteria resulting in excess of ±5% change for some policyholders.	Revision to use of Insurance score based on Enterprise Tenure, Implementation of 75 symbol program.	-1.20		
United Service Automobile Assoc. Group	USAA General Indemnity	0.00	05-06-2010	05-06-2010	Credit scoring - Revised credit scoring criteria resulting in excess of ±5% change for some policyholders.	Revision to use of Insurance score based on Enterprise Tenure, Implementation of 75 symbol program.	-0.80		

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2nd Qtr 2010	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 Service Automobile Assoc. Group	USAA General Indemnity	0.00	05-06-2010	05-06-2010	Credit scoring - Revised credit scoring criteria resulting in excess of ±5% change for some policyholders.	Revision to use of Insurance score based on Enterprise Tenure, Implementation of 75 symbol program.	-0.80		
United Service Automobile Assoc. Group	USAA Casualty Insurance Company	0.00	05-06-2010	05-06-2010	Credit scoring - Revised credit scoring criteria resulting in excess of ±5% change for some policyholders.	Revision to use of Insurance score based on Enterprise Tenure, Implementation of 75 symbol program.	-0.80		
Titus Group	Consumers County Mutual Insurance Company	-1.00	05-15-2010	05-15-2010	Other	Group SFI-Quantum Rate Change Less than 5%□	0.00	5.00	2.00
Titus Group	Consumers County Mutual Insurance Company	2.00	05-15-2010	05-15-2010	Other	Group SFI-Quantum Rate Change Less than 5%□	0.00	2.00	2.00
Zurich Insurance Group	Farmers Texas County Mutual	-9.70	05-03-2010	05-03-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changed primarily base rates, limits and deductibles,territory factors	-9.60	6.60	18.60
Zurich Insurance Group	Farmers Texas County Mutual	-5.30	05-03-2010	05-03-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Changed primarily base rates, limits and deductibles,territory factors	-2.10	12.30	10.00
American National Financial Group	American National County Mutual Insurance Company	-6.30	05-15-2010	05-15-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rule and Rate revision	3.10	-4.40	0.00
American National Financial Group	American National County Mutual Insurance Company	12.80	05-15-2010	05-15-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Rule and Rate revision	11.60	1.90	0.00
Southern Farm Bureau Casualty Group	Texas Farm Bureau Casualty Insurance Company	1.23	04-01-2010	04-01-2010	Other	Change in county relativity	0.00	3.79	-7.18
Southern Farm Bureau Casualty Group	Texas Farm Bureau Casualty Insurance Company	1.11	04-01-2010	04-01-2010	Other	Change in county relativity	0.00	1.26	1.93
Texas Farm Bureau Mutual Group	Farm Bureau County Mutual Insurance Company of Texas	7.48	04-01-2010	04-01-2010	Other	Change in county relativity	0.00	3.49	-9.63
Texas Farm Bureau Mutual Group	Farm Bureau County Mutual Insurance Company of Texas	0.66	04-01-2010	04-01-2010	Other	Change in county relativity	0.00	1.53	8.47
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	1.62	04-01-2010	04-01-2010	Other	Change in county relativity	0.00	3.80	-10.34
Texas Farm Bureau Mutual Group	Texas Farm Bureau Mutual Insurance Company	1.90	04-01-2010	04-01-2010	Other	Change in county relativity	0.00	1.26	6.81

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2nd Qtr 2010	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
Direct General Group	Direct General Insurance Company	4.00	06-07-2010	07-22-2010	Other	BI/PD Base Rate Increases	-2.00	5.00	4.00
Direct General Group	Direct General Insurance Company	2.50	06-07-2010	07-22-2010	Other	Decrease Renewal Discount	-3.00	4.00	9.00
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	06-22-2010	06-22-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	MSIGA	0.04	1.45	3.88
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	06-21-2010	07-21-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Texas State Low Cost	0.04	1.45	3.88
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	06-17-2010	08-06-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Esurance Insurance Services	0.04	1.45	3.88
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	06-11-2010	06-11-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	EGA DBA Texas Colonial	0.04	1.45	3.88
Home State Insurance Group	Home State County Mutual Insurance Company	2.10	06-07-2010	08-07-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Victoria Insurance/Titan Insurace	0.04	1.45	3.88
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	06-01-2010	07-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Texas State Low Cost	0.04	1.45	3.88
Home State Insurance Group	Home State County Mutual Insurance Company	5.72	06-01-2010	07-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Key Insurance	0.04	1.45	3.88
Home State Insurance Group	Home State County Mutual Insurance Company	-1.62	05-15-2010	07-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aggressive Elite	0.04	1.45	3.88
Home State Insurance Group	Home State County Mutual Insurance Company	-2.42	05-15-2010	07-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Aggressive Select	0.04	1.45	3.88
Home State Insurance Group	Home State County Mutual Insurance Company	8.24	05-01-2010	05-05-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Paragon Insurance Managers	0.04	1.45	3.88
Home State Insurance Group	Home State County Mutual Insurance Company	3.00	05-01-2010	05-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	EGA DBA Texas Colonial	0.04	1.45	3.88
Home State Insurance Group	Home State County Mutual Insurance Company	0.00	05-01-2010	06-05-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Anchor General	0.04	1.45	3.88

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2nd Qtr 2010	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 Insurance Group	Home State County Mutual Insurance Company	0.00	04-01-2010	04-21-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Paragon Insurance Managers	0.04	1.45	3.88
Delek Group	Southern County Mutual Insurance Company	0.00	04-15-2010	06-04-2010	Territory - New territory definitions resulting in excess of ±5% change for some policyholders.	Man Sec. AA - Territory redefinitions	2.20	-12.50	0.00
Delek Group	Southern County Mutual Insurance Company	0.00	04-15-2010	06-04-2010	Territory - New territory definitions resulting in excess of ±5% change for some policyholders.	Man Sec. M - Territory redefinitions	2.20	0.00	0.00
Delek Group	Southern County Mutual Insurance Company	0.00	04-15-2010	06-04-2010	Territory - New territory definitions resulting in excess of ±5% change for some policyholders.	Man Sec. M - Territory redefinitions	18.10	0.00	0.00
Delek Group	Southern County Mutual Insurance Company	0.00	04-15-2010	06-04-2010	Territory - New territory definitions resulting in excess of ±5% change for some policyholders.	Man Sec. L - Territory redefinitions	2.20	0.00	0.00
Delek Group	Southern County Mutual Insurance Company	0.00	04-15-2010	06-04-2010	Territory - New territory definitions resulting in excess of ±5% change for some policyholders.	Man Sec. L - Territory redefinitions	18.10	0.00	0.00
Delek Group	Southern County Mutual Insurance Company	0.00	04-15-2010	06-04-2010	Territory - New territory definitions resulting in excess of ±5% change for some policyholders.	Man Sec. AA - Territory redefinitions	18.10	19.70	0.00
Infinity Prop & Cas Ins Group	Infinity County Mutual Insurance Company	9.40	06-14-2010	07-14-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Revision of Low Cost Flex Company 03.	10.99	0.00	0.00
Infinity Prop & Cas Ins Group	Infinity County Mutual Insurance Company	-0.80	06-14-2010	07-14-2010	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Revision of Value Added Company 86.	-9.77	-2.45	2.93
Infinity Prop & Cas Ins Group	Infinity County Mutual Insurance Company	-4.32	06-14-2010	07-14-2010	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Revision of Premier Company 87	-19.24	0.00	0.00
Infinity Prop & Cas Ins Group	Infinity County Mutual Insurance Company	-0.68	06-14-2010	07-14-2010	Tier factors - Revised tier factors resulting in excess of ±5% change for some policyholders.	Revision of Low Cost Company 85.	-1.44	6.13	11.90
Loya Group	Loya Insurance Company	1.03	04-01-2010	05-01-2010	Other	BI/PD rate increase Bexar County only	1.24	0.00	-0.01
Loya Group	Loya Insurance Company	0.03	04-01-2010	05-01-2010	Other	OTC/COL Yr Model 2010 & 2011 increased statewide (minimal impact)	0.00	3.84	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	4.60	06-15-2010	06-30-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	EMPOWER - Lone Star; Rates & Revisions. Competitive. Filing No. LSS04-110	4.94	13.80	-1.18
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	5.00	06-15-2010	07-15-2010	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; Territory Rating for BI, PD, CMP & COL. Competitive. Filing No. ASE02-210	0.00	0.00	0.00

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2nd Qtr 2010	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	9.17	06-15-2010	06-30-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	EMPOWER - Priority Monthly; Rates & Revisions. Competitive. Filing No. EMP06-110	2.04	10.25	0.36
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	-2.50	06-15-2010	06-30-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	EMPOWER - Bravo; Rates & Pure Limit Suffixes. Competitive. Filing No.EMB06-110	0.75	6.98	0.67
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	1.03	06-15-2010	06-30-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	EMPOWER - Ltd Annual/Semi; Rate & Revisions. Competitive. Filing No. EML06-110	0.54	17.12	-1.66
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	3.10	06-07-2010	07-22-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Direct General; Rates & Multiple Discounts. Competitive. Filing No.DIRGEN03-110	-3.50	3.90	4.10
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	2.50	05-14-2010	05-14-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	NEWPORT; Revisions & Prohibited Vehicles List. Competitive. Filing No.NGA09-110	0.20	0.00	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	-0.80	05-03-2010	06-03-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	Lonestar - Maverick; OACM Territories & Modifiers. Competitive. Filing No.LONMAV08-010	-4.40	8.10	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	-4.00	05-01-2010	05-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	PRONTO; OA zip code relativities, Vehicle symbols & Discount. Competitive. Filing No. PR05-010	-5.23	-0.49	-2.63
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	3.05	05-01-2010	05-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	HAWKEYE 1 Month (WER/WTX);OACM Liability Symbols. Filing No. HAWK04-010	4.90	4.99	3.40
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	3.13	05-01-2010	05-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	HAWKEYE 1 Month Ltd (LIM/LTX); OACM Liability Symbols. Filing No.HAWKLIM06-110	6.97	4.35	-7.19
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	3.00	05-01-2010	05-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	HAWKEYE 3 Month Ltd (QWE/QTX); OACM Liability Symbols. Filing No. HAWKL307-110	7.22	9.35	-7.20

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2nd Qtr 2010	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	3.21	05-01-2010	05-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	HAWKEYE 3 Month (XCV/XXT); OACM Liability Symbols. Filing No. HAWKA04-010	5.00	10.00	3.40
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	2.00	05-01-2010	05-01-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	HAWKEYE 6 Month Ltd (OAL/OTX); OACM Liability Symbols. Filing No.HAWKSIXL06-010	0.00	-13.50	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	4.17	04-30-2010	05-20-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	UNITED AUTO 1,2,3 & 6 Month; Revisions & add OA Ends. Competitive. Filing No. UAIS01-010	0.09	2.22	-1.55
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	-1.02	04-29-2010	05-29-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	PARTNERS - PGA (OA Endt); Rates & Discount. Competitive. Filing No. PGA 08-110	0.00	0.00	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	3.00	04-12-2010	05-17-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AIS Partner 6 & 12 Limited; Base Rates & Endt Discounts. Competitive. Filing No. PART6/12 08-110	3.50	0.00	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	9.20	04-12-2010	05-17-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	AIS Partner 1 & 3 Limited; Base Rates & Endt Discounts. Competitive. Filing No. PART1/3 08-010	2.30	0.00	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	-0.39	04-05-2010	05-05-2010	Base rate/loss cost/loss cost multiplier – Revised base rates/loss costs/loss cost multiplier resulting in excess of ±5% change.	PARTNERS - PGA (OA Endt); Territory Rates & Acceptable Vehicles. Competitive. Filing No. PGA08-010	27.42	15.23	1.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	2.42	04-01-2010	05-01-2010	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; Base Rate by Territory for PD & BI cvrgs. Competitive. Filing No. ASE02-110	9.04	0.00	0.00
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	2.22	04-01-2010	05-01-2010	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 Preferred; Base Rate by Territory for PD & BI cvrgs. Filing No. AMC02-110	2.22	0.20	2.79
Old American County Mutual Fire Insurance Company	Old American County Mutual Fire Insurance Company	2.22	04-01-2010	05-01-2010	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; Base Rate by Territory for PD & BI cvrgs. Competitive. Filing No. AMB02-110	6.59	-0.10	0.26

**PRIVATE PASSENGER AUTOMOBILE RATE FILING EXHIBIT**

Group Name	Company Name	Overall Rate Change 2nd Qtr 2010	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.	-3.16	06-01-2010	07-16-2010	Tier factors - Revised tier factors resulting in excess of $\pm 5\%$ change for some policyholders.	MG EP Program - Relativity changes for number of previous owners, class and territory factor changes <input type="checkbox"/>	8.38	0.00	0.00
MGA Insurance Company, Inc.	MGA Insurance Company, Inc.	-1.91	06-01-2010	07-16-2010	Tier factors - Revised tier factors resulting in excess of $\pm 5\%$ change for some policyholders.	MG EP Program - Relativity changes for number of previous owners, class and territory factor changes <input type="checkbox"/>	6.16	0.00	0.00

\*Note: The following describes the information included for the previous 12, 24 and 36 months;  
 Overall Rate Change Previous 12 months - overall rate change for the period 2nd quarter 2009 thru 1st quarter 2010.  
 Overall Rate Change Previous 24 months - overall rate change for the period 2nd quarter 2008 thru 1st quarter 2009.  
 Overall Rate Change Previous 36 months - overall rate change for the period 2nd quarter 2007 thru 1st quarter 2008.



Texas Department of Insurance

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